When you qualify for a license, you must continue to be careful and obey the traffic laws to gain experience as a capable driver. Many motorists enroll in a DMV-certified Accident Prevention Course to help them gain knowledge of safe driving practices and important highway safety issues. This course, commonly known as the Point and Insurance Reduction Program (PIRP), is available through private companies or corporations in New York State.

The course is available as a classroom course or online (called I-PIRP) and reviews time-tested safe driving tips and provides a summary of the vehicle and traffic laws. If you are eligible for point reduction, as many as four (4) points can be reduced from your driving record. (For more information on the point system, see The Point System in Chapter 2.) You can complete this course every 18 months for the purpose of point reduction. You can also qualify for a minimum 10% reduction in the base rate of liability and collision insurance premiums for three years. More information regarding the Point and Insurance Reduction Program, including lists of sponsors approved to provide this course, is available on DMV's website at https://dmv.ny.gov/learn-more-about/pirp.

JUNIOR OPERATOR RESTRICTIONS

Driving with a Junior License

- You cannot drive with more than one passenger under the age of 21 unless they are members of your immediate family.
- You and each passenger must wear a seat belt: one per person. Every child passenger must use a correct child restraint. (See: Chapter 8, "Seat Belts, Child Safety Seats, and Air Bags")

• Also see "Special Rules for Drivers with Junior Permits and Licenses," Chapter 2.

New York State also has additional restrictions that apply to drivers under the age of 18. Based on the Graduated Driver Licensing laws, if you have a Class DJ Driver License (also known as a Junior Operator License) you are restricted to where and when and who can be in the car with you when you drive. These restrictions are based on where you are driving and are best explained by the chart on the next page:

