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CHAPTER 1 – INDIANA DRIVER’S LICENSES

Indiana’s New Digital Driver’s Licenses

In June 2007, the Indiana Bureau of Motor Vehicles (BMV) began providing Hoosiers a new driver’s license and identification card. Through use of innovative technology, these documents help prevent identify theft and card tampering, and improve the detection of underage drinking.

![Adult License](image1)

![Under-21 License](image2)

The new design features embedded digital enhancements to ensure authenticity. Some information is detectable only with a black light, while other secured data is embedded in a barcode on the back of the card. The most visible change is a vertical format for Hoosiers under 21 years of age, with the dates the recipient turns age 18 and 21 designated in yellow and red, respectively.

Driver education learner’s permits and validated learner’s permits are identified with a purple State of Indiana indicator in the upper left hand corner of the document. Commercial driver’s licenses (CDL) will have a red State of Indiana indicator. State identification cards will include all the same security features as the driver’s licenses with a green header and a green State of Indiana indicator in the upper left hand corner of the document. For more information, visit [www.myBMV.IN.gov](http://www.myBMV.IN.gov).

Operator’s License

An operator’s license gives a holder 18 years of age or older full driving privileges to operate most standard passenger vehicles on Indiana roads. A probationary operator’s license may be issued to individuals less than 18 years of age.

In addition, an operator’s license does not permit driving for hire or driving as an employee if the driver transports or carries property in any vehicle with a gross vehicle weight rating of 16,000 pounds or more or transporting people for hire. All states allow Indiana residents to operate a vehicle with their Indiana driver’s licenses.
Eligibility
To be eligible for an operator’s license, the applicant must meet these requirements:
- Be at least 16 years and 30 days if the applicant has held a valid driver education learner’s permit for 60 days and has successfully completed a BMV-approved driver education course.
- Be at least 16 years and 180 days if the applicant has held a valid Indiana learner’s permit for 60 days.
- Show proof of identity and date of birth as outlined in the Indiana Bureau of Motor Vehicles Document List, found at www.myBMV.IN.gov.
- For first-time applicants, must show proof of Social Security number or letter of ineligibility and Indiana residency.
- Provide proof of lawful status.
- Successfully complete a written knowledge test based on the information contained in this manual.
- Successfully pass a standard vision screening test.
- If less than 18 years of age, have an appropriate adult sign the financial responsibility agreement portion of the application.
- Successfully pass a driving skills test with a BMV driver examiner in a vehicle that the applicant provides, unless the applicant qualifies for a waiver.

Drivers Under the Age of 21
Drivers who renew their license prior to their 21st birthday will be required to pass a written exam if they have any active points on their driving record. Additionally, the license will be in a vertical format that displays “Under 21 until xx/xx/xxxx.”

Driver Education Learner’s Permit
The driver education learner’s permit is limited to allow a student to drive while enrolled in a BMV-approved driver education course with an approved driver training school or the Indiana Department of Education.

NOTE: An individual who holds a learner’s permit or driver education learner’s permit may fail no more than three examinations (i.e., a combination of written and drive tests) when applying for an operator’s license. In addition, if one of the first two examinations failed is a drive test, then the applicant must wait 14 days before being administered another drive test. Verbal written tests can be arranged through a local license branch by appointment.

NOTE: To be validated, the driver education learner’s permit must have the classroom and behind-the-wheel passing scores, school stamp or seal, completion date and instructors’ signatures.
Eligibility
To obtain a driver education learner’s permit, the applicant must:
• Be at least 15 years of age at time of issuance.
• Show proof of identity and date of birth as outlined in the *Indiana Bureau of Motor Vehicles Document List*, found at www.myBMV.IN.gov.
• Provide proof of Social Security number or letter of ineligibility.
• Provide proof of residency.
• Provide proof of lawful status.
• Show proof of enrollment in a BMV-approved driver education program by surrendering the certificate of driver education form (CDE) provided by the school, dated no sooner than three weeks prior to the start of class.
• Successfully pass the standard vision screening test.
• If less than 18 years of age, have an appropriate adult sign the financial responsibility agreement portion of the application.

Extent of Driving Privileges
The holder of a driver education learner’s permit may participate in practice driving after starting an approved driver education program, the student must be accompanied by a certified driving instructor in the front seat of a car equipped with dual brake controls, or by a parent, step-parent or guardian who holds a valid driver’s license sitting in the front passenger seat.

Once the holder of a driver education learner’s permit has successfully completed the driver education program, the BMV will validate the permit, and the holder may practice driving if the front passenger seat is occupied by a parent, guardian, step-parent or other relative who is at least 21 years old and has their valid driver’s license in their possession.

A driver education learner’s permit does not legally allow you to drive alone under any circumstances.

**NOTE:** The driver education learner’s permit is not valid if the student does not complete the driver education class and meet all course requirements. The student may apply for a learner’s permit as outlined below.

Learner’s Permit
The learner’s permit allows an individual to practice driving to qualify for an operator’s license.

Eligibility
To obtain a validated learner’s permit, the applicant must:
• Be at least 16 years of age.
• Show proof of identity and date of birth from the *Indiana Bureau of Motor Vehicles*
Document List, found at www.myBMV.IN.gov.
- Show proof of lawful status.
- Show proof of Indiana residency.
- Successfully pass the standard vision screening test.
- Pass a written knowledge test based on the information contained in this manual.
- If less than 18 years of age, have an appropriate adult sign the financial responsibility agreement portion of the application.

Extent of Driving Privileges
The extent of driving privileges depends upon the age of the person who holds the learner’s permit.
- If the holder is less than 18 years of age, the person may practice driving only while the front passenger seat is occupied by a parent, guardian, step-parent or other relative of the holder who is at least twenty-one (21) years of age with their valid driver’s license in their possession.
- Or if the holder is at least 18 years of age, the person may practice driving only while the front passenger seat is occupied by any individual with a valid driver’s license in that person’s possession.

A learner’s permit does not allow you to drive alone under any circumstances.

NOTE: An expired learner’s permit is no longer valid, and you must pass the appropriate tests to obtain a new permit and hold it for 60 days.

Probationary License
Indiana Code 9-24-11-3 provides that a license issued to an individual less than 18 years of age is a probationary license.

NOTE: This law only applies to probationary licensed drivers who have not reached their 18th birthday. Drivers desiring to have the word “Probationary” removed from their licenses after turning eighteen (18) years of age (not necessary, just by choice) may go to any license branch and apply for an amended license. There is a fee for the amendment.

During the 90 days following the issuance of the probationary license, the individual holding the probationary license may not operate a motor vehicle in which there are passengers unless another individual who is at least 21 years of age and holds a valid operator’s license is in the front passenger seat.

Seat Belt Requirement for Probationary License Holders
Indiana law, IC 9-24-11-3, provides that an individual holding a probationary license may operate a motor vehicle (including passenger trucks) only if the individual and each occupant of the motor vehicle have a safety belt properly fastened about the occupants’ bodies at all times when the motor vehicle is in motion.
Financial Responsibility Agreement (IC 9-24-9-3, 4 and 5)
An individual under 18 years of age who applies for a permit or license must file a financial responsibility agreement with the application. The financial responsibility agreement must be signed by an adult under penalty of perjury agreeing to assume all legal obligations for injuries or damages that the minor applicant’s driving might cause while the applicant is less than 18 years of age. The financial responsibility agreement is included with the application form, or can be obtained separately from a license branch.

The adults who may sign the financial responsibility agreement are the following in the order of preference:
- The parent having custody of the minor applicant or a designee of the custodial parent specified by the custodial parent.
- The non-custodial parent (as defined in IC 31-9-2-83) of the minor applicant or a designee of the non-custodial parent specified by non-custodial parent.
- The guardian having custody of the minor applicant.
- In the absence of a person described above, any other adult who is willing to assume the financial responsibility obligations.

NOTE: The person who signs financial responsibility must present proof of identification and age that conforms to the current list of credentials.

Termination of Financial Responsibility
Assumption of financial responsibility can be terminated in three ways:
- The minor turns 18 years of age.
- The death of the person who signed the affidavit, in which case, the minor must obtain the signature of another qualified person.
- The adult who assumed financial responsibility files an affidavit, available at all license branches, asking the BMV to cancel the minor’s permit or license. The person may mail the affidavit to: BMV Driver Services, Room N405, Indiana Government Center, North 100 North Senate Avenue, Indianapolis, IN 46204.

Dropping Out, Being Suspended, or Being Expelled from School
Indiana law requires school principals to notify the BMV to invalidate the driver’s license of a person under the age of 18 who:
- Is under an expulsion, exclusion or second suspension from school for that current school year.
- Has withdrawn from school (unless due to financial hardship).
- Has been determined to be a habitual truant.
The license shall remain invalid for expulsions, exclusions, and suspensions for at least 120 days, or in the event of a habitual truancy or withdrawal from school, until the individual turns 18 or the student has re-enrolled in school and is in good standing.
Chauffeur’s License
A chauffeur’s license grants all of the privileges of an operator’s license. In addition, it permits the driver to operate vehicles with a gross vehicle weight rating of at least 16,000 pounds but not more than 26,000 pounds (whether single vehicle or combined gross vehicle weight) when used to transport property and to operate a private bus that carries passengers for religious, fraternal, charitable, or other benevolent organizations, youth associations, or public or private institutions of higher education.

Eligibility
To apply for a chauffeur’s license, the applicant must meet the following requirements:
- Be at least 18 years of age.
- Have at least one year of driving experience as a licensed driver.
- Pass a chauffeur written knowledge test. Under certain conditions, an operator test may also be required.
- Successfully pass the standard vision-screening test.
- If an existing Indiana driver, must provide old license and verification of Social Security number or letter of ineligibility.
- If new to Indiana:
  - Must show proof of identity and date of birth as outlined in the Indiana Bureau of Motor Vehicles Document List, found at www.myBMV.IN.gov.
  - Provide proof of Social Security number or letter of ineligibility.
  - Provide proof of lawful status.
  - Provide proof of Indiana residency.

NOTE: A written knowledge test is not required when an applicant is renewing an Indiana chauffeur’s license unless the applicant has accumulated six or more points on his/her driving record since the previous application.

Public Passenger Chauffeur’s License
A Public Passenger Chauffeur’s (PPC) license grants the privilege to transport persons for hire as long as the vehicle is not designed or used to transport 16 or more persons, including the driver. The holder of a PPC license may also operate any vehicle that a person with an operator’s or chauffeur’s license may legally operate. The most common applicants for the use of a PPC license are taxicab and limousine drivers.

Eligibility
To apply for a PPC license, the applicant must meet the same requirements as that of an applicant for an operator’s license plus the following requirements:
- Must be at least 18 years of age.
- Must have at least two years driving experience as a licensed driver.
- If an existing Indiana driver, must provide old license and verification of Social Security number or letter of ineligibility.
- If new to Indiana:
Must show proof of identity and date of birth as outlined in the Indiana Bureau of Motor Vehicles Document List, found at www.myBMV.IN.gov.

Provide proof of Social Security number or letter of ineligibility.

Show proof of lawful status.

Provide proof of Indiana residency.

The applicant must pass a public passenger chauffeur written knowledge test.

Under certain conditions, an operator test may also be required.

The applicant must submit an original (no photo copies will be accepted) medical examination form 3337 (available at all license branches and online at www.myBMV.IN.gov under “BMV Forms”). The form must be completed within 30 days of the application date by a licensed physician indicating that the applicant does not suffer from any mental or physical impairment that would adversely affect the applicant’s ability to operate a public passenger vehicle.

NOTE: When renewing a PPC, a completed medical examination form must be completed within 30 days of the application date, and the applicant must successfully pass the standard vision-screening test. A written knowledge test is not required, unless the applicant has accumulated six or more points on his/her driving record since the previous application.

Commercial Driver’s License (CDL) and CDL Learner’s Permit

A CDL is required to operate a commercial motor vehicle (CMV). The CDL learner’s permit allows an individual to operate a CMV under certain conditions while in driver training. A CMV includes the following:

• A vehicle or combination of vehicles operated together, such as a semi tractor-trailer, with a declared gross vehicle weight rating in excess of 26,000 pounds.
• A vehicle designed or used to transport 16 or more persons, including the driver.
• Or, a vehicle used and placarded to transport hazardous materials.

Eligibility

In general, requirements for a CDL learner’s permit and a CDL are much greater than for any other type of license and are based upon stringent federal motor carrier safety regulations. Anyone interested in applying for a CDL should obtain a CDL Manual published by the Indiana Department of Revenue Motor Carrier Services and available from a BMV license branch or at www.in.gov/dor (Forms and Publications) or www.myBMV.IN.gov (Driver’s Licenses).

An applicant must comply with the following requirements:

• Have a valid Indiana operator’s, chauffeur’s, or public passenger chauffeur’s license.
• Be a minimum of 21 years of age for a driver who transports people, and 18 years of age for a driver who transports property within state lines.
• Have a minimum of one year driving experience as a licensed driver.
• Pass detailed written tests appropriate to the type of CDL to be obtained.
• Pass an intensive driving skills test.
• Pass a detailed physical examination to determine fitness based on Federal Motor Carrier safety regulations.
• Show proof of residency and identification.
• Show proof of lawful status.

**NOTE:** Individuals wanting a hazardous materials endorsement to a CDL license must pass a U.S. Transportation Security Administration security threat assessment.

**Motorcycle Learner’s permit, License, or Endorsement Requirements**

In order to operate a motorcycle legally in Indiana, a resident must have an Indiana motorcycle learner’s permit, an Indiana motorcycle-only operator’s license, or a motorcycle endorsement on his or her Indiana driver’s license. The following sections explain how a permit, license or an endorsement may be obtained.

**IMPORTANT:** More detailed information concerning the safe and legal operation of a motorcycle can be found in the *Motorcycle Operator Manual*, which is available at any license branch.

**Motorcycle Learner’s Permit**

The motorcycle learner’s permit allows an individual to practice operating a motorcycle to qualify for a motorcycle endorsement on a driver’s license or a motorcycle operator’s license.

**Eligibility**

To obtain a motorcycle learner’s permit, the applicant must:

• Hold a valid Indiana operator’s license.
• Provide proof of identity and date of birth from the Indiana Bureau of Motor Vehicles Document List, found at www.myBMV.IN.gov.
• Provide proof of Social Security number or letter of ineligibility.
• Provide proof of legal status.
• Provide proof of residency.
• Pass a written motorcycle test based on the information contained in the Motorcycle Operator Manual.
• Successfully pass a standard vision screening test.
• If less than 18 years of age, have an appropriate family member sign the financial responsibility agreement portion of the application.

**Extent of Driving Privileges**

The holder of a motorcycle learner’s permit is authorized to operate a motorcycle for a period of one year under the following restrictions:

• The holder must wear a helmet that meets the standards established by the United States Department of Transportation under 49CFR571.218.
• The holder may only operate a motorcycle during daylight hours.
• The holder may not carry any passengers.

Temporary Motorcycle Learner’s Permit
The temporary motorcycle learner’s permit allows an applicant to enroll in a motorcycle driver’s education course.

Eligibility
To obtain a temporary motorcycle learner’s permit, the applicant must:
• Be at least 15 years of age.
• Provide proof of identity and date of birth from the Indiana Bureau of Motor Vehicles Document List, found at www.myBMV.IN.gov, which includes:
  o A Social Security number or letter of ineligibility.
  o Proof of legal status.
  o Proof of residency.
• Be enrolled in and provide a certificate of enrollment for an approved motorcycle driver education program.
• Successfully pass the standard vision screening test.
• If less than 18 years of age, have an appropriate adult sign the financial responsibility agreement portion of the application.

Extent of Driving Privileges
The holder of a temporary motorcycle learner’s permit may operate a motorcycle on a street or highway while participating in an approved motorcycle driver education and training course only under the direct supervision of a certified driver instructor. The instructor must be certified to teach a motorcycle driver education course by the State Board of Education or by the Bureau of Motor Vehicles. Once the course is completed:
• The permit holder must be under the supervision of a licensed motorcycle operator who is at least 18 years of age.
• The permit holder must wear a helmet that meets the standards established by the United States Department of Transportation under 49CFR571.218.
• The permit holder may only operate a motorcycle during daylight hours.
• The permit holder may not carry any passengers.

NOTE: An individual cannot hold a regular learner’s permit and a temporary motorcycle learner’s permit at the same time.

Motorcycle – Operator’s License or Endorsement
A motorcycle-only operator’s license or a motorcycle endorsement to a driver’s license shows that the holder is licensed to operate a motorcycle.

Eligibility
To be eligible for a motorcycle operator’s license, an applicant must:
• Have a motorcycle learner’s permit for at least 30 days and satisfactorily complete a motor operational skills test or show proof of completion of an approved Indiana
motorcycle operator safety education course.

- Pass a written motorcycle test based on the information contained in the Motorcycle Operator Manual.
- Meet the age requirement of at least 16 years and 30 days of age.
- Be able to pass the standard vision screening test.
- If less than 18 years of age, have an appropriate adult sign the financial responsibility agreement portion of the application.

If an individual chooses to have a motorcycle operator’s license and later applies for a standard operator’s license, then the individual must surrender the motorcycle operator’s license. The individual will be required to apply for a driver education or learner’s permit and when the applicant meets the age, time and testing requirements to be issued an operator’s license, then may apply for the motorcycle endorsement.

Adding a Motorcycle Endorsement to an Indiana Driver’s License
To be eligible for a motorcycle endorsement to be added to an existing Indiana driver’s license, the applicant must:

- Be at least 16 years and 30 days of age.
- Be able to pass the standard vision screening test.
- Have held a valid motorcycle learner’s permit for at least 30 days.
- Pass a motorcycle skills test given by a person certified by the BMV or an approved Indiana motorcycle operator safety education course.
- If less than 18 years of age, have an appropriate adult sign the financial responsibility agreement portion of the application.

NOTE: If the license is due for renewal when adding the endorsement to the license, the applicant must successfully pass a standard vision-screening test.

Obtaining a Motorcycle Endorsement from an Out-of-State License
If the applicant currently holds a motorcycle endorsement issued by another state, the applicant must follow the requirements to obtain an Indiana driver’s license. In addition, an applicant who wants to obtain the motorcycle endorsement will be required to pass a written motorcycle test. If the out-of-state license is expired for one year or more, the applicant will be required to pass a motorcycle skills test.

For motorcycle skills testing information, visit www.myBMV.IN.gov.

SAFETY TIP: HELMETS SAVE LIVES!

Identification Cards for Non-Drivers
The BMV offers identification cards for Indiana residents who do not drive. An individual may not hold a driver’s license and an identification card at the same time. The identification card looks similar to a standard driver’s license except that it is
clearly marked as a non-driver identification card at the top of the document and the letters “ID” are printed in dark pink behind the customer information. To obtain a non-driver identification card, the applicant must meet the requirements for proof of identity and date of birth by presenting documents from the current list of credentials. Persons of any age may obtain a non-driver identification card. The BMV offers a reduced fee for senior or disabled applicants.

**OBTAINING YOUR INDIANA DRIVER’S LICENSE**

A driver’s license may be obtained by applying at any Indiana BMV license branch. Check your phone directory or go online at [www.myBMV.IN.gov](http://www.myBMV.IN.gov) to locate the nearest license branch.

*Reminder:* It is your responsibility *at the time of issuance* to check your license thoroughly for possible errors in the name, address, physical description and date of birth. Please bring any errors appearing on the license to the attention of a customer service representative before leaving the license branch. If errors are later discovered, a fee may be charged for changes or corrections.

**Residency Requirements**

For the purpose of obtaining a driver’s license, “Indiana Resident” refers to a person who is one of the following:

- Any person who has been living in Indiana for at least 183 days during the calendar year and who has no legal residence in another state.
- A person who is registered to vote in Indiana.
- A person who has a child enrolled in an elementary school or a secondary school located in Indiana.
- A person who received more than one-half of his or her gross income from Indiana using the provisions applicable to determining adjusted gross income.
- For commercial driver’s license purposes, a person who is enrolled as a student of a truck-driving training school and has legal residence in another state but is living in Indiana temporarily for the express purpose of taking truck driver training.

However, the term “resident” does not include a person who has been living in Indiana for any of the following purposes:

- To attend an institution of higher education.
- To serve on active duty in the Armed Forces of the United States.
- To operate specialized construction equipment temporarily on a public road.
- An individual who is not a resident of Indiana and who has a current valid license issued by another state and who meets the minimum age requirements for the equivalent type of Indiana driver’s license.

**New Indiana Residents**

When you become a resident of Indiana, you have **60 days** to obtain an Indiana driver’s license.
Application/Proof of Identity
If you are applying for an Indiana driver’s license, permit or identification card, you will be required to provide proof of your identity.

To preserve the integrity of the driver’s license for identification purposes, the BMV has established guidelines of acceptable forms of proof of identity, which includes name, legal residency status, including Indiana state residence, date of birth, and Social Security number or proof of ineligibility. Please contact your license branch for the current list of credentials or visit www.myBMV.IN.gov.

Fraudulent License Applications
Misuse of license and illegal manufacture of licenses (IC 9-24-16-12; 9-24-18-2, -7). It is a criminal offense to:
• Produce or assist another person in the production of a false or fraudulent license or non-driver identification card.
• Present another person’s driver’s license or identification card as one’s own or allow another person to use your driver’s license or identification card.
• Counterfeit or falsely reproduce a driver’s license or identification card with the intent to use such license or identification card or allow another person to use such license or identification card.

In addition to the existing criminal penalties, the BMV may suspend the driving privileges for up to one year of a person who produces or assists another person in producing a false or fraudulent license, permit or identification card application.

LICENSE RENEWALS, AMENDMENTS, AND DUPLICATES

License Renewal
A driver’s license expires at midnight on the driver’s birthday. A delinquent fee will be assessed if the license is renewed after the expiration date. A person may renew his or her driver’s license at any license branch during the 12-month period prior to the expiration of the license.

If your license has expired, please refer to the proof of identity requirements to determine whether the expired license alone will satisfy as proof of identity. When renewing a license in a license branch, the applicant must pass a standard vision screening. There are no other eligibility requirements except as follows:
• If a person renewing an operator’s license has not reached 21 years of age and has active points on the applicant’s driver record, or is older than 21 years of age and has accumulated six or more active “points” on his or her driving record, he or she must take the standard written examination for an operator’s license.
• A “4” restriction on a driver’s license indicates the driver needs special controls or identifies a driver who has a disability that requires special driving techniques.
These drivers are required to see a BMV driver examiner if the driver’s condition has changed since they last obtained a license.

**License Amendments**  
A person may obtain an amended driver’s license from any license branch in the state.

**Name and Address Change**  
Pursuant to IC 9-24-13-4, driver’s license holders are required to notify the BMV immediately of an address or name change. **Avoid possible license suspension by complying with this requirement.** To change the address on a license or identification card, the applicant must visit a license branch with proof of the new residential address and pay an amendment fee. **Refer to proof of residency requirements from the current list of credentials at www.myBMV.IN.gov.**

**Organ Donation**  
**Anatomical Gift/Organ Donation Information**  
On the application of all licenses and non-driver identification cards, a space exists in which the holder can indicate his or her intention to make an anatomical gift and to indicate the extent of that gift. An individual’s wish to be a donor is designated by a red heart on the front of the license or ID card.

Under Indiana’s Donor Choice Law, individuals 18 and older may declare their intention to donate, and family members may NOT override that intention at the time of death. Individuals under age 18 may declare their donation intentions with the permission of a parent or legal guardian, who must also provide consent for donation at the time of a minor’s death. Please discuss end-of-life decisions such as organ, tissue and eye donation with family members. For further information, please visit the Indiana Donation Alliance Foundation Web site and donor registry.

**Expiration of Licenses and Identification Cards**  
Pursuant to IC 9-24-12-11, if a person’s operator’s, chauffeur’s, public passenger chauffeur’s, or motorcycle license or identification card has a birthday that expires on a **Sunday, a legal holiday** (as set forth in IC 1-1-9-1), or a **weekday when all license branches in the person’s county of residence are closed**, then the person’s license or identification card does not expire until midnight on the first day after the birthday on which a license branch is open for business in the person’s county of residence.

**Validity Period for Different Licenses and Permits**  
- Driver Education Learner’s Permit  
  - Apply before 15 years, 3 months: valid until 16 years, 3 months  
  - Apply after 15 years, 3 months: valid for 1 year  
- Learner’s Permit: valid for 1 year  
- Probationary Operator’s license (under 18 years): valid until 21st birthday
- Operator’s License
  - Issued before 12/31/08: valid 4 years
  - Issued after 12/31/08: valid 6 years
  - Age 75 – 85: valid 3 years
  - Age 85+: valid 2 years
- Chauffeur’s License: valid 6 years
  - Age 75 – 85: valid 3 years
  - Age 85+: valid 2 years
- Public Passenger Chauffeur’s License: valid 4 years
- Motorcycle Learner’s Permit License: valid 1 year
- Temporary Motorcycle Learner’s Permit:
  - Apply before 15 years, 3 months: valid until 16 years, 3 months
  - Apply after 15 years, 3 months: valid 1 year
- Motorcycle Operator’s License: valid 6 years
  - Age 75 – 85: valid 3 years
  - Age 85+: valid 2 years
- Identification Card: valid 6 years
- Special Identification Card: valid 6 years

SUSPENSIONS, REVOCATIONS AND INVALIDATIONS

A licensed driver can lose his or her driving privileges for violating traffic regulations and other laws of the state. This section summarizes the ways in which driving privileges can be lost. REMEMBER: DRIVING A MOTOR VEHICLE IN INDIANA IS A PRIVILEGE AND NOT A RIGHT!

Mandatory Court-OrderedSuspensions

Indiana law gives courts the authority to order the BMV to suspend a person’s driver’s license when he or she is found to have committed certain traffic violations. In most of these instances a minimum suspension period is required. A driver's license gives you the privilege to operate a vehicle in a legal manner; it can be taken away if you do not abide by Indiana traffic laws.

License Suspension for Operating a Vehicle While Intoxicated

Motorists in Indiana agree to submit to a certified chemical test to determine the amount of alcohol in his or her bloodstream. Driving while intoxicated or with a blood-alcohol content (“BAC”) in excess of the legal limit is a criminal offense and has an immediate and significant effect on your privilege to operate a vehicle. A sobering

![Alcohol Comparison](image)
fact about alcohol: it is not what you drink, it’s how much. A 12-ounce beer, a 5-ounce glass of wine, and a cocktail with 1.5 ounces of 80 proof distilled spirits all contain the same amount of alcohol.

- **Refusal to Submit to a Certified Chemical Test:** A person who refuses to submit to a certified chemical test conducted by a law enforcement officer will have his or her license confiscated and will face a license suspension of up to two years.

- **Failure of the Certified Chemical Test:** If a person submits to the certified chemical test and fails, that person’s driving privileges may be suspended for a period of up to 180 days upon receipt by the BMV of an affidavit from the law enforcement officer submitted to the court containing the results of the failed test.

- **Post-Conviction Suspensions:** The suspensions discussed above are pre-conviction license suspensions. When a person is convicted of operating a motor vehicle while intoxicated or with a BAC of 0.08% or more, the court is required to suspend the driver’s license for at least 90 days. The suspension periods are longer for repeat offenders. Even if a person is a first-time offender and the local courts defer the conviction, the 90-day suspension is mandatory.
  - The court may, if the person is not a repeat offender and is otherwise eligible, stay the execution of the post-conviction suspension and issue an order for a probationary license granting limited driving privileges. A person must be suspended for at least 30 days before the probationary driving privileges may take effect. The court may require the installation of an ignition interlock device, which mechanically tests the driver’s BAC level before his or her car can be started, as a condition of the probationary license.
  - If the driver’s license is suspended upon conviction of a major offense, in order to be reinstated, the driver must submit proof of long-term insurance (SR-22 filing) to the BMV from an insurance agent. This filing provides that the driver has an auto liability policy in effect that cannot be cancelled without prior notice.

**NOTE:** Financial responsibility (SR22) insurance is mandatory for three years after the end of the suspension. If the BMV received a cancellation notice or does not have a current SR-22 on file at any time during the three-year period after reinstatement, the person’s driving privileges will be suspended again.

- **Driving While Suspended:** If you are convicted of driving while your driving privileges are suspended, the violation carries a mandatory minimum suspension of 90 days and not more than two years.

- **Miscellaneous Criminal Acts in an Automobile:** In addition to the suspensions noted above, Indiana law mandates minimum license suspension periods for acts such as criminal recklessness and criminal mischief in an automobile as well as more serious offenses such as involuntary manslaughter and reckless homicide.

- **Suspension for Juvenile Offenses of Operating While Intoxicated:** Upon the
issuance of a citation for a violation of the Operating-While-Intoxicated laws for Indiana (IC 9-30-5), the Juvenile Court shall recommend the suspension of the driving privilege of the child alleged to have committed the offense.

- **Upon the Determination by Juvenile Court** that a child is a delinquent child due to the commission of a delinquent act in violation of the Operating-While-Intoxicated laws for the State of Indiana (IC 9-30-5), the Juvenile Court shall recommend the suspension of the driving privileges of the delinquent child.

**Major Offenses that Lead to a Suspension**

**Failure to Appear or Pay Traffic Offenses**
Failing to respond to the issuance of a citation by a law enforcement officer for speeding or other offenses or not paying for tickets after a judgment has been entered may lead to the suspension of your driving privileges. Upon receipt of a certification from a court that a person has not appeared or paid for a traffic offense, the BMV is required to suspend that person’s driving privileges. The suspension is indefinite and ends only when the person has either appeared or paid for the offense, and provides proof of disposition to the BMV.

**Habitual Traffic Violators**
Indiana’s Habitual Traffic Violator law provides serious penalties for persons who have committed repeat traffic offenses over a 10-year period. The BMV will use the criteria listed below to determine if a driver qualifies as a Habitual Traffic Violator.

**Qualifying as a Habitual Traffic Violator**
A habitual traffic violator is any person who, within a 10-year period, is convicted of the number and type of offenses outlined below:

A. **Two Major Offenses Resulting in Injury or Death (10-Year Suspension), including:**
- Reckless homicide resulting from operating a motor vehicle.
- Voluntary or involuntary manslaughter resulting from the operation of a motor vehicle.
- A driver involved in an accident resulting in death or injury who fails to stop at the scene of the accident and provide the required information and assistance.
- Operating a motor vehicle while intoxicated resulting in death.
- Operating a motor vehicle with a BAC of 0.08% or more resulting in death.

B. **Three Major Offenses (10-Year Suspension), including:**
- Driving while intoxicated or with a BAC of 0.08% or more.
- Driving while suspended, when the suspension was the result of a criminal act involving a motor vehicle.
- Operating a motor vehicle without ever having obtained a license to do so.
- Reckless driving.
- Criminal recklessness involving the operation of a motor vehicle.
- Drag racing or engaging in a speed contest in violation of the law.
- Leaving the scene of an accident or failing to make an accident report.
- Any felony under the Indiana motor vehicle statutes or any felony in the commission of which a motor vehicle is used.
- Any of the offenses listed in section “A” as noted.

C. Ten Moving Violations, one of which is a Major Offense listed in section A or B above.

The BMV may suspend a person’s driver’s license for five years if that person accumulates ten moving violations in a ten-year period, one of which is a major offense listed. For example, a person with nine speeding tickets and one reckless driving conviction in a ten-year period will be subject to a five-year suspension as a habitual traffic violator.

Operating a Vehicle While Suspended as a Habitual Traffic Violator

Operating a vehicle while suspended as a habitual traffic violator is a felony, which is the most serious type of criminal offense. Indiana law requires that a person who receives a conviction for operating a vehicle while suspended as a habitual traffic violator must have his or her driving privileges forfeited for life.

Failure to Meet Insurance Requirements

Driving without a valid liability insurance policy on the vehicle you are operating is against the law. Thousands of Indiana residents suffer bodily injuries or property damages yearly caused by persons without insurance coverage on their vehicles.

Everyone pays more for insurance to cover the risk of being injured or suffering property damage caused by uninsured motorists. In an attempt to deter uninsured motorists, Indiana law provides the following sanctions for operating a vehicle without the proper insurance:

- **No Insurance:** A person who operates a vehicle without an automobile liability insurance policy is subject to a minimum 90-day driver’s license suspension. In order to obtain a reinstatement of the license, the person must pay a reinstatement fee of $150, $225, or $300, depending on whether it is a first, second, third or subsequent offense, and provide current proof of insurance signed by an insurance agent.

- **When proof of insurance coverage must be provided:** Operating a vehicle without insurance coverage is a Class A infraction. In addition, a person in court on a traffic violation may be requested to prove he or she had insurance coverage on the date of the offense. This occurs in two types of instances:
  - **After an accident:** All accident information sent to the State Police is also sent to the BMV. If the insurance information is not provided by the insurance company to State Police, a request for proof of financial responsibility (i.e., automobile liability insurance) in the form of a “certificate of compliance” will be sent to the person’s address as shown on his or her official driving record. The person then must arrange for his or her insurance company agent to complete the information on the certificate and return the certificate to the BMV within 40 days. Failure to return the certificate of compliance as required will result in the license suspension described.
After Certain Moving Violations: When the BMV receives a report from a court of a judgment or conviction for any moving violation for which points are assessed by the BMV, a certificate of compliance form is sent to the driver at the address shown on his or her official driving record, including:

- When the BMV receives notification of a moving traffic violation and points are assessed, and the driver has at least two other moving traffic violations in which points were assessed within a twelve-month period.
- When the moving violation is a felony or a misdemeanor.
- When the driver has been previously suspended for failure to carry the proper insurance. The driver has the same 40-day period to have the information completed and returned to the BMV to avoid the suspension of his or her driver’s license.

Accumulation of Traffic Offenses – Excessive Points on Record

The BMV Driver Improvement Safety Responsibility Division (DISR)
The DISR division identifies individuals who accumulate a number of moving violations in a short period of time. The BMV assesses a point value for each conviction of a moving violation under Indiana law. The point value relates to the seriousness of the offense in posing a risk to traffic safety. Point values for offenses range from two to eight points, depending on the violation. For example, a speeding offense fewer than 15 miles an hour over the posted limit is a two-point violation, while a conviction for operating a vehicle while intoxicated is an eight-point violation. Points stay active on your driving record for two years from the conviction date of the citation.

The Administrative Hearing
Drivers who accumulate 18 or more active points during a two-year period will be notified and required to attend an administrative hearing. At the hearing, the administrative law judge will make a determination whether to:

- Place the driver on probation;
- Suspend the person’s driving privileges for a period of not less than thirty (30) days up to the maximum one year; or
- Impose additional requirements beyond the order of probation or suspension such as requiring attendance at a BMV-approved driver safety program.

NOTE: KEEP YOUR ADDRESS CURRENT WITH THE BMV. The BMV sends requests for proof of insurance to thousands of drivers each year. You are required by law to notify the BMV if you move and change your address. More importantly, it makes sense to do so in case any official notice is sent to you by the BMV. You can avoid needless driver’s license suspensions by responding in the specified period of time. You may also apply for an amendment to your driver’s license at any branch or by mail.
Failure to Appear for Administrative Hearing

If you fail to appear for the administrative hearing at the time and place designated, the administrative law judge may hold the hearing in your absence and render a decision for your case.

Examples of violations and the corresponding point values.
(Points may vary for speeding violations)

<table>
<thead>
<tr>
<th>Violation</th>
<th>Point Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 – 15 mph over the limit</td>
<td>2-point</td>
</tr>
<tr>
<td>16 – 25 mph over the limit</td>
<td>4-point</td>
</tr>
<tr>
<td>26 – plus over limit</td>
<td>6-point</td>
</tr>
<tr>
<td>Fail to use headlights</td>
<td>2-point</td>
</tr>
<tr>
<td>No brake or signal lights</td>
<td>2-point</td>
</tr>
<tr>
<td>Disregard stop/yield sign</td>
<td>6-point</td>
</tr>
<tr>
<td>Fail to yield to emergency vehicle</td>
<td>8-point</td>
</tr>
<tr>
<td>Improper U-turn</td>
<td>4-point</td>
</tr>
<tr>
<td>Following too closely</td>
<td>6-point</td>
</tr>
<tr>
<td>Unsafe lane movement</td>
<td>4-point</td>
</tr>
<tr>
<td>Failure to yield</td>
<td>6-point</td>
</tr>
<tr>
<td>Speed contest on road</td>
<td>8-point</td>
</tr>
<tr>
<td>Improper MC headgear</td>
<td>4-point</td>
</tr>
<tr>
<td>Improper MC passenger</td>
<td>4-point</td>
</tr>
<tr>
<td>Driving While Suspended (DWI)</td>
<td>8-point</td>
</tr>
</tbody>
</table>

BMV Driver Safety Programs

The BMV has a driver safety program with a defensive driving curriculum that provides either a classroom, internet, or home study video option. Any person may sign up for the BMV-approved driver safety program. The program provides an excellent summary of defensive driving techniques and is a useful refresher course for drivers. As an incentive to those who complete the course, a four-point credit will appear on their Indiana driving record for a period of three years.

When Required:

- **By a court:** A judge has the authority to order a driver who commits a traffic violation to attend a driver safety program. A judge may decide to use this requirement as an alternative to a license suspension.

- **By the BMV:** Any person who, within a 12-month period, is convicted of two or more traffic offenses that result in convictions will be required by the BMV to attend a BMV-approved driver safety program. Failure to complete the program or pay the fee within the specified time will result in suspension of driving privileges.

Authorized Driver Safety Programs

The BMV has approved a limited number of driver safety program vendors. To obtain the contact information for BMV-approved driver safety program vendors, call the BMV at (317) 233-6000 option #1 or visit the BMV website at [www.myBMV.IN.gov](http://www.myBMV.IN.gov).

- Successful completion of a driver safety program with a BMV-approved company
will update your driving record with a four-point credit.

- A maximum fee for any BMV-approved format is $50.00.
- Allow seven to 10 working days for results to be processed. Make check or money order payable to selected company; do not send payments to the BMV.

**Failure to Complete a Mandatory Driver Safety Program**

The driving privileges of a person who must complete a driver safety program will be suspended if the individual does not complete the program in the time required by the BMV. Failure to complete the course or pay the course fee will result in the suspension of the person’s driver’s license. Notification of the driver safety program requirement is made through the mail.

**Writing a Bad Check to the BMV**

As provided for in Indiana law, the BMV will indefinitely suspend the driver’s license of a person who writes a check to pay the fee for any BMV service that is not honored by the issuer’s bank. To obtain reinstatement of the license, the person will have to pay the amount of the check, plus a $10 administrative fee and any amount required in IC 35-43-5-5 and IC 6-6-5-1.

**Operating a Watercraft While Intoxicated or Other Offenses**

Operating a watercraft while intoxicated is no less dangerous and illegal than operating a motor vehicle while intoxicated. Upon a conviction for operating a watercraft while intoxicated, a person’s driver’s license will be suspended for the same minimum and maximum periods that are provided for operating a motor vehicle while intoxicated. This conviction will be forwarded to the BMV for the suspension to take effect, and the conviction will become a part of the motorist’s driving record. Other crimes related to the operation of a watercraft, such as reckless operation endangering the safety of others and operating a watercraft when a person’s driving privileges have been suspended, will also be forwarded to the BMV.

**Failure to Pay Child Support**

Non-custodial parents who are unwilling to make required child support payments, may be subject to suspension of their driver’s license. A non-paying parent’s license can be suspended in two ways:

- **Court-Ordered Suspension:** A court that has determined that a parent is intentionally withholding child support payments may order the BMV to immediately suspend the non-paying parent’s driver’s license indefinitely until the parent begins making payments satisfactory to the court.

- **Administratively-Ordered Suspension:** If the local agency responsible for enforcing child support payments determines that a parent is more than three months or $2,000 behind in child support, then that agency may send an order to the BMV requiring that the non-paying parent’s driver’s license be indefinitely suspended in 20 days. During that 20-day period, the parent can pay the unpaid amounts, arrange to have an amount automatically withheld from his or her paycheck, or contest whether he or she is delinquent in child support payments.
**Graffiti and Other Offenses**
The driving privileges of a person convicted of the act of making graffiti may be suspended, at the discretion of the court, for a period of up to one year. The BMV may suspend or invalidate driver’s licenses and/or permits, registration certificates or license plates upon any reasonable grounds concerning other offenses that come to the BMV’s attention.

**SPECIAL LICENSES AND CONDITIONS**

**New Residents with a Valid Photo License from Another State**
An applicant for a new Indiana operator’s license who holds a valid photo license issued by another state, the District of Columbia or a U.S. Territory must meet all of the eligibility requirements and successfully pass the written and vision tests. If the out-of-state license is expired for over one year, the applicant must successfully pass the written, vision, and drive tests.

If an applicant is less than 18 years of age, an appropriate adult must sign the financial responsibility portion of the application.

**NOTE:** Upon issuing one of the Indiana driver’s license, the individual’s previous license will be forfeited to the Indiana BMV.

**New Residents with an Out-of-Country License**
An individual who does not intend to become a resident of Indiana may drive in Indiana with an out-of-country license for a period of one year. An international driving permit must accompany the out-of-country driver’s license while driving.

However, a person who intends to become an Indiana resident or who resides in Indiana for longer than one year and wants to obtain a license must first follow the guidelines to obtain an Indiana learner’s permit.

The BMV is committed to protecting the integrity of driver and identification records. To achieve this, we must verify the accuracy of documents with the U.S. Department of Homeland Security (DHS), formerly Citizenship and Immigration Services (CIS) and/or Immigration and Naturalization Service, or (INS).

All DHS documents that are presented to and accepted by the license branch will be verified with the Central Verification Process (CVP). To minimize any inconvenience, the BMV will issue a “letter of authorization” valid for 60 days. The “letter of authorization” for a license or permit is an authorization to operate a vehicle pending authentication of the documents submitted to the BMV. It is not to be used for identification purposes or a commercial driver’s license (CDL).

When the validity of the documents is confirmed, the BMV will mail the license, permit or identification card to the applicant. If the documents cannot be verified, the applicant
will receive a letter explaining the determination and an explanation of his/her right to request an administrative hearing to review the determination. No refunds will be issued in the case of documents that cannot be verified.

**NOTE:** An out-of-country license is not accepted as identification or proof of driving experience. Therefore, it will not be forfeited upon issuance of an Indiana learner’s permit, driver’s license, or identification card. However, U.S. Territory licenses will be forfeited.

Motorboats, Motorized Bicycles, and Off-Road Vehicles

**Motorboats**

Indiana law requires the operator of any motorboat with an engine with more than 10 horsepower to carry a valid driver’s license; in some instances, the operator may hold, in lieu of a driver’s license, a BMV-issued identification card.

**Eligibility**

- A person less than 21 but at least 15 years of age may legally operate a motorboat if he or she holds a valid driver’s license.
- A person at least 21 years of age may legally operate a motorboat with a valid driver’s license.
- A person who does not hold a driver’s license may legally operate a motorboat if he or she holds a BMV-issued identification card and has completed a boating education course approved by the Indiana Department of Natural Resources.

Contact the Indiana Department of Natural Resources for information concerning boating education courses or refer to the Handbook of Indiana Boating Laws.

**NOTE:** If your driver’s license is suspended, you may not legally operate a motorboat.

**Motorized Bicycles**

A motorized bicycle, commonly known as a “moped,” is defined under Indiana law as a two- or three-wheeled vehicle, is propelled by a motor or engine, has no more than two-horsepower, a cylinder capacity not exceeding 50 cubic centimeters, an automatic transmission and a maximum design speed of 25 miles per hour. Vehicles with engines exceeding these limits are motorcycles, and a person must meet the licensing requirements to legally operate such a vehicle. A manufacturer’s certificate of origin or a certificate of title, if any, to the vehicle will indicate whether such vehicle is a motorized bicycle or a motorcycle.

The following requirements apply to the operator of a motorized bicycle:

- An operator of a motorized bicycle must be at least 15 years of age.
- An operator of a motorized bicycle must have a valid driver’s license or have a current BMV-issued identification card in his or her possession.
• A motorized bicycle may not be operated on an interstate highway or at a speed in excess of 25 miles per hour.
• If an individual is less than 18 years of age, he or she is required to wear protective headgear and protective glasses, goggles or transparent face shield.

Off-Road Vehicles
A person who purchases an off-road vehicle after December 31, 2005, must obtain a certificate of title for the off-road vehicle from the BMV. A person who becomes an Indiana resident after December 31, 2005, will be required to obtain a certificate from the Bureau for an off-road vehicle that is less than five model years old. The cylinder capacity of the vehicle may determine the recommended age of the person riding this type of vehicle.


Renewal for Indiana Residents Outside of Indiana
(See Military Information below)
The BMV may renew by mail a valid Indiana driver’s license held by an individual temporarily residing outside of Indiana, if the applicant:
• Shows good cause why the license cannot be renewed within Indiana (i.e., active military service or missionary status);
• Submits a complete application with required affidavit;
• Pays the required fee; and
• Submits a written affidavit that affirms that no source document upon which the operator’s license was issued has changed or been altered since the prior issuance of the operator’s license.

The renewal license will not have a photograph. Persons seeking to renew by mail can write to: BMV Photo Exempt Request, 531 Virginia Avenue, Indianapolis, IN 46204 or by calling 317-234-0550.

Photo-Exempt License
An individual with a religious objection to taking a photograph may make a special application to the BMV for a photo-exempt driver’s license or non-driver identification card. An application may be obtained at a local license branch or by writing to the above-listed address. The applicant must complete the application and attach a letter of certification of religious belief on letterhead from his or her minister, bishop, elder or other leader of the religious organization of which he or she is a member explaining

NOTE: For further information on off-road vehicles, contact the Department of Natural Resources at 317-233-3149 or visit www.in.gov/dnr.
why he or she qualifies for a photo-exempt license or identification card, and mail both to the address listed above. The BMV will then mail an approval letter, which the applicant must take to a license branch to obtain a license.

Temporary License / Verification Letter
A licensed driver from Indiana whose license has not expired and whose license is lost or stolen while out of state may request one 90-day verification letter by contacting the BMV. This will enable the licensed driver to apply for a duplicate license upon return to Indiana.

Military
When the Indiana driver’s license of a person who is residing outside Indiana due to service in the United States Armed Forces has expired, the license remains valid for 90 days following the person’s discharge. To obtain a renewed license, the individual must apply for the driver’s license during the 90-day period following the individual’s discharge and show proof of discharge when applying for the renewal.

International Driving Permits
Indiana licensed drivers may obtain a permit to operate a vehicle in a foreign country through their American Automobile Association (AAA) office. An individual coming from another country to Indiana should obtain an international driver permit from his or her departing country.

According to the AAA Digest of Motor Laws, foreign motorists from any of the countries included in the United Nations Convention on Road Traffic who visit the United States as bona fide tourists may drive on the out-of-country license for a period not to exceed one year from date of arrival. If the visiting tourist accepts a job or attends school in the United States, he or she then loses tourist status and may be required to obtain a state driver’s license and license plates in accordance with the regulations in effect in the state of residence. If he or she intends to become a resident of Indiana, refer to section New Residents with Out-of-Country License on page 23 of this manual.

Services for Individuals with Disabilities and Interpreters
BMV driver examiners are trained to make individualized determinations regarding whether to issue a driver’s licenses with restrictions to individuals with disabilities that adversely affect the normal operation of a standard-equipped vehicle. A restricted license may specify particular equipment that the person must have to operate a vehicle, or other restrictions tailored to accommodate the individual’s specific needs. The driver examiners are the only individuals authorized at the license branch to make determinations regarding issuing restricted licenses in these cases. Any individual who may need a restricted license should contact a local license branch.

Translators/Interpreters
For more information about language or hearing impaired translators or interpreters, call (317) 233-6000 option #2.
Parking Placards for Individuals with Physical Disabilities

A parking placard for persons with physical disabilities gives the holder the legal authority to park a vehicle in parking designated for persons with disabilities. The placard is available for persons with either permanent or temporary disabilities and entities that contract with governmental agencies to provide transportation for persons with physical disabilities.

How to Obtain a Parking Placard

- **Medical Certification:** To apply for a parking placard, the applicant must have a physician, chiropractor or podiatrist complete a medical certification affirming that the individual has a disability and qualifies for a parking placard. If the person has a visual disability, an optometrist or ophthalmologist may complete the form. The medical certification form is available at any license branch, on the BMV Web site (www.myBMV.IN.gov) or may be obtained by sending a request to: BMV Driver Services, Room N405, Indiana Government Center, 100 North Senate Avenue, Indianapolis, IN 46204.

- **Application:** After having the medical certification completed, an individual can obtain a parking placard at any Indiana license branch. If the individual needs more than one placard, a second placard may be obtained.

- **Permanent Disabilities:** For a person with a permanent disability, the placard is valid for four years. There is no fee for the first two placards issued to a person with a permanent disability. However, during the time the placard is valid, if the individual requires more than two placards, there will be a fee charged for each additional placard. No more than five placards may be issued during the validity of the placard without special permission.

- **Temporary Disabilities:** For persons with a temporary disability, the placard is valid for six months or for a shorter period as prescribed by the medical professional on the medical certification. There is a fee for a temporary disability placard and only one placard may be issued during the time the placard is valid.

- **Transportation Companies:** For transportation companies that have contracted with a government entity to transport persons with physical disabilities, the placard is valid for four years or until the company ceases such services. Placards are issued to such companies free of charge.

THE DRIVER EXAMINATION

Vision Screening Requirements

All applicants for a license or permit are required to satisfy the BMV’s minimum vision standards. This is true even if the applicant is renewing an existing license. Persons who normally wear glasses while driving should wear glasses during the vision test. If the visual ability does not meet BMV standards, the applicant will be referred to an eye doctor for examination. The applicant may return to the license branch with a statement from an eye doctor affirming that vision has been corrected to meet the state standard. The applicant may then continue the licensing process, including a
vision test at the license branch.

Following are some of the common restriction codes placed on a license due to vision:

- **A**: glasses or contact lenses required
- **B**: outside rearview mirrors required
- **C**: daylight driving only

**Reading Without Glasses**

Both eyes: 20/20 – 20/40: No Restrictions

One eye: 20/20 – 20/40
Other eye: 20/50 – Blind: **B** Restriction

**Reading With Glasses**

One eye: 20/20 – 20/40:
Other eye: 20/50 – Blind: **AB** Restriction

One eye: 20/50
Other eye: 20/50: **A** Restriction

One eye: 20/50
Other eye: 20/70 – Blind: **ABC** Restriction

One eye: 20/70
Other eye: 20/70: **ABC** Restriction

**Visual Field Requirements**

One eye: 55 degrees – 85 degrees:
Other eye: 55 degrees – 85 degrees: No Restriction

One eye: 55 degrees – 85 degrees + nasal in same eye:
Other eye: NR = no reading: **B** Restriction

**NOTE:** If glasses or contacts are required for acuity, an “A” restriction will be required. A minimum reading of 90 degree visual field is required for an Indiana operator, chauffeur, public passenger chauffeur, driver education learner’s permit, or motorcycle learner’s permit.

**Restrictions on the Driver’s License**

Restrictions may be placed on a driver’s license for a variety of reasons. These restrictions allow persons to operate a vehicle, but only under conditions that ensure safety to the driver and to the public. The most common restrictions are placed on a license based on vision screening and appear in the lower left-hand corner of the
driver’s license and are described on the back of the license. Refer to the Vision Screening section of this manual.

Please contact your license branch for information about restrictions on a driver’s license. Some restrictions on a driver’s license are:

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>D</td>
<td>Automatic transmission</td>
</tr>
<tr>
<td>U</td>
<td>Power steering</td>
</tr>
<tr>
<td>V</td>
<td>PP Chauffeur (taxi only)</td>
</tr>
<tr>
<td>K</td>
<td>CDL Intrastate only</td>
</tr>
<tr>
<td>P</td>
<td>Class C Public Passenger</td>
</tr>
<tr>
<td>L</td>
<td>Vehicle without air brakes</td>
</tr>
<tr>
<td>3</td>
<td>Photo exempt</td>
</tr>
<tr>
<td>4</td>
<td>Special BMV restriction</td>
</tr>
<tr>
<td>5</td>
<td>Conditional</td>
</tr>
<tr>
<td>6</td>
<td>Interlock ignition device</td>
</tr>
<tr>
<td>7</td>
<td>Seat belt exempt (medical condition)</td>
</tr>
<tr>
<td>8</td>
<td>Medical condition (require medication)</td>
</tr>
</tbody>
</table>

**Written Examination**

**A Written Examination is Required for:**
- Applicants applying for a learner’s permit.
- First-time applicants who apply for a specific driver’s license type (i.e., operator’s, chauffeur’s, or public passenger chauffeur’s license).
- Persons who hold a valid license, but who have not reached age 21 at the time of renewal and have active points on his or her driving record.
- Persons who hold an out-of-state license and who are applying for an Indiana driver’s license.
- Persons whose Indiana license is expired for one year or longer.
- Applicants who have six or more active points on his or her Indiana driving record.

**Contents of the Written Examination**

Written examinations are based on information contained in this manual. Passage of the written examination demonstrates basic understanding of Indiana traffic laws and safe driving techniques.

Written examinations include multiple choice questions concerning traffic maneuvers and knowledge of traffic signs. **Sample questions are found in Chapter 4.**

If the applicant fails to pass a written test, he or she must wait until the next business day to take the test again. **An applicant is not permitted to take the road test until he or she successfully passes the written test.**

**NOTE:** An applicant who holds a driver education learner’s permit may only fail three examinations (i.e., a combination of written and drive tests) when applying for an operator’s license.
All applicants must have the ability to read and understand highway signs regulating, warning and directing traffic, as well as knowledge of Indiana traffic laws. The BMV may not issue a license or permit to an individual who is unable to understand highway warnings or direction signs written in the English language.

Written Knowledge Examination for CDL Holders
The written knowledge examinations for a CDL are considerably different than the other written examinations. Please refer to the Commercial Driver’s License Manual for all requirements for a CDL. Visit: www.in.gov/dor (Forms and Publications) or www.myBMV.IN.gov (Driver’s Licenses).

Driving Skills Test
After passing the vision screening and written test (if applicable), the examiner will test the applicant’s ability to drive by riding with him/her and observing how well he or she controls the vehicle and observes the Indiana rules of the road. There is no charge for the driving skills test administered by the BMV driver examiner.

When Required
The following applicants for an Indiana operator’s license must take a driving skills test, conducted by a BMV driver examiner, demonstrating their ability to operate a vehicle safely:

- Persons holding an Indiana learner’s permit, unless the person qualifies for the driver education drive test waiver described below.
- New Indiana residents who hold an out-of-state license that has been expired for more than one year.
- New Indiana residents who hold an out-of-country license and have applied for a learner’s permit.
- Indiana residents whose driver’s licenses have been expired for one or more years, or other applicants as required by the BMV.

The Driver Education Waiver
The BMV shall waive the road test requirement for a person who has passed a driver education course given by an approved commercial driver training school or high school

NOTE: A person who holds a learner’s permit and fails three drive examinations when applying for an operator’s license must obtain a new learner’s permit and wait two months before reapplying for a driver’s license.
driver education program with a passing score in the classroom and behind-the-wheel portions from a school that participates in the BMV waiver program.

Once a student has passed a standardized drive test with the school and is granted a waiver, he or she must successfully pass both a mandatory written test and vision-screening test before a driver’s license may be issued. The school participating in the BMV waiver program may charge an additional fee for the drive test. Note: Only one drive test may be administered by the school prior to any BMV testing.

Loss of Waiver
The waiver is not available if:

• The driver education learner’s permit has expired prior to the application for an operator’s license, or
• The applicant fails to pass the written test.

**NOTE:** Remember the three-failed-exam rule! Study the manual before taking the examination.

Drive Test Scheduling
To serve new drivers efficiently, driver examiners perform drive tests on an appointment-only basis. Therefore, it is important that new applicants for an operator’s license call a license branch in advance to schedule an appointment.

Requirements before the drive test
Upon successful completion of the vision and written knowledge tests (if applicable), the driver examiner will administer the drive test providing that the following conditions are met:

• Presentation of the proper documents (i.e., permits or license).
• Presentation of a written test affidavit (if applicable).
• Applicant’s driver status must be “valid.”
• The applicant must provide a vehicle (the State does not provide one).
• The vehicle must be legally equipped, and in safe and clean condition.
• The vehicle provided is properly registered (a signed vehicle registration must be provided).
• The applicant is accompanied by a person holding a valid driver’s license in his or her possession (if applicable).
• The applicant must be able to demonstrate to the driver examiner that the applicant is able to understand highway warnings or direction signs in the English language.

General Components of the Drive Test
Approach the driving test as calmly as possible. The test will be only on regular, ordinary driving skills. The test is designed to find out if the driver can make the car do the right thing at the right time under different conditions, smoothly and safely.
The driver examiner wants to put the applicant at ease and will ask a few questions that are required before you begin driving. His or her job is to examine driving ability, not to provide instruction. He or she will not trick someone into making a driving error. Please do not distract the examiner. The examiner’s job is to administer a fair and objective test based on what he or she observes. Do not interrupt the examiner’s observations and scoring as the test proceeds. The examiner will score the test under well-established and well-defined rules.

NOTE: No one except the applicant and the examiner, examiner trainer and supervisor may be in the car during the drive test.

BMV driver examiners use a standardized form to evaluate an applicant’s ability to operate a vehicle safely.

The following are examples of the actions that result in failure of the drive test:

- Speeding.
- Failing to obey road signs or traffic laws.
- Failing to obey school zone rules.
- Failing to stop for school buses with the stop arm extended.
- Straddling marked lanes.
- Driving too close to pedestrians, bicycles or vehicles.
- Driving left of center.
- Failing to pull over and stop for emergency vehicles.
- Running off the roadway.
- Backing over the curb when parallel parking.
- Having an accident or making contact with another vehicle.
- Failing to react to hazardous driving condition.
- Failing to yield right of way.
- Turning from improper lanes.
- Failing to stop at stoplights or stop signs completely.
- Failing to follow instructions.
- Accumulation of 11 points, as explained in the next paragraph.

The following are examples of actions that may result in accumulating points:

- Failing to use defroster or wipers when needed.
- Failing to use both hands on the wheel.
- Selecting the wrong gear.
- Failing to signal.
- Driving too slowly for conditions.
- Overrunning a crosswalk/stop line/stop sign.
- Stopping unnecessarily.
- Failing to turn into correct lane (i.e., nearest lane).
- Failing to check blind spot.
• Slowing speed when changing lanes.
• Backing too fast.
• Leaving turn signal on after completed lane change.
• Driving too closely to the vehicle ahead or a parked vehicle.

The applicant must pay special attention to the following:
• Driving in the proper lane, obeying the lane markings, looking carefully and signaling properly before changing lanes.
• Distance allowed between the driver’s vehicle and the vehicle ahead, leaving enough space to avoid a collision.
• Reaction to being overtaken and passed by another vehicle, looking for maintaining speed and giving the other vehicle enough room in which to pass safely.
• Speed control according to posted speed limits and varying traffic conditions.
• General observance of good defensive driving habits.
• Listening to instructions and observing general traffic flow.
• Did the driver approach the intersection at the proper speed, look for other vehicles, come to complete stops, anticipate that the light might change, try to beat a yellow before it changed to red?
• Backing skills and backing correctly out of the parking space.
• Parallel parking ability. Did the applicant check traffic by looking in the rear view mirror and signal the intention to park? Did he/she position the vehicle before backing and move into the space smoothly and at the proper speed? Parking is illustrated in Chapter 3.

**NOTE:** Applicants who fail the drive test must wait 14 days before taking another drive test.

**Voter Registration**

A person obtaining or renewing a driver’s license or identification card may register to vote at any Indiana license branch. Mail-in voter registration forms are available for persons who are not at the branch for driver’s license or ID card transactions. Voter registration forms are also available in English and Spanish on the BMV Web site. If you have moved, you can register to vote in your new district.
CHAPTER 2 – TRAFFIC SIGNS AND HIGHWAY MARKINGS

This chapter summarizes traffic signs, signals and road markings that control the flow of traffic, making streets and highways safer for motorists, bicyclists and pedestrians.

These signs, which are posted by the Indiana Department of Transportation and local governments, use colors, shapes, written messages, and symbols to aid the driver in reading and understanding the information. Understanding of these rules is necessary to obtain an operator’s license in Indiana.

Traffic Signs
Signs are divided into three categories: regulatory, warning and guidance signs to:
- Warn you of hazards ahead that would otherwise be difficult to see.
- Guide you to your destination by clearly identifying the route.
- Regulate traffic speed and movement.

The signs are manufactured in different shapes and colors to convey a particular message. Examples of the various sign types, shapes and colors are as follows:

Sign Colors
The background color of traffic signs helps identify the type of information provided.

Red Signs are used to inform the driver of requirements that must be followed and constitute an immediate threat to traffic safety if not followed, i.e., “STOP,” “YIELD,” “DO NOT ENTER,” “WRONG WAY.”

Yellow or Fluorescent Yellow-Green Signs warn drivers of specific road conditions and dangers ahead.

White Signs provide important information regarding traffic regulations that you must obey such as state highway markers, maximum speed limits and other helpful information.

Orange Signs warn drivers of special dangers ahead due to highway construction and maintenance projects.

Green Signs indicate directions, highway exit signs and mileage signs.

Blue Signs convey traveler information to motorists.

Brown Signs indicate nearby parks and recreational areas.
Sign Shapes
The shape of a sign also gives an indication of the information. There are eight common shapes used:

**Octagonal Stop Sign**: The eight-sided red stop sign is a common sign indicating the requirement to stop and yield the right-of-way at an intersection.

**Three-Sided Red and White Yield Sign**: This sign informs the driver that he or she must slow down when approaching an intersection and be prepared to come to a complete stop.

**Square (Regulatory) Sign**: The red and white square regulatory signs convey regulations that the driver must follow. Signs indicating prohibitions often will have a symbol inside of a red circle with a red diagonal bar. When you see a red circle with the red diagonal bar, it always means “NO.”

**Circular (Railroad) Sign**: The yellow circular sign is designated to provide information to the driver of an impending railroad crossing.

**Five-sided Warning Sign**: This indicates the presence of a nearby school and an area in which children will be crossing traveled roads.

