The **RoadSense** Package

Teacher Background

Grades 8 to 12 • 2004 edition
Acknowledgments

Many people, both within the Insurance Corporation of British Columbia and the wider professional community, contributed to the creation of this resource. ICBC would also like to thank those who helped develop the original edition (1997), as well as the 2001 and 2004 revisions, as much of their work has remained relevant and central in this resource.

Contributors to Previous and Current Editions

Development Team
Bob Davies  SD No. 39 (Vancouver)
Eleanor May  SD No. 39 (Vancouver)
Richard Lord  Deceased
GT Publishing Services Ltd.  Vancouver
ICBC staff  Road Safety & Loss Prevention

Reviewers
Cathy Carlyle  SD No. 36 (Surrey)
Lawrie Chubb  Lawrence Consulting
Kathleen Diga  Student Voice
John Dyck  SD No. 38 (Richmond)
Emile Hodge  Student Voice
Lynn Lercher  SD No. 39 (Vancouver)
Bill McNulty  SD No. 39 (Vancouver)
Alan Phillips  SD No. 23 (Central Okanagan)
Leslie Thompson  Ministry of Education
ICBC staff  Claims Training, Creative Services, Customer Relations Unit, Field Operations, Photographic Services, Forms and Publishing, Fraud Prevention, Licensing & Underwriting

Bob Davies  SD No. 39 (Vancouver)
Marian Dodds  SD No. 39 (Vancouver)
Rosalie Williams  SD No. 83 (North Okanagan-Shuswap)
Brittney Collins  Gr. 10 student, Burnaby Mtn. Secondary School
Kelsey Wong  Gr. 10 student, Burnaby Mtn. Secondary School
Statement of Limitation
Throughout this resource, references are made to acts and regulations that govern driving in British Columbia. This resource reflects the law in British Columbia as set out in these acts and regulations as of August 1, 2005. These references are written in plain language to help you understand their impact on individual drivers. In the event of a difference between the material included in The RoadSense Package Teacher Background and any of these acts or regulations, the acts and regulations shall apply.
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Using This Booklet

This booklet has been designed exclusively for use with the *RoadSense Package Instructional Plans for grades 8 to 12*. For teacher convenience, the Instructional Plans provide cross-references to this material under the Materials and Resources headings. All materials are referred to by the sub-headings indicated in the table of contents.

Only the information that is needed to support the Plans for all of these grade levels has been included. Because it’s intended for use at all levels, the Teacher Background includes more materials than are necessary to achieve the learning outcomes for any one grade level.

Teachers will accordingly find it appropriate to selectively refer to this document only as needed, rather than treat it as a body of knowledge to be thoroughly assimilated.

For suggestions on how to use the information contained in this booklet, refer to the Instructional Plan for your course level. Please feel free to copy and distribute any information you think important to share with students.
Regional offices

If you’d like help bringing any safety program to your community, contact your Regional Loss Prevention Department at the office numbers listed below.

<table>
<thead>
<tr>
<th>Location</th>
<th>Phone</th>
<th>Fax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater Vancouver</td>
<td>604-296-1520</td>
<td>604-296-1503</td>
</tr>
<tr>
<td>Richmond/Fraser Valley</td>
<td>604-592-6416</td>
<td>604-592-6440</td>
</tr>
<tr>
<td>Southern Interior/Kootenays</td>
<td>250-979-4607</td>
<td>250-979-4602</td>
</tr>
<tr>
<td>North Central</td>
<td>250-561-5093</td>
<td>250-561-5065</td>
</tr>
<tr>
<td>Vancouver Island</td>
<td>250-729-3505</td>
<td>250-729-3548</td>
</tr>
<tr>
<td>Provincial Youth Strategies</td>
<td>Toll Free 1-866-661-6651</td>
<td></td>
</tr>
</tbody>
</table>

RoadSense Speakers

Consider inviting a RoadSense Speaker to address your group, school or community event.

They can motivate your group to consider the consequences of unsafe driving.

Visit the Geared 2 Youth section of www.icbc.com to learn more about these speakers.

The ICBC Website

www.icbc.com

The following topics and interactive options are listed on the site map for ICBC’s Website. For online users, a click on any of the following items will give access to detailed and up-to-date information.

- Autoplan Insurance
- Driver Licensing
- Claims & Repairs
- Road Safety
- Geared 2 Youth
- Buying a Car
- Auto Crime & Fraud
- Library
- Inside ICBC
PREPARING BC YOUTH for DRIVING
# Leading Causes of Death for BC Youth

## Causes of Death Among Youth Aged 13–21 • 1997–2003

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Car Crashes</td>
<td>94</td>
<td>84</td>
<td>91*</td>
<td>86*</td>
<td>76*</td>
<td>82*</td>
<td>83*</td>
</tr>
<tr>
<td>Accidental poisoning</td>
<td>11</td>
<td>16</td>
<td>10</td>
<td>12</td>
<td>15</td>
<td>7</td>
<td>12</td>
</tr>
<tr>
<td>Suicide</td>
<td>49</td>
<td>32</td>
<td>38</td>
<td>46</td>
<td>20</td>
<td>34</td>
<td>35</td>
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<tr>
<td>Homicide</td>
<td>18</td>
<td>10</td>
<td>10</td>
<td>16</td>
<td>6</td>
<td>3</td>
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<tr>
<td>Other violent causes (i.e. falls &amp; other accidental trauma)</td>
<td>36</td>
<td>26</td>
<td>21</td>
<td>17</td>
<td>27</td>
<td>17</td>
<td>16</td>
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<td><strong>Total violent causes</strong></td>
<td>208</td>
<td>168</td>
<td>177</td>
<td>177</td>
<td>144</td>
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<td>AIDS</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
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<td>0</td>
</tr>
<tr>
<td>Cancer</td>
<td>20</td>
<td>19</td>
<td>21</td>
<td>25</td>
<td>23</td>
<td>17</td>
<td>15</td>
</tr>
<tr>
<td>Other non-violent causes (i.e. diseases &amp; medical conditions)</td>
<td>27</td>
<td>39</td>
<td>51</td>
<td>35</td>
<td>47</td>
<td>74</td>
<td>62</td>
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<tr>
<td><strong>Total non-violent causes</strong></td>
<td>49</td>
<td>58</td>
<td>63</td>
<td>61</td>
<td>70</td>
<td>91</td>
<td>77</td>
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<tr>
<td><strong>TOTAL FATALITIES</strong></td>
<td>257</td>
<td>226</td>
<td>240</td>
<td>238</td>
<td>214</td>
<td>234</td>
<td>223</td>
</tr>
</tbody>
</table>

All data supplied by BC Vital Statistics (as at August/04), except where noted.

* Source: ICBC data (as of August/04)

The top five causes of youth fatalities in 2003 were:

- vehicle crashes (37% of all fatalities)
- suicide (16% of all fatalities)
- cancer (7% of all fatalities)
- accidental poisonings (3% of all fatalities)
- other transport accidents (2% of all fatalities)

NOTE: Car crashes are the number one killer and number one health issue for young people.
The Graduated Licensing Program: Rationale

Provisions of BC’s Graduated Licensing Program apply to all new drivers.

These materials have been produced to enable BC teachers to respond to student interest and concern about the program. Teachers are encouraged to share this information with their students in the course of discussion or by duplicating and distributing the info contained in this booklet.

Graduated licensing was implemented in B.C. on August 4, 1998. Graduated licensing allows new drivers to gradually gain the experience and skill they need by limiting their exposure to high-risk driving situations. New drivers extend their driving privileges as they gain experience, and develop the necessary skills, attitudes and behaviours needed to be safe drivers.

Crash Numbers for New Drivers

Statistics show that new drivers—regardless of age—are almost twice as likely to cause crashes as experienced drivers. Each year, about 60,000 new drivers enter the licensing system in British Columbia, and one in five of those new drivers is involved in a crash in the first two years on the road.

Although there are several reasons why new drivers are at greater risk of crashes than more experienced drivers, the most significant is inexperience. Many new drivers, regardless of age, simply don’t have the skills or experience they need to drive safely. Graduated licensing provides new drivers with a lot of practice in safer and more controlled conditions.

Another significant key factor contributing to the high crash rate among adolescent new drivers is the thrill-seeking and risk-taking behaviours associated with this age group. Sixty-two percent of all new drivers in BC are aged 16 to 19. Risk-taking, combined with inexperience behind the wheel, is a dangerous combination.

Success in BC

Fact: Within its first two years, BC’s GLP has been successful in reducing the new driver crash rate by 26%.

But while GLP is working, most of the crash reductions have come from the longer learner stage when new drivers must have a supervisor. Meanwhile, drivers in the novice stage are still over-represented in crashes, being about 45% more likely to be involved in a crash than more experienced drivers. As well, these crashes tend to be more severe. One in four crashes involving GLP drivers results in an injury or fatality. The risk of being in a crash, for new drivers, is very real.

That’s why, as of October 6, 2003, new rules were introduced to further improve new driver safety. The changes include:

• increased the length of the learner and novice stages
• added a safe driving requirement in the novice stage, and
• restricted novice drivers to carrying one passenger unless accompanied by a supervisor aged 25 or over, or unless the passengers are members of the driver’s immediate family.

These new rules strengthen GLP, help save lives and reduce injuries.

Success in Other Provinces and Countries

Graduated licensing is not just unique to BC. Many jurisdictions have adopted graduated licensing programs to address high-crash rates among new drivers. Jurisdictions that have graduated licensing include Ontario, Alberta, New Brunswick, Nova Scotia, Prince Edward Island and Manitoba.

While specific systems differ from one another in a variety of ways, the results are the same: crashes, injuries, and deaths among new drivers drop significantly. Evaluations of graduated licensing programs in Ontario, Maryland, California, Oregon, and in New Zealand have shown a five to 31% reduction in new driver crashes.¹
Features of the Graduated Licensing Program

The minimum driving age in BC is 16. Those under 19 years of age must have signed parental/guardian consent to obtain a Learner driver’s licence.

In BC’s Graduated Licensing Program (GLP), new drivers must pass through two stages before getting a full-privilege driver’s licence: the Learner stage and the Novice stage.

At each stage, the driver is issued a licence: a Learner driver’s licence and then a Novice driver’s licence. Each licence will display the new driver’s photo, indicate the new driver’s class of licence, and list the restrictions that apply.

**Learner Stage**

The Learner stage lasts a minimum of 12 months and begins when an applicant has qualified for their Learner’s licence.

To get a Learner’s licence, the applicant must pass a knowledge test that includes road sign recognition, and also pass a vision screening. Upon qualifying, a Class 7L photo Learner’s licence is issued and is valid for two years.

Learners are also provided with a Learner Driver Kit which includes an official Learner Driver “L” sign and *Tuning Up for Drivers*. *Tuning Up* is designed for learner drivers and their supervisors and provides a series of detailed lesson plans to help learn to drive, and to prepare to take the Class 7 road test to graduate to the Novice stage.

Please check [www.icbc.com](http://www.icbc.com) for further information.

