



OUR MISSION

To serve all Hoosiers by providing best-in-class driver and vehicle services in a timely and accurate manner while ensuring security and transparency

DRIVEN TO SERVE

INDIANA BUREAU OF MOTOR VEHICLES

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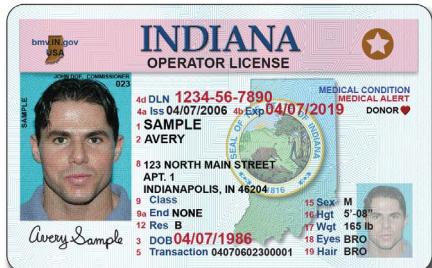
CHAPTER ONE

OBTAINING A NEW CREDENTIAL

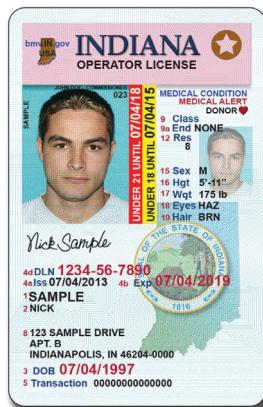
The Indiana Bureau of Motor Vehicles (BMV) issues three types of credentials. The first category of credential is driver's licenses, which include an operator's license and commercial driver's license (CDL). The second category of credential is learner's permits, which include an operator learner's permit (herein referred to as learner's permit), motorcycle learner's permit, and a commercial learner's permit. The third category of credential is an identification card, which is available to all residents of Indiana, and is issued at no cost to voting-age Indiana residents. More details on the BMV's credentials appear later in this chapter.

Credentials issued to Indiana residents who are under 21 years of age have a vertical format, with the dates the card-holder turns 18 and 21 years of age designated in yellow and red (as illustrated below). A gold-star marker appears in the upper right-hand corner to indicate that the credential is compliant with the Real ID Act and may be used as identification for federal purposes, such as boarding commercial flights or entering military bases.

Driver's licenses are identified with a rose header and a gold state of Indiana seal in the upper left-hand corner. Learner's permits are identified with a purple state of Indiana seal in the upper left-hand corner, while CDLs have a red state of Indiana seal. Identification cards have a green header and a green state of Indiana seal in the upper left-hand corner.



Real ID driver's license:
Over 21 years of age



Real ID driver's license:
Under 21 years of age

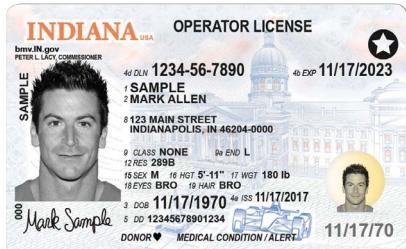
Indiana credentials have embedded security features that allow law enforcement to determine their authenticity. All applications for credentials are processed through intensive security checks to help prevent identity theft and fraud. If, during verification, the BMV discovers that another credential has been issued to an applicant in another state, territory, or possession of the United States, the District of Columbia, or the Commonwealth of Puerto Rico, that applicant will be required to surrender the out-of-state credential before the BMV will process an application for an Indiana credential. However, applicants are not required to physically turn over their out-of-state credential if this process is completed electronically.

2019 Credential Update

In 2019 Indiana began issuing credentials with a new look and new security features. Current credentials will remain valid until the expiration date on the face of the card.

The new 2019 credential incorporates features including:

- Black and white, laser engraved text and personal image
- Tactile features
- UV features
- Mini Portrait
- Minor specific vertical card format with under 18 and under 21 wording
- Indiana focused imagery with a race car and a cardinal license and identity card indicator
- Easier to find and read personal information
- Stronger tamper resistant polycarbonate material for a longer lasting card



**Driver's license:
Over 21 years
of age**



**Driver's license:
Under 21 years
of age**

For more information about the new credential appearance and security features please go to www.IN.gov/BMV.

Real ID



The Real ID Act of 2005 established minimum standards for state-issued credentials (driver's license, permits, and identification cards). State-issued credentials that meet these standards can be accepted for federal identification, including boarding commercial flights and entering military-run facilities. The purpose of these standards is to set uniform documentation and image-capture requirements, prevent fraud, and generate credentials for printing and mailing from a secure centralized facility. Indiana has been compliant with the Real ID Act requirements since January 1, 2010, so federal enforcement has not affected our citizens who have since been issued a Real ID-compliant credential.

The Department of Homeland Security (DHS) and Transportation Security Administration (TSA) have established October 1, 2020 as the deadline for when they will begin requiring those boarding an aircraft using a driver's license or identification card to have a Real ID-compliant credential. The Indiana BMV recommends that all citizens apply for a Real ID during their next renewal or before if their current credential expires after the October 1, 2020 deadline. To upgrade to a Real ID-compliant credential when renewing, amending, or replacing a current Indiana credential, you must provide original versions or certified copies of your identity, lawful status, Social Security number, and proof of Indiana residency documents during a visit to a BMV branch.

To see if your credential is Real ID-compliant, check to see if it has a star inside of a circle in its upper right-hand corner (like those found on page 1 of this manual). For a complete list of documents required to obtain a Real ID-compliant credential, see [Appendix A](#) of this manual or visit REALID.IN.gov. If you have questions about collecting your documents, you can call the Indiana BMV toll-free at 888-692-6841 to speak with a customer service representative, or visit any branch for assistance.

Receiving Your Credential by Mail

Your permanent credential will be mailed to you from a secure central location after you apply for a new, renewed, amended, or replacement credential. Your credential will be sent to the mailing address on file with the Indiana BMV and will arrive at your mailing address within 14 calendar days. If you have temporarily or permanently changed your mailing address with the United States Postal Service, you will not receive your credential unless the address is updated with the Indiana BMV online at myBMV.com or during your branch visit.

Indiana Residency Requirements

You must be a legal resident of Indiana to obtain an Indiana credential.

Evidence of residency in Indiana includes:

- Maintaining a residential address in Indiana and not claiming residency in another state
- Being a registered voter in Indiana
- Holding lawful stewardship of a juvenile who is enrolled in an elementary or secondary school located in Indiana
- Having more than one-half of your gross income derived from sources in Indiana

For the purposes of obtaining a credential, the following persons living in Indiana solely for any of the following reasons, and without the intent to make Indiana their permanent home, are not considered Indiana residents:

- Students enrolled at a post-secondary educational institution
- Active duty military personnel in the Armed Forces
- Temporary employees

New Indiana Residents

When you become a resident of Indiana, you have 60 days to obtain a new Indiana driver's license.

If you have never held a valid driver's license from another state, you must hold an Indiana learner's permit before you can apply for an Indiana driver's license.

Effective July 1, 2019, if you are at least eighteen years of age and hold a valid out-of-state driver's license, you must pass a standard vision screen to obtain an Indiana driver's license.

If your out-of-state driver's license has been expired for not more than three years, and you have held an unrevoked out-of-state driver's license for at least one year, you must pass a standard vision screening and a knowledge exam to obtain an Indiana driver's license.

If your out-of-state driver's license has been expired for three or more years, or you have held an unrevoked out-of-state driver's license less than one year, you must pass a standard vision screening, knowledge exam, and a driving skills exam to obtain an Indiana driver's license.

This chapter will provide you with more detailed requirements for making a credential application. Regardless of which credential you choose, you will need to provide proof of your identity, lawful status in the United States, residency in Indiana, and your Social Security number (unless you are claiming an exemption or you are a foreign national, both of which require alternative documentation). A full list of acceptable documentation can be found in [Appendix A](#) of this manual or at myBMV.com.

Identification Cards

Identification cards may be issued to an Indiana resident of any age who does not have a driver's license. Indiana residents cannot hold more than one credential at the same time, even if one of the credentials was issued by another state. Therefore, you must surrender any other credential to the Indiana BMV in order to complete an application for an identification card.

Identification cards may also provide privileges to operate a Motor Driven Cycle – Class B (MDC – Class B) as long as you are at least 15 years of age and pass an MDC – Class B knowledge exam. If both requirements are met, an MDC – Class B endorsement will be placed on your identification card to signify your operating authority.

To apply for an identification card, you must visit a license branch and present documents described in [Appendix A](#) proving your identity, lawful status, Social Security number (unless you are claiming an exemption or you are a foreign national, both of which require alternative documentation), and Indiana residency.

Identification Card Validity

- An identification card and an MDC – Class B endorsement are valid for six years
- Identification cards issued to lawful temporary residents may not reflect standard periods of validity

Beyond identification cards, in which an MDC – Class B endorsement can be added to authorize some driving privileges, most people need to apply for a learner's permit and ultimately graduate to an operator driver's license. To make this transition, you first need to pass a vision screening and knowledge exam and apply for a learner's permit. If you are younger than 18 years of age, you may also need to provide the BMV with proof of financial liability. While applying for a BMV-issued credential, you can also register to vote and add an indicator signifying your preference for organ donation.

Vision Screening

All Indiana learner's permit or driver's license applicants are required to pass a vision screening, even if the applicant is renewing an existing learner's permit or driver's license, unless the applicant is eligible for online renewal.

If you normally wear glasses or contacts while driving, you should inform the license branch personnel and wear them during the vision screening. If your visual ability does not meet state standards, you will be required to visit an eye doctor for an examination. If you return to the license branch with a statement from an eye doctor affirming that your vision has been corrected to meet the state standard, you may continue the driver's license application process, which will include a vision screening at the license branch.

Knowledge Exam

The operator's knowledge exam is a multiple-choice exam based on Indiana law, defensive driving practices, and information contained in this driver's manual. Passing the operator's knowledge exam is one step in the process of obtaining driving privileges in Indiana. To pass the knowledge exam, you must demonstrate a basic understanding of Indiana traffic laws and safe driving techniques. You must also be able to read and understand regulatory, warning, and traffic signs and signals.

The operator's knowledge exam is required for the following:

- Learner's permit applicants
- Prior to July 1, 2019, a new Indiana resident who holds an out-of-state driver's license of any type and is applying for an Indiana learner's permit or driver's license
- A new Indiana resident who holds an out-of-country driver's license
- A driver whose Indiana driver's license has been expired for more than 180 days
- A driver who has six or more active points on an Indiana driving record and is renewing a driver's license
- Active duty military personnel and his or her spouse and/or dependents, if applicable, whose Indiana driver's license has been expired for more than 180 days and who has returned from deployment more than 90 days prior to the date of renewal
- Out-of-state active duty military personnel applying for a new Indiana driver's license

The Indiana BMV also offers knowledge exams for CDL applicants who choose to add operational-specific endorsements, and applicants who wish to operate motorcycles, MDC – Class B vehicles, and in a for-hire capacity.

If you fail the knowledge exam, you must wait until the next business day to retake it.

Organ Donation

If you choose to be an organ donor, a small red heart will be printed on the front of your credential.

Under Indiana's Donor Choice Law, individuals 18 years of age and older may declare their intention to be organ donors and their family members cannot override their intention at the time of death. Individuals younger than 18 years of age may declare their intention with the permission of a parent or legal guardian, who must provide consent for donation at the time of a minor's death.

Active Duty and Veteran Military Indicator

If you are on active duty in the United States Armed Forces, you may choose to have an active duty military indicator placed on your credential. To obtain the indicator, you must visit a BMV license branch to provide your current Common Access Card (CAC) during your new issuance or renewal application.

If you are a veteran of the United States Armed Forces, you may choose to have a veteran indicator placed on your credential (provided you were not dishonorably discharged). To obtain the indicator, you must provide a DD214 or other documentation issued by the United States Department of Defense verifying your discharge. If you are the surviving spouse of a veteran, you may choose to have an indicator placed on your credential.

Financial Liability for Injury or Damage

Applicants for a learner's permit or probationary operator's license who are less than 18 years of age must have one of the following adults sign a sworn or affirmed statement of financial liability in person at a license branch. The lawful (IC 9-24-9-3) order of preference is:

1. The parent having custody of the minor applicant or a designee of the custodial parent specified by the custodial parent

2. The noncustodial parent (as defined in IC 31-9-2-83) of the minor applicant or a designee of the noncustodial parent specified by the noncustodial parent
3. The guardian having custody of the minor applicant
4. In the absence of a person described in one (1) through three (3), any other adult who is willing to assume the obligations imposed by the provisions of this chapter (IC 9-24-9).

An adult who co-signs for financial liability swears or affirms financial liability for a minor applicant, and agrees to be responsible jointly and severally with the minor applicant for all damage that may result from operating a motor vehicle. The adult who co-signs for financial liability must present a valid form of identification from the BMV's identity documentation list to the BMV while the minor is making application for a learner's permit or driver's license. If at any time, and for any reason, the adult who co-signs for financial liability wishes to withdraw financial liability for the minor, the adult can file State Form 55834 – Written Request to Cancel Financial Liability, which is available on the Indiana BMV's website. A written request to withdraw financial liability will cancel the minor's learner's permit or driver's license [IC 9-24-9-4(b)].

The signature of an adult on a minor's application for a driver's license or learner's permit is not required if the applicant is less than 18 years of age and can provide proof that he or she is under the care and supervision of the Department of Child Services (DCS). If the DCS applicant is applying for a driver's license or learner's permit, the applicant must also provide proof of a motor vehicle insurance policy that meets the minimum liability standards set forth in Indiana law. Chapter 3 of this manual covers insurance requirements and penalties for operating a motor vehicle without insurance in more detail.

Learner's Permits

A learner's permit allows an Indiana resident to practice driving before applying for a driver's license. You may apply for a learner's permit at any license branch.

If you are 16 years of age or older, you must meet the following requirements to obtain a learner's permit:

- Present documents described in **Appendix A** proving your identity, lawful status, Social Security number (unless you are a foreign national, which requires alternative documentation) and Indiana residency
- Pass a standard vision screening
- Pass a knowledge exam

If you are under 16 years of age, you must meet the following requirements to obtain a learner's permit:

- Be at least 15 years of age and show proof of your enrollment in a BMV-approved driver education program by presenting a Certificate of Driver Education Enrollment from the driver training school, dated no earlier than three weeks prior to the start of class. The online course certificate of completion is not an acceptable document.
- Present documents described in **Appendix A** proving your identity, lawful status, Social Security number (unless you are a foreign national, which requires alternative documentation), and Indiana residency
- Pass a standard vision screening
- Pass a knowledge exam

Practice Driving with Your Learner's Permit

If you are under 16 years of age and are enrolled in a driver education program:

- You may drive only when you are accompanied by a licensed driving instructor or a certified driver rehabilitation specialist, who is both recognized by the BMV and employed through a driver rehabilitation program. The instructor or rehabilitation specialist must be seated in the vehicle's front passenger seat.
- You may also practice driving with a licensed driver who has valid (not expired, suspended, or revoked) driving privileges and is 25 years of age or older. The licensed driver must be related to you by blood, marriage, or legal status. You may also choose to practice driving with your spouse, who must be licensed and at least 21 years of age. The licensed driver must be seated in your vehicle's front passenger seat.

If you are under 18 years of age and you are not enrolled in a driver education program:

- You may practice driving with a licensed driver who has valid (not expired, suspended, or revoked) driving privileges and is 25 years of age or older. The licensed driver must be related to you by blood, marriage, or legal status. You may also choose to practice driving with your spouse, who must be licensed and at least 21 years of age. The licensed driver must be seated in your vehicle's front passenger seat.
- You may also practice driving with a learner's permit if accompanied by an individual licensed as a driver education instructor who is working under the direction of a driver training school, or a certified driver rehabilitation specialist who is recognized by the Indiana BMV and employed through a driver rehabilitation program. The instructor or rehabilitation specialist must be seated in your vehicle's front passenger seat.

If you are under 18 years of age and are under the care and supervision of the Department of Child Services:

- You may practice driving with a licensed driver who has valid (not expired, suspended, or revoked) driving privileges and is 25 years of age or older. The licensed driver must be related to you by blood, marriage, or legal status. You may also choose to practice driving with a licensed driver who is 25 years of age or older and approved by the Department of Child Services. The licensed driver must be seated in your vehicle's front passenger seat.

If you are 18 years of age or older:

- You may practice driving with a learner's permit only when accompanied by a licensed driver with valid (not expired, suspended, or revoked) driving privileges who is at least 25 years of age, or with your spouse provided he or she is licensed and at least 21 years of age or older.

Learner's Permit Validity

1. Learner's permits are valid for two years from the date of issuance
2. Learner's permits issued to lawful temporary residents may not reflect standard periods of validity
3. If you are visiting a license branch to renew your learner's permit and it has been more than 180 days since your last passed knowledge exam, you will need to retest

Driver Education Waiver for Skills Exam

If you have a learner's permit and attend a BMV-approved driver education school that participates in the BMV's waiver program, you may take the driving skills exam with the school after successful completion of the course, which includes 30 hours of classroom training and six hours of behind-the-wheel training. If you successfully complete a driving skills exam administered by the driver education school, the results of your exam will remain valid until your learner's permit expires. A list of approved driver education schools is available at myBMV.com.

You must take the driving skills exam at a license branch if any of the following situations occur:

- Your learner's permit expires
- You receive a failing grade of 79 percent or lower in either classroom or behind-the-wheel training at your driver education school
-

- Your driver education school does not participate in the BMV's waiver program for the driving skills exam

If your learner's permit expires and it has been more than 180 days since your last knowledge exam, you will need to retake the knowledge exam to be issued a renewed learner's permit. The period of time you hold a valid (not expired, suspended, or revoked) learner's permit will count toward the required 180-day holding period.

Driving Skills Exam

To schedule an appointment for a driving skills exam, visit myBMV.com or call the BMV Contact Center at (888) 692-6841. A driving skills exam may be scheduled no more than 14 days, and no less than 48 business hours, ahead of time. However, you may be able to schedule an appointment sooner by visiting a license branch. You must provide your own vehicle for the driving skills exam. There is no charge for the driving skills exam administered by the BMV.

A driving skills exam given by a BMV examiner is required for the following:

- Drivers with an Indiana learner's permit, unless that driver has successfully completed a BMV-approved driver education program and has a skills exam waiver
- New Indiana residents who hold an unrevoked out-of-state driver's license for less than one year or whose out-of-state driver's license has been expired for more than three years
- New Indiana residents who hold an out-of-country driver's license
- Indiana residents whose Indiana driver's license has been expired for more than three years
- Drivers who have a BMV restriction that requires testing
- Drivers who have a medical complaint on file with the BMV, and for whom the BMV has determined that a driving skills evaluation is needed
 - When the BMV's medical board has recommended a skills evaluation, the BMV may require the driver to complete a driving skills exam Active duty military personnel and his or her spouse and/or dependent, if applicable, whose Indiana driver's license has been expired for more than three years, and who has been returned from deployment for more than 90 days prior to the renewal
- Discharged military personnel who hold an out-of-state driver's license whose expiration is beyond the 90-day extension, and which has been expired for more than three years

No one other than the BMV examiner(s) conducting the skills exam or other authorized BMV personnel is allowed in your vehicle when you take the driving skills exam. Your vehicle must be legally equipped, insured, and in a safe and clean condition. You must also provide the vehicle's current registration before taking the driving skills exam. Any interior cameras must be deactivated prior to the examination beginning.

It shall be within the discretion of the BMV examiner to reject a vehicle for the driving skills exam.

The BMV examiner will ask a few required questions before you begin your driving skills exam. The examiner's job is not to provide instruction, but to administer a fair and objective examination based on what he or she observes. The BMV examiner will use a standardized form to evaluate your ability to operate a motor vehicle safely.

When taking the driving skills exam, you will be evaluated based on the following criteria:

- Driving in the proper lane by obeying the lane markings, looking carefully, and signaling properly before changing lanes
- Allowing enough distance between your vehicle and the vehicle ahead
- Reacting appropriately to being overtaken and passed by another vehicle by maintaining your speed and providing enough room to pass
- Controlling your speed according to posted speed limits and varying traffic conditions
- Observing good defensive driving habits
- Listening to instructions and observing general traffic flow
- Approaching an intersection at the proper speed, looking for other vehicles and coming to a complete stop when required
- Reversing skills and backing correctly out of a parking space
- Parallel parking ability

When taking the driving skills exam, the following actions could affect your final score or cause you to fail the driving skills exam:

- Failing to use the defroster or wipers when needed
- Failing to have both hands on the wheel
- Selecting the wrong gear
- Failing to signal
- Driving too slowly or stopping unnecessarily

- Overrunning a crosswalk, stop line, or stop sign
- Failing to turn into or from the correct lane
- Failing to check your blind spot
- Slowing speed when changing lanes
- Reversing too fast
- Leaving your turn signal on after a completed lane change
- Driving too closely to the vehicle ahead or to a parked vehicle

Any of the following actions shall result in the automatic failure of the driving skills exam:

- Disobeying a yield, stop, school zone, or no turn on red sign
- Disobeying a traffic signal
- Backing over a curb while parallel parking
- Driving into a parked vehicle while parallel parking
- Failure to follow instructions
- Failure to use a seat belt
- Failure to react to hazardous driving conditions
- Speeding
- Driving too fast for the conditions
- Turning into or using the wrong lane
- Passing in a no-passing zone or otherwise crossing a solid yellow line
- Driving left of the center of the street
- Straddling marked lanes
- Driving too close to pedestrians or bicycles
- Failure to pull over and stop for emergency vehicles or school buses
- Causing an accident during the driving skills exam
- Failure to yield the right of way
- Failure to obey required laws concerning RR crossings

It shall be within the discretion of the BMV examiner to continue after a driver has failed the driving skills exam.