**Four-Sided, Diamond-Shaped Warning Signs**: This sign warns drivers of road conditions and dangers ahead. **Example shown: Divided Highway Ends**

**Pennant-Shaped Sign**: The yellow pennant-shaped sign is used exclusively to warn drivers of impending no-passing zones. These pennant-shaped signs are placed on the left-hand side of two-way roads to aid the driver trying to pass a vehicle on the left.
Rectangular (Regulatory) Sign: In conjunction with a pennant-shaped sign, you might see a regulatory sign indicating do not pass or pass with care. The white rectangular sign also provides important regulations that drivers must obey, such as maximum speed limits, or useful information such as state highway markers.

SIGN MESSAGES AND SYMBOLS
Traffic signs will employ either written messages or symbols to convey the information to the driver. Examples of sign messages and symbols for particular types of signs are:

**Warning Signs**

- Slippery When Wet
- Crossroads Ahead
- Low Clearance
- Divided Highway
- Pedestrian Crossing
- Two-Way Traffic
- Narrow Bridge
- Steep Downgrade
- Merging Traffic
- Lane Ends
- Added Lane
- Winding Road
- Side Road
- Low Shoulder
- Traffic Signal
- Bicycle Crossing
- Sharp Turn Slow Down
- “T” Intersection
- Fire Station
- Yield Ahead
- Curve Ahead
- Playground Warning
- Deer Crossing
- Stop Ahead
- Farm Machinery
- Cattle Crossing
- Prepare to Stop
- Detour 1,000 feet
- Lanes Shifting
- Buggy Warning
Speed Advisory Signs may accompany some warning signs.

Regulatory signs

- No Right Turn
- No Left Turn
- No U-Turn
- Yield
- Stop

- Keep Right
- Wrong Way
- Do Not Enter
- One Way
- One Way

Supplemental Plaques may be added to the bottom of a stop sign.

Railroad Signs
These signs provide a driver with a warning of a railroad crossing.
Pentagonal (School Zone) Signs
These are yellow or fluorescent yellow-green and indicate the presence of a nearby school and an area in which children will be crossing traveled roads.

Highway Construction and Maintenance Area Signs
Construction zones pose dangers both for drivers and for the workers. The following signs warn drivers to be cautious when approaching these areas.

Regulatory Signs
These signs are seen at intersections to regulate traffic flow.
Written Messages and Symbols
Traffic signs employ either written messages or symbols to convey the information to the driver. Examples of written messages and symbols for these types of signs are:

- Two-Way Left Turn
- No Parking
- Reserved Parking
- No Trucks
- Limited Parking
- Tow-Away Zone
- Narrow Bridge
- No Parking Any Time

Guide Signs
These signs provide information of exit locations, types of highways the driver is traveling, or locations of airports or bus terminals.

- Airport
- Bus Station
- Exit
- US Route
- Interstate
- State Route

Motorist Services and Recreation Signs
These signs provide drivers with information.

- Telephone
- Disability Access
- Hospital
- Playground
- Bike Trail
**The Slow Moving Vehicle Emblem**

These emblems indicate a slow-moving vehicle, which is a type of vehicle that cannot exceed 25 miles per hour.

![Orange Fluorescent Center](image1)  ![Slow-Moving Vehicle Emblem](image2)  ![Red Reflective Borders](image3)

**TRAFFIC CONTROL AT INTERSECTIONS**

Traffic control devices and signs are used to control traffic flow and to indicate right-of-way at intersections and pedestrian crossings.

**Stop Lights** are the two most common types of stop lights.

**Vehicles Proceeding Straight through Intersection**

- A **green** signal means go. The driver has the right-of-way and may proceed through the intersection provided it is clear of other traffic and pedestrians.
- A **yellow** signal means that the right-of-way is ending.
- A **red** signal means stop. Traffic entering the intersection from another direction has the right-of-way. The driver may not enter the intersection until the light turns green and the intersection is clear of other traffic.

**Vehicles Turning at the Intersection**

- A **green** arrow displayed in conjunction with a red or green signal means the driver has the right-of-way to make the turn as long as the intersection is clear. Oncoming traffic must stop.
- A **yellow** arrow displayed in conjunction with a red or green signal means that the right-of-way to turn is ending.
• A **green** signal alone means that the driver may make a turn so long as the intersection is clear and the driver yields the right-of-way to all oncoming traffic. When making a **left** turn on green, only one vehicle is allowed to move into the intersection to complete the turn when the way is clear. Always make sure that the oncoming vehicles are going to stop.

• A **yellow** signal alone means that the period to turn is ending. As stated above, if you are in the middle of the intersection, complete your turn once the oncoming traffic has stopped.

• A **red** signal alone means stop. Drivers lawfully within the intersection shall complete the turn. Vehicles entering the intersection from another direction have the right-of-way when conflicting traffic is no longer present. The driver may not enter the intersection until the light turns green and the intersection is clear of other traffic.

**NOTE:** *Traffic facing a steady red signal alone shall stop at a clearly marked stop line. However, if there is not a clearly marked stop line, traffic shall stop before entering the crosswalk on the near side of the intersection. If no crosswalk, stop before entering the intersection.*

**Flashing Light Signals**

At some intersections, a traffic control device may be found that has one steady flashing or blinking signal in each direction. The following are the rules for obeying these types of flashing light signals.

**Red Flashing Light Signals:** A red flashing light signal is equivalent to a stop sign and means the driver must come to a complete stop before entering the intersection.

- If cross-traffic is not required to stop at the intersection, a driver may proceed only when the way is clear and the driver will not interfere with the right-of-way of any such cross-traffic.

- If all traffic is required to stop at the intersection, then the driver may proceed after a complete stop and after yielding to any vehicle:
  - That is already in the intersection.
  - That has already completely stopped and is about to enter the intersection.
  - That is to the right of the driver and has arrived at the intersection at the same time as the driver.

**Yellow Flashing Light Signals**

A yellow flashing light indicates the driver should slow down and use caution when traveling through an intersection or other dangerous areas where an accident can happen. Cross-traffic is required to yield the right-of-way; however, drivers should proceed with caution, watching for vehicles or pedestrians attempting to cross the intersection.
Pedestrian Signals
Pedestrian signals allow pedestrians to know when it is legally permitted and safe to cross a street or intersection. Pedestrians can promote traffic safety and protect themselves by observing the following rules:

“Walk” Sign: Many streets with significant pedestrian traffic have a pedestrian signal that displays the word “WALK” or a symbol of a person walking when it is legally permitted and safe to cross the street or intersection. Pedestrians who have started to cross the street or intersection when the “WALK” sign or walking person symbol appears should continue as quickly as possible to the other side of the street if the signal shifts to “DON’T WALK.”

NOTE: At some intersections, there is a button near the base of the pedestrian signal or stop light that may be pushed by the pedestrian to activate the pedestrian signal to show the “WALK” sign.

“Don’t Walk” Sign: Pedestrian signals indicate when it is not legally permissible or safe to cross a street or intersection. When the pedestrian signal shows the words “DON’T WALK,” or a symbol of a raised hand appears, it is not legally permitted or safe to begin crossing a street or intersection.

Stop Signs
The rules pertaining to stop signs are the same as those pertaining to red flashing light signals. A driver should come to a complete stop before the solid white line or crosswalk. If there is neither a solid white line nor crosswalk, the driver should come to a complete stop parallel to the stop sign if possible, or before entering the intersection at a place that allows the driver to determine whether any other vehicles are approaching the intersection from another direction. Watch for pedestrians.

Yield Signs
A yield sign indicates that a driver must slow down when approaching an intersection and be prepared to come to a complete stop if a vehicle or pedestrian with the right-of-way is approaching from another direction. A vehicle approaching from another direction with the right-of-way should not have to brake to avoid a collision with a vehicle entering from a road with a yield sign.
**Intersections with No Signal**
Vehicles approaching an intersection without a signal, or that has a non-operating traffic signal, shall stop before entering the intersection. After stopping, vehicles must yield the right of way to traffic and then may proceed with caution through the intersection.

**Entering Streets or Roadways from an Alley or Driveway**
Before entering a street or roadway from an alley or driveway, a driver must stop and yield the right of way to other vehicles.
CHAPTER 3 – SAFE VEHICLE OPERATION AND TRAFFIC LAWS

The most important rule for safe driving is to pay attention to the road! Even the most experienced drivers are often distracted while driving. Always anticipate potential problems. A good defensive driver looks out for the actions of other drivers.

Driving Lanes and Lane Markings
Driving lanes and lane markings help separate traffic going in opposite directions. On busier roads, they are a guide for multiple lanes of traffic going in the same direction. Remember to stay in your travel lane, except to turn or pass.

Yellow Lane Markings
Yellow lane markings are found on or near the center of a road and are used to divide two-way traffic. If there is a double yellow line or a solid yellow line on your side of the road, never drive to the left of the solid yellow line, except to turn.

White Lane Markings and Changing Lanes
White lane markings are used to separate multiple lanes of traffic going in the same direction. You should not cross a solid white line. Most multiple lane roads have broken white lines to separate lanes. A broken white line indicates that a driver may change lanes when it is safe to do so. Follow these rules when changing lanes:

• First, make sure traffic directly ahead is clear.
• Check mirrors for vehicles following behind that are about to pass.
• Briefly turn head in the preferred direction to ensure that no vehicle is in the “blind spot” and that there is sufficient room to move into the adjacent lane.
• Use signals to alert other drivers of intention to change lanes.
• Smoothly move into the new driving lane.
• Only change one lane at a time.

When changing lanes to prepare for a turn, do so at least 200 feet before the turn. Do not weave in and out of lanes, which greatly increases risk of an accident. On the highway, slower vehicles should use the lane to the right. Leave the left-hand lane for faster moving or passing vehicles.
RULES FOR SAFE AND LEGAL TURNS

Many accidents can be avoided by following rules and making proper turns. Always anticipate when it will be necessary to turn. It is always helpful to consult a map in advance of traveling to avoid last-minute decisions if traveling on unfamiliar roads.

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

SAFETY TIP: An easy way to remember proper lane positioning for a turn is “left turn, left lane” and “right turn, right lane.”

The Following Diagrams Illustrate a Proper Turn.
Turning left from a two-way street onto a one-way street

Turning left from a one-way street onto a two-way street

Turning left from a One-way street to a One-way street

**Signaling Your Intention to Turn**

Give a proper turn signal at least 200 feet before turning or changing lanes. If the speed limit is 50 miles per hour or more, give a proper turn signal at least 300 feet before turning or changing lanes. The safest type of signal is using the lighted signals used in most vehicles. If, however, one or more of these signals is malfunctioning, the hand signals (except on driving tests) illustrated below may be used:

**Turning at Intersections**

When making a turn at an intersection, you must follow the rules of traffic control devices, and always watch for pedestrians! Never force a pedestrian to make a special effort to avoid your car when turning. If a stop at the intersection is required before turning, keep the vehicle’s front wheels pointed straight and apply the brakes before proceeding.

**Legal Right Turns When a Traffic Signal is Red**

For better traffic flow, Indiana and most other states allow a driver to turn right at an intersection—in limited circumstances—when a traffic signal is red. A legal turn may only be made if all of the following criteria are met:

- The driver comes to a complete and full stop at the traffic light.
- The driver makes sure there are no vehicles or pedestrians in the path of the turn.
- The driver does not interfere with the right-of-way of any vehicle or pedestrian who is moving in the direction of the turn, and
- The driver follows the other rules pertaining to turns, such as using correct lanes.
Roundabouts
A roundabout is a circular intersection that is designed to meet the needs of all road users (i.e., drivers, pedestrians, and bicyclists). A roundabout eliminates some traffic conflicts, such as left turns, that cause crashes at traditional intersections. Because roundabout traffic enters or exits only through right turns, collisions that do occur typically are less severe than those at conventional intersections. A roundabout’s incoming traffic always yields to the circulating traffic.

Example of Markings for Roundabout Intersection with One-Lane Approaches:

Special Exception for Left Turns
When the traffic signal is red and if the driver is on a one-way street and wishes to turn left onto another one-way street, a legal turn may be made, if the driver follows the rules listed above for turning on red. This is the only circumstance in which a driver may make a legal left turn against a red traffic signal.

U-Turns
A U-turn is a potentially dangerous maneuver that should only be undertaken when absolutely necessary. Obey the following rules:

- Always yield the right-of-way to oncoming vehicles and to any pedestrians.
- Never make a U-turn on any curve in the road or when approaching or nearing the crest of a hill or grade.
- Never make a U-turn on an interstate highway; simply proceed to the next exit and re-enter the highway in the opposite direction. Never make a U-turn when a sign is posted prohibiting it.
Turning Left From Specially Designated Center Lane
Busy roads on which there are many places a vehicle may make a left turn have a center lane designated solely for left-turning vehicles. Use these center lanes to decelerate and turn left if available. Always be aware that vehicles traveling in the opposite direction may be entering the center to turn left in front of your vehicle. **Never use this type of center lane for passing or overtaking other vehicles.** Designated center lanes for left turns can be identified by a sign with alternate directional arrows stating “CENTER LANE ONLY” or pavement arrows.