**Novice Stage**

Novices are provided with a Novice Driver Kit which includes an official Novice Driver “N” sign and details of Novice stage driving conditions and restrictions.

The Novice stage lasts a minimum of 24 months.

After that time, new drivers may take the Class 5 road test to exit GLP and be issued a full-privilege Class 5 driver’s licence.

**Enforcement**

Police throughout British Columbia support graduated licensing, and will enforce the graduated licensing restrictions just as they enforce other driving laws.

For example, new drivers in the Learner stage who drive without a qualified supervising adult or during restricted hours could receive a fine of $109 and three demerit points.

Violating any graduated licensing restriction can also result in sanctions by the Superintendent of Motor Vehicles.

While all drivers face tough penalties if they drink and drive, including fines, driving prohibitions, and jail sentences, new drivers are subject to even stricter rules.
<table>
<thead>
<tr>
<th>STAGE</th>
<th>RESTRICTIONS</th>
<th>RATIONALE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Learner stage</td>
<td><strong>ACCOMPANYING ADULT DRIVER:</strong> New drivers in the Learner stage must drive with a fully licensed supervising adult in the front seat. This supervisor must be at least 25 years of age. Drivers with Novice licences do not qualify.</td>
<td>The requirement to drive with a qualified supervising adult ensures that the Learner (who has not yet taken a road test) is safe and deterred from poor driving practices.</td>
</tr>
<tr>
<td></td>
<td><strong>ZERO BLOOD ALCOHOL CONTENT (BAC):</strong> New drivers cannot drive after consuming any amount of alcohol. In fact, since a fully licensed supervising adult must accompany the Learner-stage driver, if the supervising driver has been drinking, no one should drive. If a qualified driver is not available to accompany the new driver, the vehicle should not be driven and an alternative means of transportation must be found.</td>
<td>Driving is a complex task requiring full attention. Alcohol impairs skill and judgment. For new drivers, who may have difficulty with relatively simple driving tasks and manoeuvres, consuming even a small amount of alcohol could be extremely dangerous. The best way for all drivers to ensure they are alert is to avoid driving after drinking any alcohol.</td>
</tr>
<tr>
<td></td>
<td><strong>DISPLAY LEARNER SIGN:</strong> GLP learner drivers must display the official Learner “L” sign, available free from ICBC.</td>
<td>“L” signs alert other drivers to be patient and to make special allowances for the new driver.</td>
</tr>
<tr>
<td></td>
<td><strong>PASSENGER LIMIT:</strong> New drivers in the Learner stage must drive with a fully licensed supervising adult in the front seat who is at least 25 years of age, and may have only one other passenger in the vehicle.</td>
<td>The limitation on the number of passengers in the vehicle reduces the risk of distracting the new driver. The learning driver must be able to concentrate on learning to drive. Research shows that new drivers learn more if they are with an experienced driver and are not distracted by others in the vehicle. New drivers should not be subjected to “backseat driving,” peer pressure, or too many conflicting voices.</td>
</tr>
<tr>
<td></td>
<td><strong>LIMITED DRIVING HOURS:</strong> New drivers in the Learner stage are not permitted to drive between midnight and 5:00 am.</td>
<td>Late-night driving is risky because of poor visibility and the increased chance of unpredictable (e.g., impaired or tired) drivers sharing the road. This restriction reduces that risk. New drivers have ample opportunity to gain night driving experience before midnight during the Learner stage.</td>
</tr>
<tr>
<td></td>
<td><strong>DURATION:</strong> Learner stage lasts a minimum of 12 months. Please check <a href="http://www.icbc.com">www.icbc.com</a> for further information.</td>
<td>Most of the crash reductions achieved in GLP have come from the longer learner stage when new drivers must have a supervisor. Evidence shows a 12-month Learner stage will further reduce new driver crashes.</td>
</tr>
<tr>
<td>STAGE</td>
<td>RESTRICTIONS</td>
<td>RATIONALE</td>
</tr>
<tr>
<td>------------</td>
<td>------------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Novice</td>
<td><strong>1</strong>  <strong>ZERO BLOOD ALCOHOL CONTENT (BAC):</strong> New drivers cannot drive after consuming any amount of alcohol.</td>
<td>Alcohol impairs skill and judgment. This restriction reduces the risk that new drivers will be affected by alcohol. Driving is a complex task requiring full attention, and even at the Novice level, new drivers may have difficulty with relatively simple driving tasks and manoeuvres.</td>
</tr>
<tr>
<td>Stage</td>
<td><strong>2</strong>  <strong>DISPLAY NOVICE SIGN:</strong> GLP novice drivers must display the official Novice “N” sign, available free from ICBC.</td>
<td>Again, “N” signs alert other drivers to be patient for the new driver. This is very important in the Novice stage, when a new driver begins to take the wheel without a fully licensed adult supervising.</td>
</tr>
<tr>
<td></td>
<td><strong>3</strong>  <strong>PASSENGER LIMIT:</strong> New drivers in the Novice stage can carry only one passenger unless accompanied by a supervisor in the front passenger seat, who is at least 25 years of age and holds a valid Class 1–5 driver’s licence.</td>
<td>Research has shown that with each additional passenger, the likelihood of a new driver being in a collision increases. These crashes also tend to be more severe. One in four crashes involving GLP drivers results in an injury or fatality. Limiting the number of passengers for Novice drivers will reduce the likelihood of a crash, and minimize the number of people injured should a crash occur. <em>This restriction doesn’t apply to immediate family members: mother, father, sister, brother, spouse, child, or grandparent—including step and foster relationships.</em></td>
</tr>
<tr>
<td></td>
<td><strong>4</strong>  <strong>DURATION:</strong> Novice stage lasts a minimum of 24 months. If a new driver gets a prohibition or suspension, this 24-month period will start over from the beginning when the licence is reinstated.</td>
<td>The intent of the Novice stage is for new drivers to gain safe driving experience that will develop safe driving habits and skills. If a driver receives a prohibition or suspension, this would not be indicative of safe driving behaviour, and therefore should not count toward the requirement of demonstrating 24 consecutive months of safe driving experience.</td>
</tr>
</tbody>
</table>
Penalties may be imposed on new drivers caught driving with any amount of alcohol in their system. Police use an approved screening device to determine if the new driver has consumed any alcohol. This device does make allowances for very small amounts of alcohol such as wine taken at communion or standard doses of cough syrup.

It is important, however, for new drivers to remember that alcohol isn’t the only substance that impairs driving ability.

Under the BC Motor Vehicle Act, a driver can be prohibited from driving for 24 hours if an officer believes the driver’s ability to drive is affected by alcohol or by a drug other than alcohol. This could be anything that affects a person’s driving ability, including prescribed or over-the-counter medications and illegal drugs such as marijuana, cocaine, heroin, or ecstasy.

Testing Procedures
A person wanting a Learner’s licence must pass two tests: a knowledge test that includes road sign recognition and a vision screening test.

Staff at ICBC Driver Services Centres or the offices of Government or Appointment Agents administer these tests on a first-come, first-served basis during business hours.

Learners may take their first road test after a minimum of 12 months. Please check www.icbc.com for further information.

Qualifying on the Class 7 road test shows that the new driver is aware of the rules of the road and has enough skill to operate a vehicle safely and effectively without supervision.

Novice drivers may take a Class 5 road test to exit GLP after a minimum of 24 consecutive prohibition and suspension free months in the Novice stage. The Class 5 road test requires new drivers to demonstrate a higher level of skill and understanding, as well as the attitudes and behaviours they need to be safe drivers.

Driver Training
While professional driver training is not mandatory under BC’s Graduated Licensing Program, it may be advantageous.

The course offered by some driver training schools will be based on an approved ICBC curriculum. These schools should display a Graduated Licensing Program approval certificate (with an expiry date shown on it). An ICBC-approved driver training course also counts as two external course credits towards satisfying the grade 11/12 requirements for graduation from secondary school.

To check that a driving school offers the approved course, call ICBC at: 1-800-663-3051. You can also see a list of schools offering approved courses on www.icbc.com in the Driver Licensing section.
Preparing for Tests

Knowledge tests require reasoning and not just memorization. Road tests also require demonstration of safe driving knowledge, skills and habits.

Please stress that students will need to study carefully for knowledge tests, and practise the skills they learn to prepare for road tests. ICBC has designed these tests to help ensure new driver competency in order to save lives, prevent injuries, and keep insurance costs down.

Students are encouraged to read ICBC’s RoadSense for Drivers and Tuning Up for Drivers to prepare and study for all tests. These guides are also available on ICBC’s website www.icbc.com

Students may also visit this website to try the Online Practice Knowledge Test, or view RoadSense Tips online — video tips by driver examiners showing how to drive safely.

Fees

The fees for each stage of Graduated Licensing are listed on the following chart.

The fees for tests apply each time a test is taken (e.g., if a new driver fails a test and has to take it again, the test fee must also be paid again).

If you fail to attend your road test appointment without providing at least 48 hours cancellation notice or a valid reason acceptable to ICBC, $25 will be added to your next road test fee.

<table>
<thead>
<tr>
<th>TESTS &amp; LICENCES</th>
<th>GRADUATED LICENSING FEES IN BC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge tests</td>
<td>$15 per test</td>
</tr>
<tr>
<td>Photo Learner driver’s Licence (valid for 2 years)</td>
<td>$10 (including tool kit: Learner Driver “L” sign and instructions, Tuning Up for Drivers guide)</td>
</tr>
<tr>
<td>Novice (Class 7 or 8) road test</td>
<td>$35 per test</td>
</tr>
<tr>
<td>Photo Novice driver’s Licence (valid for 5 years)</td>
<td>$75 (including tool kit: Novice Driver “N” sign and instructions)</td>
</tr>
<tr>
<td>Class 5 or 6 road test to exit GLP</td>
<td>$50 per test</td>
</tr>
<tr>
<td>Photo full-privilege driver’s licence upgrade from Novice class (replacement licence)</td>
<td>$17 (replacement licence fee)</td>
</tr>
</tbody>
</table>

**NOTE:** If a Novice driver is within six months of licence expiry and passes a road test to exit GLP, the full-privilege licence issued will be a renewal rather than a replacement licence.

$75 (renewal licence)

Booking a Road Test

If you live in the Lower Mainland, road tests can be booked online at www.icbc.com.
Are you considering a motorcycle licence?

Graduated Licensing for Motorcyclists

Applicants who do not hold a full-privilege driver's licence and want a motorcycle licence must enter graduated licensing. (BC's Graduated Licensing Program does not apply to experienced drivers who want to obtain a licence for another class of vehicle.)

To get a motorcycle learner's licence (Class 8L), applicants must:

- pass the motorcycle knowledge test
- pass vision and medical screening

New riders spend a minimum of 12 months in the Learner stage. Please check www.icbc.com for further information.

During the Learner stage, new motorcycle riders:

- must have a zero blood alcohol content while driving
- must display the official Learner "L" sign visible to drivers behind when riding

After passing a Class 8 road test, new riders enter the Novice stage, which lasts a minimum of 24 months.

In the Novice stage, new motorcycle riders:

- must have a zero blood alcohol content while riding
- must display the official Novice "N" sign visible to drivers behind while riding
- must accumulate a minimum of 24 consecutive prohibition and suspension free months of riding. If a Novice rider receives a prohibition or suspension, he/she must go back to the beginning of the Novice stage.

Upon passing a Class 6 road test to exit GLP, new riders earn a full-privilege Class 6 (motorcycle) driver's licence.
Responding to Emergency Situations

It is important for anyone on the road to be prepared to act in the event of an emergency. The following procedures are designed to provide students with the tools necessary to respond to traffic emergencies.

➡ Responding to a Collision

➡ Whether you are in a vehicle or on a motorcycle, your first action should be to get out of the way. Try not to block the view of the collision to oncoming traffic.

➡ If you are in a vehicle, and feel you should stop to offer assistance, pass well beyond the crash before pulling off the road. Next, turn on your emergency flashers and raise your hood to call adequate attention to yourself.

➡ If you must approach the crash site (e.g., if emergency crews have not yet arrived), do so with extreme caution: watch for and avoid dangers such as loose wires, fires, or any hazardous materials like spilled gasoline. Turn off the ignitions of all vehicles to reduce the risk of fire.

➡ Never attempt to move a person injured in a crash—call 911.
ZEN and the ART of CRASH AVOIDANCE
Vehicle Crashes: Causes, Costs & Consequences

Although people often refer to vehicle crashes as traffic accidents, the circumstances under which many occur make them less than accidental.

Causes of Crashes

In a true accident, those involved have all been driving with due care and attention, observing the rules of the road and the tenets of good defensive driving. In retrospect, there is little that those involved could reasonably have done any differently that would have prevented the crash. In most crashes that occur, however, one of the drivers contributes to the crash by ignoring traffic laws or by driving without due care and attention. Indeed, the three leading causes of police-attended vehicle crashes in BC are:

1. speeding
2. impaired driving
3. risk-taking when driving (e.g., following too closely, running red lights, insufficient maintenance)

In 2002, the top human condition and action factors in police-attended injury and fatal collisions were:

<table>
<thead>
<tr>
<th>Human Condition Factor</th>
<th>Human Action Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcohol involvement</td>
<td>Driving without due care</td>
</tr>
<tr>
<td>Driver inexperience</td>
<td>Failing to yield right of way</td>
</tr>
<tr>
<td>Fell asleep</td>
<td>Unsafe speed</td>
</tr>
<tr>
<td>Extreme fatigue</td>
<td>Following too closely</td>
</tr>
<tr>
<td>Illness</td>
<td>Ignoring traffic control device</td>
</tr>
<tr>
<td>Drugs (illegal)</td>
<td>Improper turning</td>
</tr>
<tr>
<td>Sudden loss of consciousness</td>
<td>Driving on wrong side of the road</td>
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<tr>
<td>Physical disability</td>
<td>Improper passing</td>
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<tr>
<td>Medication</td>
<td>Pedestrian error/confusion</td>
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Costs of Crashes

It is easy enough to add up insurance payouts made to cover the costs of vehicle repairs, liability, and medical care each year.

Where the Money Goes

In 2003, ICBC paid out more than $2.2 billion in claims costs for collisions alone, and this does not include:

→ the repair costs incurred by at-fault drivers who do not have coverage for collision or whose coverage has been rendered invalid (e.g., because they were driving while impaired—see Limitations on Vehicle Insurance Coverage)

→ the medical costs beyond those covered by ICBC, that were paid by other forms of insurance such as the BC Medical Services Plan
Crash Consequences

Death, injury, emotional trauma, bankruptcy—the consequences of being involved in a crash can have permanent repercussions on a person’s life.

Death

More than 28% of fatal crashes in BC claim the lives of people aged 13 to 25. Males represent seven out of 10 fatalities in this age group.

Injury

For every collision that results in death in BC, there are about 100 injuries, many of them serious. A full third of BC’s crash injuries happen to people aged 13 to 25. The gender split is: 55% male, 45% female. All students need to know how to minimize this risk.

Loss and Emotional Trauma

Apart from the vehicle crash costs that can easily be measured in dollars and cents, one needs to consider the lost productivity that occurs when someone—a close family member, relative, or colleague—is injured. Lost productivity can often never be fully calculated or compensated. More significantly, one must consider human costs in terms of pain, suffering, grief, or other emotional trauma that follows a serious crash. For the badly injured, there may be shattered dreams or loss of independence. Grief, anger, or depression often set in. For the friends and family members of victims, even of those who survive, the same emotions can predominate. Everything from frustration and anxiety to intense pain and sadness may be experienced.

Legal and Social Consequences

For those who are at fault in a vehicle crash, either because of drinking, speeding, or other recklessness, the consequences may be no less severe. Even if their own injuries are comparatively minor, they may face fines, imprisonment, and/or loss of driving privileges and insurance coverage. Almost certainly, they will bear the stigma of having caused death or serious injury. Financial liability may wipe them out or push them into bankruptcy. In the case of a young person driving a parent’s car, the parent might ultimately be liable. For more information on loss of coverage and insurance breaches, refer to the Limitations on Vehicle Insurance Coverage section on page 55 of this booklet.

Consequences of Failing to Remain at the Scene of a Crash

Knowing the consequences of causing a crash, some drivers may be tempted to leave the scene and pretend that they weren’t involved.

Be warned: the penalties are stiff. If you are at fault in a hit and run crash, you can be fined and/or sent to jail, depending on the severity of the crash. If a hit and run driver has caused injury or death and can be positively identified by a witness, then he or she can be charged under the Criminal Code of Canada (section 252) for failing to remain at the scene of the crime, in addition to other penalties that might be imposed.
If there was no victim or witnesses involved, but it can be proven that the vehicle was involved in the hit and run crash, the owner of the car can be charged under the BC Motor Vehicle Act (section 73). The driver’s collision coverage would be voided, and if criminal charges were laid (because of injury or death caused by the crash), the entire policy would be breached.

ICBC would pay the claim for the victim and then may pursue the liable party (person responsible) for the recovery of money spent. This could add up to millions of dollars.

The Indefinite Licence Suspension Program—Dealing with Repeat Offenders

For some people, once is never enough. On BC roads, there are drivers who are repeatedly caught impaired or driving dangerously (e.g., excessive speeding).

To deal with repeat offenders, the BC government has created the Indefinite Licence Suspension (ILS) Program.

Since the introduction of the ILS Program if a driver is convicted a second time for an impaired or dangerous driving offence, their licence will automatically be suspended. The duration of suspension is extended for each conviction a person receives within 10 years of a previous conviction:

→ **First conviction:**
  Automatic one-year licence suspension

→ **Second conviction:**
  Automatic three-year licence suspension

→ **Third conviction or more:**
  Automatic indefinite licence suspension *

* An indefinite licence suspension may be ended after 10 years if the person successfully completes a remediation program prescribed by the BC government.
The Perfect Driver
by Dawn Howard-Rose, PhD

Most of us think of ourselves as good drivers—it’s the “other guy” we need to worry about when we’re out on the road. Although awareness of what other road users are doing is certainly vital, there are many other important characteristics of good driving.

The attributes that make up driving ability can be grouped into five broad categories:

- psychomotor skills
- perceptual and cognitive skills
- attitude
- state of mind and health
- self-regulation

How might “perfect” drivers perform in each of these categories?

Practise, Practise, Practise

The psychomotor skills involved in effective vehicle handling are the most familiar elements of good driving, and the most quickly learned. They are like most other co-ordinated motor skills (such as riding a bicycle). Steering, shifting, controlling the accelerator, and braking become fairly automatic with enough practice.

Perfect drivers are so practised at vehicle handling that they can always place the car exactly where they want it to be on the road. This implies, of course, that they know where the car is on the road at any given moment, and also how it will react to the next manoeuvre (for example, down-shifting and steering to the left) given the vehicle’s capabilities, the current speed, road and weather conditions, and so on.

But that takes us into the area of perceptual and cognitive abilities—and in driving, there’s no separating these from the psychomotor skills.

Think Ahead

The complex perceptual and cognitive skills involved in driving take longest to develop. Only after the psychomotor skills have become somewhat automatic do novice drivers start to become better “thinking” drivers.

Perfect drivers who are highly proficient in cognitive and perceptual skills have what we think of as good judgment. They see and recognize potential hazards well before a physical manoeuvre is required. They monitor those hazards—perhaps with a foot covering the brake, just in case—until the risk has passed.

Unlike novices, perfect drivers are adept at multi-tasking and risk assessment. They watch all aspects of the driving environment, but keep the most attention on those factors that are most likely to cause a problem.

As we struggle to improve our driving skills and make the right decisions on the road, it’s important to remember that all of us are too human to ever achieve perfection. But it’s also important to know how high to set our sights.

Take Responsibility

When I’m driving down the road with my children in the back seat, I want the drivers all around me to have more than just physical and cognitive capabilities. I want them to have the right attitude, too.
Superior drivers not only have good driving skills but also want to use them at all times. In fact, they are determined to use them, regardless of distractions or irritations.

Their approach to driving is one of concern, not just for their own safety and that of their passengers but for all the other road users in the vicinity. They understand and respect the limitations of the vehicle, the road and weather conditions, and, of course, their own ability at any moment. While they do watch out for the “other guy,” they take responsibility for their own behaviour behind the wheel.

Practice and road experience alone are not enough to guarantee a “perfect” driving attitude. Our feelings about driving are the sum of many previous experiences, through which we developed our own idiosyncratic set of motives, beliefs, values, perceptions of self and others, and emotional responses to new events.

Although attitude is very much a part of overall personality, this does not mean that we can’t change or learn new approaches to driving. Young drivers, especially, can benefit from training programs that focus on the attitudinal components of driving.

Young drivers tend to have more difficulty resisting the influences of peers, media, and their own emotional state in many areas of their lives, including driving. However, they also have the advantage of being open to new ideas and new ways of interpreting experiences and behaviour.

For example, the ICBC-approved course curriculum for the Graduated Licensing Program, Mapping a Safe Course, helps new drivers explore how internal and external factors (social, emotional, and psychological) can influence their approach to driving. Through role playing, facilitated discussion, games, and other activities, novices examine the potential consequences of different driving behaviours.

Students are also challenged to take responsibility for themselves and are taught strategies for staying in charge of their driving behaviour in spite of the influences that bombard them.

Physical health, alertness, and emotional state strongly influence how well we drive. The highest level of driving skills and the best possible attitude towards driving can be ineffective if we’re tired, ill, in pain, or very stressed or anxious.

Superior drivers, then, are in top physical and emotional form, relaxed and rested, but also alert. They have no physical or mental ailments, chronic or acute, that cause pain, debilitation, or distraction or require medication. They concentrate fully on the driving environment, their own driving behaviour, and the performance of the vehicle.

For the same reason, superior drivers are not angry, highly stressed, or otherwise affected adversely by their emotional state. The ideal state for driving is very much like the alert and energized feeling that we enjoy after exercising.
Leave Ego at Home

Perhaps the truest mark of an expert is knowing how to judge one’s own performance and how to correct the situation if things are beginning to go off track. Self-regulation is a key attribute of superior drivers.