If you fail a driving skills exam, you must wait 14 days before you can retake the exam. Upon failure of a third driving skills exam while holding a learner's permit, you must wait for two months from the date of the last failed driving skills exam before taking the exam again.

Applying for a Driver's License

There are two types of driver's license you may apply for: an operator's license or a commercial driver's license.

- If you are under the age of 21, then your operator's license is considered a "probationary" driver's license
- You must be at least 18 years old to apply for a CDL and 21 years old to apply for a CDL with passenger and/or hazardous material endorsements

A brief description of each type of driver's license and various requirements, endorsements, and restrictions follows. Each type is also covered in more detail later in this chapter.

Applying for an Operator's License

In general, you may apply for a driver's license at any license branch. To obtain a driver's license, you must meet the following requirements:

- Meet driver's license age requirements described later in this chapter
- Hold a valid Indiana learner's permit for a period of time described later in this chapter, unless you are currently licensed by another jurisdiction
- Present documents described in **Appendix A** proving your identity, lawful status, Social Security number (unless you are a foreign national, which requires alternative documentation), and Indiana residency
- Pass a standard vision screening
- Pass a knowledge exam for the driver's license you want to obtain
- Pass a driving skills exam with a BMV examiner, unless you qualify for a Driver Education waiver

Operator's License Age and Experience Requirements

In order to apply for an operator's license:

- You must be at least 16 years and 90 days of age with completion of a BMV-approved driver education program
- You must be at least 16 years and 270 days of age without completion of a BMV-approved driver education program
- You must hold a valid (not expired, suspended, or revoked) Indiana learner's permit for at least 180 days, or
- You must be at least 18 years of age with a documented disability and have completed driver rehabilitation training provided by a certified driver

rehabilitation specialist recognized by the BMV

If you are applying for a probationary driver's license and are under 18 years of age, you must complete at least 50 hours of supervised driving practice with:

- A licensed driver, with valid (not expired, suspended, or revoked) driving privileges, who is at least 25 years of age and related to you by blood, marriage, or legal status
- Your spouse, with valid driving privileges, who is at least 21 years of age
- An individual with valid driving privileges who is licensed as a driver education instructor and working under the direction of a driver training school, or
- An individual certified as a driver rehabilitation specialist recognized by the BMV and employed through a driver rehabilitation program

If you are applying for a driver's license and you are at least 18 years of age, you must complete at least 50 hours of supervised driving practice with:

- A licensed driver, with valid (not expired, suspended, or revoked) driving privileges who is at least 25 years of age, or
- Your spouse, with valid driving privileges, who is at least 21 years of age

In both cases, at least 10 hours of supervised driving practice must be completed at night, unless you have a daytime-only restriction (restriction G) on your learner's permit. If you do have a daytime-only restriction on your learner's permit, you must still complete 50 hours of supervised driving practice. At the time of application for a driver's license, you must submit a completed State Form 54706 – Log of Supervised Driving Practice, showing proof of the 50 hours of driving practice. Multiple logs may be used, if necessary, to log the required hours. The log must be signed by a parent or legal guardian if the applicant is under 18 years of age.

Probationary Driver's License Validity

If you are younger than 21 years of age when you obtain a driver's license, your driver's license is considered probationary until you turn 21 years of age.

Your probationary driver's license is valid until you are 21 years and 30 days of age.

You may not renew your probationary driver's license until you are 21 years and one day of age.

Probationary Driver's License Passenger Restrictions

You may not drive with any passengers for the first 180 days after obtaining your probationary driver's license unless one of the following individuals is seated in your vehicle's front passenger seat:

- A licensed individual with valid (not expired, suspended, or revoked) driving privileges who is 25 years of age or older,
- Your spouse with valid driving privileges who is 21 years of age or older, or
- A certified driver education instructor

However, you may drive with your child, stepchild, sibling, step or half-sibling, or spouse without another accompanying individual during the first 180 days after obtaining your probationary driver's license.

Probationary Driver's License Time Restrictions

For the first 180 days after obtaining your probationary driver's license, you may not drive between 10 p.m. and 5 a.m.

After you have held a probationary driver's license for 180 days, you may not drive during the following hours:

- Sunday through Thursday after 11 p.m.
- Monday through Friday before 5 a.m.
- Saturday and Sunday between 1 a.m. and 5 a.m.

You may drive during the periods described above if you are participating in, going to, or returning from:

- Lawful employment
- A school-sanctioned activity
- A religious event, or
- If you are accompanied by an individual with valid (not expired, suspended, or revoked) driving privileges who is at least 25 years of age, or your spouse with valid driving privileges who is at least 21 years of age

Probationary Driver's License Telecommunications Device Prohibition

Indiana law prohibits probationary driver's license holders from operating a motor vehicle while using any form of telecommunications device, such as a wireless phone, personal digital assistant, pager, or text messaging device unless the device is being used to make a 911 emergency call.

Dropping Out, Being Suspended, or Being Expelled from School

Indiana law requires the BMV to suspend the driving privileges of a juvenile, upon notification from the juvenile's principal or truancy administrator, for any of the following reasons:

- The juvenile is under an expulsion, exclusion, or second or subsequent suspension from school during one school year
- The juvenile has been determined to be a habitual truant, or
- The juvenile has withdrawn from school

Renewing a Probationary Driver's License to an Unrestricted Operator's License

When you renew your probationary driver's license after turning 21 years of age, you will receive an unrestricted operator's license. An unrestricted operator's license removes the restrictions stated previously in this section that are imposed on probationary driver's license holders. Holders of unrestricted operator's licenses should always be aware of the following public safety restrictions and prohibitions that apply to all motor vehicle operators regardless of their license type.

Seat Belts

Indiana law requires all occupants of a motor vehicle equipped with a seat belt that is standard equipment installed by the manufacturer to wear the seat belt any time the motor vehicle is in motion.

Telecommunications Device Prohibition

For non-probationary license holders, a person may not use a telecommunications device to type, transmit, or read a text or an email message while operating a moving motor vehicle unless the device is used in conjunction with hands-free or voice-operated technology, or unless the device is used to make a 911 emergency call.

Indiana law defines a telecommunications device as an electronic or digital device, such as a wireless telephone, personal digital assistant, pager, or text messaging device. This definition does not include citizen band (CB) radio equipment that is being operated by a person licensed as a CB radio operator by the Federal Communications Commission or a communications system installed in a commercial motor vehicle weighing more than 10,000 pounds.

Operator's License Validity

An operator's license is valid for:

- Six years if you are younger than 75 years of age
- Three years if you are between 75 and 85 years of age
- Two years if you are at least 85 years of age

An operator's license may not reflect the standard periods of validity for:

- Lawful temporary residents
- Renewals for operator's licenses that expired in 2012

Special Needs Restrictions on a Credential

BMV examiners determine whether to issue a driver's license with restrictions to an individual with disabilities affecting his or her normal operation of a standard-equipped vehicle. A restricted driver's license may specify particular equipment that the driver needs while operating a vehicle, or other restrictions to accommodate the individual's specific needs.

Photo-Exempt Credentials

Photo-exempt learner's permits and driver's licenses are available for medical and religious reasons. Photo-exempt identification cards are available for religious reasons only. You may refer to myBMV.com for specific documentation needed to obtain a photo-exempt credential that fits your needs. To remove the photo exemption, you must visit a license branch to have your photo taken for a renewed or amended credential.

Restrictions and Endorsements

Restrictions and endorsements may be placed on a credential for a variety of reasons. They appear in the lower left-hand corner of your credential and are described on the back of the credential.

The most common restrictions are the result of a vision screening.

Some of the common restrictions placed on learner's permits and driver's license due to vision include:

- **Restriction B:** Glasses or contact lenses required when driving
- **Restriction F:** Outside rearview mirrors required when driving
- **Restriction G:** Daylight driving only

Restrictions for Drivers Who Read without Glasses

- Both eyes are 20/20 to 20/40: **No restrictions**
- One eye is 20/20 to 20/40 and other eye is 20/50 to blind: **Restriction F**

Restrictions for Drivers Who Read with Glasses

- One eye is 20/20 to 20/40 and the other eye is 20/50 to blind: **Restrictions B and F**
- Both eyes are 20/50: **Restriction B**
- One eye is 20/50 and the other eye is 20/70 to blind: **Restrictions B, F, and G**
- Both eyes are 20/70: **Restrictions B, F, and G**

Credential Restrictions and Endorsements

Base Driver's License Restrictions

Base Driver's License Endorsement

A – Motor Driven Cycle – Class A Only	S – M/C with Side Car Only
B – Glasses or Contact Lenses	2 – HTV Conditional
C – Mechanical Aid or Adaptive Device	3 – Photo Exempt
D – Prosthetic Aid	5 – Conditional: Operate Under Specific Conditions
F – Outside Rearview Mirror	6 – Interlock Device
G – Daylight Driving Only	7 – Seat Belt Exempt
H – M/C Three Wheel Bike Only	8 – Medical Condition
J – Specific Limitations	9 – Lawful Temporary Resident
L – Motorcycle	2 – For Hire – Non-CMV ID Endorsements
B – Motor Driven Cycle - Class B	

ID Restrictions

3 – Photo-Exempt	7 – Seat Belt Exempt
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Motorcycle Learner's Permit

A motorcycle learner's permit allows Indiana residents to practice riding a motorcycle or Motor Driven Cycle – Class A (MDC – Class A) before applying for a motorcycle endorsement. You may apply for a motorcycle learner's permit at any license branch. To obtain a motorcycle learner's permit you must:

- Hold a valid Indiana driver's license
- Pass a knowledge exam based on the Motorcycle Operator's Manual

Motorcycle Learner's Permit Driving Privileges

If you hold a motorcycle learner's permit and choose to operate a motorcycle or MDC– Class A, you must wear a helmet when you operate the vehicle and may only ride without passengers during the period of one-half hour before sunrise and one-half hour after sunset.

Motorcycle Learner's Permit Validity

A motorcycle learner's permit is valid for one year from the date of issuance. A motorcycle learner's permit may be renewed one time for a period of one year. If you do not obtain a motorcycle endorsement before the expiration of the renewed permit, you must wait one year to reapply for a new motorcycle learner's permit, or you must successfully complete a Ride Safe Indiana-approved Motorcycle Operator Safety Education Course.

Motorcycle Endorsement

A motorcycle endorsement may be issued to Indiana residents who hold a valid Indiana driver's license. If you are obtaining your Indiana driver's license, you can get a motorcycle endorsement at the same time, provided you are 16 years and 90 days or older and have completed a motorcycle safety course.

To obtain a motorcycle endorsement, driver's of all ages must successfully complete a Ride Safe Indiana-approved Motorcycle Operator Safety Education Course or pass both the motorcycle knowledge and riding skills exams.

New Indiana residents who hold a valid motorcycle endorsement or motorcycle operator's license from another state may add a motorcycle endorsement to their valid Indiana driver's license after passing the motorcycle knowledge exam.

Your Indiana motorcycle endorsement is valid for the same period of time as your Indiana driver's license. You may renew your driver's license with a motorcycle endorsement at any Indiana BMV license branch or online up to two years before the license expires. If you currently hold an unexpired driver's license with a motorcycle endorsement, you will not be required to pay the fee for the endorsement when you renew your license.

The Indiana BMV strongly encourages you to participate in a Motorcycle Operator's Safety Education course. For more information on how to obtain your motorcycle endorsement and/or information regarding a Motorcycle Operator Safety Education Course or riding skills exams, please visit RideSafeIndiana.com.

Motor Driven Cycle (MDC)

There are two classes of Motor Driven Cycles (MDC): Class A and Class B

MDC – Class A Vehicle and Operation Description

Indiana law defines a vehicle as an MDC – Class A if:

- It has a seat or saddle for the use of the rider
- It is designed to travel on no more than three wheels on the ground
- It complies with applicable motor vehicle equipment requirements
- It is registered as an MDC – Class A

To operate an MDC – Class A on Indiana roads, you must carry a valid driver's license with a motorcycle learner's permit, or a valid driver's license with a motorcycle endorsement or a motorcycle endorsement with an MDC – Class A restriction. The following operating restrictions also apply:

- Must wear a helmet if you are under 18 years of age
- Must wear protective glasses, goggles, or transparent face shields if you are under 18 years of age
- Must operate in a position astride (leg on each side of) the seat
- Passengers may ride with proper passenger seat
- Must have headlamps illuminated while operating
- Cannot carry package in hand
- Must operate near right-hand edge of roadway unless passing another vehicle or preparing for a left turn
- Must not operate on an interstate highway or sidewalk

MDC – Class B Vehicle and Operation Description

Indiana law defines a vehicle as an MDC – Class B if:

- It has a seat or saddle for the use of the rider
- It is designed to travel on no more than three wheels on the ground
- It complies with applicable motor vehicle equipment requirements
- It has cylinder capacity not exceeding 50 cubic centimeters
- It is registered as an MDC – Class B

You may apply for an MDC – Class B endorsement on your identification card if you successfully complete the MDC – Class B knowledge exam. The MDC – Class B endorsement will be added to your identification card. You do not need an MDC – Class B endorsement if you hold a valid (not expired, suspended, or revoked) Indiana driver's license.

The following restrictions apply to the operation of an MDC – Class B:

- Must be at least 15 years of age
- Must wear a helmet if under 18 years of age
- Must wear protective glasses, goggles, or transparent face shields if under 18 years of age
- Must operate in a position astride (legs on each side of) the seat
- Must have headlamps illuminated while operating
- Cannot carry package in hand
- Must operate near right-hand edge of roadway unless passing another vehicle or preparing for a left turn
- Must operate at no more than 35 miles per hour
- Must not carry passengers
- Must not operate on an interstate highway or sidewalk

Autocycles

Operating an Autocycle

Indiana law defines a vehicle as an autocycle if it is a three-wheeled motor vehicle in which the operator and passenger ride in a completely or partially enclosed seating area that is equipped with a roll cage or roll hoops, safety belts for each occupant, antilock brakes, and is designed to be controlled with a steering wheel and pedals.

You may operate an autocycle on Indiana roadways if you possess a valid (not expired, suspended, or revoked) Indiana driver's license. A motorcycle learner's permit or motorcycle endorsement is not required.

The following restrictions apply to the operation of an autocycle:

- Must operate in a position on a seat
- Cannot carry package in hand
- May not operate more than one autocycle in a single traffic lane
- Operator and each occupant must wear a seat belt
- May not be used for the purpose of a driving skills exam for an operator's license

For-Hire Endorsement

A for-hire endorsement provides the credential holder privileges to operate a motor vehicle that is:

- Registered as having a gross weight of at least 16,000 pounds, but not more than 26,000 pounds and operated for the purpose of transporting property for hire; or
- Designed to transport fewer than 16 passengers, including the driver, and operated for the purpose of transporting passengers for hire.

A for-hire endorsement does not allow the credential holder to operate a commercial motor vehicle. Indiana residents who hold a commercial driver's license (CDL) and wish to operate in a "for-hire" capacity (such as operating as a limo or cab driver) must pass a for-hire knowledge exam and apply for the for-hire endorsement.

A for-hire endorsement may be issued to Indiana residents who are at least 18 years of age and who have held a valid Indiana driver's license for at least one year. To obtain an operator's license with a for-hire endorsement, you must pass both an operator knowledge exam and the for-hire knowledge exam. If you currently hold an unexpired operator's license, you will only need to pass the for-hire exam.

New Indiana residents who are at least 18 years of age and who hold a valid operator's, chauffeur's, public passenger chauffeur's license, or CDL with a for-hire endorsement from another state may add a for-hire endorsement to their Indiana driver's license after passing the operator's and for-hire knowledge exams.

Effective January 1, 2017, all applicants who currently hold an unexpired Indiana public passenger chauffeur's or chauffeur's license will have their license type transferred to an operator's license with a for-hire endorsement during their next credential transaction. There are no examination requirements and the for-hire endorsement fee is waived during your transaction. If you do not currently hold an Indiana chauffeur's or public passenger chauffeur's license, all applicable exams and fees will apply.

Your Indiana for-hire endorsement is valid for the same period of time as your Indiana driver's license. You may renew your operator's license with a for-hire endorsement at any Indiana BMV license branch or online up to one year before the license expires.

The BMV does not require a medical examination report in order to issue an operator's license with the for-hire endorsement. If you have questions regarding whether the vehicle you are operating requires a completed medical examination report, contact the Indiana Department of Transportation.

A for-hire bus is defined as a bus used to carry passengers for hire, or operated for compensation.

The following are not considered transporting for hire:

- Operating a medical services vehicle
- Transporting a recreational vehicle before the first retail sale of the recreational vehicle when:
 - The gross weight of the recreational vehicle is not greater than 26,000 pounds, or
 - The gross combination weight of the recreational vehicle and towing vehicle is not greater than 26,000 pounds, including the gross weight of the towed recreational vehicle, and the weight of the towed recreational vehicle is not greater than 10,000 pounds
- Operating a motor vehicle that is registered as having a gross weight limit of less than 16,000 pounds and used to transport property for hire

Chauffeur's Licenses

Effective Jan. 1, 2017, the BMV no longer issues chauffeur's licenses. However, a chauffeur's license issued prior to Jan. 1, 2017 remains valid until the expiration date printed on the license. If you need to renew, replace, or amend information on your chauffeur's license, the BMV will change your license type to an operator's with a for-hire endorsement. See information about the for-hire endorsement earlier in this section.

Public Passenger Chauffeur's Licenses

Effective Jan. 1, 2017, the BMV will no longer issue a public passenger chauffeur's license. However, a public passenger chauffeur's license issued prior to Jan. 1, 2017 remains valid until the expiration date printed on the license. If you need to renew, replace, or amend information on your public passenger chauffeur's license, the BMV will change your license type to an operator's with a for-hire endorsement. See information about the for-hire endorsement earlier in this section.

Chauffeur's/Public Passenger Chauffeur's License Validity

Chauffeur's and public passenger chauffeur's license issued prior to Jan. 1, 2017 expire according to the following expiration schedule from the original issue date:

- A chauffeur's license is valid for six years if you were younger than 75 years of age when you obtained the license; three years if you were between 75 and 85 years of age when you obtained the license; or two years if you were at least 85 years of age when you obtained the license.
- A public passenger chauffeur's license is valid for four years if you were younger than 75 years of age when you obtained the license or for two years if you were at least 75 years of age when you obtained the license.
- Chauffeur's and public passenger chauffeur's license may not reflect the standard periods of validity for lawful temporary residents.

If you wish to maintain your Indiana chauffeur's or public passenger chauffeur's license after it expires or approaches expiration, you are required to apply for an operator's license with a for-hire endorsement. The chauffeur's or public passenger chauffeur's license may not be replaced, amended, or renewed online. You must visit a BMV branch to transfer to an operator's license with for-hire endorsement. Since you are required to visit a BMV branch to change license type(s), the BMV encourages you to upgrade to a Real ID-compliant credential during your visit. You can review the documentation requirements for a Real ID-compliant credential in [Appendix A](#). There is no additional cost.

Commercial Learner's Permit and Commercial Driver's License

You must be at least 18 years of age to apply for a commercial learner's permit (CLP) or a commercial driver's license (CDL). Drivers under 21 years

of age may operate a commercial motor vehicle for purposes of intrastate commerce only and are not eligible to apply for the passenger, school bus, or hazardous materials endorsements.

An Indiana commercial driver's license (CDL) allows the holder to operate commercial motor vehicles or combination of vehicles, such as semi-tractor trailers, with declared gross vehicle weight ratings in excess of 26,000 pounds; vehicles designed or used to transport 16 or more people, including the driver; and vehicles used to transport hazardous materials provided the holder has the appropriate endorsement on his or her license.

More information on obtaining a CLP or CDL can be found on myBMV.com, or by visiting any BMV branch.

Watercraft

Operating a Watercraft

Indiana law requires the operator of a watercraft with an engine that produces more than 10 horsepower to carry a valid driver's license.

If you are 15 years of age or older and do not have a driver's license, you may operate a watercraft only after successfully completing a boater education course approved by the Indiana Department of Natural Resources. You must have a valid Indiana identification card in your possession at all times while operating a watercraft. Contact the Indiana Department of Natural Resources for more information about approved boater education courses.

If you are younger than 15 years of age, you may not operate a watercraft with an engine output of more than 10 horsepower.

If your driver's license is suspended, you may not operate a watercraft. If you operate your watercraft recklessly, while intoxicated, or break private watercraft laws, you may have points assessed against your driver record.

On Indiana boundary waters, Indiana residents operating a watercraft are required to carry an Indiana driver's license. Residents of other states are not required to carry a driver's license unless they are operating a watercraft in an embayment, river, or stream in Indiana.

Parking Placards

A parking placard allows the holder to use parking spaces designated for individuals with disabilities. The placard is available for individuals with a permanent or temporary disability. Also, any company empowered by the state or a political subdivision to operate programs, including the provision of transportation or facilities for persons with physical disabilities, may apply for a placard.

To apply for a parking placard, you must have a health care provider (e.g., a physician, physician's assistant, chiropractor, advanced practice nurse, optometrist or ophthalmologist, or podiatrist) complete the Application for Disability Parking Placard or Disability Plate – State Form 42070 affirming that you qualify for a parking placard. If you have a visual disability, a health care provider who is licensed to practice in Indiana may complete the form. After you have completed State Form 42070, you may get a parking placard at any license branch or by mailing it to the address on the form.

If you have a permanent disability, your parking placard does not expire unless your health care provider certifies that the disability is no longer considered permanent. There is no fee for a permanent parking placard.

If you have a temporary disability, your parking placard expires on the date indicated by the health care provider or one year after the date of issuance, whichever occurs first. There is a fee for a temporary parking placard. Refer to myBMV.com for more information.

A placard issued to a company expires on January 1 of the fourth year that follows the date the placard was issued, or the date the company ceases to operate programs or facilities for persons with disabilities, whichever is sooner.

CHAPTER TWO

RENEWING, AMENDING, OR REPLACING A CREDENTIAL

As noted in Chapter 1, the BMV issues three types of credentials: driver's licenses, learner's permits, and identification cards. Once your credential has been issued, it is valid for a defined period of time and may be renewed, amended, or replaced. Please read the section titled For-Hire Endorsement in Chapter One for information on renewing, amending, or replacing a chauffeur's or public passenger chauffeur's license.

If you lose your credential while temporarily residing outside of Indiana, you may obtain an interim credential subject to certain qualifications. If your residential address, name, or gender has not changed, you may renew your credential online at myBMV.com, if eligible. You may renew your credential online every other renewal. For a full listing of the online renewal, replacement, and amended credentials requirements, continue reading or visit myBMV.com.

Renewing a Credential

A probationary driver's license expires when the card holder is 21 years and 30 days of age. All other credentials expire at midnight on your birthday. Credential expiration dates vary for residents with temporary lawful status. If your birthday falls on a day when license branches are closed, your credential expires at midnight on the next business day. You are subject to an administrative penalty if your credential is renewed after the expiration date.

If you are renewing a driver's license that has been expired for at least 180 days but not more than three years, you must pay an administrative penalty, pass a knowledge exam, and pass a standard vision screening.

If you are renewing a driver's license that has been expired for three or more years, you must pay an administrative penalty. Additionally, for a driver's license renewal, you must pass a knowledge exam, a driving skills exam, and a standard vision screening.

A driver's license or identification card may be renewed by U.S. citizens or individuals with permanent lawful status up to 24 months before the credential expiration. Individuals with lawful temporary status can only renew

up to 30 days prior to the expiration of their current credential. A learner's permit may be renewed up to 31 days before it expires.

If you are at least 21 years of age and have six or more active points on your driving record, you must take the knowledge exam to renew your driver's license.

Driver's License Renewal for United States Armed Forces Personnel

If you are temporarily living outside of Indiana because you are serving with the United States Armed Forces, your driver's license remains valid for 90 days following your discharge from service or post-deployment. If you meet certain requirements, you may renew your driver's license online at myBMV.com. Visit myBMV.com for a listing of those requirements.

If your Indiana driver's license is expired and you wish to obtain a renewed license after you have been discharged, you must visit a license branch to provide Department of Defense documentation showing proof of your discharge or status as post-deployment. You may also choose to add a veteran indicator to your credential at that time, provided you bring your DD-214 into the license branch with you.

Amending a Credential

After you have legally changed any personal information, you must amend the information that appears on your credential. You may amend your credential at any BMV branch. Below are a few common reasons you may need to amend your credential.

Address Change

If you have an Indiana credential, you must notify the BMV of a change of your principal (legal) address and apply for an amended credential within 30 days of the address change.

To change your principal (legal) address on your credential, you must visit a BMV branch to present documents as described in [Appendix A](#).

You may change your mailing address online at myBMV.com.

Name Change

You must visit a Social Security Administration office to officially change your name on Social Security documentation and allow at least one business day after your name change transaction is completed before visiting a BMV branch to amend your credential. You will need to visit a BMV branch to apply for an amended credential within 30 days of the legal name change. You must present documents as described in [Appendix A](#).

Gender Change

If you have a gender change procedure and hold an Indiana credential, you must visit a BMV branch to apply for an amended credential that indicates the change. You must present a certified amended birth certificate or a physician's signed and dated statement, on letterhead, that includes the language from 140 IAC 7-1.1-3 “<insert customer’s name> successfully underwent all treatment necessary to permanently change <insert customer’s name> gender from <insert old gender> to <insert new gender>”, or a Physician’s Statement of Gender Change – State Form 55617, completed in its entirety by both the applicant and the physician.

Replacing a Credential

If you lose your credential or if it is stolen, you may replace it by logging into your myBMV.com account to order a replacement, provided your name, gender, or residential address information has not changed. You may replace your credential online a maximum of 10 times before you are required to visit a BMV branch for a replacement. You may change your mailing address online. However, if any other information has changed, you cannot order a replacement online and you must visit a BMV branch to amend your credential within 30 days of the change and present documents as described in [Appendix A](#). If you are planning to visit a BMV branch, consider upgrading to a Real ID-compliant credential at that time. To do so, you must provide original versions or certified copies of your identity, lawful status, Social Security number, and proof of Indiana residency.

CHAPTER THREE

POINTS, SUSPENSION, AND INSURANCE REQUIREMENTS

The Point Study Committee assesses a point value for traffic violations. The point value relates to the severity and history of the violation or accident. Points stay active on your driver record for two years from the conviction date.

Point Values

Points vary for speeding violations. Examples of speeding violation point totals include:

- 1 – 15 miles per hour over the speed limit: _____ 2 points
- 16 – 25 miles per hour over the speed limit: _____ 4 points
- 26+ miles per hour over the speed limit: _____ 6 points

Examples of other violation point totals include:

- Failure to use headlights _____ 2 points
- No brake or signal lights _____ 2 points
- Improper motorcycle headgear _____ 4 points
- Improper motorcycle passenger _____ 4 points
- Improper U-turn _____ 4 points
- Unsafe lane movement _____ 4 points
- Disregarding a stop sign or yield sign _____ 4 points
- Failure to yield to an emergency vehicle _____ 6 points
- Following another vehicle too closely _____ 6 points
- Driving while suspended _____ 8 points
- Speed contest on road _____ 8 points

Driver Safety Program

The BMV has approved a limited number of Driver Safety Program (DSP) providers. A BMV-approved DSP is a defensive driving curriculum available in classroom, online, or DVD instruction formats. A BMV-approved DSP course

provides a summary of defensive driving techniques and can be a beneficial refresher course for drivers.

Any Indiana driver may complete a DSP course from a BMV-approved provider and receive a four-point credit. However, Indiana drivers required by the BMV to participate in a DSP will receive a mailed notification indicating that they must successfully complete a BMV-approved DSP within 90 days of the date on the notification. Each driver is allowed one four-point credit during a three-year period.

The BMV may require drivers 21 years of age and older who are convicted of two or more traffic offenses within a 12-month period to complete a BMV-approved DSP course.

An individual is required to attend and satisfactorily complete a BMV-approved DSP course if the following has occurred when the individual was under 21 years of age, or if it occurred more than once:

- Been the operator of a motor vehicle involved in an incident in which points may be assessed by the BMV under the point system.

Failure to complete a DSP course within 90 days from the date of the BMV's mailed notice will result in the suspension of your driving privileges. The suspension will remain on your driver record until such time as you successfully complete the DSP course and the completion is processed by the BMV.

A judge may also order a driver who commits a traffic offense to attend a DSP. If a court orders you to complete a DSP, the type of DSP you will be required to complete is at the court's discretion. However, the four-point credit will only be applied to your driver record if you complete a BMV-approved DSP course.

The maximum fee for any BMV-approved DSP is \$55. Allow seven to 10 business days for completion results to be processed by the BMV. Make your check or money order payable to the DSP provider.

A list of DSP providers is available at myBMV.com or by calling 888-692-6841.

Insurance Requirements

Driving without a current liability insurance policy that meets the state minimum standard is against the law. The state minimum insurance standard is \$25,000 for bodily injury to, or the death of, one individual; \$50,000 for bodily injury to, or the death of, two or more people in any one accident;

and \$25,000 for property damages in any one accident. This is commonly referred to as 25/50/10 liability insurance. To deter uninsured drivers, Indiana law requires the BMV to impose driving privilege suspensions and financial penalties on motorists who are found to have operated a vehicle in Indiana without proof that they hold the state minimum requirement for auto insurance. Financial penalties include reinstatement fees and suspensions that can range from 90 days to one year.

Proof of Financial Responsibility

Do not delay when you receive a notification from the BMV to provide proof of financial responsibility (proof of insurance). Immediately contact your automobile insurance provider and request that an employee electronically submit a Certificate of Compliance (COC) to the BMV. You may receive a notice to verify financial responsibility from the BMV as the result of any of the following situations:

- An auto accident
- A pointable moving traffic violation within one year of receiving two other pointable moving traffic violations
- A serious traffic violation such as a misdemeanor or felony
- Any pointable moving traffic violation by a driver who was previously suspended for failing to provide proof of financial responsibility

A properly filed COC will demonstrate that the vehicle you were operating at the time of the incident or accident was insured to the state's minimum motor vehicle liability protection (25/50/10). The COC must be received electronically and processed by the BMV within 90 days of the BMV's mailing of a request to verify financial responsibility, or your driving privileges will be suspended.

Once your driving privileges are suspended, you may have a BMV-imposed suspension removed from your driving record by having your insurance provider or employer submit proof of financial responsibility. This typically requires your insurance provider to submit a COC covering you and the vehicle indicated in the citation or accident report for the date of the incident or accident, or an Affidavit – Proof of Financial Responsibility for Employer or Rental Vehicles – State Form 55434. If you are convicted by an Indiana court, or by an out-of-state court, for operating a vehicle without insurance, you must contact the court to determine if you can provide proof of insurance to them to remove the conviction from your driving record.

If your driving privileges are suspended as a result of a court conviction or for failing to file insurance with the BMV, Indiana law requires that you have your

insurance provider electronically file proof of future financial responsibility with an SR22 form in order for your driving privileges to be reinstated. A failure to file an SR22 will result in the continuation of a suspension on your driving record until your insurance provider files an effective SR22.

SR22 Requirement Period

The SR22 form demonstrates that you have a motor vehicle insurance policy that meets the state's minimum standards and it cannot be canceled without prior notice given to the BMV. When you have an SR22 requirement, you must maintain an effective SR22 policy on file with the BMV for three years as a result of your first and/or second no-insurance suspension, or for five years as a result of your third and subsequent no-insurance suspensions (if the suspension became effective after July 1, 2014).

If the BMV receives an SR26 (cancellation of SR22 insurance) notice from your insurance provider, at any time during the three or five year required period, Indiana law requires the BMV to suspend your driving privileges until it receives an effective SR22 policy, or until the SR22 requirement period expires.

If you are convicted of operating without insurance more than one time in a five-year period, the court may suspend your vehicle registration in addition to your driving privileges for one year.

No-Insurance Reinstatement Fees

A driver who operates a motor vehicle without a liability insurance policy that meets the state's minimum standards is subject to a suspension of driving privileges. Additionally, once that insurance suspension has expired, Indiana law requires you to pay a fee to reinstate your driving privileges; this is in addition to the SR22 requirement. Reinstatement fees are \$250 for a first no-insurance suspension, \$500 for a second no-insurance suspension, and \$1,000 for a third and subsequent no-insurance suspension(s) that occurred after Jan. 1, 2015. For no-insurance suspensions prior to Jan. 1, 2015, reinstatement fees of \$150 for a first no-insurance suspension, \$225 for a second no-insurance suspension, and \$300 for a third and subsequent no-insurance suspension(s) will be required.

You may pay reinstatement fees at myBMV.com, by telephone at 888-692-6841, or by mail using the reinstatement fee coupon that you receive in the mail from the BMV.

Suspensions

Indiana law provides courts with the authority to order the BMV to suspend an individual's driving privileges under certain circumstances, including when he or she is found to have committed certain traffic violations.

Failure to Appear in Court or Pay Traffic Offenses

Failing to appear before a court of law in response to a citation issued by a law enforcement officer, or not paying tickets after a judgment has been entered, may lead to the suspension of your driving privileges. These types of suspensions are indefinite and will only end when the court notifies the BMV that you appeared in court or paid the citation.

Driving While Suspended

Driving while suspended is a serious traffic violation. Driving while suspended with a prior offense can result in a misdemeanor or felony conviction on your driving record. The penalties imposed by the court can be significant and convictions can result in increased insurance premiums. The BMV strongly encourages you to not operate a motor vehicle with a suspended driver's license.

Operating a Vehicle While Intoxicated

Operating a vehicle while intoxicated or with a blood alcohol concentration (BAC) in excess of the legal limit (.08) is a criminal offense and has an immediate effect on your privilege to operate a vehicle. The primary factors in determining an individual's BAC are the amount of alcohol consumed, how quickly the alcohol is consumed, and the individual's body weight. If a law enforcement officer has probable cause to believe that a motorist committed an offense under IC 9-30-5, IC 9-30-6, IC 9-30-9, or IC 9-30-15, the officer may ask the motorist to submit to a chemical test to determine the amount of alcohol in the person's system. If a judge finds that probable cause exists, such that a person operated a vehicle while intoxicated, that person may face a suspension of driving privileges.

- A motorist who fails a chemical test may have his or her driving privileges suspended for up to 180 days
- A motorist who refuses to submit to a chemical test will face a suspension of driving privileges for up to two years

In addition to a probable-cause suspension, a court may suspend a person's driving privileges following a conviction for operating while intoxicated. The

suspension periods may be longer for repeat offenders. Penalties for this offense may include conditions placed on your driving privileges.

If the motorist is eligible, the court may issue an order for specialized driving privileges. The court may also require the installation of an ignition interlock device, which mechanically tests the driver's blood alcohol level before his or her car can be started.

When a driver who is under 18 years of age is cited for operating a vehicle while intoxicated, the Juvenile Court may also recommend a suspension of his or her driving privileges.

Operating a Watercraft While Intoxicated

If you are convicted of operating a watercraft while intoxicated, your driving privileges are subject to the same penalties as an operator of a motor vehicle.

A conviction of operating a watercraft while intoxicated is forwarded to the BMV and the conviction becomes part of your driver record.

Other offenses related to the operation of a watercraft, such as reckless operation endangering the safety of others or operating a watercraft when your driving privileges have been suspended, will also be added to your driver record.

Failure to Pay Child Support

A court that has determined a parent is delinquent in paying child support may order the BMV to immediately suspend the delinquent parent's driving privileges until the BMV receives an order from the court to reinstate the parent's driving privileges.

If the local agency responsible for enforcing child support payments determines either that a parent failed to appear for a hearing or appeared and was found to be delinquent, then that agency may also send an order to the BMV requiring that the parent's driving privileges be suspended until the BMV is notified that the parent has paid or established a payment plan.

Making Payment to the BMV with Dishonored Funds

The BMV will indefinitely suspend your driving privileges if you submit payment to the BMV for any services or fees and that payment was not honored. To reinstate your driving privileges, you must pay the amount of the obligation plus all applicable service, collection, and reinstatement fees.

Checking Your Driver Record and Reinstatement

After you have resolved any problems with your driver record, you may be eager to obtain a valid credential and get back on the road. Your first resource should be to check your driver record, which you may view anytime at no charge at myBMV.com. For your first visit, you will be required to establish a myBMV.com account. The “Viewable Driver Record” on myBMV.com includes your driver’s license status, as well as information about citations, suspensions, and how to reinstate your driving privileges if you have outstanding requirements.

Once you log into myBMV.com, select “Driver Record” on the left-hand side of the page, then select the “Viewable Driver Record” to see your record. There is also an “Official Driver Record” that may be purchased for \$4. Any outstanding reinstatement requirements, along with the date you are eligible for reinstatement, will be listed in the “Reinstatement Requirements” box near the top of the viewable driver record or on your Official Driver Record.

If your driving privileges are still suspended by a court, the court’s phone number will be listed with the associated court-ordered suspension. You may contact the court to find out how to fulfill any of their requirements for a particular suspension. Once the court’s requirements are fulfilled, the court will send reinstatement information directly to the BMV for processing. Processing by the BMV may take up to 10 business days once the information is received from the court.

Note: The Viewable Driver Record cannot be printed and should not be used as an official transcript of your driver record. The Official Driver Record is an official transcript of your driver record and can be used by individuals, courts, state agencies, and employers. You will be able to print your Official Driver Record for up to 30 days after you have purchased it. An electronic version of the Official Driver Record is also provided when purchased at myBMV.com.

Habitual Traffic Violators

Indiana law provides serious penalties for drivers who have repeatedly committed traffic offenses over a 10-year period. The BMV uses the criteria in statute, which are summarized on the next page to determine whether a driver qualifies as a Habitual Traffic Violator (HTV).

Section A (10-Year or Life Suspension): Two Major Offenses Resulting in Injury or Death

An HTV is a person who, within a 10-year period, accumulates two judgments resulting in injury or death. Below is a reference of some of the criminal offenses that will result in an HTV status being placed on your driving privileges:

- Reckless homicide resulting from operation of a motor vehicle
- Voluntary or involuntary manslaughter resulting from the operation of a motor vehicle
- An operator involved in an accident resulting in death or injury who fails to stop at the scene of the accident to provide information and assistance
- Operating a motor vehicle while intoxicated resulting in death
- Operating a motor vehicle with a blood alcohol content of .08 or more resulting in death

Drivers who accumulate two judgments from the above list within a 10-year period will have their driving privileges suspended for 10 years.

Drivers who accumulate two judgments within a 10-year period for operating a motor vehicle while intoxicated resulting in death, or operating a motor vehicle with blood alcohol content of .08 percent or more resulting in death, will have their driving privileges suspended for life.

Prior to June 30, 2001, drivers who accumulated two judgments within a 10-year period for operating a motor vehicle while intoxicated resulting in death, or operating a motor vehicle with blood alcohol content of .10 percent and 210 liters of their breath or more resulting in death, had their driving privileges suspended for life.

Section B (10-Year Suspension): Three Major Offenses

An HTV is a person who, within a 10-year period, accumulates three judgments from this list:

- Driving while intoxicated or with a blood alcohol content of .08 percent or more
- Prior to June 30, 2001, drivers who were convicted of operating a motor vehicle with blood alcohol content of .10 percent and 210 liters of their breath or more

- Prior to July 1, 1997, drivers who were convicted of operating a motor vehicle while intoxicated resulting in death, or operating a motor vehicle with blood alcohol content of .10 percent and 210 liters of their breath or more
- Reckless driving
- Criminal recklessness as a felony involving the operation of a motor vehicle
- Drag racing or engaging in a speed contest in violation of the law
- Leaving the scene of an accident or failing to notify authorities of an accident when required
- Resisting law enforcement under IC 35-44.1-3-1
- Any felony under an Indiana motor vehicle statute or any felony in which the operation of a vehicle is an element of the offense
- Operating a Motor Driven Cycle – Class B in violation of IC 9-24-1-1(b)
- Any of the offenses listed in Section A

Drivers who, within a 10-year period, accumulate three judgments from the above list will have their driving privileges suspended for 10 years.

Section C: Ten Traffic Offenses in a Ten-Year Period

An HTV under this section is subject to a five-year driving privilege suspension and has accumulated 10 or more traffic violations in a 10-year period, one of which is a major offense as listed in Section A or B or one of the following:

- Operating a motor vehicle while the person's license has been suspended or revoked as a result of the person's convictions of an offense under IC 9-1-4-52 (repealed July 1, 1991), IC 9-24-18-5(b) (repealed July 1, 2000), IC 9-24-19-2, or IC 9-24-19-3
- Operating a motor vehicle without ever having obtained an operator's license

For example, a person with nine speeding tickets and one reckless driving conviction in a 10-year period will be subject to a five-year suspension as an HTV.

