

Waunakee Police Department Newsletter

June 2010

New Automobile Insurance Law:

After June 1, 2010, Wisconsin drivers will be required to have an automobile insurance policy in force or, in limited situations, other security which could be a surety bond, personal funds, or certificate of self-insurance.

The minimum amount of liability insurance required is as follows:

\$15,000 for property damage
\$50,000 for the injury or death of one person
\$100,000 for the injury or death of more than one person

The law also requires uninsured and underinsured motorist coverage each with minimum limits of \$100,000/\$300,000 for bodily injury coverage.

Drivers and owners of vehicles are responsible for showing proof of insurance at traffic stops or accident scenes if requested by an officer. Proof of insurance is not necessary for trailers or semi-trailers.

Penalties for operating a motor vehicle without insurance can be up to \$500 dollars; while failing to show proof of insurance at a traffic stop or accident can result in a \$10 fine.

Offering proof of insurance that is found to be fraudulent may result in a fine of up to \$5,000.

More information can be obtained from The Department of Transportation, Division of Motor Vehicles (DMV), Hill Farms State Office Building, 4802 Sheboygan Ave., Madison, WI 53702 or by checking the State of Wisconsin Office of the Commissioner of Insurance website:

<http://oci.wi.gov/faq/auto.htm#finresp>

Credit Safety:

Data security breaches are responsible for a large percentage of ID theft instances in Waunakee. Although they are nearly impossible to prevent if they are caught early enough the damage can be minimal. Here are a few tips in helping deal with data breaches:

1. Check all your credit card and bank statements very carefully. If you have access online to your credit card charges and/or bank accounts, we recommend you check your statements frequently so you can spot problems as early as possible.
2. If you find any unauthorized charges on any of your credit cards, notify your card issuer immediately.
3. Consider putting a 'fraud alert' on your credit file with the major credit card bureaus as a precautionary measure.

A fraud alert is an alert that the three major credit reporting companies attach to your credit file that alerts creditors that your private financial information has been, or may be, compromised.

This free service alerts creditors to use additional steps to verify your identity before opening new accounts in your name.

When you place a fraud alert with one of the three major credit reporting companies, they will automatically notify the other two companies on your behalf, so you don't need to place the alert with all three.

In addition to flagging your account with a fraud alert, your name will also be removed from pre-screened offers for credit cards and loans.

Here are the three agencies and their phone numbers:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Teen Drivers and Dangerous Activities:

As many of you are already aware, Wisconsin State Governor Jim Doyle, recently signed assembly bill 496 into law. This law makes it illegal to text while driving and goes into effect in December 1, 2010.

The following article is from the Washington Post and describes some of the risks involved with driving while texting and the dangers posed to teen drivers:

Driving after dark is the single most-dangerous risk a teenage driver can take and is more likely to result in death than drinking, speeding or not wearing a seat belt, according to a national 10-year study of highway fatalities released today.

"Everything points in the same direction for this age group, and that is to the use of cell phones behind the wheel," said Bernie Fette, one of the study's authors. "Whenever you combine the nighttime danger and the cell phone danger with inexperience, you have created a perfect storm."

The report, conducted by the Texas Transportation Institute, used federal traffic fatality data from 1999 to 2008, a period in which the number of traffic deaths declined nationwide. Safer cars, safer highways, seat-belt laws and drunken-driving enforcement have been linked to the drop in fatalities — all factors in darkness and daylight alike.

So why didn't nighttime traffic deaths drop, too?

Among drivers 20 and older, alcohol was a clear culprit in the proportional increase in nighttime deaths. Not so with teenagers, among whom there was a greater increase but no corresponding jump in deaths that could be attributed to drunken driving.

"We have a test to see whether someone's been drinking, but there is no test to see whether you've been on your cell phone," Fette said. "Because teenagers have grown up with these devices in their hands, they feel a comfort level and a very false sense of security. They will tell you,

'I can text with my phone still in my pocket, so I certainly can text while I'm driving.' "

The report adds to data amassed by U.S. Transportation Secretary Ray LaHood, who has crusaded for more than a year about the dangers of texting and cell phone use.

"A quarter of all teens admit to texting behind the wheel, and in 2008, the highest proportion of distracted drivers in fatal crashes were under the age of 20," LaHood said. "Teen drivers are some of the most vulnerable drivers on the road due to inexperience, and adding cell phones to the mix only compounds the dangers. We're doing everything possible to get the message out to teens that driving while talking or texting on a cell phone is not worth the risk."

In addition to dismissing the dangers of cell phone use, Fette said, few teenagers are aware that nightfall magnifies the risk posed by their inexperience and fatigue.

"More than 80 percent of teens can name alcohol as a driving risk," Fette said, "but only 3 percent are aware that driving at night is dangerous."

The report cites research from the National Sleep Foundation that says the average teen needs nine hours of sleep but gets seven.

"The resulting fatigue, especially late at night, can contribute to impairment that is similar to being intoxicated," the Texas Transportation Institute report said.

Data compiled by the National Highway Traffic Safety Administration show that the crash rate per mile driven for 16-year-olds is almost 10 times the rate for drivers 30 to 59. NHTSA research also has shown that teens killed at night are less likely to be wearing seat belts. About 6,000 teenagers die in car crashes each year.

The Texas research indicates that nighttime driving was the No. 1 risk for fatalities for teen drivers, followed by speed, distractions, failure to wear a seat belt and alcohol use.

Brewers Cards Available:

This summer Waunakee Police Officers will again be handing out Milwaukee Brewers baseball cards to children. The cards have pictures of current Milwaukee Brewers baseball players on the front and a children's safety message on the back. The program started the week of May 10 and runs through the week of August 16, for a total of fifteen weeks.

Each week officers will have two new Brewers cards to hand out, for a total of thirty baseball cards for the children to collect. Kids are encouraged to approach officers and ask for cards.

Moped Laws Revisited:

A moped is defined in Wisconsin as: A vehicle with an automatic engine that is not more than 50 cc, with a seat for the operator; and capable of speeds not more than 30 MPH, with a 150 lb rider on a dry, level surface.

Older style mopeds can be 130 cc if it is a bicycle type vehicle with fully operative pedals for propulsion by human power.

If the vehicle exceeds these standards it is considered a motorcycle, and the operator must possess a motorcycle endorsement on their license.

Any operator of a moped on a roadway **must possess a valid driver's license** and obey all traffic laws. It is **NOT** legal to operate a moped with only a valid instruction permit. **It is also illegal to carry a passenger on a moped.** Mopeds must be registered, the same as a motorcycle or car and are subject to all traffic laws just like any other motor vehicle. Moped operators must obey traffic signals and stop signs, yield to pedestrians in crosswalks and slow down in school zones.

Unlike motorcycles, there is no requirement for headlight use during the day. However, headlights greatly improve visibility to other vehicles on the road.

Moped operators do not need a helmet or eye protection, but the Waunakee Police Department strongly recommends it. In 2007 there were 2,788 accidents involving mopeds and motorcycles in Wisconsin, of which 106 drivers were killed and 2,628 were injured. This equates to 98% of all motorcycle or moped accidents resulting in injury or death.

Questions can be sent to newsletter@waunakeepd.org Questions submitted may be featured in future newsletters. The person submitting the question will not be identified.