

*April 20, 2021*

## **Consumer Alert: If You're Distracted, Who's Driving?**

You are 90% more likely to have an accident when driving distracted. So, it begs the question, who is driving when you're distracted?

We all know it's dangerous, yet we still drive distracted. Maybe not all the time, but sometimes.

### **April is Distracted Driving Awareness Month**

That's why the South Carolina Department of Insurance is conducting a #DriveSmart campaign in conjunction with the National Highway Traffic Safety Administration's Distracted Driving Awareness Month.

Since we all have some work to do to be smarter, more focused drivers, let's review some of the reasons we should all put the phone down and leave the distractions for when we're safely stopped.

### **Texting and Driving Isn't the Only Form of Distracted Driving**

Taking your eyes off the road for a moment may not seem like a big deal. Would it change your perspective to know that your 2,800-pound car will travel the length of an entire football field in the time it takes you to read one text message when going 55 mph? And cell phones aren't the only form of distraction.



Anything you do that diverts your attention from driving means you're a distracted driver. That includes checking your makeup, eating, changing the radio, setting your navigation, and yes, texting.

Despite knowing the dangers, we still find distracted driving to be a pervasive problem in this state and country.

Unfortunately, the consequences can be deadly.

## **Distracted Driving Costs Lives and Increases Auto Insurance Premiums**

Distracted driving kills more than eight people every day in the U.S. due to distracted driving. South Carolina has the unfortunate distinction of ranking #1 out of all states in Fatality Rate per 100 million vehicle miles driven.

Not only can it cost you your own or someone else's life, it can cost you in other ways.

Your car insurance premiums stand to rise significantly if you engage in distracted driving. In South Carolina, **you can expect your premiums to increase by around 51% if you're at fault in an accident and injure someone** according to a recent study by ValuePenguin.com.

**South Carolina averages two crashes every hour that involve a distracted driver.** Don't let you or your loved ones get caught in one of them.

Here are some easy ways to break the habit before the consequences catch up with you.

### **Drive Smart by Driving Distraction-Free**

Minimize distractions before you take the car out of park. Set your navigation, radio and climate controls and silence phone notifications before you hit the road. Make sure your kids or other passengers have everything they need.

If you need to take your attention off the road for any reason, wait until you're safely stopped before doing so. Remember, when you're distracted, no one's driving.

Learn More: [www.doi.sc.gov/drivesmart](http://www.doi.sc.gov/drivesmart)

Take our 5-question quiz to find out if you #DriveSmart: [quiz.doi.sc.gov](http://quiz.doi.sc.gov)

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