Operating a Vehicle While Suspended as an HTV

Indiana law states that a person who is convicted of operating a vehicle while suspended as an HTV may have other driving privileges suspended for a period set by the court.

Restriction 5: Probationary or Specialized Driving Privileges

A “Restriction 5” is placed on the driver’s license of a person who has been granted hardship, probationary, conditional, or specialized driving privileges by court order.

Restriction 2 will no longer be added to driver records for HTV suspensions/ HTV probationary driver’s licenses expiring on or after January 1, 2015.

SR22 Insurance and Specialized Driving Privileges

A person who has been granted specialized driving privileges by a court shall:

- Maintain an effective SR22 on file with the BMV for the duration of specialized driving privileges
- Carry a copy of the court order granting specialized driving privileges or have the order in the vehicle being operated by the person
- Produce the copy of the order granting specialized driving privileges upon the request of a law enforcement
- Carry a validly issued credential during the operation of any motor vehicle

As of January 1, 2015, an effective SR22 is not required as a condition of reinstatement to be on file with the BMV.

CHAPTER FOUR

TRAFFIC SIGNS AND SIGNALS

Traffic signs control traffic flow, making streets and highways safe for drivers, bicyclists and pedestrians. These signs, which are posted by the Indiana Department of Transportation and local governments, use colors, shapes, written messages, and symbols to help drivers quickly understand the information. Understanding these signs is necessary to obtain an Indiana driver's license.

Traffic Sign Colors

The background color of a traffic sign helps to identify the type of information displayed on the sign. There are seven colors commonly used for signs.

Red Traffic Signs

Red traffic signs convey traffic regulations that require drivers to take immediate action to avoid threats to traffic safety. A "Wrong Way" sign is an example of a traffic sign with a red background.



Yellow or Fluorescent Yellow-Green Traffic Signs

Yellow or fluorescent yellow-green traffic signs prepare drivers for specific road conditions and hazards ahead, and alert drivers to nearby school zones. A "Slippery When Wet" sign is one example of a traffic sign with a yellow background.



Fluorescent yellow-green signs warn drivers of nearby schools, pedestrians, bicycles, playgrounds, and school bus routes. A "Pedestrian Crossing" sign for a school crossing is an example of a traffic sign that may have a fluorescent yellow-green background.



White Traffic Signs

White traffic signs display traffic regulations, such as speed limits, that drivers must obey, as well as helpful information such as state highway markers. A “No Turn On Red” sign is an example of a traffic sign with a white background.



Orange Traffic Signs

Orange traffic signs warn drivers of temporary traffic conditions. These signs are often used to warn drivers of conditions ahead due to highway construction and maintenance projects. A “Flagger Ahead” sign is an example of a traffic sign with an orange background.



Green Traffic Signs

Green traffic signs indicate permitted movements and directions or guidance, such as highway entrances and exits or distance to upcoming destinations. A sign showing distance is an example of a traffic sign with a green background.



Blue Traffic Signs

Blue traffic signs display road services and evacuation route information. A sign showing information about amenities at an upcoming exit is an example of a traffic sign with a blue background.



Brown Traffic Signs

Brown traffic signs indicate nearby recreational and cultural interest sites. A sign showing a nearby state park is an example of a traffic sign with a brown background.



Traffic Sign Shapes

The shape of a traffic sign also indicates the type of information displayed on the sign. There are seven common shapes used for traffic signs.

Circular Traffic Signs

Circular traffic signs alert drivers to upcoming railroad crossings.



Equilateral Traffic Signs

Traffic signs with three sides of equal length warn drivers to slow down when approaching an intersection, and to be prepared to come to a complete stop in order to yield to other drivers or pedestrians.



Pennant-Shaped Traffic Signs

Pennant-shaped traffic signs are posted on the left-hand side of two-way roads to warn drivers not to pass other vehicles on the left.



Rectangular Traffic Signs

Rectangular traffic signs display one of three types of information. They may convey traffic regulations that drivers must obey, such as speed limits and turn movement prohibitions like "No Left Turn."

They may provide helpful information such as route marker signs that identify a state highway, or destination signs that give the direction to the next town.



They may also warn drivers of hazardous conditions such as an advisory speed for a sharp curve in the roadway. This advisory speed sign is often posted with a diamond-shaped warning sign.



Diamond-Shaped Traffic Signs

Diamond-shaped traffic signs warn drivers of upcoming road conditions and hazards. A “Divided Highway Ends” sign is an example of a diamond-shaped traffic sign.



Five-Sided Traffic Signs

Five-sided traffic signs warn drivers that they are entering an area near a school in which children may be crossing the road.



Eight-Sided Traffic Signs

Eight-sided traffic signs warn drivers that they must stop and yield the appropriate right of way at an intersection.



Warning Signs

Warning signs prepare drivers for upcoming road conditions and hazards. The following signs are examples of Indiana's warning traffic signs:



Added Lane



Bicycle Crossing



Buggy Warning



Cattle Crossing

Intersection
Ahead

Curve Ahead



Deer Crossing

Detour In
1,000 FeetDivided Highway
BeginsFarm
Machinery

Fire Station



Lane Ends



Lanes Shifting



Low Clearance



Low Shoulder



Merging Traffic



Narrow Bridge



Object Markers



Pedestrian Crossing



Playground Warning



Prepare To Stop



Sharp Turn
Slow Down



Side Road



Slippery
When Wet



Steep
Downgrade



Stop Ahead



"T"
Intersection



Traffic Signal



Two-Way
Traffic



Winding Road



Watch For Ice
On Bridges



Yield Ahead

Highway Construction and Maintenance Signs

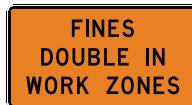
Construction zones pose dangers both for drivers and for construction workers. Orange highway construction traffic signs warn drivers to be careful when approaching construction zones.



Detour



Detour Ahead



Worksite Added Penalties



Flagger Ahead



Flagger Ahead



Right Lane Closed



Road Work Ahead



Work Crew Ahead

Railroad Signs

Railroad traffic signs alert drivers to upcoming railroad crossings.



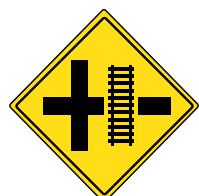
Railroad Crossing



Railroad Crossing



Railroad Crossing



Railroad Crossing

School Zone Signs

Yellow or fluorescent yellow-green signs warn drivers that they are entering an area near a school in which children may be crossing the road.



AHEAD

School Crossing



School Crossing



School Bus Stop Ahead



School Bus Stop Ahead

Slow-Moving Vehicle Emblem

A slow-moving vehicle emblem has an orange fluorescent center and red reflective borders, and indicates a slow-moving vehicle which cannot exceed 25 miles per hour.



Slow Moving Vehicle

Speed Advisory Signs

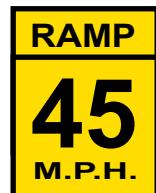
Speed advisory signs may accompany some warning signs.



Speed Advisory At Exit



Speed Advisory At Roundabout



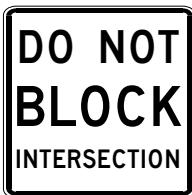
Speed Advisory On Ramp



Speed Limit Ahead

Traffic Regulation Signs

Traffic regulation signs regulate traffic speed as well as movement and display rules which drivers must obey. The following signs are examples of Indiana's traffic regulation signs:



Do Not Block
Intersection



Do Not Enter



Do Not Pass



Emergency
Stopping



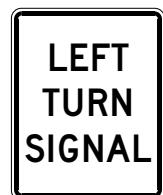
Keep Right



Left Lane Must
Turn Left



Left On Green
Arrow Only



Left Turn Signal



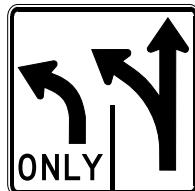
Left Turn Yield
On Green



Limited
Parking



Minimum Speed



Multiple Turns



No Left Turn



No Parking



No Parking
Any Time



No Right Turn



No Trucks



No Turn On Red



No U-Turn



One Way



One Way



Pay Parking



Reserved
Parking



Restricted Lane



Right Lane Must Turn Right



Right Lane Only



Slower Traffic
Keep Right



Speed Zone
Ahead



Stop



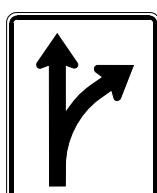
Stop Here
On Red



Tow-Away Zone



Turn Left Or
Go Through



Turn Right Or
Go Through



Two-Way
Left Turn



Wrong Way



Yield

Supplemental Plaques

Supplemental plaques are sometimes added to the bottom of stop signs to indicate directions in which the intersection must stop.



4-Way



All Way

Traffic Guidance Signs

Traffic guidance signs provide drivers with information about the type of road they are traveling on, upcoming highway entrances and exits, and distances to various destinations. The following signs are examples of Indiana's traffic guidance signs:



Airport



Bus Station



Posted
Distances



Highway Exits



Interstate



Mileage
Indicator



State Road



US Highway

Driver Services and Recreation Signs

Driver services and recreation signs provide drivers with information about nearby amenities, parks and recreational areas.



Accommodations Available



Amenities Available



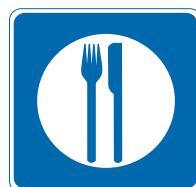
Bike Trail



Boat Ramp



Camping Site



Food Services Available



Fuel Services Available



Handicap Parking



Handicap Parking



Historical Marker



Hospital



Playground



Rest Area



Road / Weather Information



State Park



Telephone Available

Traffic Signals

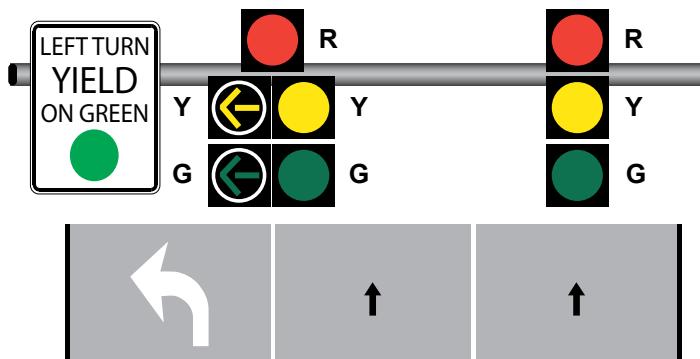
Traffic control devices such as stop lights and signs are used to control traffic flow and indicate right of way at intersections and pedestrian crossings.

Driving through an Intersection

A green light means go. If you are facing a green light, you have the right of way and may drive through an intersection as long as the intersection is clear of other vehicles and pedestrians.

A steady yellow light means the green light has ended and the signal is about to turn red. If you are facing a steady yellow light, your right of way is ending. If you are approaching the intersection and are too close to stop safely, you may complete your movement.

A red light means stop. Traffic entering an intersection from other directions has the right of way. If you are facing a red light, you may not enter the intersection until the light facing you turns green and the intersection is clear.



Turning through an Intersection

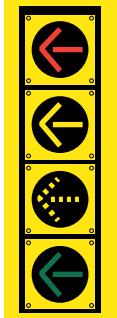
If you are facing a green arrow displayed with a red or green light, you have the right of way and may turn through an intersection, as long as the intersection is clear.

If you are facing a green light displayed without an arrow, you may turn through an intersection as long as the intersection is clear. You must yield the right of way to all oncoming traffic. Only one vehicle at a time may move into an intersection to turn left.

Yellow Flashing Arrows for Turning Movements

A yellow flashing arrow for a turning movement means that you may proceed with the turn only after you have yielded the right of way to pedestrians and oncoming traffic.

If you are facing a steady yellow light or arrow, your right of way is ending.



Turning through a Solid Red Light

If you are facing a red light or arrow, your right of way has ended.

If you are in the middle of an intersection, you may turn once oncoming traffic has stopped. If you are facing a red light or arrow, you may not enter the intersection until the light facing you turns green and the intersection is clear.

To turn right through an intersection with a red light or arrow, when permissible, you must come to a full stop, check to make sure that there are no vehicles and pedestrians in the path of your turn or about to enter the path of your turn, check that there is not a “No Turn on Red” sign and use the correct lane.

You may turn left through an intersection with a red light or arrow if you are turning from a one-way street onto a one-way street. You must also come to a full stop, check to make sure that there are no vehicles and pedestrians in the path of your turn or about to enter the path of your turn, check that there is not a “No Turn on Red” sign, and use the correct lanes.

Yellow Flashing Lights

A yellow flashing light displayed without an arrow at an intersection means that you should slow down and use caution when traveling through an intersection. If turning left, you must yield to oncoming traffic and pedestrians. All traffic on the cross street is required to yield the right of way to you. However, you should watch for other vehicles or pedestrians attempting to cross the intersection.



Red Flashing Lights

A red flashing light at an intersection is equivalent to a stop sign and means that you must come to a complete stop before proceeding with caution to enter the intersection.



If you are facing a red flashing light at an intersection at which cross-traffic is not required to stop, you may proceed only when the intersection is clear and when you will not interfere with the right of way of cross-traffic.

If you are facing a red flashing light at an intersection at which all traffic is required to stop, you may proceed only after you have stopped and yielded the right of way to any vehicle that is already in the intersection, any vehicle that stopped before you and is entering the intersection, and any vehicle that arrived at the same time as you and is to your right.

Approaching a Red Light or Stop Sign

If you are approaching a red light or a stop sign, you must stop at the solid white stop line. If there is no stop line, you should come to a complete stop perpendicular to the stop sign or before entering the crosswalk on your side of the intersection. If there is no crosswalk, you should come to a complete stop before entering the intersection.

Often people who are operating motorcycles, motor driven cycles and bicycles get stuck at a red light and the signal fails to change to green. These individuals may avoid prolonged waits at red lights under the following condition:

- An operator approaching an intersection controlled by a traffic signal may proceed through a steady red light if the operator comes to a complete stop for at least two minutes and exercises due caution
- This rule does not apply to autocycles

Approaching a Yield Sign

A yield sign indicates that a driver must slow down when approaching an intersection and be prepared to come to a complete stop if a vehicle or pedestrian with the right of way is approaching from another direction.

If you are approaching a yield sign, a vehicle approaching from another direction with the right of way should not have to brake to avoid a collision with you.

Approaching an Intersection with Non-Operating Signal

If you are approaching an intersection with a non-operating signal, you should stop before entering the intersection. After stopping, you may proceed with caution only after you have yielded the right of way to:

- Cross-traffic that has already entered the intersection
- Any vehicle that stopped before you and is entering the intersection
- Any vehicle that arrived at the same time as you and is to your right
- Any pedestrian traffic

Approaching an Intersection with No Sign or Signal

Before entering a street from an alley or driveway, you should stop and yield the right of way to other vehicles.

Pedestrian Signals

Pedestrian signals alert pedestrians when they may safely cross a street or intersection.

Pedestrian signals display the word “WALK” or a symbol of a person walking when pedestrians may safely cross a street or intersection. At some intersections, there is a button near the base of the pedestrian signal or stop sign that may be pushed to activate the walk signal.

Pedestrian signals display the words “DON’T WALK” or a symbol of a raised hand when it is not safe for pedestrians to cross a street or intersection. The words or symbols flash to alert pedestrians that the time in which to safely cross the street or intersection is ending.



Walk



Walk



Don't Walk



Don't Walk

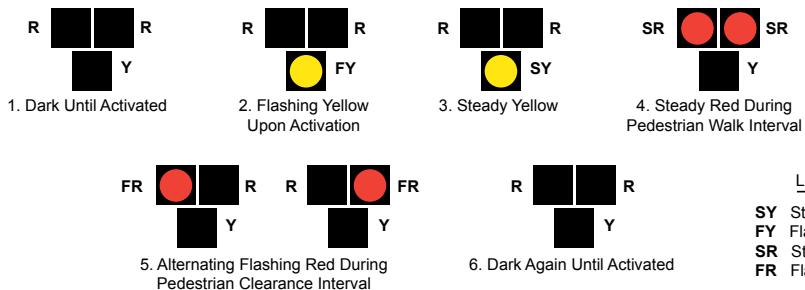
Pedestrian Hybrid Beacons

A pedestrian hybrid beacon is a signal used to facilitate pedestrian crossing, and which may be found at a mid-block crosswalk. The pedestrian hybrid beacon is dark unless it has been activated by a pedestrian.

Once activated by a pedestrian, the pedestrian hybrid beacon will display a flashing yellow light to allow drivers to clear the crossing. The flashing yellow will be followed by a steady yellow light to warn drivers that their right of way

is ending. Then, two steady red lights will be displayed while the pedestrian crosses, and then the two red lights will flash to allow drivers to proceed through if the crossing is clear of pedestrians. The pedestrian hybrid beacon will then go dark until activated again by a pedestrian.

Sequence for a Pedestrian Hybrid Beacon



CHAPTER FIVE

SAFE VEHICLE OPERATION

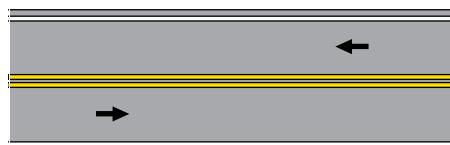
Even the most experienced drivers can be distracted while driving. A defensive driver looks out for the actions of other drivers and anticipates potential problems.

Lane Markings

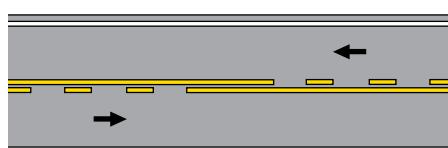
Lane markings separate traffic and alert drivers when it is permissible to pass other vehicles.

Yellow Lane Markings

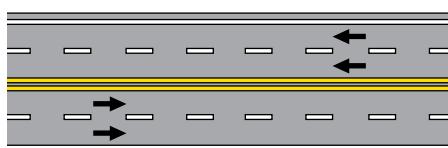
Yellow lane markings separate multiple lanes of traffic going in opposite directions. You may cross a broken yellow line to pass another vehicle when it is safe, but you should not cross a solid yellow line except to turn.



Two-lane road with
a solid yellow line



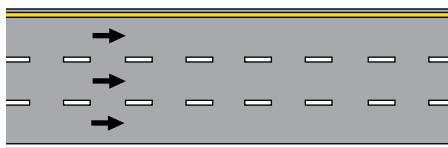
Two-lane road with
a broken yellow line



Four-lane road with
a solid yellow line

White Lane Markings

White lane markings separate multiple lanes of traffic going in the same direction. Most roads with more than two lanes have broken white lines to separate the lanes. You may cross a broken white line when it is safe to change lanes, but you should not cross a solid white line.



Three lanes of traffic
with broken white lines

Changing Lanes and Passing Other Vehicles

Change only one lane at a time. When changing lanes to prepare for a turn, you must signal your intention to do so at least 200 feet prior to changing lanes or turning. Your signal distance must be at least 300 feet before the turn if you are operating a vehicle in a speed zone of at least 50 miles per hour. Do not weave in and out of lanes, which will greatly increase your risk of an accident. On the highway, slower vehicles should use the right lane. Leave the left-hand lane for faster-moving or passing vehicles.

Follow these rules when you are changing lanes:

- Make sure that there is no traffic ahead of you in the lane you would like to enter
- Check your mirrors for any vehicles that are preparing to pass you
- Briefly turn your head toward the lane that you are entering to make sure that there is no vehicle in your blind spot and that there is sufficient room to move into the adjacent lane
- Use your turn signal to alert other drivers of your intention to change lanes
- Smoothly move into the new driving lane

Passing Other Vehicles

Follow these rules when you are passing other vehicles:

- Make sure the passing lane is clear of traffic, as you must return to the right side of the road no less than 100 feet before any oncoming vehicle
- Check behind and to the left of your vehicle to make sure that another vehicle is not attempting to pass you
- Use your turn signals to alert other drivers of your intention to change lanes
- Move into the passing lane, accelerate, and continue to move forward until you can see the vehicle you are passing in your rearview mirror
- Before returning to the lane in which you were originally driving, use the appropriate turn signal

Prohibited Passing

It is dangerous and illegal to try to pass other vehicles in the following situations:

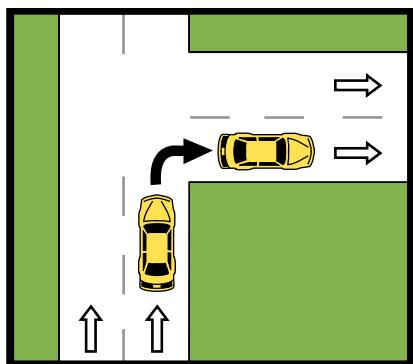
- A solid yellow line is marked on the driver's side of the center line of the road
- A yellow, pennant-shaped “No Passing Zone” is posted on the left-hand side of the road, or a white rectangular “Do Not Pass” sign is posted on the right-hand side of the road
- When you are driving on or approaching a curve in the road
- When you are approaching the crest of a hill or grade in the road
- Within 100 feet of an intersection, railroad crossing, bridge, viaduct, or tunnel

Being Passed

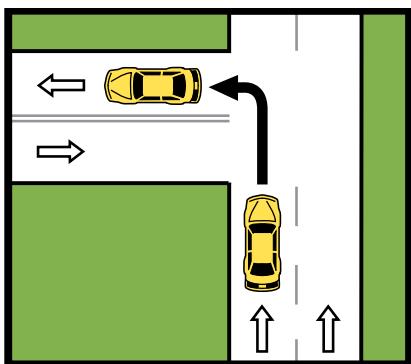
If another vehicle is passing you on the left-hand side of the road, allow the other vehicle to pass safely and do not increase your speed.

