



*Steve Shoultz's*



# “PRIORITY NEWS”

JUNE 2009

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## Indiana's Graduated Driver Licensing Law

### Changes to the Law- Effective July 1, 2009

Category	Current GDL system	New Legislation
	Applies to probationary licenses issued before June 30, 2009.	Applies to probationary licenses issued July 1, 2009 and after.
<b>Cell Phones /Texting</b>	None	Prohibits persons under age 18 from using any type of telecommunication device while operating a vehicle except for making emergency 911 calls.
<b>At-fault crashes or moving traffic violations</b>	May be required to complete a defensive driving course and pay fines.	Probationary drivers will not qualify for court diversion programs.
<b>Nighttime Driving Prohibited</b>	Sun. to Fri.: 11 p.m. until 5 a.m. Sat. and Sun.: 1 a.m. until 5 a.m.	10 p.m. to 5 a.m. for first 180 days of driving After first 180 days: Sun-Fri.: 11 p.m. until 5 a.m. Sat. and Sun., 1 a.m. until 5 a.m. <i>Exemption: work, school or church related functions or if accompanied by a licensed driver 25 or older.</i>
<b>Restrictions on Passengers</b>	No passengers for 90 days unless there is a licensed driver, at least 21 years old, in the passenger seat. Then there can be no more passengers than the number of seat belts.	No passengers for the first 180 days unless accompanied by a licensed instructor or licensed driver 25 years or older. <i>Exemptions: a sibling and or a child of the driver OR a spouse and/or child of the driver. (Allows for an unlicensed parent, guardian or stepparent who is at least 21 years of age and in the front seat.)</i>

## Learner Permit: Supervised Driving Only – Effective July 1, 2010

<b>Category</b>	<b>Current GDL system</b> Applies to learner permits issued before July 1, 2010.	<b>Changes with new legislation</b> Applies to learner permits issued July 1, 2010 and after.
<b>Minimum Entry Age</b>	15 years with Driver Ed. No Minimum age for starting Driver Ed classroom portion. 16 years without Driver Ed.	15 years and 6 months with Driver Ed – May not begin classroom or behind the wheel training before this time. 16 years without Driver Ed.
<b>Mandatory Holding Period</b>	2 months	6 months
<b>Minimum Supervised Driving</b>	None	50 hours of supervised practice driving with a Licensed instructor or a licensed driver at least 25 Years old or a spouse that is at least 21 years old. (10 hours shall be night time driving.) Applies to ALL new drivers.

## Probationary License: Unsupervised Driving/Restrictions - Effective July 1, 2010

<b>Category</b>	<b>Current GDL system</b> Applies to probationary licenses Issued before July 1, 2010	<b>Changes with New Legislation</b> Applies to probationary licenses issued July 1, 2010 and after.
<b>Minimum Age</b>	16 years, 1 month with Driver Ed. 16 years, 6 months without Driver Ed.	16 years and 6 months with Driver Ed. 16 years and 9 months without Driver Ed.

## Unrestricted License at Age



Before



After

### Happily Ever After

“We are very pleased with the job Westfield did in repairing our home. Several of our neighbors have wanted to know our insurance company because they are impressed too!” Judv MacDonald. Carmel. Indiana.

The afternoon of Sept. 13, 2008 started as a typical Sunday afternoon for the MacDonalds. While the Colts put the finishing touches on another victory over the Jaguars, a thunderstorm swept into Hamilton County. Roderick (Roddy) MacDonald was taking a peaceful nap when the roof suddenly caved in – literally!

The high winds toppled their 100+ year old oak tree which landed on their home. As I listened to Judy explain what happened I thought she must be exaggerating the damage. The tree measured approximately 12 feet in diameter and required a heavy duty crane to remove it from the house. That afternoon as I toured the damage with Mel Robbins of MJ Robbins Construction I could not believe my ears when he said he could repair the house.

***Thanks for referring us to MJ Robbins Construction. Mel and his crew did a great job. Our house looks brand new. It's as if the tree never fell!***



I recently sat down with Roddy and Judy to gather some insight on their experience. After spending 6 months in the local Homewood Suites, they moved back into their home on March 1, 2009. I asked them what advice they would give others. Judy replied, “Of course there is no way to completely prepare for something like this. It was unnerving to have everything packed up and taken away. We felt as if we had no control. But I would advise everyone to take pictures of everything they have.”

***If we had lost everything in a fire, a home inventory would have been an invaluable tool.***

The MacDonalds were not supposed to be home. They came home early from a trip to Columbus because of the severe storms. Judy said she will definitely participate in the Emergency Contact Program after having this claim. “Our neighbors, several of which we have known more than 20 years, had no way of contacting us or our children. Thank goodness we were home at the time. How does the fire department know what insurance company to contact. With the Emergency Contact Program [our neighbors know to call you.](#)”

***Your Emergency Contact Program is a great idea. Our neighbors had no idea how to contact us or any of our family.***

## Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

### Chris & Linda Haywood

Who referred **Dan Dawes** and spread the word of our agency to their friends and brought us new clients. For this referral, we present Chris & Linda Haywood **with a \$25 Gas Card**. Thank you, **Chris & Linda!** Next month's referral business prize winner could be you. Just mention **Priority Risk Management** to a friend, relative, colleague, whomever. Thank you in advance.

*"Deliberation is the work of many men. Action, of one alone"*  
*Charles De Gaulle*

## Steve's Blog

If you are the parent of teens from 14-16 then you don't want to miss my front page article on the recent change to Indiana Law regarding Graduated Drivers Licenses. Governor Mitch Daniels signed the bill into law just a few short weeks ago. Sweeping changes were made affecting the issuance of learner permits and probationary licenses.

One of the most important changes made was that a teen must now have a learner permit for 6 months before they actually obtain their probationary license (All newly licensed drivers are considered to have a probationary license until age 18). I was surprised to learn that many teens had permits for less than 6 months before becoming licensed. Additionally, the teen must be 15 years and 6 months old before being eligible to obtain a learners permit. Previously the age was 15 years. Personally, I wish they would have left the age to obtain a permit at age 15 and required the teen to drive on a permit for 12 months. Too many times teens are licensed to drive and have never had to drive during the winter, or at least have never driven on ice and snow. If they have the permit for a full 12 months they have had the experience of driving in all our seasons.

Another important change is the requirement of 50 hours behind the wheel instruction in order to obtain a license. My research suggests that teens need at least 100 hours. Now, 100 hours may not seem like a lot of time but think of it this way. Your teen must drive for 30 minutes 4 times per week for an entire year in order to reach 100 hours. You may want to adopt a rule I have instituted [with](#) my own kids. I try to have my kids obtain their permit as soon as possible. Once they have their permit, they are not allowed in the car with me unless they are driving. At first, this rule is very easy to enforce. However, after a little time has passed there are times they actually prefer you to drive. At these times it is important to remember just how much driving they must do to meet the 50 hour requirement.

If you have any questions about the new law, please feel free to contact me. .