

Cell phone safety—driving home the importance

These days, it's hard to find someone who does not have a cell phone. Cell phones can be invaluable for those business professionals who spend a lot of time out of the office, or for anyone who wants the added peace of mind of knowing they can call for help in an emergency.

Are there laws limiting the use of cell phones while driving?

New Jersey prohibits the use of cell phones while operating a motor vehicle on a public highway.

Hands-free cell phones, however, are permitted. Drivers under 21 are prohibited from using hands-free phones on a graduated license permit or provisional license, except in an emergency.

Are there laws limiting the use of cell phones or electronic communication devices used for text messaging or e-mailing or electronic data interchange?

New Jersey prohibits the use of cell phones or electronic communication devices used for text messaging or e-mailing or electronic data interchange while driving. A driver is charged with a cell phone violation if he or she is using a cell phone while driving and is fined for a first offense not more than \$200, or more than \$400 for a second offense, or more than \$800 for a third or subsequent offense. An individual convicted of using a cell phone may be ordered to forfeit the right to operate a motor vehicle on a New Jersey highway for 90 days. A driver is assessed with three motor vehicle penalty points for individuals with a third or subsequent violation. Hands-free cell phones and electronic communication devices, however, are permitted.

Also, school bus drivers are prohibited from using a cell phone while driving a school bus, except in emergency situations. A driver convicted of this violation is fined not less than \$250, or more than \$500.

Familiarize yourself with your phone

Be sure you review all the literature that comes with your phone. Understand how to use its many features—including speed dial, re-dial and hands-free options.

Be aware of your surroundings and road conditions

If you find yourself in hazardous-driving conditions—whether traffic- or weather-related—let your voicemail system pick up the call. A few minutes of paying attention and pulling over in a safe location, could make a huge difference in your safety and the safety of those around you.



Your Professional Insurance Agent ... We want you to know about the insurance you're buying.