From the very beginning of each journey, superior drivers constantly monitor and adjust their behaviour according to their mental, physical, and emotional state. If they’re in a hurry, they use self-talk to avoid speeding: “I may be late, but speeding won’t get me there much sooner and it would put me and other people at risk—not worth it.”

At the same time, they assess the driving environment both inside and outside the vehicle: Is the radio distracting? Are the kids too loud? Are these things a problem just now because the traffic is particularly heavy? Is the setting sun creating glare? Is there black ice on the bridge? Because they take responsibility for their behaviour whenever they’re behind the wheel, they know how to adapt to changing conditions, and they do it.

However, our own driving is probably one of the most difficult things to regulate effectively, partly because we so often take driving for granted. We trivialize its importance and its difficulty while investing far too much ego in our own driving ability.

This self-imposed pressure can make us deny problems such as fatigue or stress. It can also prevent us from taking action (such as slowing down or pulling over for a rest) when internal or external conditions compromise our ability to drive safely.

Superior drivers, of course, know this about themselves and manage to overcome their delusion. They are sufficiently motivated to drive safely and purposely leave their ego in the driveway when starting any journey.

Superior drivers acknowledge that they are not, in fact, perfect, and that they had better pay attention and use every skill and strategy they know to make sure they get to their destination safely.

Like most other complex skills, driving is a dynamic activity. It demands that we process and respond to a quickly evolving array of external and internal information and also be prepared for the unexpected. Obviously, some parts of the driving task must become automatic if we are to manage all of this at once.

For new drivers, a state of cognitive, emotional, and even physical overload can be reached quite easily. But even superior drivers know that, despite their finely honed skills and good intentions, they, too, can reach overload very quickly in some circumstances.

Thus, they give themselves permission to be cautious even when other drivers are not; to be late for a meeting even if they will pay a price for that; to admit that they’re too tired or upset to be driving and pull over to the side of the road for a while.

These are not easy decisions, but such dilemmas are part of being human.
Factors Affecting Driver Behaviour

Drivers are called upon to make many decisions in succession, often with very little time to react.

Habit and reflex are frequently as important as considered calculation.

The following are some of the many factors that can affect driver behaviour at any time:

- **degree of attention and alertness**, that can be influenced by
  - distractions
  - the need to engage in conflicting tasks (e.g., using a map, negotiating unfamiliar streets)
  - fatigue
  - alcohol, drugs, or other factors that might cause impairment (e.g., a health condition)

- **time pressures**, that may be determined by
  - the purpose of the trip
  - the value of the time spent driving

- **feedback** from
  - passengers
  - changes in traffic flow (e.g., near misses, conflicts)

- **skill level**, with respect to
  - information processing
  - motor control (e.g., reflexes)

- **knowledge**, which may come from
  - driver training
  - public education
  - media

- **level of frustration and aggression**, which can be affected by
  - one's character
  - driving circumstances

- **deterrence**, which includes
  - awareness of legislated penalties for irresponsible driving
  - understanding of enforcement

- **willingness to accept risks**, often determined by the benefits gained by taking the risk (How valuable or important it is to get some place faster)

- **need for stimulus**, which means
  - capacity to avoid boredom
  - need for thrills, and the degree of pleasure associated with thrill-seeking

- **driving habits**, developed through experience

- **personal values**, particularly with respect to one's sense of duty to, or respect for, others

- **sense of social norms regarding driving**, which is generally established by the driver’s
  - awareness and acceptance of community standards
  - concern for the opinions of others (especially family and friends)
  - observations of others’ behaviour (i.e., driving behaviour)

- **level of stress**, with respect to
  - the level of work load and the total number of tasks
  - the degree of personal and social importance of the activity

- **skill level**, with respect to
  - information processing
  - motor control (e.g., reflexes)

- **knowledge**, which may come from
  - driver training
  - public education
  - media

- **level of frustration and aggression**, which can be affected by
  - one's character
  - driving circumstances

- **deterrence**, which includes
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  - observations of others’ behaviour (i.e., driving behaviour)
Preventing the Next Crash: Tips for Handling Emotions

Aside from the basics of crash prevention, like maintaining your driving speed within the legal limit, and obeying all traffic signs and lights, there are a number of things a driver can do to help avoid a crash.

Remind yourself, as a driver or passenger, to stay calm in the vehicle. Anger doesn’t do anyone any good on the road.

Whether you’re driving, biking, or walking, be courteous on the road. Your actions may inspire others to do the same.

The following list includes a few tips on how to keep your cool, and how to avoid “road rage.”

- **Help Others Keep Their Cool**
  - Always use your signal lights before turning or changing lanes.
  - When driving on a multi-lane road, do not block the passing lane.
  - When parking, do not be greedy for “room to move.” Use only one parking spot.
  - When getting in or out of the car, be careful not to let your car door hit the car parked next to you. This is common courtesy.
  - Don’t tailgate. This practice is high on the list of driver pet peeves and can provoke unnecessary anger.
  - Avoid improper use of high beam headlights. If you are using high beams, turn them down well before the approach of an oncoming vehicle.

- **Keep Your Cool**
  - If you do feel angry on the road, don’t pass it on. “Sharing” your anger by honking your horn or gesturing to other drivers may simply inspire others to do the same.
  - Always allow plenty of time for every trip. If you can’t, or if you’re running late, consider the consequences of your tardiness versus the possible consequences of a vehicle crash.
Restrain Yourselves!
Using Occupant Restraints Properly

When thinking about road safety issues, drivers and passengers often focus their attention more on what is going on outside their vehicle than what is happening within.

However, safety issues certainly don’t end with driving skill and awareness of road and traffic conditions; the situation inside the passenger compartment of your car is also very important. According to Transport Canada, each year in Canada approximately 1,000 people are killed and approximately 3,400 are seriously injured, because they did not properly use the occupant restraint device in their vehicle.

The occupant space of a vehicle is designed and constructed to be able to withstand the force of sudden collisions. In most car crashes, the passenger compartment stays intact: although the front or rear of the car buckles and crunches in on itself, the occupant space is relatively undamaged. Injuries and fatalities occur when the unrestrained occupants are

thrown about inside or are ejected from the vehicle.

There are three kinds of collisions when a car crashes:

→ vehicle collision—when the vehicle hits something, buckles and bends, and comes to a stop

→ human collision—when people are thrown about inside the passenger compartment of the vehicle

→ internal collision—when the occupant’s internal organs continue to move within the body at the speed the vehicle is travelling, and collide with the exterior frame of the body

In many circumstances it is the human collision that causes injury and death. The proper use of the head restraint, seatbelt, child restraint system, and air bags, is the first step to reducing the risk of injury in the event of a crash, and is something all new drivers should learn before they even leave the driveway.

Head restraints

Although it’s nice to have something on which to rest your head while driving, a head restraint is not intended for this purpose.

Head restraints are put in vehicles to keep passengers’ heads from whipping back and causing neck and/or spinal injuries in the case of a crash, or sudden stop.

Before you start to drive, adjust your head restraint to the height that’s right for you: the top of the head restraint should be at least level with the top of your ears—higher is even better. And, it should be no more than 10 cm from the back of your head.

DID YOU KNOW?

About 70% of all injuries in a collision are soft tissue injuries to the neck and spine.

Nearly 50% of vehicles on the road have head restraints that are incorrectly adjusted.
Seatbelts

Wearing a seatbelt significantly reduces your chance of serious injury or death in a crash.

Transport Canada estimates that if all drivers and passengers always wore their seatbelts, an estimated 300 lives would be saved annually.

According to a Transport Canada 2001 survey, 92% of all drivers and 90% of all passengers do have the good sense to buckle up in BC; however improper use is still a serious problem in vehicle crashes.

Almost 45% of all unbuckled passengers who were injured or killed were between the ages of 13 and 21.

It is not enough to ensure that only the driver is buckled up; everyone in the car should be buckled up.

Deadly Flying Objects

If your vehicle is involved in a crash, people become deadly flying objects. Ensure that your passengers are also properly restrained.

When a car stops suddenly, anything that is not properly restrained will continue to move forward at the same speed the car was travelling. It will not stop until it hits the dashboard, windshield, another occupant or something outside of the car.

An unbuckled 68-kg (150-pound) adult involved in a 50 km/h frontal crash with a stationary object will strike other occupants, the interior of the vehicle, or be ejected with the equivalent weight of a 3 tonne truck.

At the speed of 48 km/h, the impact of a collision is equal to a fall from a third floor window to hard ground below. You don’t want to be in that person’s way!

Close to Home

It is important to buckle up even on short trips—most injuries and deaths occur close to home. And, although one might associate the dangers of crashes with high-traffic areas, it is just as important to use an occupant restraint device if you are driving down a country road with no other vehicles in sight. Drivers can’t predict what may happen while they’re driving—whether an animal, such as a deer or raccoon, might suddenly cut across the road ahead, a car might appear out of nowhere, or another object could distract and force a sudden swerve.

Shocking Statistics

In 2002, more than 80% of the BC drivers involved in a crash who did NOT use their seatbelt were injured or killed, while only about 50% of those who used them were injured or killed.

This is a problem that should especially concern young drivers and passengers, since this age group is most prone to being injured or killed because they are less likely to buckle up.

In 2002, 25% of unbuckled drivers who were injured or killed in a crash were between the ages of 13 and 21. This is disproportionate, as this age group constitutes only 8% of BC drivers.

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Seatbelts
Always make sure the seatbelt you’re using fits you properly, and encourage your passengers to do so as well.

A good belt fit means positioning the seatbelt system so that the force of impact during a crash will be distributed over the bony structures of the pelvis and chest. Poor belt fit is when the lap belt is placed over the soft abdomen area or when the shoulder belt is under the arm, with a reclined seat or behind the back.

Only a properly adjusted belt will provide protection during a crash.

In order to get the most protection from your seatbelt you should:
→ wear a lap/shoulder belt system when available, and position the lap belt low over the pelvic bones (hips) and the shoulder belt over the shoulder and snug across the chest. Never place the shoulder belt under the arm or behind the back or with a reclined seat. It’s dangerous.
→ remove all slack from the lap and shoulder belt
→ if you’re pregnant, wear the lap belt snug and low over the pelvic bones (below the baby) and the shoulder belt snug against the chest
→ avoid using aftermarket devices that change the path of the shoulder belt—they can be unsafe

It only takes a second for a crash to happen, and those who aren’t properly protecting themselves and their passengers may be penalized for their negligence.

You, OR your passenger, can be fined $138 for not wearing your seatbelt in BC. If you have a passenger who’s under 16 and not wearing a seatbelt, then YOU are responsible for paying his or her fine.

Child Restraint Systems
In North America, hundreds of children die each year because they are not properly restrained in child seats. Infants and young children need to be correctly secured in a certified child restraint system—one that has a Canadian Motor Vehicle Safety Standards (CMVSS) label.

