

The California Department of Insurance (CDI) offers valuable resources for consumers, particularly seniors, focusing on auto insurance and safe driving practices. It underscores the necessity of financial responsibility, typically demonstrated through liability insurance as required by California law, which mandates minimum coverage of \$15,000 for bodily injury per person, \$30,000 for multiple injuries, and \$5,000 for property damage. Seniors are encouraged to consider higher limits to safeguard their assets against potential lawsuits. The CDI stresses the importance of promptly reporting accidents to law enforcement and insurance companies and provides support for those who believe they have been treated unfairly by insurance agents or companies.

The document serves as a comprehensive guide for senior drivers, addressing common driving challenges and recommending participation in mature driver improvement courses to enhance driving skills and safety. It advises on defensive driving techniques, planning trips to avoid heavy traffic and adverse weather, and regularly reviewing insurance policies. Seniors are encouraged to seek multiple quotes and understand their consumer rights. Key safety tips include maintaining a clean windshield, adjusting seats and mirrors before driving, wearing seatbelts, and using headlights at all times. The guide warns against distractions, such as cell phone use while driving, and highlights the dangers of driving under the influence of alcohol or medications that may impair reflexes. It also suggests adhering to posted speed limits, yielding the right-of-way, and avoiding unnecessary trips, while recommending vehicles that are comfortable and easy to operate.

Regular health check-ups are emphasized, as aging can lead to physical changes affecting driving abilities, such as decreased vision and slower reflexes. Seniors are advised to consult their doctors regarding health issues that may impact their driving and to consider assistive devices for enhanced safety. The document encourages self-assessment and open discussions with family or medical professionals about when it may be time to stop driving. For those over 70, the DMV mandates a vision test for license renewal, with additional tests potentially required. The document outlines the process for requesting a driver reexamination and the option of obtaining a restricted license if full

driving privileges cannot be maintained, stressing the importance of honesty about driving capabilities.

Furthermore, the document defines key insurance terms, including coverage types, exclusions, and the claims process, ensuring seniors understand their rights and responsibilities as policyholders. It provides essential information on comparing insurance prices, enhancing driving skills, planning safer trips, and recognizing physical changes that may affect driving abilities. The brochure is available in Spanish on the CDI website, where users can access additional resources in the consumer section. For further assistance, seniors can contact the CDI for inquiries about insurance, order copies of the brochure, file complaints, or verify the licensing of agents and companies. The CDI offers a consumer hotline, TTY services, and in-person assistance at their Los Angeles office during business hours.