**NOTE:** Pavement arrows in center lanes are not always installed.

Following Turning Vehicles
When following a driver who has signaled his or her intention to make a turn or who has slowed down and may be looking to make a turn, drive defensively. Always slow down, and be prepared to stop.

Rules for Passing / Utilizing Left-Hand Side of the Road
Using the left-hand side of the road to pass vehicles is potentially dangerous because a serious accident can occur. Always consider the need to pass.

Passing Prohibited
It is illegal and extremely dangerous to attempt to pass in the following situations:
- A yellow solid line is marked on the driver's side of the center line of the road.
- A yellow pennant-shaped “No Passing Zone” sign is posted on the left-hand side of the road or a white rectangular “Do Not Pass” sign is posted on the right-hand side of the road.
- When on or approaching a curve.
- When approaching the crest of a hill or grade.
- Within 100 feet of an intersection, railroad crossing, bridge, viaduct or tunnel.

Requirements for Making a Safe and Legal Pass
- Make absolutely sure the passing lane is clear of traffic. Drivers are required to return to the right side of the road no less than 100 feet before any approaching vehicle.
• Check behind and to the left to make sure another car is not attempting to pass your vehicle.
• Give an appropriate turn signal.
• Move into the passing lane, then accelerate, and continue to move forward until the vehicle passed can be seen in the rearview mirror.
• Before returning to the original driving lane, give the appropriate turn signal.

When Being Passed
If your vehicle is being passed on the left-hand side of the road, allow the vehicle to pass safely, and do not increase your speed.

Pedestrian Safety
Crosswalks or a pedestrian signal indicates that pedestrians are nearby. Please follow these rules and guidelines when pedestrians are in the vicinity:
• Always yield the right-of-way to pedestrians.
• Do not make a turn that causes a pedestrian to stop, slow down or make some other special effort to avoid a collision.
• If children are in the vicinity, take special care, because children are not fully aware of the dangers of traffic.
• Be respectful of others who have difficulty in crossing streets, such as elderly persons or persons with a visual disability.

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

When a pedestrian is crossing a street or highway and guided by a dog or carrying a white cane (or a white cane with a red tip), vehicles must come to a complete stop.
Parking Rules / Parallel Parking
Parallel parking is simple and easy when drivers follow this procedure:

1. Signal intention to park.
2. Position the vehicle parallel with the vehicle parked in front of the empty space and maintain at least two feet from this vehicle. (Figure 1).
3. Align the rear bumpers of both vehicles. (Figure 1).
4. Back up slowly until the front of the vehicle is even with the front door of the parallel car. Turn the wheel sharply to the right and back up slowly until the vehicle is at a 45-degree angle, and back up. When the front of the vehicle passes the rear of the parallel car, turn wheel to the left sharply, then gradually, while backing in. (Figure 2 & 3).
5. Straighten the wheels, pull forward. (Figure 4).
6. When parked facing downhill, turn the wheels toward the curb. When parked facing uphill, turn the wheels away from the curb. When no curb, turn wheels away from the street.
7. Use turn signal when entering traffic from a parking space.

Backing
Backing is more difficult for the beginner than driving forward because the field of vision is blocked by the vehicle itself. It’s also harder to control speed and direction. You will need a lot of practice to keep absolute control of the vehicle. Be sure to look in both directions and double-check for cars and pedestrians when backing out of a parking place.

To back up, turn body to the right to see through the back window. Never use only the rearview mirror for backing up. Always go slowly, watching carefully in all directions. Never back into an intersection in order to turn around. It’s much safer to drive around the block.

SAFETY TIP: Always check behind your vehicle for bikes and small children before you enter your vehicles. This is especially important for vans and pickups.
Parking in the following areas is prohibited:
- Highways (unless indicated otherwise).
- Intersections or pedestrian crosswalks.
- On sidewalks.
- In front of any driveway.
- Within 15 feet of a fire hydrant or in fire lanes.
- Underpasses or bridges.
- Adjacent to yellow curbs.
- Beside another parked vehicle.

**SPEED LIMITS**

**Maximum Speed Limits**
Indiana law requires that drivers operate a vehicle at the posted speed limit. As discussed below, there are a number of road conditions that could cause a driver to be more cautious and drive at slower speeds.

**Maximum Speed in Special Situations**
Effective July 1, 2005, pursuant to IC 9-21-5-2, a person may not drive a vehicle on a highway at a speed in excess of the following maximum limits:

**Rural Interstate Highway:** defined as outside an urbanized area with a population of at least 50,000:
- Passenger Vehicles: 70 mph or as posted
- Trucks 26,000 + pounds: 65 mph or as posted
- Rural State Divided Highway: 60 mph or as posted

**Urban:** defined as inside an area with a population of at least 50,000:
- Urban Interstate Highway: 55 mph or as posted
- Non-Divided State Highway: 65 mph or as posted
- County Roads: 55 mph or as posted
- Most urban residential areas: 30 mph or as posted
- Alley: 15 mph or as posted

**School Bus Limits:**
A person may not operate a school bus or a special bus at a speed greater than:
- 60 mph on a federal or state highway, or
- 40 mph on a county or township highway.

If the posted speed limit is lower than the absolute limits set in this section, or if the absolute limits do not apply, the maximum lawful speed of a bus is the posted speed.
SAFE DRIVING ON HIGHWAYS

Though designed for safety, interstate highways pose risks for drivers that do not follow the rules of the road and safe driving techniques.

- **Speed:** Excessive speed greatly increases the likelihood of an accident. A driver has much less time to react to unexpected actions of other drivers or potential roadway hazards.

- **Alertness:** Because a driver has less time to react, alertness is very important to anticipate problems before a driver comes upon hazardous situations. Watch for signs of fatigue that tell the driver that he or she should let someone else drive or to exit the highway to rest.

- **Planning Ahead:** Consult maps or get directions to the destination prior to departure. A driver who tries to read every exit sign to attempt to determine where to get off of the highway cannot devote sufficient attention to traffic conditions.

- **Merging:** Good judgment and timing are needed to merge smoothly with fast-moving traffic. Upon entering an interstate on-ramp, stay to the right and increase speed in the acceleration lane to allow your car to merge with the traffic when the path is clear. Drivers already on the interstate should, for their own safety, make allowance for those entering. However, it is a driver’s responsibility to yield the right-of-way to other cars on the interstate.

### Special Interstate Traffic Prohibition

- **Backing Up:** It is illegal to back up on an interstate highway to reach a missed exit. If you miss an exit, you must drive to the next exit.

- **U-turns:** It is illegal for any vehicle, other than an emergency vehicle or a highway maintenance vehicle, to make a U-turn by crossing the median of an interstate highway.

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

- **Large Trucks:** Trucks are restricted to the right lane on sections of interstate with two lanes in one direction and the right two lanes on sections of interstate with three lanes or more in one direction.
**Maximum Speed Limits in Special Situations**

- **School Zones:** In the vicinity of a school, a driver must slow down to the lower posted speed limit for the school zone. Common hours are between 7:00 a.m. and 4:30 p.m., Monday through Friday. Local authorities may establish lower speed limits for school zones when children are present.

- **Highway Work Zones:** Worksite speed limits must be 10 mph below the maximum established speed limit. The maximum speed limit in a highway work zone may not exceed 45 mph in any location.

- **School Buses:** When not operating on an interstate, federal or a state highway, the maximum speed limit for a school bus is 40 mph unless the posted speed limit is lower. The maximum speed limit 60 mph while on a federal or state highway.

**Conditions that Cause Drivers to Use Slower Speeds**

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

- Bad weather and poor visibility.
- Slick or icy roads.
- Worn tires.
- Unsafe vehicle conditions.
- Impaired physical condition.
- Overdriving headlights.
- Hazardous conditions on road surface.

**Speed and the Ability to Stop a Vehicle**

The following chart provides an indication of just how fast a vehicle travels in one second at 35, 55, and 65 miles per hour:

<table>
<thead>
<tr>
<th>Speed</th>
<th>35 mph</th>
<th>55 mph</th>
<th>65 mph</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feet traveled in one second</td>
<td>51.3</td>
<td>80.7</td>
<td>95.3</td>
</tr>
<tr>
<td>Lanes of traffic crossed in one second</td>
<td>2.6</td>
<td>4.0</td>
<td>4.7</td>
</tr>
<tr>
<td>Seconds to travel a football field</td>
<td>5.8</td>
<td>3.7</td>
<td>3.1</td>
</tr>
</tbody>
</table>

**Following Distance**

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

**Remember:** A vehicle in front may stop for any number of reasons at any time; a defensive driver is prepared to respond to the unanticipated actions of other drivers.
**Vehicle Braking Capability:** This refers to the vehicle’s ability to come to a complete stop once the brakes have been applied. Many factors affect a vehicle’s ability to stop:

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

One in twenty people require more than two seconds to react to hazards. If a driver does not brake with the same intensity as the vehicle in front, the gap will quickly close between the cars. In any case, there is no guarantee that the vehicle in front will break in time to avoid the hazard. Thus, we recommend a distance of at least two to three seconds between cars.

**Remember: Seat Belts Save Lives!**

**SAFETY BELTS AND CHILD SAFETY RESTRAINTS**

Safety belts and child safety restraints (i.e., car seats) save thousands of lives each year and improve the chances of surviving a crash by 60 percent. Indiana law requires that a driver and front-seat passengers use seat belts at all times when a vehicle is operated.

Pursuant to IC 9-19-10-2, a motor vehicle must be equipped with a safety belt for each occupant and the safety belt must:

- Meet the standards stated in the Federal Motor Vehicle Safety Standard Number 208 (49 CFR 571.208, and
- Be standard equipment installed by the manufacturer.

**NOTE:** Even if a vehicle has one or more air bags, a safety belt should be used. The air bag is designed to work in tandem with the safety belt to slow the car’s occupant down in the event of a collision. Failure to use a safety belt could result in injury to the occupant from the air bag.

**Safety Belts**

All front seat occupants of passenger motor vehicles manufactured in 1964 or thereafter are required by law to use safety belts. Operators of buses are also required to use a safety belt.
Seat Belt Exceptions:
- Persons who should not wear a safety belt for medical reasons (and must carry the medical statement from a doctor).
- Certain commercial, postal and newspaper carriers who have to make frequent stops to deliver goods and services.
- BMV Driver Examiners while conducting a drive test.

Child Passenger Restraint Systems
A person operating a motor vehicle with a child passenger under age eight is required by law to properly secure the child in a child restraint system (i.e., child car seat or booster seat), unless it is reasonably determined that the child cannot fit in a child restraint system. Then the child is required by law to be properly restrained by a safety belt. The law requires children between age 8 and 15 to use a seatbelt.

Passenger Air Bags
The explosive power of an air bag has killed children and elderly adults less than 5 feet tall. If a car is equipped with an air bag on the passenger side, the National Safety Council recommends putting children under the age of 12 in the back seat.

SAFE VEHICLE OPERATION IN SPECIFIC SITUATIONS

Night Driving
Operating a vehicle at night presents a number of potential problems. These problems can be made worse if the driver is not used to operating a vehicle at night or when other adverse conditions exist.
- **Visibility**: Pedestrians, road markings, and other vehicles are more difficult to identify and recognize at night. Under nighttime driving conditions, the driver should reduce normal speed, especially on unfamiliar roads. The glare of oncoming headlights may also reduce vision. To avoid the effects of glare, drivers should not look directly into the lights of an approaching vehicle but should focus on the right side of the road.
- **Fatigue**: Drivers are more likely to be fatigued while driving at night and have a higher risk for accidents. Avoid driving late at night, if possible, or at any time without enough sleep. Be prepared to stop driving if unable to stay alert. Better to arrive late than to risk a life.

Signs of Excessive Fatigue While Driving
- Trouble focusing your vision.
- Having no memory of the last few minutes of your drive.
- Beginning to drift out of your lane.
- Failing to maintain a constant speed.
- Head nodding and actually feeling as though you are about to fall asleep.
The best thing to do if feeling drowsy is to let another person drive or find a safe area to pull over and rest. A driver’s efforts to stay awake when excessively fatigued, such as rolling down the windows, turning up the radio, etc., are usually ineffective and may give a false sense of alertness. This puts all drivers at a greater risk for an accident.

- **Use of Headlights**: Drivers must use headlights **between sunset and sunrise** as well as at any other time in which visibility is less than five hundred (500) feet. Lower headlight beams must be used when approaching within 500 feet of an oncoming vehicle or when following within 200 feet of the rear of another vehicle.