Rules for Safe and Legal Turning

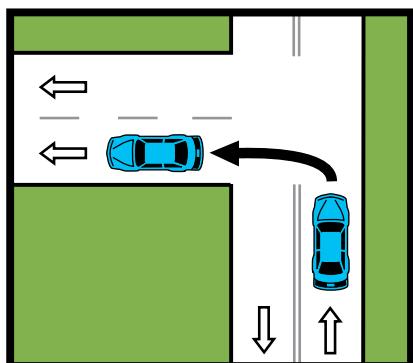
The first rule for a safe and legal turn is to move into the proper lane well before the turn. To turn left, be in the far left lane for your direction of travel. To turn right, be in the far right lane for your direction of travel.



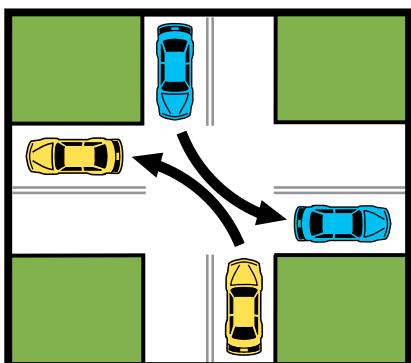
Turning from a one-way road
to a one-way road



Turning from a one-way road
to a two-way road



Turning from a two-way road
to a one-way road

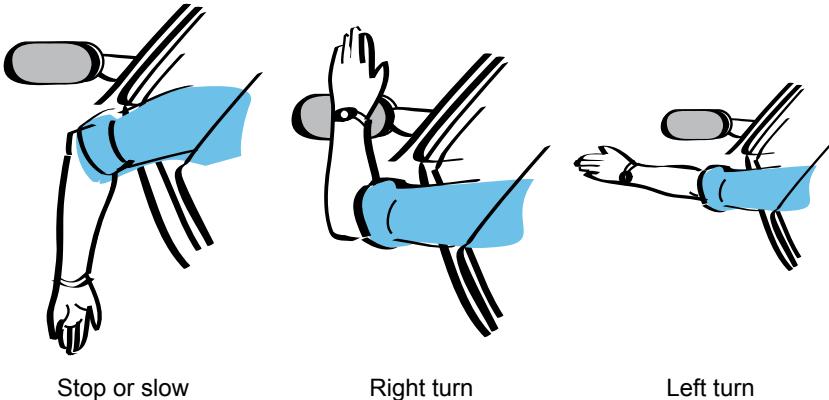


Turning from a two-way road
to a two-way road

Signaling Intention to Turn

You must give a proper turn signal at least 200 feet before turning or changing lanes. If the posted speed limit is 50 miles per hour or more, you must give a proper turn signal at least 300 feet before turning or changing lanes.

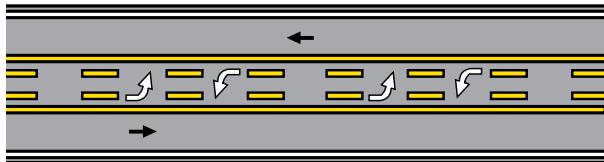
The safest type of signal is using the lighted signals used in most vehicles. If, however, one or more of these signals is malfunctioning, you may use hand signals. You may not use hand signals on a driving skills exam.



Turning Left from Specially-Designated Center Lanes

Busy roads on which there are many places a vehicle may make a left turn often have a center lane designated solely for the left-turning vehicles. Always be aware that vehicles traveling in the opposite direction may be entering the center lane to turn left in front of your vehicle. Never use this type of center lane for passing other vehicles.

Designated center lanes for left turns can usually be identified by a sign with alternate directional arrows that state “CENTER LANE ONLY” or with pavement arrows, although some center lanes do not have signs or pavement arrows.



Center turn lane with pavement arrows

U-Turns

A U-turn is a maneuver in which a driver changes direction by making a 180-degree turn. It is potentially dangerous and should only be undertaken when not prohibited by law. Follow these rules when making a U-turn:

- Always yield right of way to oncoming vehicles and pedestrians
- Never make a U-turn on a curve in the road or when approaching the crest of a hill or grade
- Never make a U-turn on an interstate highway. Instead, proceed to the next exit and re-enter the highway in the opposite direction

One place where U-turns are permitted and necessary is at an intersection in which the left-turn movement is prohibited in the intersection itself, and the left-turn is made after the driver proceeds through the intersection and makes a U-turn at an upcoming median opening. These are known as median U-turn intersections and signs are provided to guide drivers.

Four-Way Stops

The rules for a four-way stop are like those for a two-way stop: stop and look for oncoming traffic, then proceed when it is safe to do so. At a four-way stop, the rule is that the first vehicle to stop at the intersection is the first to proceed through the intersection. However, you may occasionally arrive at a four-way stop sign at the same time as another driver. In such cases the driver to the right has the right of way. However, if there is any doubt which driver has the right of way or if there is the chance of a crash, it is better to yield the right of way to the other driver.

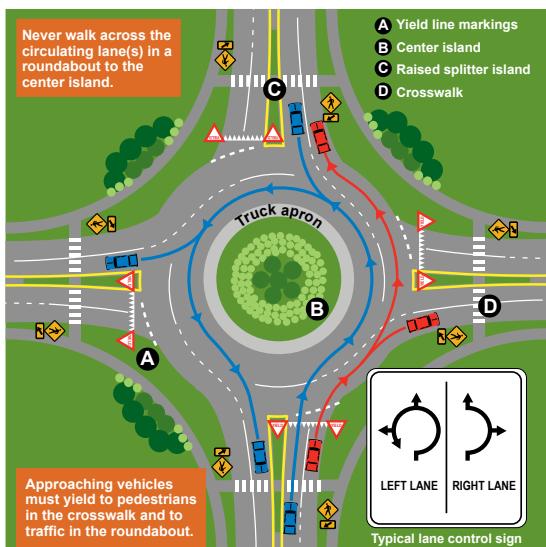
Roundabouts

A roundabout is a circular intersection in which traffic enters or exits only through right turns and proceeds in a counter-clockwise direction. When approaching a roundabout, incoming traffic always yields to the circulating traffic.

For multi-lane roundabouts where the circular roadway has more than one lane, drivers should know which lane they need to be in prior to entering the roundabout. Drivers should not change lanes in the circulatory roadway.

Signs, pavement markings, or both are provided to guide drivers to the proper lane in advance of the circulatory roadway.

A traffic circle differs from a roundabout in that it may have clockwise and counter-clockwise traffic. The approaches to the circulatory roadway of a traffic circle may also be controlled by stop signs instead of yield signs.



Two-lane roundabout
(does not reflect all roundabout designs)

Some roundabouts have more than one lane, which can present a traffic hazard when smaller vehicles are driving through the roundabout alongside larger vehicles, such as tractor-trailers and buses.

When approaching or driving through a multilane roundabout, drivers must yield the right of way to large vehicles driving through the roundabout at the same time. This includes slowing down or stopping to allow safe passage of the large vehicle through the roundabout.

If two large vehicles are approaching or driving through a roundabout at the same time, the driver in the right lane must yield the right of way to the driver in the left lane. This includes slowing down or stopping to allow safe passage of the large vehicle in the left lane.

Following Turning Vehicles

When following a driver who has signaled an intention to make a turn, or who has slowed down and may be planning to make a turn, you should slow down and be prepared to stop.

Speed Limits

Indiana law requires drivers to operate vehicles at the posted speed limit.

Exceeding the posted speed limit reduces the driver's ability to steer safely around curves or objects in the roadway. It also extends the distance required to stop a vehicle in emergency situations. Crash severity increases with the speed of the vehicle at impact. The effectiveness of vehicular construction features, as well as of restraint devices like air bags and safety belts, declines as speed increases.

Rural Interstate Highway Speed Limits

Rural interstate highways are located outside urban areas with a population of at least 50,000 people. The following speed limit rules apply in these areas:

- Passenger vehicles may not exceed 70 miles per hour or the posted speed limit
- Trucks that have a declared gross vehicle weight greater than 26,000 pounds may not exceed 65 miles per hour or the posted speed limit

On a rural state divided highway, vehicles may not exceed 60 miles per hour or the posted speed limit.

Urban Speed Limits

Urban areas have a population of at least 50,000 people. The following speed limit rules apply in these areas:

- On an urban interstate highway, vehicles may not exceed 55 miles per hour or the posted speed limit
- On a non-divided state highway, vehicles may not exceed 55 miles per hour or the posted speed limit
- On county roads, vehicles may not exceed 55 miles per hour or the posted speed limit.
- In most urban residential areas, vehicles may not exceed 30 miles per hour or the posted speed limit
- In alleys, vehicles may not exceed 15 miles per hour or the posted speed limit

School Zone Speed Limits

If you are driving near a school, you must slow down to the lower, posted speed limit for the school zone. Common hours for school zone speed limits are 7 a.m. to 4:30 p.m., Monday through Friday. However, local authorities may also establish lower speed limits for school zones whenever children are present.

Highway Work Zone Speed Limits

Work site speed limits are always at least 10 miles per hour below the maximum established speed limit for the area. Drivers must adhere to the posted speed limit in a work site.

School Bus Speed Limits

When not driving on an interstate or state highway, the maximum speed limit for a school bus is 40 miles per hour unless the posted speed limit is lower. The maximum speed limit for a school bus on an interstate or highway is 60 miles per hour or the posted speed limit.

Reduce Speed in Dangerous Conditions

Excessive speed, even when conditions are ideal, is dangerous and increases the likelihood of an accident. Driving at the posted speed limit or in excess of it during the following roadway conditions is even more dangerous:

- Bad weather and poor visibility
- Slick or icy roads
- Driving with worn tires
- Unsafe vehicle conditions
- Impaired physical condition
- Hazardous conditions on road surface

Braking and Following Distances

The following chart provides an indication of how fast a vehicle travels at 35, 55, and 65 miles per hour.

Speed	35 mph	55 mph	65 mph
Feet traveled in one second	51.3	80.7	95.3
Traffic lanes in one second	2.6	4	4.7
Seconds to travel a football field	5.8	3.7	3.1

A good rule for drivers to follow is to stay at least two to three seconds behind the vehicle ahead. When following a vehicle, watch for it to pass a fixed object and estimate how much time elapses before you pass the same object.

Many factors affect a vehicle's ability to stop:

- Weight of vehicle
- Type and condition of brakes
- Type and condition of tires
- Physical condition of pavement
- Slickness of pavement
- Grade of road

Skidding

Sudden turns, lane changes, or hard braking can cause a vehicle to skid. The procedure for correcting a skid is the same for both front-wheel-drive vehicles and rear-wheel-drive vehicles.

If your vehicle begins to lose traction or the rear wheels begin sliding sideways, ease off the gas pedal. Do not make a fast turn away from the direction of the skid and do not steer too far, which could cause a spin.

If your vehicle has conventional brakes, turn the steering wheel in a controlled manner in the direction the rear of the car is sliding. When you regain traction, straighten the vehicle and proceed slowly.

If your vehicle has an anti-lock brake system (ABS), keep your foot on the brake pedal, maintaining firm and continuous pressure, while steering normally. Do not pump the brakes. A mechanical sound or noise and vibration or increased resistance in the brake pedal indicates your ABS is working.

Rollover

Rollover crashes account for nearly one-third of all passenger vehicle fatalities.

You can reduce your risk of a rollover while driving:

- **Avoid panicked steering-** Many rollovers occur when drivers overcorrect their steering as a panicked reaction to an emergency. At highway speeds, overcorrecting or excessive steering can cause the driver to lose control, which can force the vehicle to slide sideways and roll over.
- **Know proper maneuvering-** If your vehicle leaves the roadway, do not turn back onto the pavement right away. Ease up on the gas pedal. When it's safe to do so, gradually turn back onto the road.
- **Maintain your tires-** Improperly inflated and worn tires inhibit your ability to maintain vehicle control, which is the most important factor in reducing the chance of rollover.
- **Load vehicles properly-** You can find the maximum safe load for your vehicle, as well as proper load distribution, in your vehicle's owner manual.
- **Use caution on rural roads-** Rollovers are more likely to occur on undivided, two-way roads or divided roads with no barriers. If a vehicle goes off a rural road, the vehicle can roll over if it strikes a ditch or embankment, or is tripped by soft soil.

The rollover risk of a 15-passenger van increases dramatically as the number of occupants increases. Other risks include inexperienced drivers, improperly sized and/or inflated tires, and incorrectly loaded cargo and/or passengers that could affect the vehicle's center of gravity.

Fuel Economy

Fuel consumption increases steadily above 45 miles per hour, with passenger cars and light trucks using approximately 50 percent more fuel traveling at 75 miles per hour than at 55 miles per hour.

You can maximize your fuel economy:

- Drive more efficiently by driving sensibly, observing the speed limit, avoiding hauling cargo on your roof and removing excess weight from your vehicle.
- Keep your vehicle in shape by properly maintaining your engine, keeping your tires properly inflated and using the recommended grade of motor oil.
- Plan and combine trips. Your fuel economy is worse when your engine is cold than when it is warmed up. Several short trips taken from a cold start can use twice as much fuel as a longer, multipurpose trip covering the same distance.

Tire Pressure and Tread Depth

Tire Pressure

Tires have been known to lose up to 1 pound per square inch (psi) every month, so check all tires, including your spare, once a month or before a long trip. Here's how:

- Purchase a trusted pressure gauge
- Open your car door and on the inside jamb there should be a sticker with your vehicle's recommended psi.
- Check your tires "cold" – before you've driven or at least three hours after you've driven.
- Insert pressure gauge into the valve stem on your tire
 - The gauge will "pop" out and show a measured number
- Compare the measured psi to the psi found on the sticker inside the driver's door of your vehicle or in owner's manual – DO NOT compare to the psi on your tire's sidewall
- If your psi is above the number, let air out until it matches; if below, add air (or have a retailer help you) until it reaches the proper number

Tread Depth

Once every month, or before you embark upon a long road trip, check your tires for wear and damage. One easy way to check for wear is by using the penny test.

- Take a penny and hold Abraham Lincoln's body between your thumb and forefinger

- Select a point on your tire where the tread appears the lowest and place Lincoln's head into one of the grooves
- If any part of Lincoln's head is covered by the tread, you're driving with the legal and safe amount of tread. If your tread gets below that (approximately 1/16 of an inch), your car's ability to grip the road in adverse conditions is greatly reduced

Driving in Uncertain Weather Conditions

Winter Driving

Driving in winter weather presents a number of dangers due to ice, snow, and very cold temperatures. Always clear your windows before driving.

Ice on the roadway is a potentially dangerous condition that can cause a vehicle to lose traction.

Snow, especially when mixed with significant wind, poses a number of problems for drivers. Visibility may be substantially reduced. Watch for drifting snow, particularly in rural areas where only a few inches of snow can cause roads to become impassable. Always watch for icy conditions, too, when there is snowfall on the ground, particularly at intersections, and use your headlights to be seen by other drivers. Be aware that moisture on ramps, bridges, and overpasses may occasionally freeze before other sections of the driving roadway. Stay a safe distance behind snowplows.

Always allow your vehicle's engine plenty of time to warm up before driving in very cold conditions. Drive with a full tank of gas so that if stranded, the heater can remain in use for as long as possible. Brush the snow off your headlights and taillights frequently.

Consider carrying a winter survival kit in your vehicle that includes sand or strips of carpet for traction, booster cables, blankets, shovel, flashlight, extra clothing, candles, matches, nonperishable snack food, and bottled water.

Rain

Wet roadway surfaces can be dangerously slick, especially immediately following a rainfall. When you are driving on wet roads, your vehicle is actually traveling on a thin layer of oil, dirt, and water which can lead to hydroplaning.

Hydroplaning increases with speed and at any point your tires may be in contact only with the oil, dirt, and water. If this happens, there is no friction to brake, speed up, or turn, and a gust of wind, a change of road level, or a slight turn can cause you to lose control of your vehicle.

Do not drive on bald or badly worn tires. Slow down when there is heavy rain, standing water, or slush on the road. After driving through water puddles, test your brakes by pumping them. Doing so will help to dry them. If the water is deeper than your tire treads, slow down. Use your headlights to be seen by other drivers.

Fog

Fog can greatly reduce your visibility of other vehicles, pedestrians, and traffic signals. Drive cautiously and at reduced speeds. Do not use high headlight beams. Low headlight beams better illuminate the road and objects ahead. If fog closes in completely, and visibility is reduced to near zero, carefully pull off the road as far as possible and stop. Headlights and flashing emergency signals should be used while driving in fog.

High Winds

Strong winds have a significant effect on high-profile vehicles (e.g., vans and sport utility vehicles). Be aware of such conditions and take appropriate action for your safety.

Flash Flooding

Flash flooding causes more deaths than any other roadway weather event each year. Be especially alert at night or when driving on unfamiliar roads. If you are caught in a storm or come upon a hazardous situation, follow these rules:

- Do not drive around traffic barricades or past road closed signs
- Watch for bridges, culverts, and roadbeds that may be washed away or undermined by floodwaters
- Do not drive where water is over the road, because the depth of the water is not always obvious and the water may hide washouts
- If your car stalls in a flooded area, abandon it as soon as possible, because flood waters can rise rapidly and sweep a car and its occupants away

Driving at Night

Driving at night presents a number of potential problems which can be made worse if you do not have experience driving at night or in dangerous conditions. Drivers are more likely to be fatigued while driving at night and may have a higher risk of accidents. Be prepared to stop driving if you experience any signs of drowsiness listed on page 68.

Visibility

Pedestrians, road markings, and other vehicles are more difficult to identify and recognize at night. Under nighttime driving conditions, you should reduce normal speed, especially on unfamiliar roads.

The glare of oncoming headlights may also reduce vision. To avoid glare, do not look directly into the lights of an approaching vehicle, and instead focus on the right side of the road.

Headlights

Drivers must use headlights between sunset and sunrise as well as at any other time in which visibility is less than 500 feet. When headlights are on, lower headlight beams must be used when approaching within 500 feet of an oncoming vehicle or when following within 200 feet of the rear of another vehicle.

Impaired and Dangerous Driving

Drowsy Driving

Driving drowsily can increase your risk for accidents. Accidents related to drowsy driving can be very serious, leading to severe injuries or even death. Nationally, an estimated 16.5% of all fatal motor vehicle crashes involved a fatigued driver. Studies have shown that going 18 hours without sleep leaves a driver equally impaired to a driver with a .08 Blood Alcohol Content (BAC), which is the legal alcohol limit.

Among the most susceptible to driving while overly exhausted are shift workers, parents, individuals taking sedative medications, and those who have an untreated sleep disorder. Although anyone can make the fatal mistake of driving without adequate rest, young adults age 16-29 are at the highest risk, accounting for 64 percent of fatigue-related accidents.

Be prepared to stop driving if you are unable to stay alert or experience any of the following signs of drowsiness:

- Falling asleep at stop lights
- Yawning, rubbing eyes, watery eyes, or heavy eyelids
- Difficulty remembering the last few miles or minutes driven
- Missing road signs or exits
- Changing lanes unexpectedly
- Head nodding or dropping
- Driving off the road or hitting the rumble strips
- Failing to maintain a constant speed

If you drive while drowsy, you may become slower to respond to road and traffic conditions. You may struggle to process complex information coming from different places at once. You may also become careless when making driving decisions, have trouble paying attention, or actually fall asleep while driving.

How To Prevent Drowsy Driving

Do not drive if you are tired. The best way to reduce drowsiness is to get more sleep. Pull over to a safe area as soon as you can and take a short nap.

If possible, avoid driving during times you feel sleepy. Let a well-rested person drive. Consider carpooling, using public transportation, calling a taxi, or asking a family member or friend to drive you.

Distracted Driving

Driver distraction is a contributing factor in many crashes. Distracted driving is any activity that takes your eyes off the road, hands off the steering wheel, or your mind off of driving. Distracted driving activities include things like using a cell phone, texting, and eating.

Aggressive Driving

Approximately one-third of all Indiana traffic fatalities occur due to “dangerous driving.” A dangerous driving accident is any collision stemming from a driver taking one or more of the following actions: aggressive driving, disregarding a signal, or speeding.

According to Indiana law, a person engages in aggressive driving if, during one episode of continuous driving of a vehicle, the person does or commits at least three of the following:

- Following a vehicle too closely
- Unsafe operation of a vehicle
- Overtaking another vehicle on the right by driving off the roadway
- Unsafe stopping or slowing a vehicle
- Unnecessary sounding of the horn
- Failure to yield
- Failure to obey a traffic control device
- Driving at an unsafe speed
- Repeatedly flashing the vehicle's headlights

Driving on Rural Roads

Driving on rural roads can be more hazardous than driving on a paved interstate or city street. Rural roads may be narrower in width and consist of paved asphalt, dirt, or gravel surfaces.

- Gravel – Stopping and turning is more difficult on loose gravel because your traction is reduced. When traction is reduced, skidding can occur. You must slow down earlier to reduce your risk of skidding through a turn or stop.
- Dirt – During dry periods, dirt roads may be very dusty. The dust can reduce your visibility. Use your low beam headlights to make yourself more visible to other drivers.
- Narrow Bridges and Roads – Some bridges and roads may be narrow. You should use caution when approaching or passing other vehicles on narrow roads or bridges. Always watch for narrow bridge signs and be prepared to stop for other vehicles.
- Steep Hills or Crests – Before approaching the crest of a steep hill, slow down, move to the right side of the road, and watch for oncoming vehicles. Never attempt to pass another vehicle when approaching a steep hill or crest.
- Reduced Sightlines – Cultivated crops such as corn may reduce your ability to see vehicles approaching intersections and oncoming vehicles on curvy roads.

Driving on Interstate Highways

Good judgment and timing are needed to merge smoothly with fast-moving traffic on highways. When you enter an interstate on-ramp, stay to the right and increase your speed in the acceleration lane to allow your vehicle to merge with traffic when your path is clear. Drivers already on the interstate should make allowances for those entering. However, drivers entering an interstate must yield the right of way to vehicles on the interstate.

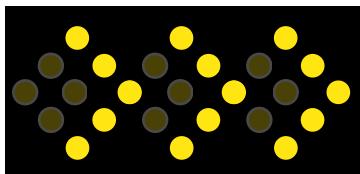
It is unsafe to back up on an interstate highway to reach a missed exit. If you miss an exit, you must drive to the next exit. It is illegal for any vehicle, other than an emergency vehicle or a highway maintenance vehicle, to make a U-turn by crossing the median or crossover of an interstate highway.

Except in the event of an emergency or a disabled vehicle, do not stop or park a vehicle on the shoulder of an interstate highway.

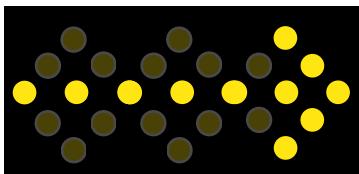
Trucks are restricted to the right lane on sections of interstate with two lanes in one direction and restricted to the right two lanes of interstate with three lanes or more in one direction.

Work Zones

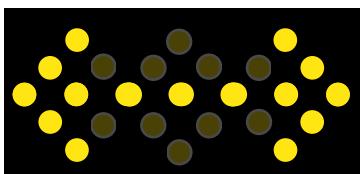
Flashing arrow boards are often used to indicate a detour or “crossover.” In these cases, lane markings on the road, traffic cones, barrels or barricades will outline the path the vehicle must follow. A flashing arrow board not indicating a direction either way is a signal to use caution, but does not require a driver to move to another lane.



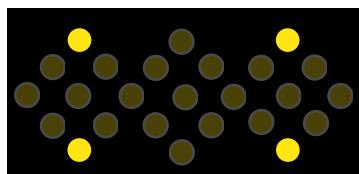
Move or merge right



Move or merge right



Move or merge right or left



Caution

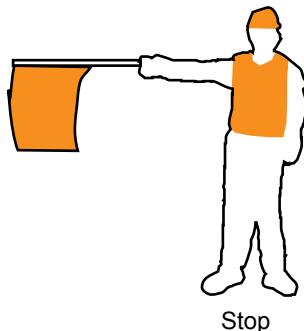
Flagger Signals

At some work sites, one or more flaggers are posted at each end of the work zone to control traffic flow.

You must stop when a flagger extends a fluorescent orange/red flag in a horizontal position into the line of traffic. You may proceed at a reduced speed only when directed to by the flagger.

If a flagger uses a signal paddle, you should stop or proceed slowly according to the "STOP" or "SLOW" message displayed on the sign.

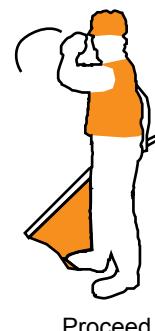
In some cases, Automated Flagger Assistance Devices are used to enable the flaggers to be positioned out of the lane of traffic. These devices display a "STOP" or a "SLOW" sign just like the flagger-held sign paddle.



Work Zone Safety Driving Tips

Work zones pose dangers both for drivers and for the workers. Be respectful of these dangers and exercise caution whenever traveling in a work zone:

- **Stay alert.** Look for reduced speed limits, narrow driving lanes and highway workers.
- **Pay attention.** Work zone signs will state exactly what to expect ahead.
- **Merge early.** If merging at first sight of signs, traffic will flow more smoothly.
- **Slow down.** If you are speeding when you approach a work zone you will encounter slowed or stopped traffic within seconds.
- **Don't tailgate.** Maintain a safe distance on all sides of your vehicle.
- **Minimize distractions.**
- **Plan ahead and expect delays.**



Railroad Crossings

Special signs, signals, and pavement markings are used to warn and regulate drivers at railroad crossings, although you should not expect to see all of these devices used at every railroad crossing. Some vehicles are required by law to always stop at railroad crossings not closer than 15 feet or farther than 50 feet from the nearest rail. This requirement does not apply to abandoned railroad tracks.

Vehicles that must stop at railroad crossings include:

- All vehicles carrying passengers for hire
- All school buses
- All vehicles carrying explosives or flammable liquids

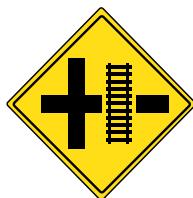
There are a number of warning signs used to alert drivers of a railroad crossing.



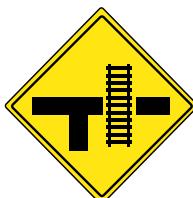
Railroad
Crossing



Railroad
Crossing



Railroad
Crossing



Railroad
Crossing

Cross Bucks

Cross bucks at a railroad crossing mark the location of the tracks.

When displayed alone, you should treat a cross buck as a yield sign and the decision to stop or cross the tracks is yours. You must stop if there is a train approaching.

When a cross buck is displayed with a stop sign, you must come to a complete stop and proceed over the tracks only after making certain that a train is not approaching. Never assume that a train is not coming simply because there is only a stop sign.

When there are active warning bells, flashing lights, or lights and gates, you must stop and not proceed until the active warning is canceled or you are directed to proceed by a law enforcement officer or railroad flagman.



Railroad Crossing Safety

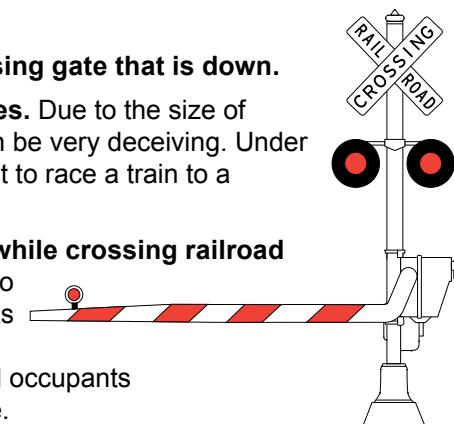
- It is illegal to drive around a crossing gate that is down.**
- Obey all warning signs and devices.** Due to the size of trains, the actual speed of a train can be very deceiving. Under no circumstances should you attempt to race a train to a crossing.
- Avoid stopping or shifting gears while crossing railroad tracks.** A driver should never begin to cross railroad tracks unless the tracks can be cleared without stopping. If your vehicle stalls on the tracks, all occupants should immediately leave the vehicle.

Look for the emergency notification sign at the crossing with contact information to call the railroad about a blocked crossing and contact 911 for assistance.

- Watch for additional trains.** Where there is more than one track, a driver waiting for the track to clear must make sure another train is not coming on the other track once the first train has cleared. Be careful that a train is not proceeding in the opposite direction behind the first train.
- Be aware of 'local quiet zones'** where locomotive horns are not sounded by approaching trains at some gated crossings.
- Be aware that some trains operate on tracks in the middle of streets.** In those cases, traffic signals flash red in all directions to indicate the presence of an approaching train. Drivers should treat this indication like any other crossing warning.
- Do not pass another vehicle within 100 feet of a railroad crossing.**

Safety at Railroad Crossings

If your vehicle becomes disabled at or on a railroad crossing, or if you observe an obstruction on the railroad tracks or at the crossing, when a train is approaching, this may present a life-threatening challenge for you, other motorists, or operators and passengers on a train. Therefore, you should take immediate action that will help minimize the result of a collision. Here is some general guidance for you to consider if this happens:



Railroad crossing gate



- Once the track crossing lights begin to flash and the gate begins to lower, you have approximately 20 seconds to escape from the crossing.
- In the event that you or another motorist are stuck on the railroad tracks or crossing, you should evacuate the area, inform others to do the same, and run at a 45-degree angle away from the tracks in the direction of the oncoming train. After you have cleared the vicinity, call 911 and report the problem.

If you approach a railroad crossing and your vehicle becomes disabled on the crossing, or if you observe an obstruction on the railroad tracks or at the crossing, but no train is approaching or present:

- Immediately call the Emergency Notification System (ENS). The phone number is located on the blue sign attached to the railroad track crossing gate (illustrated to the right; phone number may be different on actual sign). Let them know exactly what obstruction is present and your location.
- After you have notified ENS, call 911 and report the problem.



Sharing the Road with Tractor-Trailers

To reduce the chance of an accident with a tractor-trailer, be familiar with their braking ability, blind spots, and maneuverability. The maximum width of any vehicle that may be operated without a special permit is 8 feet and 6 inches. All vehicles that are over 80 inches in length must have clearance lamps, markers, or reflectors that make the vehicle observable to other motorists at night time.

Braking

A tractor-trailer will take longer to stop than a car traveling at the same speed, and so you should not make a sudden lane change or stop in front of a tractor-trailer. The average passenger car traveling at 55 miles per hour can stop in approximately 130 to 140 feet, or about half the length of a football field. A fully loaded tractor-trailer with hot brakes may take more than 400 feet to come to a complete stop, or more than the length of a football field.

Turning

With any turning vehicle, the rear wheels follow a shorter path than the front wheels, and the longer the vehicle is the greater the difference will be. Tractor-trailer drivers often swing out as the first step in making a tight turn.

When following a tractor-trailer, watch its turn signals before trying to pass, especially to the right. If the tractor-trailer appears to be moving to the left, wait a moment to check and see which way the driver is signaling and watch for a right turn. When approaching or entering a roundabout, please be mindful of the rules regarding sharing the road with tractor-trailers. You can review those rules in the Roundabout section of this chapter.

Blind Spots

Many drivers falsely assume that a tractor-trailer driver can see the road better because he or she sits twice as high as the driver of a car. While tractor-trailer drivers do have a better forward view and bigger mirrors, they still have serious blind spots in which a car can completely disappear from view. Blind spots for the tractor-trailer driver will be up to 20 feet in front of the cab, on either side of the trailer, alongside the cab, and up to 200 feet behind the vehicle.

Drivers lingering in the blind spots on the sides and in the rear hamper a tractor-trailer driver's ability to take evasive action to avoid a dangerous situation.

Maneuverability

Tractor-trailers are designed to carry products long distances and are not designed to be as maneuverable as cars. Tractor-trailers weigh more, have longer stopping and accelerating distances, and have a wider turning radius. On multi-lane highways, tractor-trailers stay in the center lane to help the flow of local traffic on and off the highway.

Staying in the middle lane also increases the tractor-trailer driver's options if he or she has to switch lanes in order to avoid a dangerous situation or an accident.

Tips for Sharing the Road with Tractor-Trailers

- **Do not cut off a tractor-trailer to reach an exit or turn.** Cutting into the open space in front of a tractor-trailer removes the tractor-trailer driver's cushion of safety. Trying to beat a tractor-trailer to a single-lane construction zone creates a particularly dangerous situation. Take a moment to slow down and exit behind a tractor-trailer. It will only take you a few extra seconds and will greatly reduce the risk of an accident.
- **Do not linger alongside a tractor-trailer when passing.** Always pass a tractor-trailer completely and always on the left side. If you linger when passing the tractor-trailer, your position makes it impossible for the tractor-trailer driver to take evasive action if an obstacle appears in the road ahead.

- **Do not follow too closely or tailgate.** When following behind a tractor-trailer, if you cannot see the driver's rearview mirrors, the driver cannot see you. Tailgating a tractor-trailer is dangerous because you take away your own cushion of safety if the tractor-trailer stops quickly. In addition, if the vehicle you are following hits something in the road, you will have no time to react before it hits the front of your car.
- **Never underestimate the size and speed of an approaching truck.** Because of its large size, a tractor-trailer often appears to be traveling at a slower speed than it is. A substantial number of collisions involving a car and a tractor-trailer take place at intersections, because the driver of the car did not realize how close the tractor-trailer was or how quickly it was approaching.

Sharing the Road with Other Vehicles

Indiana's Move Over Law

Indiana has a Move Over law (IC 9-21-8-35) that requires motorists to yield the right of way; move over to the right and come to a complete stop; or change lanes when approaching an emergency vehicle with its lights flashing.

Emergency Vehicles

Motorists who approach an emergency vehicle displaying alternately flashing red, red and white, or red and blue lights are required to change lanes away from the authorized vehicle. If you cannot move over, the motorists shall reduce their speed to 10 mph under the posted limit and proceed with caution. **Failure to comply is a Class A Infraction.**

Emergency vehicles identified under IC 9-13-2-6 include:

1. Fire department vehicles
2. Police department vehicles
3. Ambulances
4. Emergency vehicles operated by or for hospitals or health and hospital corporations.
5. Vehicles designated as emergency vehicles by the Indiana department of transportation.
6. Motor vehicles approved by the Indiana emergency medical services commission that are: (A) ambulances that are owned by persons, firms, limited liability companies, or corporations other than hospitals; or (B)

- not ambulances and that provide emergency medical services, including extrication and rescue services.
7. Vehicles of the department of correction that are designated as emergency vehicles and are responding to an emergency.

Authorized Parked Vehicles

Additionally, motorists who approach an authorized parked vehicle with amber flashing lights are required to change lanes away from the authorized vehicle. If you cannot move over, the motorists shall reduce their speed to 10 mph under the posted limit and proceed with caution. Failure to do so is a Class B Infraction.

Authorized vehicles with amber flashing lights include:

1. Recovery Vehicles / Tow Trucks
2. Highway Maintenance Vehicles
3. Utility Service Vehicles
4. Solid Waste Haulers/ Trash Trucks
5. Survey/Construction Vehicles

School Buses

School buses are equipped with both amber and red flashing lights. When the school bus driver activates the amber lights, he or she is warning other drivers that the bus is slowing and is going to load or unload children. Once the bus stops, the red lights and stop arm will be activated.

You must stop when you approach a school bus with flashing red lights activated and stop arm extended. If you are driving on a roadway divided by a barrier or unimproved median, you are required to stop only if you are traveling in the same direction as the school bus.



The biggest threat to children who ride a bus to school is not the bus ride, but approaching or leaving the bus. When approaching a bus stop:

- Watch for children playing or congregating near bus stops
- Be aware that children arriving late for the bus may dart into the street without looking
- Be prepared to stop when yellow flashing lights appear on the bus, which warn drivers the bus will be coming to a stop



Disregarding a school bus stop arm can be considered reckless driving, a Class B Misdemeanor, and is punishable by up to 180 days in jail and a maximum fine of \$1,000.

Take note that school buses stop at railroad crossings. Rear-end collisions involving school buses stopped at railroad crossings have increased in recent years.

Motorcycles and Motor Driven Cycles

Motorcyclists and riders of motor driven cycles (MDC) must be provided the same considerations as other drivers. Allow all motor vehicle operators the width of a full lane. Although it may seem as though there is enough room in the traffic lane for more than one motor vehicle, it is important to consider that motorcycles and motor driven cycles may need the full use of the lane to maneuver safely and avoid potential hazards that are unseen by other motor vehicle operators.

The smaller profile of motorcycles and motor driven cycles can make it more difficult to judge their speed and distance. These vehicles can also stop much more quickly than other motor vehicles. Because of their size, motorcycles and motor driven cycles can be hidden in a vehicle's blind spot or missed in a quick shoulder check. Always check your mirrors and blind spots before entering or leaving a lane of traffic and at intersections. Always signal your intentions before changing lanes or merging with traffic. This allows other vehicle operators to anticipate traffic flow and find a safe lane position.

Do not assume that a flashing turn signal on a motorcycle or motor driven cycle means a turn is coming soon. These vehicles have signals that are usually not self-canceling and riders sometimes forget to turn them off. Wait to be sure the motorcyclist or rider of a motor driven cycle is going to take action before you proceed.

Road conditions, which can be only minor annoyances to drivers of larger vehicles, can pose major hazards to motorcyclists. Motorcyclists and riders of motor driven cycles may change speed or adjust their position within a lane suddenly in reaction to road and traffic conditions, such as potholes, gravel, wet or slippery surfaces, pavement seams, railroad crossings, and grooved pavement. Allow at least three or four seconds when following a motorcycle so the motorcyclist has enough time to maneuver or stop in an emergency.

Bicycles

Drivers must routinely share the roadway with bicyclists. On most roadways, bicyclists have the same rights and responsibilities as other roadway users. Drivers should observe the following guidelines when sharing the roadway with bicyclists:

- Drivers may pass a bicyclist when there is a safe amount of room beside the bicyclist (minimum three feet) and when there is no danger from oncoming traffic
- Drivers must yield the right of way to a bicyclist just as they would to another vehicle
- A bicyclist is not required to ride in a designated bike lane because the bicyclist has the right to use either the bike lane or the travel lane
- Avoid turning across the path of a bicyclist
- When a motorist is turning left and there is a bicyclist entering the intersection from the opposite direction, the driver should wait for the bicyclist to pass before making the turn
- If a motorist is sharing the left turn lane with a bicyclist, stay behind the cyclist until he or she has safely completed the left turn
- If a motorist is turning right and a bicyclist is approaching on the right, let the bicyclist go through the intersection first before making a right turn

After parking and before opening vehicle doors, a motorist should first check for bicyclists.

Bicycle Lanes

Bicycle paths and lanes shall be used exclusively for the operation of bicycles unless:

- Signs specify joint use with pedestrians
- The driver is on official duty, such as delivering mail

Other rules for drivers or operators of any vehicle include:

- Do not drive or park in bicycle paths or lanes, or place the vehicle in a manner that may impede bicycle traffic on such path or lane
- Yield the right of way to an individual operating a bicycle on a designated bicycle path or lane
- Do not move into a bicycle path or lane in preparation for a turn
- Cross a bicycle path or lane only when turning or when entering or leaving an alley, driveway, or private road

Sharrows

Sharrows are pavement markings of a bike with two arrows above it and are intended to help bicyclists position themselves away from parked cars and to alert other road users to expect bicyclists to occupy travel lanes.



Sharrows Markings

Slow-Moving Vehicles

Certain slow-moving farm vehicles, construction equipment, and vehicles drawn by animals may share roadways. You should use care when approaching and passing these vehicles. Be alert for the special emblem that the driver must place on the rear of the slow-moving vehicle.



Slow Moving Vehicle

A rider of a horse or horse-drawn vehicle has the same rights and responsibilities of a motor vehicle driver when riding on a public highway. Approach with caution and be alert for any hand signals used by a horseback rider or the driver of a horse-drawn vehicle.

Stationary Utility, Maintenance, and Solid Waste Vehicles

When you see stationary utility, construction, maintenance, recovery, survey, or solid waste vehicles that are displaying alternating flashing amber lights, you should slow down and move into a lane that is not adjacent to the vehicle if it is possible to do so safely. If you are traveling on a highway containing at least four lanes, with no fewer than two lanes proceeding in your direction of travel, you must slow down and move into a lane that is not adjacent to the vehicle if it is possible to do so safely. If it is not possible to change lanes safely, you must slow down to 10 miles per hour below the posted speed limit and proceed with caution.

Traffic Control Officers and Official Processions

Because of special events, traffic congestion, or other reasons, a law enforcement officer may direct traffic at an intersection. A law enforcement officer's command may be different from a traffic signal or sign. In such a case, the law enforcement officer's command is the one that must be obeyed.