It is against the law to drive a vehicle with a child under the age of six riding without a proper restraint system. The penalty for breaking this law is a $109 fine.
There are different types of child seats available to accommodate children as they grow:

→ **Infant seat (rear-facing):** until the infant reaches the seat’s weight limit, and is one year old

→ **Convertible child seat (rear-facing):** until the infant is one year old and the infant reaches the seat’s weight limit

→ **Convertible child restraint (forward-facing):** until the child reaches 4 years of age and weighs about 18 kilograms (40 pounds)

→ **Combination harness/booster seat:** until the child is 4½ years old and up to 22 kilograms

→ **Booster seat:** until the child reaches eight years of age and weighs about 36 kilograms (80 pounds)

A child is not considered ready for the adult seatbelt system until they are approximately eight. A booster seat raises the child so the lap/shoulder belt fits properly over the child’s body.

→ **Adult seatbelt system:** only after the child has outgrown the booster seat

→ **NOTE:** A rear-facing child seat should never be placed in the front seat of a vehicle equipped with an active passenger air bag.

The weights and ages provided here are guidelines only. Be sure to check the manufacturer’s instructions. Only move children up to the next level of child restraint when they have outgrown the limits of their current restraint. The back seat is the safest place to buckle up children 12 and under. The centre position offers the best protection in most crashes. This is even more important if your vehicle has passenger air bags.

**DID YOU KNOW?**

In a 1997 Transport Canada survey, more than 30% of children ages three and four and 79% of children ages five to nine were secured only in an adult seatbelt.

An unrestrained 11.5 kg child involved in a 50 km/h frontal crash with a stationary object can be thrown forward with the weight of a 1,200 kg baby elephant.
DRINKING, DRUGS & DRIVING: A DEADLY MIX
Facts About Drug Abuse

Drug abuse is a serious problem in our society, and common sense dictates that in order to deal with this problem, it is necessary to understand it.

When you think about entering into the world of driving, it is important to realize that you could be sharing the road with people under the influence of at least one drug. Take this into consideration, and remember to always drive defensively!

Driving while impaired by alcohol is against the law in Canada. However, driving while impaired by any drug is also a crime.

The following pages contain facts about some of the most commonly used legal and illicit drugs in Canada, and their effects on a user.

Please note that this is an extremely brief list, there are a lot of other mind-altering substances out there that also pose a danger.
About Alcohol

Alcohol is the drug most widely used and abused by both youth and adults.

Problem Drinking

→ The Canadian Medical Association says that adults who regularly have three or more drinks a day are engaged in hazardous drinking. Four drinks or more at any one sitting or a total of 14 drinks or more per week is considered heavy drinking. The younger a person is when he or she uses alcohol, the greater the risk of damage, and the greater the likelihood of dependency.

→ There is a wide variation in an individual’s reaction to alcohol consumption. Both the amount consumed and the adverse consequences can serve as indications of an alcohol problem or addiction.

Physical Effects

→ Alcohol is a central nervous system depressant, which means it suppresses the brain’s ability to control the proper functioning of the body. Alcohol slows down heartbeat, breathing rate, and digestion, and it lowers body temperature. An alcohol overdose can suppress the breathing centre of the brain enough to cause death.

→ Alcohol irritates every organ with which it comes in contact. Long-term and frequent consumption of alcohol can cause damage (e.g., ulcers and inflammation) in the mouth, throat, esophagus, stomach, intestines, liver, and pancreas.

→ Within 20 minutes of drinking, alcohol is in the bloodstream and on its way to every cell in the body.

→ Chronic alcohol abuse impairs the ability of the heart muscle to effectively pump blood to the rest of the body, and it can cause irregular heart rhythm.

→ Heavy use of alcohol can cause blackouts. During an episode of a blackout, a person is not unconscious, but is unaware of his or her actions, and has no memory of the events that took place during that period of time. An episode of blackout can last from minutes to days.

→ There is no safe level of alcohol consumption for women who are pregnant. Women who drink during their pregnancy risk damaging their unborn child. The more serious consequences include Fetal Alcohol Effect (FAE) and Fetal Alcohol Syndrome (FAS), which involve impairment of fetus development and result in many life-long disabilities.

Personal and Social Effects

→ A high percentage of criminal activity and family violence is linked to alcohol abuse.

→ An alcohol problem is not just an individual problem. It affects family, friends, schoolmates, and co-workers. For every person who has a drinking problem, at least four other people are affected in negative ways. It is estimated that one out of every 10 people has a drinking problem. That suggests that up to 50% of our population is negatively affected by alcohol.
About Cannabis: Marijuana & Hashish

These drugs come from the plant *cannabis sativa* and have a wide variety of pharmacological properties, depending upon the dosage used and the method of consumption. Although they occupy a unique class as a drug, marijuana and hashish have properties in common with depressants and psychotropic drugs.

Marijuana contains 421 chemical substances.
The mind-altering chemical in marijuana is tetrahydrocannabinol (THC). The concentration of THC varies depending upon many factors. For example, there can be up to 50% THC in hashish oil, and the THC content in today’s marijuana is many times higher than in the past because growers have learned to cultivate the plant for this trait.

Physical and Social Effects

→ When smoked or eaten, marijuana alters perception and causes excitement, mild euphoria, and fatigue.

→ The THC in marijuana is highly fat-soluble and can be stored for up to 30 days in the fatty tissues of the body.

→ Even a person accustomed to the marijuana’s disorienting effect could suffer a panic attack after using this drug.

→ Regular non-medical use may affect lifestyle and create difficulties with family relationships and work performance.

→ One average marijuana cigarette (joint) contains four to five times the tar and produces two to three times the carbon monoxide of one tobacco cigarette. Cigarette smokers are most vulnerable to these substances, and could increase their risk of lung cancer by smoking marijuana.

Effects on Driving

Impairment by marijuana and alcohol together is more serious than the consequences of consuming the drugs separately.

THC attaches itself to the fat cells in the brain, the blood, and the respiratory system. Oxygen uptake and reflexes are likely to be less than optimal. A seemingly small additional intake of alcohol can make the person unfit to handle tools, power equipment, or vehicles.
About Cocaine & Amphetamines

Both cocaine and various forms of amphetamines, are known universally as “speed.”

Physical Effects

These stimulants produce a sense of exhilaration, enhanced self-esteem, and increased mental and physical activity.

Negative side effects of these drugs include: dizziness, tremor, headache, chest pains, vomiting, abdominal cramps, agitation, hostility, panic, aggression, and suicidal or homicidal tendencies. An overdose can trigger a heart attack.

Effects on Driving

Because the drugs offer an inflated sense of confidence as well as nervous energy, those driving under their influence often make hasty decisions, may be aggressive in their actions, and can therefore be extremely dangerous behind the wheel.

“Designer” Drugs

Since 1990, “designer” drugs—homemade chemical variations of mescaline and amphetamines mixed together—have grown in popularity among young people.

The most common designer drug is Ecstasy. The risk of consuming designer drugs is that there is no way to know what chemicals have been used.

Like any drug, Ecstasy and other designer drugs affect the brain, which can lead to impaired judgment and rash decisions, that make driving under their influence extremely risky.

DID YOU KNOW?

If you feel different after taking a drug (for any reason), YOU SHOULD NOT DRIVE for 24 hours.
About Prescription & Non-Prescription Drugs

Although people usually think of alcohol or illegal drugs when they think of impaired driving, many commonly used prescription or non-prescription medications can also cause side effects that are dangerous when driving.

The following legal drugs have the potential to impair driving:

- **Antihistamines**: can cause drowsiness, which can affect driving ability. Antihistamines are contained in many nonprescription cold remedies, cough medicines, allergy preparations, hay fever medications, and decongestants.

- **Pain Relievers**: often contain codeine, a drug that can cause drowsiness. The stronger the pain reliever, the greater the degree of sedation. Anyone whose alertness is affected by a pain reliever doesn’t belong in the driver’s seat.

- **Stimulants**: can cause nervousness, dizziness, loss of concentration, and visual problems. Amphetamines—stimulants that help relieve depression and control appetite—can cause drivers to overestimate their abilities. This could encourage a driver to take unnecessary chances on the road.

- **Tranquillizers**: can cloud judgment, slow reflexes, hamper eye-hand coordination, and slow brain activity. Other sedative-hypnotics, such as sleeping pills and barbiturates, can produce the same effects, that can last up to 14 hours.

If you are on medication of any sort, make sure to read the label. If it carries a warning such as “may cause drowsiness” or “avoid driving a motor vehicle,” do not get behind the wheel of a car.

Also, drinking alcohol or taking another drug while on medication simply isn’t a good idea. In addition, it is important to remember that using any drugs (prescribed or not) in combination with each other is particularly dangerous.

<table>
<thead>
<tr>
<th>Medication</th>
<th>Used For</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sedating antihistamines</td>
<td>Allergies</td>
</tr>
<tr>
<td>Antidepressants</td>
<td>Depression</td>
</tr>
<tr>
<td>Tranquillizers/sleep medications</td>
<td>Anxiety and insomnia</td>
</tr>
<tr>
<td>Cholesterol-lowering drugs</td>
<td>High cholesterol</td>
</tr>
<tr>
<td>Anti-vertigo medications</td>
<td>Motion sickness</td>
</tr>
<tr>
<td>Non-steroidal anti-inflammatory drugs</td>
<td>Relief of pain and inflamma-</td>
</tr>
<tr>
<td></td>
<td>tion used for conditions such as arthritis</td>
</tr>
</tbody>
</table>
The Impact on Youth of Alcohol and Other Drug Use

By definition, “young” people haven’t finished growing yet; their body tissue is still soft and not fully developed. They are more susceptible to ulcers, cirrhosis of the liver, pancreatitis, malnutrition, and the other physical complications of alcohol and drug use.

Young people can develop these conditions at a much faster rate than adults whose body systems are fully developed. Smaller body size and a lack of tolerance to drugs are major contributors to alcohol poisoning among young people.

During puberty the surge of changing hormones in a teenager’s body contributes to physical and emotional sensitivity. Adding the uncertain effects of alcohol and other drugs to this state can be dangerous and create many problems for young people. Some drug experts believe psychological dependency on drugs develops more rapidly in young people than in adults.

Young people are also confronted with the challenges of maturing, like learning how to handle difficult situations, particularly ones involving feelings (e.g., the frustration that comes with fighting for freedom in the family or the anxiety of meeting a new girlfriend or boyfriend). If teenagers learn to handle these situations by using alcohol and other drugs, their natural maturation process will be interfered with, and they could become dependent on alcohol or other drugs to get through stressful times. As a result teenagers may not develop any other ways of coping with life’s challenges. This could also negatively influence their sense of personal power and independence.

At the point when a young person becomes drug dependent, his or her emotional growth slows. For example, a 17-year-old who has been dependent on alcohol or other drugs since the age of 14 will still be approaching issues with the emotional skills of a 14-year-old.

Young people rarely drink in a controlled moderate manner. The goal of alcohol and other drug use is often to experience intoxication, with little understanding of the severe consequences that could result.