Official processions, such as a funeral procession, have the right of way regardless of a traffic signal that indicates otherwise.

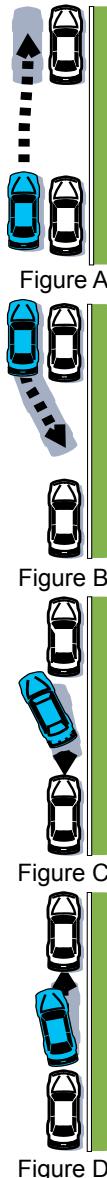
Parking and Reversing

Follow these procedures to parallel park in an empty space that has vehicles parked in front of it and behind it:

6. Signal your intention to park.
7. Position your vehicle parallel with the vehicle parked in front of the empty space and maintain at least two feet from this vehicle. Align your rear bumper with the rear bumper of the vehicle parked in front of the empty space (**Figure A**).
8. Reverse slowly until the front of the vehicle is even with the front door of the parallel car. Turn the wheel sharply to the right and reverse slowly until the vehicle is at a 45-degree angle, and reverse (**Figure B**).
9. When the front of your vehicle passes the rear of the parallel car, turn your steering wheel to the left sharply, then gradually, while backing into the space (**Figure C**).
10. Straighten your vehicle's wheels and pull forward in the space (**Figure D**).

When you park facing downhill, turn your vehicle's wheels toward the curb. When you park facing uphill, turn your vehicle's wheels away from the curb. If there is no curb, turn your vehicle's wheels away from the street.

Use your turn signal when entering traffic from a parking space. Be sure to look in both directions and double-check for cars and pedestrians when backing out of a parking place.



Illegal Parking Areas

Parking in the following common areas is prohibited:

- Highways (unless indicated otherwise)
- Within intersections or on pedestrian crosswalks
- On sidewalks or in front of any driveway
- Within 15 feet of a fire hydrant or in fire lanes
- Bridges or other elevated structures, such as on a highway or a tunnel
- Adjacent to yellow curbs
- Beside another parked vehicle

Reversing

Reversing is more difficult than driving forward because your field of vision is blocked by the vehicle itself, and it is more difficult to control your speed and direction.

To reverse, turn your body to the right to look through the back window. Never use only the rearview mirror for reversing. Go slowly, watching carefully in all directions. Never back into an intersection in order to turn around.

Pedestrian Safety

Crosswalks or a pedestrian signal indicate that pedestrians are nearby. Follow these rules or guidelines when pedestrians are in the vicinity:

- Always yield the right of way to pedestrians
- Do not make a turn that causes a pedestrian to stop, slow down, or make some other special effort to avoid a collision
- If children are in the vicinity, take special care because children are not fully aware of the dangers of traffic
- Be respectful of others who have difficulty crossing streets, such as elderly persons or someone with a visual disability
- Everyone is a pedestrian

Visually Impaired Pedestrians

Traveling aids for a person who is visually impaired are often a white cane or a trained guide dog. Independent travel for people with visual disabilities involves some risk that can be greatly reduced when drivers are aware of the use and meaning of a white cane or guide dog. Drivers must always yield the right of way to persons who are visually impaired.

Seat Belts and Child Safety Restraints

Seat belts and child safety restraints, such as car seats, save thousands of lives each year and improve the chances of surviving an accident. When worn, seat belts for drivers and front-seat passengers increase the chance of survival by 45 percent and cut the risk of serious injury by 50 percent.

Seat Belts

Indiana law requires a driver and all passengers to use seat belts at all times when a vehicle is in operation. Operators of buses are also required to use a seat belt.

A seat belt must be used even in a vehicle with one or more air bags. Air bags are designed to work in tandem with seat belts to slow down the vehicle's occupants in the event of a collision. Failure to use a seat belt could result in injury from the air bag.

To maximize safety, follow these tips to ensure that you and your passengers are sitting properly in your vehicle:

- Everyone should wear their seat belts low on the hips and flat across the collar bone.
- Driver should sit at least 12 inches away from the steering wheel.
- Head restraints should be positioned so they are higher than the top and as close as possible to the back of an individual's head.

Seat Belt Exemptions

The following are examples of when seat belts are not required:

- Drivers or passengers who should not wear a seat belt for medical reasons, provided they have written documentation of the medical reasons from a physician.
- A child who is required to be restrained by a child restraint system.

- Traveling in a commercial or United States Postal Service vehicle that makes frequent stops for the purpose of pickup or delivery of goods and services.
- A rural carrier of the United States Postal Service who is operating a vehicle while serving a rural postal route.
- A newspaper motor route carrier or newspaper bundle hauler who stops to make deliveries from a vehicle.
- A driver examiner designated and appointed by the BMV who is conducting an examination of an applicant for a learner's permit or driver's license under IC 9-24-10.
- An occupant of a farm truck being used on a farm in connection with agricultural pursuits that are usual and normal to the farming operations.
- An occupant of a motor vehicle participating in a parade.
- An occupant of the living quarters area of a recreational vehicle.
- An occupant of the treatment area of an ambulance.
- An occupant of the sleeping area of a tractor trailer.
- An occupant, other than the operator, of a municipal waste collection and transportation vehicle.
- An occupant, other than the operator, of a truck on a construction site.
- A passenger, other than the operator, in a cab of a recovery vehicle, who is being transported in the cab because the passenger's vehicle is being towed by the recovery vehicle.
- An occupant, other than the operator, of a motor vehicle being used by a public utility in an emergency.

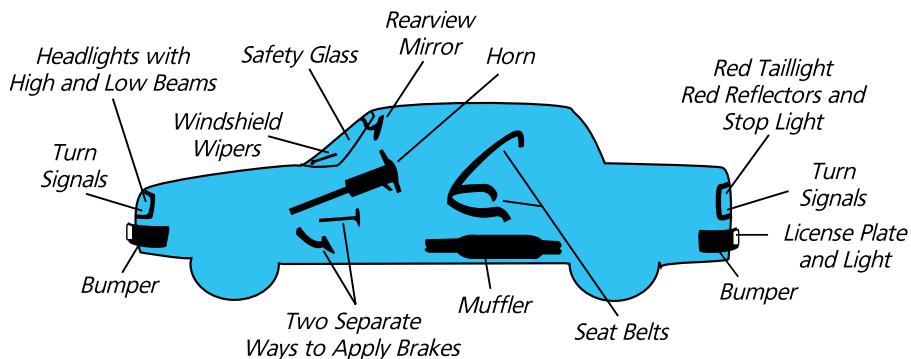
Child Safety Restraints

Passengers younger than eight years of age are required by law to be properly secured in a child restraint system such as a child car seat or booster seat.

Passenger Air Bags

The explosive power of air bags has killed children and elderly adults less than five feet tall. If a car is equipped with an air bag on the passenger side, the National Safety Council recommends putting children younger than 12 years of age in the back seat.

Your Car Should Have This Equipment



Truck Equipment Requirements

Vehicles transporting loads extending farther than four feet beyond the rear of the motor vehicle, or which have tailboards or tailgates extending farther than four feet beyond the vehicle, must have the following projections visible:

- One red lamp must be mounted at the extreme rear end of the vehicle's load between sunset and sunrise. The red lamp must be mounted and visible from both sides and the rear at a distance of 500 feet.
- One red flag must be mounted at the extreme rear end of vehicle's load between sunrise and sunset. The red flag must be mounted, must be not less than 12 square inches, and must be visible from both sides and the rear of the vehicle.

Vehicular Hazard Warning Flashing Lamps

Every bus, truck, and tractor-trailer must be equipped with a signaling system. In addition to signaling turning movements, these vehicles must have a switch or combination of switches that cause the two front turn signals and the two rear signals to flash simultaneously as a vehicular traffic signal warning. The signal must be capable of flashing simultaneously with the ignition on or off.

- 1. Except for lightweight vehicles, every bus, truck and tractor-trailer must be equipped with what items?**
 - A fire extinguisher
 - All answers are correct
 - Spare fuse(s)
 - A signaling system that can also serve as a warning device

Warning Devices for Stopped Vehicles

If your car becomes disabled, even if you can pull off onto the shoulder, you must be visible to other drivers for their safety and yours. The disabled vehicle's hazard lights, if available, should be turned on.

Whenever headlights are required on a divided highway, such precautions as a lighted fuse, a lighted red electric lantern, or a portable red emergency reflector must be placed 100 feet behind your car and 100 feet in front, in the center of the lane occupied by your vehicle. Additionally, one of these signals must be placed at the traffic side of the vehicle and approximately ten (10) feet from the vehicle in the direction of the nearest approaching traffic.

In the daytime, drivers of disabled cars must display two red flags: one approximately 100 feet in front of the car and the other approximately 100 feet behind it. If your car is stopped within 500 feet of a curve, hilltop, or other obstruction, a warning device must be displayed at least 500 feet from your car.

A driver of a truck, bus, or tractor-trailer that is disabled on a traveled roadway or its shoulder must display three bi-directional emergency reflective triangles which conform to the requirements of Federal Motor Vehicle Safety Standard No. 125, or at least six fuses or three liquid-burning flares.

Place a lighted flare or fuse, lighted red electric lantern, or portable red emergency reflector on the traffic side of the vehicle in the direction of the nearest approaching traffic.

Place one device approximately 100 feet from your vehicle toward approaching traffic. Place one device approximately 100 feet from your vehicle in the opposite direction. Place each device in the center of the traffic lane occupied by the disabled vehicle and one at the traffic side of the vehicle.

If your vehicle is disabled on a divided highway, the device must be 200 feet from your vehicle. If your vehicle is disabled within 500 feet of a curve, hill crest, or other area where a driver's view of your vehicle may be blocked, place the device at least 500 feet from your vehicle.

During times when headlights are not needed, use such warning signals as bi-directional emergency reflective triangles or red flags in place of flares, reflectors, or electric lanterns. Under these conditions, no flare is required on the traffic side of the disabled vehicle.

CHAPTER SIX

ACCIDENTS AND EMERGENCY SITUATIONS

Among all collisions in Indiana, failure to yield the right of way is the most common factor. Accidents are often caused by a driver's lack of attention, a driver's failure to observe the rules of the road, or both.

What to do after an accident

Drivers, passengers, and pedestrians could be injured in an accident at any time or place on or along a roadway. Knowing what to do after an accident can make the experience a less frightening one and decrease the chance of unnecessary complications.

Legal Requirements of Drivers Involved in an Accident

Drivers, passengers, and pedestrians could be injured in an accident at any time or place on or along a roadway. Knowing what to do after an accident can make the experience less frightening and decrease the chance of unnecessary complications.

Should You Move Your Vehicle?

The driver of a motor vehicle involved in an accident must stop immediately or as close as possible to the scene of the accident without obstructing traffic more than necessary. If the accident occurs on the traveled portion of a highway, the driver must move the vehicle off the highway to a location as close to the accident as possible. However, the driver should not move the motor vehicle if the accident involves the transportation of hazardous materials or results in injury, death, or entrapment.

The driver must remain at the scene of the accident, giving their name, address, and registration number of the motor vehicle to everyone involved, in addition to showing his or her driver's license.

Provide Reasonable Assistance

In the event the accident results in the injury or death of another person, the driver is required to provide reasonable assistance to those injured or trapped in vehicles as directed by law enforcement, medical personnel

or a 911 operator. As soon as possible, the driver should make sure law enforcement (local police, sheriff, or state police) are notified of the accident.

If the collision was with an unattended vehicle or other property, the driver must stop and remain at the scene of the accident, take reasonable steps to notify the owner of the damaged property, and if the owner cannot be located, call a law enforcement agency in order to provide information.

Provide Proof of Financial Responsibility (Certificate of Compliance)

After an accident and upon request from the BMV, you will be required to provide proof of financial responsibility to the BMV. Your insurance provider may electronically file proof of financial responsibility in the form of a Certificate of Compliance (COC). The COC will demonstrate that you held an effective motor vehicle insurance policy that meets the state's minimum liability protection during that accident. If you receive a request for financial responsibility verification from the BMV, do not delay in asking your insurance provider to electronically send a COC to the BMV on your behalf. For more information on Financial Responsibility, see Chapter 3.

Avoiding Collisions

Despite safe driving, emergencies do arise. If it appears that a car will hit something, there are three things you can do, depending on the situation:

- Stop quickly.
- Turn quickly. If you feel you cannot stop in time, turn your vehicle away from the potential collision.
- Speed up. Accelerating may sometimes be the best or only way to avoid a collision.

If a collision looks possible, turn away from oncoming traffic, even if it means leaving the road. Drive, rather than skid, off the road, allowing for more control. Choose to hit something that will give way, such as brush or shrubs, rather than something hard. Hit something moving in the same direction as you rather than something that is not moving. However, it is safer to hit something that is not moving than to hit something head-on. A sideswipe may help you slow down.

Driving off the Pavement

If your vehicle's wheels drift onto the shoulder of the road, do not try to turn back onto the pavement right away. This action might throw your vehicle off balance. Instead, drive along the shoulder and ease up on the gas pedal. After slowing down, turn back onto the road gradually.

Plunging into Water

If a vehicle plunges into water, it will usually float several minutes before sinking, allowing a driver or occupants to escape through an open window, while still on the surface.

If your vehicle plunges into water, do not attempt to open a door. The weight of the water will make it nearly impossible to open a door and water will flood the passenger compartment through an open door.

Follow these guidelines if your vehicle plunges into water:

- Remove your seat belt.
- Open a window. Automatic windows will open unless the impact is so severe that it damages the electrical system.
- Get children out of rear seat belts and child restraints, asking older children to assist the younger ones. Move passengers to the front seats as calmly as possible.
- Exit the vehicle and move to the roof. This will keep you as dry as possible and even in moving water you can ride the vehicle like a boat for a short time. Once on the roof, call 911 and locate the nearest dry land.
- Swim for shore only as a last resort. If emergency personnel or other assistance has not arrived by the time your vehicle sinks below the waterline, you may be forced to swim.
- Never re-enter the vehicle to gather possessions.

Impaired Driving

The likelihood of an accident increases if a driver is under the influence of drugs and alcohol.

Alcohol negatively affects your brain's ability to think clearly and your physical coordination, and it increases your reaction time. Many prescription drugs, over-the-counter drugs, and other recreational drugs will also impair your reasoning and coordination. Using these drugs may have a negative effect on your ability to operate a motor vehicle.

The primary factors in determining an individual's blood alcohol concentration (BAC) are the amount of alcohol consumed, how quickly the alcohol is consumed, and the individual's body weight .

Always consult the label on any medication and discuss its side effects with a physician or pharmacist before driving.

Ways to Spot an Impaired Driver

A car can be a lethal weapon when operated by a driver impaired by drugs or alcohol. A driver may be impaired if the vehicle:

- Makes wide turns.
- Straddles the center line or weaves back and forth.
- Exceeds the speed limit or drives unusually slowly.
- Comes close to hitting another vehicle or object.
- Swerves, drifts, or follows too closely.
- Stops for no reason or turns abruptly or illegally.
- Signals inconsistently or drives at night without headlights.

Roadside Emergency Situations

A roadside emergency is a serious situation that will take you and other motorists by surprise. The following safety guidelines, while not necessarily required by Indiana law, will help you get back on the road and alert other motorists that you are managing a roadside emergency situation.

- If possible, always pull your vehicle onto the roadside shoulder.
- Turn on your flashing hazard lights.
- Keep a flashlight with fresh batteries within reach of the vehicle operator.
- Store a reflective safety vest and red emergency reflective triangle in your vehicle so that you are more visible to other motorists passing by you.
- Your red emergency reflective triangle should be placed 200 feet behind your vehicle, or 500 feet behind your vehicle if you are on a hill or curve.
- During winter months, pack blankets, extra gloves, and warm hats in your vehicle in case you must wait for emergency responders or a vehicle tow.
- If you must exit the vehicle while on a roadside shoulder, exit the vehicle on the passenger side and only after checking your immediate vicinity for other motor vehicles, obstructions, or dangerous drop-offs or inclines.

Vehicle Equipment Failures

Tire Blowout

In a situation with a flat tire or blowout, you should hold the steering wheel firmly and keep the car going straight. Slow down gradually. Take your foot off the gas pedal, but do not apply the brakes. Let the car slow down, pull off the road and then apply the brakes when the car is almost stopped.

Brake Failure

If your vehicle's conventional disc or drum brakes suddenly fail, you should shift to a lower gear, if possible, and pump the brake pedal fast and hard several times. This may build up enough brake pressure to stop your vehicle. You may try to use the parking brake, but hold the brake release so it can be released to avoid skidding if the rear wheels lock. With your vehicle in a low gear, begin looking for a place to stop off the roadway. After your vehicle has stopped, call for help, but do not try to drive anywhere.

Ignition Locking

Drivers in an emergency situation on the highway should not try to turn off the vehicle while it is still moving. When operating a vehicle with a steering wheel interlock system, never turn the ignition to the lock position while the vehicle is in motion. The steering will lock as the steering wheel is turned, causing a loss of control of the vehicle.

Avoiding Vehicle Theft

By taking the following precautions, the chances of having a vehicle stolen may be reduced:

- Remove keys.
- Always lock a vehicle's doors.
- Do not hide a second set of keys in or around the vehicle.
- Park with front wheels turned sharply to the right and apply the emergency brake.
- Never leave a vehicle unattended with the engine running.
- Consider installing an anti-theft device.
- Park in well-lit, well-patrolled areas whenever possible.

Traffic Stops by Law Enforcement

Traffic stops create unknown risk and can be stressful for both the police officer and motorist. The purpose of the traffic stop is to ensure that a vehicle operator is safe and in compliance with the law. For the safety of vehicle operator, passengers, and law enforcement officers, drivers stopped by law enforcement should adhere to the following suggestions:

- a. **Acknowledge the officer's presence by turning on your right turn signal.** Activating your signal lets the officer know that you recognize their presence. Based on their training, if you fail to acknowledge them by turning on your turn signal, an officer might perceive that you have a reason to avoid yielding or that you might be impaired.
- b. **Move your vehicle to the right side shoulder of the road.** The officer will guide you using their patrol vehicle. Do not move onto the center median. Do not stop in the center median of a freeway or on the opposite side of a two-lane roadway. This can place both the driver and the officer in danger of being hit by oncoming traffic. If there is no shoulder or it is too narrow to pull over, you should find the next safest location and pull over.
- c. **Stop in a well-lit area when possible.** Pull your vehicle as far off the roadway as possible. When it is dark, look for locations that have more light, such as areas with street or freeway lights, near restaurants, or service stations. If you are being stopped at night, you are encouraged to turn on the interior light of the vehicle.
- d. **If you cannot find a safe place immediately, slow down and turn on hazard lights.** This indicates to the officer that you acknowledge his/her presence and are actively trying to find a safe place to stop.
- e. **End your cell phone conversation and turn off your radio.** The officer needs your full attention to communicate with you to complete the enforcement stop in the least amount of time needed.
- f. **Remain inside your vehicle unless otherwise directed by the officer.** Never step out of your vehicle, unless an officer directs you to do so. During an enforcement stop, the officer's priorities are your safety, the safety of your passengers, and the officer's own personal safety. In most situations, the safest place for you and your passengers is inside your vehicle. Exiting your vehicle without first being directed by an officer can increase the risk of being struck by a passing vehicle and/or cause the officer to feel threatened.

- g. The driver and all passengers should place their hands in clear view. The driver should keep their hands on the steering wheel and passenger hands should be visible on their laps.** During an enforcement stop, an officer's inability to see the hands of the driver and of all occupants in the vehicle can cause the officer to feel threatened. If your windows are tinted, it is recommended that you roll down all of your windows after you have stopped your vehicle on the right shoulder of the roadway and before the officer makes contact with you.
- h. Comply with the officer's request to see documentation.** Vehicle operators are required to have a valid driver's license, registration, and insurance in order to operate a vehicle. If these items are in the glove box or under the seat or if the proof of insurance is stored for display on a cellphone, you should first inform the police officer of that fact and then follow the officer's directions before reaching to retrieve the information.
- i. If the traffic stop results in a ticket or arrest, you:**
 - i. Should not debate the reason for the stop or argue with the police officer.
 - ii. Should not refuse to sign a ticket if issued. A traffic ticket requires the driver's signature. Signing a ticket is not an admission of the driver's guilt, but only an acknowledgment of receiving the ticket.
 - iii. Should not be uncooperative with law enforcement at the scene. If a driver is suspected of drunk driving, refusal to submit to breath, urine, blood, or performance tests can result in the loss of driving privileges.
 - iv. Should not argue about the ticket at the time of issuance. If a driver believes an offense was not committed or the ticket was issued unfairly, he/she will have the opportunity to present the case in traffic court.
 - v. Should not resist arrest if taken into custody by the police.
- j. A driver is to be treated with dignity and respect by law enforcement officers.** If you believe that an officer has acted inappropriately during a traffic stop or other encounter, you should report the conduct as soon as possible after the encounter to the officer's superiors. Officers are required to provide their names and badge numbers upon request. Written complaints can be filed with the agency's internal affairs division or civilian complaint board. Regardless of what action is taken, police officers are legally required to document all traffic stops, which includes obtaining the driver's name and address for data collection purposes.

Carbon Monoxide Poisoning

Carbon monoxide gas from a vehicle engine can harm or kill you or your passengers. Carbon monoxide is most likely to leak into a vehicle when its heater is running, when the exhaust system is not working properly, or in heavy traffic where exhaust fumes are breathed in from other vehicles. A faulty exhaust system can leak poisonous fumes into a vehicle's back seat.

You cannot see, smell, or taste carbon monoxide. Symptoms of carbon monoxide poisoning can include drowsiness or dizziness, a bluish tinge to your skin or lips, a headache, and increased sensitivity to light.

How to Avoid Carbon Monoxide Poisoning

- Have your vehicle's exhaust system checked regularly.
- Be alert for any unusual roar from under the car.
- Never let your vehicle's engine run in a closed garage.
- In congested traffic, close the fresh-air vent.
- On highways in cold weather, open the fresh-air vent.

CHAPTER SEVEN

KNOWLEDGE EXAM

SAMPLE QUESTIONS

Learner's Permit and Driver's License Sample Exam Questions

The knowledge exam consists of 16 signs and 34 questions, of which you can only miss two signs and six questions in order to pass. If you fail your knowledge exam, you must wait until the next day to attempt the knowledge exam again.

- 1. The safe and legal passing of another vehicle requires that a driver:**
 - A. Make sure the passing lane is clear of traffic and checks behind and to the left to make sure another car is not attempting to pass
 - B. Apply the brake and slow down
 - C. Pass when the lane marking is a solid line
 - D. All answers are correct
- 2. As fog can greatly reduce visibility of other vehicles, pedestrians, and traffic signals, you should:**
 - A. Drive cautiously and reduce speed
 - B. Not use your high headlight beams
 - C. Use low headlight beams to better illuminate the road and objects
 - D. All answers are correct
- 3. A good defensive driver should:**
 - A. Drive slowly at all times
 - B. Look out for actions of other drivers
 - C. Travel at a constant speed
 - D. Only drive in familiar areas

4. When making a right turn at a red light, you:

- A. Slow down and roll around the corner if no traffic is coming
- B. Do not yield the right of way
- C. Come to a complete stop and do not interfere with the right of way of any vehicles or pedestrians moving in the direction of the turn
- D. Ignore a “No Turn on Red” sign

5. When driving on wet roadways, you should remember:

- A. Pavement is slick immediately following a rainfall
- B. Driving on wet roads can cause hydroplaning
- C. To give yourself additional time to stop
- D. All answers are correct

6. A flashing red signal means:

- A. A reason to slow down
- B. Equivalent to (same as) a stop sign, and means the driver must come to a complete stop
- C. Caution, there may be danger
- D. A signal to look both ways, then proceed

7. You should signal your intention to turn at least:

- A. 200 feet before turning
- B. 150 feet before turning
- C. 100 feet before turning
- D. 50 feet before turning

For-Hire Endorsement Sample

Exam Questions

This exam consists of 25 questions, of which you can only miss five in order to pass.

- 1. If you are transporting property for hire with a for-hire endorsement, what is the vehicle's gross vehicle weight limit?**
 - A. The vehicle's gross weight must not exceed twenty-six thousand (26,000) pounds**
 - C. The vehicle's gross weight must not exceed sixteen thousand (16,000) pounds**
 - D. The vehicle's gross weight must exceed twenty-six thousand (26,000) pounds**
 - E. The vehicle's gross weight must exceed twenty-eight thousand (28,000) pounds**
- 2. Vehicles carrying passengers for hire are required to stop at railroad crossings. These vehicles must stop within how many feet of the railroad tracks?**
 - A. 5 to 45 feet**
 - B. 10 to 40 feet**
 - C. 15 to 50 feet**
 - D. 20 to 60 feet**
- 3. What is the maximum height of any vehicle that may be operated without a special permit?**
 - A. 13 feet, 6 inches**
 - B. 12 feet, 7 inches**
 - C. 11 feet, 8 inches**
 - D. 10 feet, 9 inches**

- 4. Which of the following are acceptable warning devices for a truck, bus, or tractor-trailer that is disabled on a traveled roadway or its shoulder?**
 - A. Three (3) federally conforming, bi-directional emergency reflective triangles
 - B. Three (3) liquid-burning flares
 - C. All answers are correct
 - D. At least six (6) fuses
- 5. Except for lightweight vehicles, every bus, truck, and tractor-trailer must be equipped with which items?**
 - A. A fire extinguisher
 - B. All answers are correct
 - C. Spare fuse(s)
 - D. A signaling system that can also serve as a warning device

Motorcycle and Motor Driven Cycle A

The Motorcycle Endorsement and Motor Driven Cycle - Class A knowledge exams are the same exam. Samples are found in the Motorcycle Operator Manual.

Motor Driven Cycle B Endorsement Sample Exam Questions

This exam consists of 25 questions, of which you can only miss five in order to pass.

1. When approaching a railroad crossing sign, you should:

- A. Be prepared to stop
- B. Proceed around the crossing gates
- C. Quickly proceed across the railroad tracks
- D. Stop on the tracks and look both ways

2. When approaching a stop sign you should:

- A. Come to a complete stop before the solid white line or crosswalk
- B. Run the stop sign
- C. Stop only if traffic is approaching
- D. Yield to the vehicle on the left

4. Drivers approaching an intersection whose traffic signal is not working properly should:

- A. Stop first, then proceed with caution through the intersection
- B. Proceed through the intersection without stopping
- C. Wait until the light turns green
- D. All answers are correct

5. When a law enforcement officer's command is different from a traffic sign or signal, you should:

- A. Ignore the officer's command
- B. Obey the command of the law enforcement officer
- C. Obey the traffic sign or signal
- D. Slow down and proceed with caution

APPENDIX A

DOCUMENT REQUIREMENTS

The following list includes documents that are required to obtain a new, renewed, amended, or replacement driver's license, learner's permit, or identification card.



If you are applying for a new driver's license, learner's permit, or identification card, you must present original versions or verifiable certified copies of the following documents:

- **One document** proving your identity
- **One document** proving your lawful status in the United States
- **One document** proving your Social Security number
- **Two documents** proving your Indiana residency

If you are renewing, amending, or replacing your current Indiana driver's license, learner's permit, or identification card, you should bring original versions or certified copies of certain documents to a BMV branch if you want to get a Real ID-compliant credential.

For the most current information about acceptable documents of identification, visit REALID.IN.gov. If you have questions about your documents, you can call the BMV at 888-692-6841 to speak with a customer service representative or visit any BMV branch.

Identity Documents

Documents you can use to prove your identity include:

- **United States (U.S.) birth certificate.** The birth certificate must be an original or certified copy issued by a government agency. Unofficial birth certificates issued by hospitals are NOT accepted.
- **U.S. passport or passport card.** The passport cannot be expired.
- **Consular Report of Birth Abroad** issued by U.S. State Department.
- **Amended birth certificate** showing a change of legal name, date of birth, or gender. The amended birth certificate must be certified and filed with a state office of vital statistics in your state of birth.

- **Foreign passport.** An unexpired passport with a U.S. visa accompanied by:
 - The approved I-94 form documenting either the applicant's most recent admittance into the U.S., or the applicant's current status.
- **Certificate of Naturalization** issued and lawful status verified by Department of Homeland Security (DHS).
- **Certificate of Citizenship** issued and lawful status verified by DHS.
- **Permanent Resident Card** issued and lawful status verified by DHS, or U.S. Immigration and Naturalization Service (INS). The permanent resident card cannot be expired.
- **Employment Authorization Card** issued and lawful status verified by DHS. The employment authorization document cannot be expired.
- **Unexpired Indiana Real ID-Compliant Credential**
- **Other documents** as determined by DHS or the BMV Commissioner.

If you were born outside the U.S., a delayed birth certificate may be used to establish identity, but not lawful status.

Non-U.S. citizens who received a Real ID-compliant credential after submitting one of the documents in this list may use that credential to prove identity in later transactions.

Proving a Change to Name, Date of Birth, or Gender

If your current legal name, date of birth, or gender is different from what is displayed on your birth certificate or lawful status documents, you must show legal proof of any changes. Acceptable documents supporting a change include:

- Marriage license.
- Divorce decree.
- Court order approving a change of legal name or date of birth.
- Certified, amended birth certificate showing a change of gender; or physician's signed and dated statement that "(your name) successfully underwent all treatment necessary to permanently change (your name)'s gender from (previous gender) to (new gender)".
- Physician's Statement of Gender Change – State Form 55617.

Lawful Status Documents

For U.S. citizens, the document that you present to prove your identity will

also prove your lawful status in the U.S. Documents used to prove your lawful status include:

- **United States (U.S.) birth certificate.** The birth certificate must be an original or certified copy issued by a government agency. Unofficial birth certificates issued by hospitals are NOT accepted.
- **U.S. passport or passport card.** The passport cannot be expired.
- **Consular Report of Birth Abroad** issued by U.S. State Department.
- **Amended birth certificate** showing a change of legal name, date of birth, or gender. The amended birth certificate must be certified and filed with a state office of vital statistics in your state of birth.
- **Foreign passport.** An expired passport with a U.S. visa accompanied by:
 - The approved I-94 form documenting either the applicant's most recent admittance into the U.S. or current status.
- **Certificate of Naturalization** issued and lawful status verified by the Department of Homeland Security (DHS).
- **Certificate of Citizenship** issued and lawful status verified by DHS.
- **Permanent Resident Card** issued and lawful status verified by DHS, or U.S. Immigration and Naturalization Service (INS). The permanent resident card cannot be expired.
- **Employment Authorization Card** issued and lawful status verified by DHS. The employment authorization card cannot be expired.
- **Other documents** issued by a U.S. federal agency to show identity and lawful status. The BMV must be able to verify that the document's identification is accurate.
- **Notice of Action (Form I-797) document**, if the BMV can verify that DHS received it and has not denied action and documents that a U.S. federal agency issued to show lawful status that pertain to the applicant's Notice of Action.
- **Proof of application for asylum in the U.S.** verified by DHS.

Social Security Number Documents

Documents containing your name and Social Security number which qualify to prove your Social Security number include:

- **Social Security card.**
- **W-2 Form.**
- **1099 Form.**

- **Non-SSA 1099 Form.**
- **Pre-printed pay stub** showing your name and Social Security number

If you do not qualify for a Social Security number, you must submit Social Security Administration documents establishing that you are ineligible for a Social Security number. In addition, if you do not qualify for a Social Security number, you may be asked to provide a valid I-94 in lieu of a Social Security number. The documents must be dated within 60 days of your application.

Indiana Residency Documents

Post office boxes may not be used as a residential address, unless the applicant is enrolled in the Indiana Attorney General's Address Confidentiality Program. Documents that you can use to prove your Indiana residency include:

- **Computer-generated bill** from a utility company, credit card company, doctor, or hospital, issued within 60 days of the application date and containing your name and residential address.
- **Bank statement or bank transcription receipt** dated within 60 days of the application date and containing your name and residential address.
- **Pre-printed pay stub dated** within 60 days of the application date and containing your name and residential address.
- **W-2 form, property or excise tax bill, or Social Security Administration or other pension or retirement annual benefits summary statement** showing your name and residential address. The form, bill, or statement must be dated within the current or immediately prior year.
- **Current valid homeowner's, renter's, or motor vehicle insurance policy** showing your name and residential address. Policy must be dated within one year of the application date.
- **Current motor vehicle loan payment book** for a motor vehicle registered in your name, and showing your name and residential address.
- **Residential mortgage or similar loan contract, lease or rental contract** showing your name, residential address and signatures from all parties needed to execute the agreement.
- **Child support check stub** issued by the Indiana Family and Social Services Administration showing your name and residential address. Check stub must be dated within 60 days of the application date.
- **First-class mail from federal or state court or agency** showing your name and residential address. Mail must be dated within 60 days of the application date.

- **Indiana voter registration card.**
- **Change of address confirmation** from the United States Postal Service showing your prior and current residential address (Form CNL107).
- **Survey of your Indiana property** issued by a licensed surveyor and showing your name and residential address.
- **Valid Indiana handgun permit** showing your name, signature, residential address, and date of birth.

Indiana Residency Affidavit

If you cannot provide two documents proving your Indiana residency you may submit an Indiana Residency Affidavit if you meet one of the following qualifications:

- **You are incapacitated.** An Indiana Residency Affidavit must be signed at a license branch by another person who is your legal guardian or caregiver, is at least 18 years of age, and with whom you reside. The legal guardian or caregiver must submit his or her valid Indiana credential, one document proving identity, two documents proving Indiana residential address, and applicable guardianship documents.
- **Homeless applicants without a residence address.** An Indiana Residency Affidavit must be signed by a legal representative of the government entity or not-for-profit organization where you receive services and can receive mail. You must also provide a letter from the government entity or not-for-profit organization on its letterhead showing its name, address, and telephone number and showing the legal representative's name, signature, and signature date. The legal representative must state in the letter that the entity or organization provides services to you and will accept delivery of mail on your behalf.
- **You are living with a relative or friend.** An Indiana Residency Affidavit must be signed at a license branch by the relative or friend with whom you live. The relative or friend must be at least 18 years of age and submit his or her valid Indiana credential, one document proving his or her identity, and two documents displaying an Indiana residential address.
- **You reside in a motor vehicle,** including but not limited to a mobile home or motor home. An Indiana Residency Affidavit must be signed at a license branch by another Indiana resident who attests that you may use his or her address of residence for record purposes. The person signing the affidavit must submit two documents proving his or her Indiana residential address. You must provide proof of paying Indiana income taxes for the current year or immediately prior year, and have a current motor vehicle title and registration records with the BMV.

Submitting Acceptable Documents

The BMV will only accept original documents or certified copies from the issuing agency. The BMV may refuse any document that appears fraudulent, unreliable, altered, or expired. All documents must be in English or be presented with a verifiably accurate English translation. Your legal name and date of birth on documents presented to the BMV must match Social Security Administration records.

Translation of documents that are in a language other than English and without English subheadings, submitted in support of an application or petition, must include complete translation into English. The translation must be typed on a separate page on the letterhead of a government entity, accredited educational institution, or translation agency.

The translation must include a signed statement from the translator indicating that the translation is complete and accurate, must attest to his or her competence as a translator, and must state that the document has not been translated for a family member, friend, or business associate.

Obtaining a Non-compliant Credential

United States citizens currently holding a valid, non-compliant Indiana credential, who are struggling to collect the required documents for a Real ID-compliant credential, or who just want to wait to apply for a Real ID-compliant credential, may apply for a non-compliant credential.

APPENDIX B

TEENS BEHIND THE WHEEL

Driver Guide for Parents and Teens

The Driver Guide for Parents and Teens is posted on myBMV.com. It is an important tool that can be used to help keep parents engaged in their child's driver education.

Risk Factors for Teens

- **Errant and Risky Driving.** Errant and risky driving and distraction is the most common contributing factor in teen crashes.
- **Inattentiveness.** Driver inattention and distraction is a common contributing factor in multiple-vehicle crashes.
- **Excessive speed.** Illegal or unsafe speed is a common contributing factor in single vehicle crashes. Teens may have difficulty adjusting their speed to suit current driving conditions. Higher speeds reduce the time a driver has to recognize and react to hazards.
- **Driving with other teens.** The chance of a crash doubles with each passenger present in the vehicle.
- **Failure to wear a seat belt.** Wearing a seat belt is not just the law, but is also the best way to reduce the chance of injury or death in a crash.
- **Being inattentive at intersections.** Most multi-vehicle crashes involving teens occur at intersections. Teen drivers need to be free from distractions and focused on other vehicles at intersections.
- **Use of alcohol or other drugs while driving.** While the percentage of teen drivers who are under the influence of alcohol or drugs is small, they account for a much higher percentage of serious injury and death from crashes involving all teen drivers.

Tips for Teen Drivers

- You and your passengers must always wear seat belts.
- Always adjust your seats and mirrors for the best visibility before starting each drive.

- Do not adjust your radio while you are driving. It is better to wait until you are stopped because taking your focus off the road for even a few seconds could lead to a collision.
- Do not play music loudly. You might miss hearing a siren or a horn that could warn you of possible trouble.
- Do not talk on the phone or text while driving--it's against the law. Do not eat, comb your hair, put on makeup, or do anything else that distracts you from driving.
- Do not drive under the influence of drugs or alcohol or ride with anyone who is under the influence. Even some over-the-counter drugs can make you drowsy.
- Before entering an intersection, make sure the intersection is clear before you proceed.
- Obey all traffic signals. Always be prepared to stop as you approach an intersection with a green light in case the light changes. Unless you are already in an intersection when the light turns yellow, you should not enter the intersection after the light turns yellow.
- Obey the speed limit. Going too fast gives you less time to stop or react.

Tips for Parents of Teens

- When you drive, set a good example for your teen.
- Require seat belt use at all times.
- Practice driving with your teen while he or she has a learner's permit and during the first year of licensed driving.
- Expose your teen to different driving conditions, including wet roads, snow, highways, rural roads, night driving, etc.
- Practice driving on unfamiliar roads.
- Choose vehicles for safety, not image.
- Take the necessary time to discuss driving rules, responsibilities, and consequences appropriate for your family.
- Develop a strategy for progressive privileges. As the teen driver gains experience and demonstrates appropriate decisions, allow your teen to move up to a higher level of driving responsibility.
- Developing necessary skills for safe driving is a complex task and can be learned only after through hours of practice. Driver education is a first step, but parents have a crucial role in teaching teens to drive.

Operating Off-Road Vehicles (ORV)

Anyone under 18 years of age who is operating or riding an ORV shall wear a helmet that meets the standards established by the United States Department of Transportation under 49 CFR 571.218.

A person who is:

- The owner of an ORV;
- In possession of an ORV; or
- Entitled to the possession of an ORV, whether by reason of legal title, lease, license, rental agreement, lease with option to purchase, contract of conditional sale, or otherwise;

May not knowingly authorize or permit an individual under 18 years of age to operate the ORV without wearing a helmet that meets the standards established by United States Department of Transportation.

APPENDIX C

OTHER BMV SERVICES AND RESOURCES

Forms

Forms are available on myBMV.com or at any license branch.

Voter Registration

Any individual obtaining a new, renewed, replacement, or amended credential may apply to register to vote at a license branch, given that the individual is eligible to vote. Mail-in voter registration forms are available for people who are not at the branch for credential transactions.

Military Selective Service Registration

Indiana law requires the BMV, when authorized by a male younger than 26 years of age who is getting a new or renewed driver's license, to submit the necessary information to the federal government to register that individual with the Selective Service system. Failure to register is a felony and is punishable by up to five years imprisonment and a \$250,000 fine.

Selective Service registration is required for citizens of the United States.

BMV Practice Knowledge Exam Mobile App

You may download the BMV's practice knowledge exam mobile app to your smart phone by visiting:

- Google Play Store for Android users – search for “myBMV Driving Test Practice”
- Apple App Store for iPhone users – search for “myBMV Driving Test Practice App”

Skip a Trip to the Branch

The BMV offers four convenient ways to renew your vehicle registration from the comfort of your home. When you renew, the license plate sticker and registration card will be mailed directly to you.



Visit IN.gov/BMV. Our virtual license branch allows you to change plate types and track the progress of your plates as they reach your address. Plates and stickers arrive in approximately 14 days. Pay by e-check, MasterCard, Visa, Discover, American Express, or debit card.



Renew by mail by completing and mailing your renewal notice with your payment. Plates and stickers arrive in approximately 14 days. Pay by check, MasterCard, Visa, or debit card.



Visit a BMV Connect kiosk complete routine transactions 24-hours a day. Visit myBMV.com for a list of kiosk locations and available transactions.



Renew by phone by calling the BMV Customer Contact Center at 888-692-6841 and selecting option 3. This line operates 24 hours a day. Plates and stickers arrive in approximately 14 days. Pay by MasterCard, Visa, or debit card.

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DRIVER EDUCATION

Indiana BMV offers Driver Education to Hoosiers who want to learn to drive and obtain an Indiana driver's license. To enroll in a Driver Education Course, students must be at least 15 years of age.

Sign Up for a Driver Education Program

The Driver Education program includes:

- Classroom or Online: 30 hours of coursework with a BMV-approved provider
- Behind-the-Wheel: six hours of behind-the-wheel training with a BMV-approved provider or instructor

Students must have their learner's permit in order to complete the behind-the-wheel section.

To find a course near you, visit in.gov/bmv/2447.htm.

Follow the BMV on social media!



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