Inexperienced use of alcohol and other drugs combined with inexperienced driving, sexual exploration, or other experimentation, can be dangerous. Inexperienced young people are also more likely than others to combine drugs, often without knowing the exact ingredients. Unpredictable results are extremely common.

One recent study found that adolescents perceive alcohol to be the easiest drug to obtain. More than 75% of Grade 8 adolescents surveyed found alcohol “fairly easy” or “very easy” to obtain.

Perceived ease of access to most drugs increased at higher grade levels.
Alcohol Poisoning: How to Recognize and Deal with It

— Adapted from Alcohol Poisoning: “It Happened Last Night,” Bacchus, the Alcohol Education Group.

If you had a friend who, after eating dinner at a restaurant, complained of feeling nauseated and weak, started vomiting soon after, and then passed out, what would you think? How would you react?

Many people have become desensitized to the dangers of alcohol poisoning. Most alcohol users have seen or heard of others getting so drunk they pass out, with the only repercussion being a hangover the next day. For this reason, alcohol poisoning might be perceived as less dangerous than E. coli or salmonella food poisoning. But alcohol poisoning is a medical emergency, and it too can have deadly consequences. Since alcohol is a depressant, it slows down many body functions, such as heart rate and breathing. Too much of it can slow the vital organs, such as the heart and lungs, to the point of stopping for good.

How much alcohol will cause poisoning? There is no simple answer. Some people with a low tolerance might be in serious risk of suffering poisoning after six drinks. Others can drink more than 10 and get extremely drunk, but not pass out or suffer any other obvious ill effects.

Do you know how to tell if a person is suffering from acute alcohol poisoning, and in need of medical attention? Here are some steps you should follow when dealing with someone who’s passed out or semi-conscious from having had too much to drink:

1. **Try to wake the person**
   - Is the person at all aware of what’s happening? Is the person unconscious? Can he or she be woken up? Try and call the person’s name. Pinch his or her skin—there should be a reaction. Since alcohol is a depressant, it will numb the nerves. By pinching the skin you can gauge how far along the “overdose” has progressed.

2. **Make sure the person is lying on their side and never left unattended**
   - Turn the person on their side so that if vomiting occurs, their airway will not be blocked and the person will not choke. Stay with the person. Only leave them if you have to go to a phone or to get someone to help you. Monitor their breathing. Make sure the person does not roll over on their back.

3. **Check skin colour or temperature**
   - What is the person’s skin colour and temperature? Is enough blood getting to the skin? If a person has pale or bluish skin, or if the skin is cold and clammy, you should get help. (This indicates that the person is not getting enough oxygen.)
**Check the person's breathing**

How is the person breathing?

- If breathing is irregular with a few breaths and then nothing for a while, medical attention is necessary.

- If breathing is too slow or shallow with less than eight breaths a minute, or more than 10 seconds in between breaths, this is another sign that you should get help.

**There are no absolutes. Everyone is different**

These are just some of the potential signs of acute alcohol poisoning. A person could have one or all of these signs. For instance, there is no guarantee that if a person is breathing nine times a minute that they are fine, or if the person is breathing seven times a minute that they will die. If you cannot wake the person, it is a serious situation. If you are at all concerned, don’t hesitate to get help.

It is important to remember that the body oxidizes about one ounce (approximately one drink) an hour. Someone who drinks very quickly might pass out before all of the alcohol has reached the brain. This person might seem all right when first checked, but the full effects of the alcohol might not have hit yet. Someone who has been rendered semi-conscious or unconscious from too much alcohol should be constantly monitored.
How Alcohol and Drugs Affect Driving

Driving a vehicle uses almost all our basic skills—perception, attention, judgment, decision-making, physical reactions—as well as our ability to co-ordinate them. Because alcohol affects each of these skills, it has many adverse effects on driving.

**Vision and Perception**

Perhaps the most important skill for driving is the simple ability to see or perceive. Our ability to judge distances between stationary objects is greatly reduced when blood alcohol content is more than 80 mg per 100 mL of blood.

The ability to estimate distances between moving objects is reduced. Some people are affected this way at blood alcohol contents as low as 20 mg per 100 mL of blood.

The ability to adjust to sudden darkness is impaired at blood alcohol contents of 80 mg per 100 mL of blood and higher. This happens each time the headlights of an oncoming vehicle pass you.

When driving, we usually make a conscious effort to scan the road for signs, traffic, and pedestrians. Impaired drivers tend to make fewer visual scans of their surroundings. They are also more likely to look at one thing, such as the lane markers or a traffic sign, for longer periods of time. Consequently, their speed of scanning their surroundings is much slower.

Alcohol also affects the small rapid eye movements that drivers rely on to detect objects on the outer edges of the visual field.

Alcohol impairment results in tunnel vision, which is a narrowing of the visual field. As a result, impaired drivers actually see less on either side of the road.

**Muscles and Reflexes**

Alcohol also affects other skills critical for safe driving. In simulated driving tests, drivers with blood alcohol contents of about 90 mg per 100 mL of blood steered and braked more slowly and used the brake pedal more roughly than their non-drinking counterparts. Some drivers with blood alcohol contents as low as 42 mg per 100 mL of blood (well below the legal limit) performed emergency braking and evasive manoeuvres with less skill than non-drinking drivers.

**Judgment and Co-ordination**

As a depressant, alcohol slows our ability to make correct decisions at the right time.

When we drive, we have to do several things at the same time: keep our eyes on the road, watch out for dangerous situations, keep our vehicle in the proper lane, and maintain a constant speed. Alcohol affects our ability to co-ordinate these actions.
It also affects judgment and can increase our willingness to take risks. There is no safe limit for drinking before driving. Impairment can occur at levels below 80 mg per 100 mL of blood.

You are safest if you completely separate driving from drinking.

## Mind-Altering Drugs

Alcohol is not the only drug that impairs driving.

Marijuana is second only to alcohol as the drug most frequently found in the bodies of crash victims. People under the influence of marijuana are more likely to miss important visual cues when driving, to be less co-ordinated, and to have trouble staying in their lane.

Marijuana also affects judgment and concentration.

Amphetamines can give one a false sense of security and alertness and increase self-confidence, all of which make a driver more likely to take risks.

Barbiturates can affect alertness, attention, judgment and reaction time in a driver.

Tranquilizers such as Diazepam (Valium) slow reaction time by interfering with eye-hand co-ordination and slowing the speed at which the brain processes sensory information.

Antihistamines used for colds and allergies may cause confusion and drowsiness.

No mind-altering drugs should be used by someone who intends to get behind the wheel.

Coroner’s studies show that the combination of alcohol and marijuana is particularly dangerous.

Facts about Impaired Driving

In Canada, it is illegal to drive a motor vehicle if impaired by alcohol or drugs.

The legal blood alcohol concentration (BAC) limit is 0.08—this means if 100 mL of your blood contain 80 mg or more of alcohol, you are considered legally over the limit to drive. How much alcohol it takes to reach this level depends on many factors—gender and weight being the two most important.

It does not take much.

An adult woman who weighs 57 kg is legally impaired after two drinks.

An adult male who weighs 68 kg is legally impaired before he finishes his third drink.

HOWEVER, in Canada you can be arrested for impaired driving even if your BAC is under 0.08. If a police officer suspects that your awareness and reactions have become impaired at a lower BAC level, or by drugs other than alcohol (e.g., marijuana, tranquilizers), you can be charged with impaired driving.

Being impaired is not synonymous with being drunk. Most people are substantially impaired long before feeling drunk.

All forms of alcohol cause impairment: one bottle of beer (354 mL or 12 oz.), one glass of wine (145 mL or 5 oz.), and a drink made with a jigger of hard liquor (45 mL or 1 oz.) are all considered “average” or “standard” drinks, as they all contain approximately the same amount of alcohol.

Once alcohol has entered the bloodstream, it takes about one hour for an average standard drink to be eliminated. It is important to remember that people with low body weight—typically the young, the elderly, and females—process alcohol at a much slower rate than this.

Food slows down the rate of absorption; however, passage of time is the only way to lower your blood alcohol content. Black coffee, cold showers, exercise, or any other remedies do nothing to make a person more sober. If anything, they can cause a false sense of alertness.

A Swedish experiment reported that driving with a hangover, even with a blood alcohol level of 0.0, reduces driver skill behind the wheel by 20%.

This was true for people who felt terrible, as well as for those who reported feeling no ill effects after a night of heavy drinking.

A study by the Addiction Research Foundation (now called the Centre for Addiction and Mental Health) discovered that, after alcohol, the drugs most commonly found in crash victims were: cannabis (e.g., marijuana and hashish), tranquilizers, and cocaine. Other drugs found were: morphine, barbiturates, codeine, meperidine (e.g., Demerol), dephenyhydramine (e.g., Benadryl), and pheniramine, an ingredient in many cold preparations.

In BC, police officers are being trained to recognize impairment by drugs other than alcohol. Such officers, known as Drug Recognition Experts, are growing in number on BC roads.

According to the RCMP, U.S. statistics show Drug Recognition Experts have an 85% success rate in identifying drivers who are impaired by drugs other than alcohol.
Drinking Driving in British Columbia: Some Numbers

Approximately 25% of all BC road fatalities are alcohol-related.

- In 2002, 114 people were killed in alcohol-related crashes on BC roads. Of all the injured victims in 2002 alcohol-related collisions, 73% were in or on the drinking driver's vehicle.

- In 2002, more than 35% of all BC drivers involved in alcohol-related crashes who were inebriated at the time of the crash were between the ages of 16 and 25; yet this age group comprises fewer than 15% of BC's total driver population.

- More than 35% of all drivers who were injured and 30% of all drivers who were killed in 2002 while drinking and driving were between the ages of 16 and 25. As scary as this may be, the consequences of accepting a ride with a drunk driver are even greater for young people: 45% of all passengers injured and more than 52% of all passengers killed in alcohol-related collisions were between the ages of 16 and 25.

It's just as important to remember not to get into a car with someone who's been drinking as it is not to drink and drive yourself!

- Each year, about 7,000 motorists are charged with driving while impaired. Approximately 40% are convicted; most receive penalties other than jail.

- Between May and December 2002, municipal police agencies in BC checked more than 1.9 million vehicles in CounterAttack road checks. Police administered over 13,000 roadside breath screenings and removed over 3,000 suspected impaired drivers from our roads by way of Criminal Code of Canada charge (906) or 24-hour roadside prohibition (335 of which were suspected to be under the influence of drugs other than alcohol).
Possible Legal Consequences of Impaired Driving in BC

Impaired driving poses an unacceptable risk to anyone on the road. Impaired driving is a Criminal Code of Canada offence.

If there’s reason to charge someone with impaired driving, the police file the evidence and make a recommendation to Crown prosecutors, who then decide which Criminal Code of Canada charge or charges to lay (see table on page 48).

They also choose whether to use summary proceedings or to indict the accused.

The courts then decide whether to convict and how to sentence. The corrections system may also be involved. These decisions are taken neither lightly nor instantly.

The day-to-day safety of drivers is the mandate of the BC Superintendent of Motor Vehicles. The Superintendent has the authority to remove unsafe drivers from the road whether or not they pose a risk penalized under the Criminal Code of Canada.

Provisions for such action are spelled out in the British Columbia Motor Vehicle Act, one of many sets of provincial statutes enforced by police.

The impaired-driving penalties under the Criminal Code of Canada appear as a table at the end of this section. What follows is a description of the ways in which the BC Superintendent of Motor Vehicles can apply administrative law to protect the safety of drivers.

Immediate Driving Prohibition

The BC Motor Vehicle Act (MVA) allows the police to act when a driver’s sobriety and competency is in question.

Several options are possible. The most familiar of these is the 24-hour driving prohibition at the roadside where a police officer suspects a driver’s ability to drive is affected by alcohol or other drugs.

The driver may be prohibited from driving for 24 hours if his or her answers, appearance and conduct suggest impairment, or if the driver gives a breath sample that reads “Warn” on an approved alcohol-screening device.

Your vehicle may also be impounded for 24 hours. You pay the cost of towing and storage of your vehicle.

(The “Fail” reading is where the Criminal Code of Canada enters the picture.)

90-Day Prohibition

A driver who refuses to provide a breath sample faces an automatic administrative penalty. If the driver fails or refuses a test for alcohol, then the MVA authorizes police to take away that person’s driver’s licence and serve a Notice of Driving Prohibition.

This 90-day prohibition does not take effect immediately; the driver has a week (7 days) in which to request a review of the decision, if desired.

If the decision stands, then beginning 21 days after the date the driver received the notice, the driver is prohibited from getting behind the wheel for another 90 days.
Vehicle Impoundment

Should anyone be found driving while prohibited or suspended, the MVA allows police to impound the vehicle they are driving and have it stored at an authorized facility for at least 60 days.

A person who lives with the owner of the vehicle and has a valid driver’s licence can apply on compassionate grounds for early release of the vehicle before 60 days if it hasn’t been previously impounded during the same prohibition or suspension period. Within the next two years, any subsequent impoundment increases the impoundment period from 60 days to 90 days.

Extra Meaning to a Conviction

The British Columbia Motor Vehicle Act underlines the importance of sober driving in another way. It matches the strictest provisions in Canada for keeping convicted drinking drivers off the province’s roads.

Driving prohibition is also required by federal law. Conviction on a first drinking-driving offence automatically brings a minimum Canada-wide prohibition of three months. However, all provincial statutes impose longer prohibitions, so going outside of BC after three months is not a way of recovering driving privileges.

The MVA quadruples the federal minimum within British Columbia. That is, the MVA automatically prohibits driving for one year for anyone convicted of a motor vehicle-related Criminal Code of Canada offence. (This prohibition and the Canada-wide prohibition run concurrently.)

Repeat Convictions Taken Seriously

Drivers with multiple convictions, administrative driving prohibitions or roadside prohibitions or suspensions may be required to complete an alcohol assessment program at their expense.

On receiving a second traffic-related criminal conviction, a driver may not operate a vehicle in BC for a minimum of three years. On third conviction, the prohibition is “indefinite” in length.

Once you are charged with a drinking-driving offence, Crown Counsel will decide which of the two ways your case can be prosecuted—either as a summary offence or as an indictable offence.
The following chart illustrates the penalties under the *Criminal Code of Canada*:

<table>
<thead>
<tr>
<th>Offences</th>
<th>Penalties</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Prohibition from Driving</td>
</tr>
<tr>
<td>Impaired Driving BAC of more than 0.08%</td>
<td></td>
</tr>
<tr>
<td>First offence Refuse a blood sample</td>
<td>Summary conviction 1 year to 3 years $600 - $2,000</td>
</tr>
<tr>
<td></td>
<td>Indictment 1 year to 3 years $600 - unlimited</td>
</tr>
<tr>
<td>Second offence</td>
<td>Summary conviction 2 years to 5 years $600 - $2,000</td>
</tr>
<tr>
<td></td>
<td>Indictment 2 years to 5 years $600 - unlimited</td>
</tr>
<tr>
<td>Subsequent offences</td>
<td>Summary conviction 3 years to unlimited $600 - $2,000</td>
</tr>
<tr>
<td></td>
<td>Indictment 3 years to unlimited $600 - unlimited</td>
</tr>
<tr>
<td>Impaired driving causing bodily harm</td>
<td>Indictment Maximum 10 years unlimited</td>
</tr>
<tr>
<td>Impaired driving causing death</td>
<td>Indictment unlimited</td>
</tr>
</tbody>
</table>

255(1) Criminal Code
Updated: January 16, 2003
The INS and OUTS of INSURANCE: COSTS and CAUSES
Factors to Consider when Purchasing Auto Insurance

Compulsory Basic Coverage

Every BC motorist is required by law to carry Basic coverage. It is only sold by ICBC, and ensures that every vehicle on the road has a minimum amount of insurance coverage. Insurance is purchased at the same time and place as the vehicle’s licence plate. The plate number is the insurance policy number. Basic coverage includes:

- Third-Party Legal Liability Coverage ($200,000)
  If you injure someone else or damage their property and the law says you are responsible, Third-Party Legal Liability coverage pays claims or damages awarded in lawsuits against you, up to your purchased limit. Basic provides Third-Party Legal Liability coverage of $200,000. (With Canadian and US courts often awarding damages much higher than $200,000, many BC vehicle owners choose to increase their coverage to $1 million or more. This is known as Extended Third-Party Legal Liability coverage.)

- Accident Benefits
  Accident benefits cover all occupants of the insured vehicle in case of injury in a motor vehicle crash, regardless of who is at fault. The policy holder and members of his or her household are also covered if hit by a vehicle while walking or cycling. Accident benefits help with medical and rehabilitation expenses (up to $150,000), wage loss (up to $300 per week), funeral expenses (up to $2,500) and death benefits at varying levels.

- Underinsured Motorist Protection
  If you are injured or killed in a crash in which the at-fault vehicle does not carry enough insurance to cover the damages awarded to you, your Underinsured Motorist Protection will cover compensation that you or your passengers are entitled to, but the other vehicle owner couldn’t pay, up to a limit of $1 million per person. As an ICBC policy holder, you and members of your household are also covered if you are injured by an underinsured motorist when you’re a pedestrian or cyclist.

- Hit-and-Run and Uninsured Motorist Protection
  Some jurisdictions, including BC, have special funds to provide coverage to anyone who is injured or killed by a hit-and-run or uninsured motorist. The limit of coverage is $200,000.
  Your Basic coverage provides the same coverage to you if you are injured or killed in one of the jurisdictions that does not have such a fund. For example, the Canadian territories and many US states do not have such funds. Property damage is covered in some jurisdictions, but not in others, and will have a deductible that you will have to pay.

- Inverse Liability Coverage
  In some parts of Canada and the US, it is illegal to recover your losses from the at-fault driver or vehicle owner. If you are in a crash under these circumstances, Inverse Liability coverage will pay the cost of repairs to your vehicle, to the extent that the other driver is liable.
Optional Coverage

Optional coverage can be bought from ICBC or from other insurance companies. If you are insured with more than one company, remember that in the event of a crash, you will have to deal with each company on the aspect of the coverage they are responsible for.

Optional coverage includes:

- **Extended Third-Party Legal Liability**
  If someone who has only Basic Third-Party Legal Liability is found at fault for a crash in which the injuries and damages are more than $200,000, he will be responsible for paying any awards above the $200,000. That is why many motorists choose to increase their Third-Party Legal Liability to $1 million or more. Optional insurance offers coverage to amounts ranging from $300,000 to $5 million.

- **Collision**
  Collision insurance pays to repair or replace an insured vehicle if it is damaged as a result of upset or collision with another vehicle, a person, or an object (including the ground or highway), or impact with an object on or in the ground.

- **Comprehensive**
  Comprehensive insurance covers loss or damage to an insured vehicle by any cause except the loss or damage covered by Collision insurance. It includes things like loss or damage caused by: fire, lightning, theft, vandalism, malicious mischief, windstorm, earthquake, hail, impact with an animal, missiles, falling or flying objects (including rock or gravel damage to windshields), riots, civil commotion, rising water and more.

  While specific Comprehensive claims do not directly affect the amount an individual will pay for premiums in the future, an excessive number of Comprehensive claims may affect the availability of comprehensive coverage or the deductibles offered.

- **Specified Perils**
  Specified Perils coverage includes some of the losses covered by Comprehensive, but not all. A vehicle owner should choose one or the other, not both. Specified Perils coverage is cheaper than Comprehensive, but it provides less coverage. For example, Specified Perils does not cover losses from vandalism, malicious mischief, impact with animals, or flying objects.

  Excessively frequent Specified Perils claims may result in restriction of the availability of coverage in the future, much as set out for Comprehensive claims above.

- **Deductible**
  When buying insurance that covers repairs to a vehicle, the purchaser must choose a deductible. The deductible is the amount the vehicle owner must pay for repairs before the insurance kicks in to pay for the rest.

  A higher deductible costs less in insurance premiums, but costs the insured more if there is a claim.

How ICBC Sets Insurance Premiums

To determine the cost of each individual's insurance, ICBC looks at:

- **Rate class**—how the insured vehicle will be used. Examples are:
  - pleasure use only
  - business use
  - delivery use

  It's important for students to understand that Delivery is a different rate class as it is not uncommon for them to have part-time jobs as delivery people who use their own vehicles, and their insurance coverage should reflect...
that use or they may not be covered in the event of a claim.

**Territory**—where the vehicle is usually located when it's not in use, usually the owner's home address.

ICBC has divided BC into different territories.

**Claim Record**—of both the vehicle owner and the principal operator. Often these are the same person, but often the owner is required to specify a different principal operator.

The premium is set according to whichever of the two represents the higher risk and has the lesser discount entitlement. ICBC uses a Claim-Rated Scale to determine how a person's claim record will affect his or her premiums.

**Make, model and year of the vehicle**—only affect premiums for Optional insurance.

**Optional insurance**—obviously a vehicle owner has to pay more for extra coverage. The amount will vary according to the Optional coverage options and the details of the coverage, such as how much of a deductible is chosen.

**The Claim-Rated Scale**

ICBC's Claim-Rated Scale is set up to reduce costs by linking the cost of insurance to a person's claims record. Safe drivers will pay lower rates than those who cause crashes.

Every new insurance holder, whether age 16 or 68, starts at the base rate on the scale.

Then, depending on their claims record, they will gain discounts off of the base rate, or pay surcharges over and above the base rate.

For each year that a policy has no at-fault claims, the insured will gain a five percent discount off the base rate, up to a maximum of 40%. After 40%, the discounts continue, but at a slower rate than five percent per year. Also, as your discount increases, the percentage is different for Basic and Optional coverages.

However, if there are at-fault claims, the insured moves in the opposite direction on the scale.

Depending on where they were when they had the at-fault claim, it might mean they now have a smaller discount, or it might mean they have moved right out of discounts and into surcharges.

The only way to recover their previous position on the scale is to have three consecutive claim-free years following the at-fault crash.

How much extra premiums will cost after an at-fault crash will vary according to how many claim-free years the insured had prior to the crash. If someone has been driving for 15 years and this is the first at-fault claim, the penalty is not as severe as it would be for someone who had another at-fault claim only a few years ago. For more information on the Claim-Rated Scale, see chart on page 54.
Multiple Crash Premium and Other Debts

The Multiple Crash Premium (MCP) is a penalty aimed at drivers who cause lots of crashes. It is attached to the driver’s licence of the driver at fault, not to the insurance of the vehicle driven by the at-fault driver. However, an individual who owes a MCP cannot renew either their driver’s licence or their vehicle insurance without paying the debt.

Any driver who is 50% or more at fault for three crashes within a three-year period will have to pay a Multiple Crash Premium of $1,000. For each additional at-fault crash within the same three-year period, there is an additional premium of $500.

Other debts that affect the renewal of insurance include:

- Unpaid insurance premiums from previous coverage, including defaulted ICBC payment plan loans
- Traffic fines for offences such as speeding, including photo radar tickets
- Driver Penalty Point Premiums

Any of the above must be paid off before insurance can be renewed.

Six Month Payment Plan

The six month payment plan is an agreement arranged with ICBC, which allows an insured to finance their policy for six months. Most people are eligible.

However, if the insured is under the age of 19, a parent or guardian must sign the agreement, too. The paperwork can be filled out for it at the Autoplan broker’s office when the insurance is purchased.

Even customers who have just finished two years on a cash-only basis with ICBC because of payment problems in the past are eligible for the six month payment plan. Customers who do not have a recent history with ICBC and do not have an active BC driver’s licence are also eligible for the six month payment plan.

Twelve Month Payment Plan

The twelve month payment plan is an agreement arranged with ICBC, that allows an insured to pay for insurance in 12 monthly payments.

Most people are eligible for the twelve month payment plan. However, if the insured is under the age of 19, a parent or guardian must also sign the agreement. You can apply for the loan at any Autoplan broker’s office when the insurance is purchased.
### Claim-Rated Scale

<table>
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<tr>
<th>Surcharge Levels</th>
<th>C.R.S. Level</th>
<th>Basic Insurance</th>
<th>Chargeable claim?</th>
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</thead>
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<td>+10</td>
<td>205% Surcharge</td>
<td>6 steps</td>
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<td></td>
<td>+9</td>
<td>165%</td>
<td>6 steps</td>
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<tr>
<td></td>
<td>+8</td>
<td>130%</td>
<td>6 steps</td>
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<td></td>
<td>+7</td>
<td>100%</td>
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<td></td>
<td>+6</td>
<td>75%</td>
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<td>+5</td>
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<th>Safe Driving Discount</th>
<th>C.R.S. Level</th>
<th>Basic Insurance</th>
<th>Chargeable claim?</th>
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Limitations on Vehicle Insurance Coverage

When an insured motorist has violated the terms of the contract of insurance, this is referred to as a breach. In this situation, insurance protection may be denied.

An insurance breach may also occur if:

→ the vehicle is incorrectly insured (wrong rate class)
→ a person is driving without an appropriate, valid licence
→ the driver has failed to meet certain conditions specified on the driver’s licence (e.g., wearing corrective lenses)
→ the driver is not duly licensed to drive the class of vehicle in question

For example, an insurance breach will have occurred if the driver is subject to a successful criminal prosecution. Such actions include:

→ driving while impaired
→ causing death or serious injury by driving carelessly or recklessly (criminal negligence)
→ attempting to avoid the police (e.g., fleeing from a police officer)
→ using the vehicle for an illicit or illegal purpose or to commit an intentional act of violence

If a crash occurs involving a motorist who is found to be in breach, the innocent or “not at fault” victims would still receive compensation from ICBC. ICBC would then pursue the motorist in breach for the damages paid out on his or her behalf.

Other situations in which vehicle insurance coverage does not apply include situations specifically excluded by the policy, such as damage resulting from acts of war, rebellion, insurrection, or a nuclear energy hazard.
Auto Crime and the Rising Cost of Insurance

When crashes happen on BC roads, ICBC has to pay money to reimburse the victims for the damage to their car and to their bodies. As the costs incurred by crashes go up, so unfortunately does the price of insurance.

However, road crashes aren’t the only factors that drive up the cost of auto insurance here in BC. Because insurance can also cover policy holders against theft and auto crime, ICBC reimburses its policy holders for the loss of their cars when stolen, and for the following claims, if the policy holder has appropriate coverage:

- theft of vehicle
- theft from vehicle
- vandalism

Auto crime is a serious problem, and it’s expensive for both ICBC and its policy holders: in 2003 alone, ICBC had to pay out more than $152 million.

Sadly, while other types of crime in BC dropped in number throughout the 1990s, auto theft is still a major problem in this province. The majority of cars stolen in BC aren’t stolen for profit (e.g., reselling the cars whole or in part), but for fun. According to ICBC and the RCMP, teenagers are primarily responsible for the growing number of car thefts taking place. Cars are often stolen for joyrides and are usually recovered—in fact, ICBC says it recovers more than 90% of all vehicles reported stolen.

However, these cars are often used in other crimes, and joyriding itself can often have horrible consequences, such as innocent victims being killed by inexperienced drivers careening out of control in these stolen vehicles.

ICBC is active on many fronts to help British Columbians lock out auto crime. Please visit the ICBC Website www.icbc.com for information on ICBC’s Anti-theft Device Ratings, Auto Crime Prevention Grant, Stolen Crime Recovery initiative and other programs to combat auto crime.
Criminal Inflation: Insurance Fraud and What it Costs the Driver

People commit insurance fraud when they provide false or misleading information to their insurance company when making their claim or avoid paying the correct insurance premium.

Because insurance is based on trust, a legitimate claim can provide the opportunity to exaggerate the amount of a loss. While exaggerating a claim might be tempting, it’s illegal and we need to work together to make insurance fraud socially unacceptable.

For example, otherwise honest people will say that the stereo that was stolen from their car was a much more expensive model than they actually had. Or they will say that damage in a crash includes a dent that, upon examination, has years of rust on it.

People will also falsely declare someone else with a bigger insurance discount as the principal operator of their car in order to pay less for their insurance.

Examples of fraud caught by ICBC:

→ A Nanaimo man decided to make a quick buck by burying his truck, then telling the ICBC adjuster it had been stolen. Thanks to an anonymous tip, investigators were able to use metal detectors to pinpoint the truck’s location in a bog and then dig up the evidence.

→ A Surrey couple and two other friends staged a crash and then claimed they had been badly injured in a hit-and-run. ICBC’s estimator spotted a partial imprint of another vehicle’s licence plate on the rear bumper of the couple’s car. The RCMP was called in, enhanced the impression and found the vehicle was owned by one of the friends who was claiming the injury.

→ A Richmond man cracked up his Corvette on the way home from a party but, because he was drunk and had a suspended licence, he said his girlfriend was driving in order to be eligible to claim for injuries, wage loss and $50,000 for his car. But his story didn’t ring true, and ICBC’s investigator arranged forensic DNA tests that proved who was driving.

Who commits insurance fraud, and what are some examples of it?

Fraudsters can be anyone, any age, male or female. Insurance fraud is often perpetrated by people who would not normally think of themselves as criminals.

Across Canada, insurance fraud is estimated at $2.3 billion per year—the second largest criminal burden on society after drug trafficking.4
A young man from Surrey falsely declared his mother as the principal operator of his Camaro in order to pay less for his insurance. After his vehicle was destroyed, ICBC discovered the false declaration and denied his claim.

The penalties imposed for fraud can reach further than just the person who commits it—if a person tried to sell one of his friends a stolen stereo for her car and she buys it, then she is contributing to fraud; if she gets caught with that stolen stereo, she/he is as guilty as the “friend” who sold it to her.

ICBC has a special department to combat insurance fraud. The Fraud Prevention and Investigations department (FPI) has about 85 staff, including former police officers. This department investigates suspected cases of fraud and other criminal activity that affects ICBC. FPI helped save ICBC policy holders an estimated $60 million in 2003.

A New, Harder Line

On behalf of all of its customers, ICBC now has a Zero Tolerance policy for all types of insurance fraud. People caught making a fraudulent claim may be sued for all claims handling costs, any money paid out, investigation costs, etc., as well as punitive damages. These civil judgments become a debt that must be repaid before the fraudster can purchase insurance or get a driver’s licence.

The Insurance (Motor Vehicle) Act allows ICBC to completely deny a claim if the claimant lies about any part of it.

This Act also makes it an offence to lie to an adjuster concerning your claim. If you are caught, you may face charges under the Insurance (Motor Vehicle) Act or Criminal Code for insurance fraud. Some of the penalties and how they can affect someone for life are:

The first time people are convicted under the Insurance (Motor Vehicle) Act they can be fined up to $25,000 and may go to jail for up to two years. If they try again and are caught and convicted, they can be fined up to $50,000 and may go back to jail for up to another two years.

If people do get caught and ICBC paid out money for repairs or for the value of their car, ICBC will require the money to be repaid; they will not be able to get a driver’s licence or car insurance until all the money is paid.

Every time people convicted of insurance fraud make another claim, the claim will be flagged, indicating a previous fraud-related incident, and the claim will be thoroughly investigated.

They will pay a lot more for their insurance, if they can get it at all.

Their credit rating will probably be affected, so if they want to go to college or university they may not be able to get a loan.

They could pay much more for their initial driver’s licence.

They might not be able to renew their driver’s licence.

It could affect their job prospects. If they owe ICBC money, ICBC can garnishee their wages.
The Tip Line

If you know that someone is making a fraudulent claim, you can call the ICBC Tip Line. Tip Line staff don’t have call display so they will not know who you are and you will remain anonymous. If you choose to provide your name, ICBC takes necessary steps to protect your identity.

Tip Line phone numbers:

→ 604-661-6844
   Greater Vancouver

→ 1-800-661-6844
   Outside Greater Vancouver
Footnotes


3. Centre for Addiction and Mental Health (formerly Addiction Research Foundation).
   1001 Queen Street West, Toronto, ON, M6J 1H4.
   www.camh.net

4. Canadian Coalition Against Insurance Fraud.
   151 Yonge Street, Toronto, ON, M5C 2W7.
   www.ibc.ca/ccaif_insfraud.asp
Ordering RoadSense Materials
for additional and/or replacement materials

Online Order Form
If you or another teacher at your school would like to order more
ICBC RoadSense Package materials for CAPP, Planning 10, or Health
and Career Education 8 and 9, visit the Geared 2 Youth section of
www.icbc.com and click on For educators
(www.icbc.com/Youth/youth_new_educators.html).
Road safety materials are also available for grades K to 7.

Fax-Back Order Form
Not online? Please use this order form and fax back to: 604-661-6701.

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School ...........................................................................................................

Address ...........................................................................................................

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Phone ........................................ Fax ............................................... email ...........................................

If you have any questions, please call ICBC’s toll free line: 1-866-661-6651 or
email curriculumorders@icbc.com.