- **Pedestrian Safety**: Pedestrians, walking along a roadway that does not have a sidewalk, should walk facing the oncoming traffic. When walking along a highway at night or under darkened conditions, pedestrians should wear light colored clothing or carry something that will reflect light.

**Driving in Certain Weather Conditions**

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

- **Driving in Icy Conditions**: Ice on the roadway is a potentially dangerous condition that can cause a vehicle to lose traction.

- **Skids**: Sudden turns, lane changes or hard braking can throw a vehicle into a skid. The procedure for correcting a skid is the same for both front-wheel-drive vehicles and rear-wheel-drive vehicles. If your vehicle begins to lose traction and the rear wheels begin sliding sideways, ease off the gas pedal. Do not make a fast turn away from the direction of the skid and do not over steer. This will cause a spin.

  **What to Do**: For a vehicle with conventional brakes, turn the steering wheel in a controlled manner in the direction the rear of the car is sliding. When traction is regained, straighten the vehicle and proceed slowly. In any emergency situation for a vehicle equipped with an anti-lock brake system (ABS), keep foot on the brake pedal, maintaining firm and continuous pressure while steering normally. Do not pump the brakes. A mechanical sound or noise and vibration or increased resistance in the brake pedal indicates that ABS is working. Just hold the brake pedal down and let the anti-lock system work for you. **Remember to always allow more time to stop on icy roads.**

- **Driving in Snow**: Snow, especially when mixed with significant wind, poses a number of problems for drivers. Visibility may be substantially reduced. Watch for drifting snow, particularly in rural areas where only a few inches of snow can cause roads to become impassable. **Always watch for icy conditions when there is snowfall on the ground, particularly at intersections. Use headlights to be seen by other drivers.**
- **Driving in Extremely Cold Conditions:** Always allow a vehicle engine plenty of time to warm up before driving in very cold conditions.

### Winter Driving Tips

- Drive with a full tank of gas so that if stranded, the heater can remain in use for as long as possible.
- Be aware that moisture on ramps, bridges and overpasses may occasionally freeze before other sections of the driving roadway.
- Turn on your lights to see and be seen.
- Brush the snow off your head lights and tail lights frequently.
- Stay a safe distance behind snowplows.
- Carry sand or strips of carpet for traction in case you are stuck.
- Carry a winter survival kit in your vehicle (i.e., booster cables, blankets, shovel, flashlight, extra clothing, candles, matches, nonperishable snack food and bottled water.

- **Driving in Rain:** Headlights should be used to be seen by other drivers. Wet roadway surfaces can be dangerously slick, especially immediately following a rainfall due to oil and dirt build up on the road. If driving through water puddles, test brakes by pumping them. This will also help to dry them. If the water is deeper than the tire tread, slow down. When driving on wet roads, due to a phenomenon known as **hydroplaning**, a vehicle is actually traveling on a thin layer of oil, dirt and water. It increases with speed, and at a point, the tires may be totally on the water. If this happens, there is no friction to brake, speed up, or corner. A gust of wind, a change of road level, or a slight turn can create a **skid**. Do not drive on bald or badly worn tires. Slow down when there is heavy rain, standing water or slush on the road. Always allow additional time to stop.

  ![hydroplaning](image)

  **SAFETY TIP:** To avoid hydroplaning, drive with properly inflated tires.

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

People lose their lives or suffer tragic injuries due to train and vehicle collisions. The cause for such collisions is the disregard of railroad warnings by drivers.

- **Who Must Stop:** All vehicles carrying passengers for hire, all buses carrying passengers, and all vehicles carrying explosives or flammable liquids. Such vehicles must stop not closer than 15 feet or further than 50 feet from the nearest rail. This requirement does not apply to abandoned railroad tracks.

- **Watch for Railroad Crossing Signs:** Railroad crossing signs signal a driver to slow down, look, listen and be prepared to stop for a train. Crossing signs include the yellow, round railroad crossing sign, pavement markings, the railroad cross-buck sign, red flashing light signals, and often, crossing gates.

- **Railroad Crossing Stop Signs:** When approaching a railroad crossing at which a stop sign is posted, a driver must come to a complete stop and proceed over the tracks only after looking both ways to make sure a train is not approaching. Never assume because there is only a stop sign that a train is not coming.

- **Safety Guidelines for Railroad Crossings:**
  - **Obey the Warning Signs:** Due to the size of trains, the actual speed of a train can be very deceiving. *Under no circumstances should you attempt to race a train to a crossing.* Never drive around a crossing gate that is extended down.
  - **Avoid Stopping on the Railroad Tracks:** A driver should never begin to cross railroad tracks unless the tracks can be cleared without stopping. If a vehicle stalls on the tracks, all occupants should leave the vehicle immediately. Look to see that no train is approaching the crossing, and carefully proceed to have the vehicle removed safely from the tracks.
  - **Watch for Additional Trains:** Where there is more than one track, a driver waiting for the track to clear must make sure another train is not coming on the other track once the first train has cleared. Be careful that a train is not proceeding in the opposite direction behind the first train.

NOTE: All school buses are required to stop at all railroad crossings.
Emergency Vehicles

- **Ambulances, Police Vehicles, Fire Vehicles, and Rescue Vehicles**: These vehicles are permitted to display a red flashing light, and drivers must:
  - Yield the right-of-way to that vehicle.
  - Always listen for sirens on these vehicles and yield the right-of-way. The siren is usually heard before the emergency vehicle is in view.
  - Slow down, pull to the right of the road, and stop until the emergency vehicle passes.

- **A Stationary Emergency Vehicle with Flashing Lights**: A driver must slow down and move into a lane that is not adjacent to the emergency vehicle, if it is possible to do so safely. If it is not possible to do so safely, a driver must then reduce the speed of the vehicle and proceed with caution.

- **Volunteer Firefighter Vehicles**: Privately-owned vehicles, which display a flashing blue light, are used by volunteer firefighters responding to an alarm. The driver should yield the right-of-way to these vehicles.

- **Emergency Medical Vehicles**: A flashing green light on a privately-owned vehicle is used by a certified emergency medical technician responding to an emergency. A driver must yield the right-of-way to these vehicles.

Highway Construction and Maintenance Areas

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

**Worksite Speed Limits**: The highest legal posted speed limit in a designated highway work site is 45 miles per hour and may be posted lower than that. The following diagrams illustrate common work site speed limit signs:
**Flashing Arrow Boards:** These signals direct traffic to a specific lane(s) when one or more lanes are under construction. Carefully move to the lane indicated by the flashing arrow board, but do not move into a lane of oncoming traffic. Flashing arrow boards are often used to indicate a detour or “crossover.” In these cases, lane markings on the road, traffic cones, barrels or barricades will outline the path a vehicle must follow. A flashing arrow board not indicating a direction either way is a signal to use caution but does not require a driver to move to another lane.

**Manual Traffic Control at Worksites:** At some work sites, one or more flaggers are posted at each end of the work zone to control traffic flow when one or more lanes are closed to traffic. When approaching a flagger, reduce speed immediately, and be prepared to follow the directions indicated in the diagram below. Drivers must stop when a flagger extends a red flag in a horizontal position into the line of traffic. Drivers may proceed at a reduced speed, only when directed by the flagger. If a flagger uses a signal paddle, the driver shall likewise stop or proceed slowly according to the “STOP” or “SLOW” message displayed on the sign. Also refer to Construction and Maintenance Worker Signs.
**Work Zone Safety Driving Tips**
- Stay alert! Look for reduced speed limits, narrow driving lanes, and highway workers.
- Pay attention. Work zone signs will state exactly what to expect ahead.
- Merge early. If merging at first site of signs, traffic will flow more smoothly.
- Slow down. If speeding, slowed or stopped traffic will be encountered within seconds.
- Don’t tailgate. Maintain a safe distance on all sides of your vehicle.
- Minimize distractions. The three C’s – cell phones, CDs and coffee – are the primary causes of driver inattention.
- Plan ahead. Expect delays.

**Flagger Signals**

To Stop Traffic         Traffic Proceed         Alert and Slow Traffic

**Traffic Control Officers and Official Processions**
- **Traffic Control Officers**: Because of special events, traffic congestion or other reasons, a law enforcement officer may direct traffic at specific intersections or in other situations. Always obey the command of a traffic control officer. A police officer’s command may be different from a traffic signal or sign. In such a case, the traffic officer’s command is the one that must be obeyed.
- **Official Processions**: Official processions, such as a funeral procession, have the right of way regardless of a traffic signal that indicates otherwise.

**Sharing the Road with Trucks**
Most drivers do not understand how to share the road safely with large trucks. To reduce the chance of an accident with a large truck, motorists must be familiar with a truck’s physical capabilities with respect to braking, turning, truck driver blind spots, and maneuverability. According to the National Highway and Traffic Safety Administration (NHTSA), one out of eight traffic fatalities result from a truck collision.
**Braking:** Trucks take longer to stop than a car traveling at the same speed. The average passenger car traveling at 55 mph can stop in about 130-140 feet (often taking 190 feet), almost half the length of a football field. A fully loaded tractor-trailer with hot brakes may take more than 400 feet to come to a complete stop, or more than the length of a football field. Therefore, it is advised that you do not make a sudden lane change and stop in front of a tractor-trailer vehicle.

**Average Total Stopping Distances***

![Average Total Stopping Distances](image)

*Distance based on a study of average braking distances by the Insurance Institute for Highway Safety and reaction distance recommended by the National Safety Council.

**Turning:** With any turning vehicle, the rear wheels follow a shorter path than the front wheels. The longer the vehicle, the greater the difference. That is why drivers of tractor-trailers often swing out to the left as the first step in making a tight turn. When following a tractor-trailer, watch its turn signals before trying to pass, especially to the right. If it appears to be moving to the left, wait a moment to check and see which way the driver is signaling and watch for a right turn.
Blind Spots: Trucks have much more severe blind spots than passenger cars. Many motorists falsely assume that a trucker can see the road better because he or she sits twice as high as the driver of a car. While truckers do enjoy a better forward view and have bigger mirrors, they still have serious blind spots into which a car can completely disappear from view, up to 20 feet in front of the cab, on either side of the tractor-trailer, particularly alongside the cab, and up to 200 feet in the rear.

Motorists lingering in the blind spots on the sides and in the rear hamper a trucker’s ability to take evasive action to avoid a dangerous situation.

Maneuverability: Trucks are designed to carry products long distances but are not designed to be as maneuverable as cars. Trucks have longer stopping and accelerating distances, a wider turning radius and weigh more. On multi-lane highways, tractor-trailers stay in the center lane to help the flow of local traffic on and off the highway. Staying in the middle lane also increases the truck driver’s options if he or she has to switch lanes in order to avoid a dangerous situation or an accident.

The following is a list of some of the most common mistakes motorists must avoid when driving around trucks:

- **Don’t** cut off a truck in traffic or on the highway to reach an exit or turn. Cutting into the open space in front of a truck removes the truck driver’s cushion of safety. Trying to beat a truck to a single-lane construction zone creates a particularly dangerous situation. Take a moment to slow down and exit behind a truck. It will only take you a few extra seconds and will greatly reduce the risk of an accident.

- **Don’t** linger alongside a truck when passing. Always pass a tractor-trailer completely and always on the left side. If you linger when passing the truck, your position makes it impossible for the trucker to take evasive action if an obstacle appears in the road ahead.

- **Don’t** follow too closely or tailgate. When following behind a truck, if you cannot see the truck driver’s rearview mirrors, there is no way the truck driver can see you. Tailgating a truck or a car is dangerous because you take away your own cushion of safety if the vehicle in front of you stops quickly. In addition, if the vehicle you are following hits something in the road, you will have no time to react before it hits the front of your car.

- **Never** underestimate the size and speed of an approaching tractor-trailer. Because of its large size, a tractor-trailer often appears to be traveling at a slower speed than it is. A substantial number of car-truck collisions take place at intersections, because the driver of the car does not realize how close the truck is or how quickly it is approaching.
Sharing the Road with Motorcycles, Bicycles and Other Vehicles
The National Highway Traffic Safety Administration (NHTSA) has developed standard language to inform the public of issues with regard to sharing the road with motorcycles.

Important Tips about Motorcycles
• Motorcycles are vehicles with the same rights and privileges as any vehicle on the roadway.
• Allow the motorcyclist a full lane width. Although it may seem as though there is enough room in the traffic lane for an automobile and a motorcycle, remember the motorcycle needs the room to maneuver safely. Do not share the lane.
• Approximately one-half of all motorcycle crashes involve another motor vehicle. Nearly 40 percent were caused by the other vehicle turning left in front of the motorcyclist.
• Motorcycles are small and may be difficult to see. Motorcycles have a much smaller profile than vehicles which can make it more difficult to judge the speed and distance of an approaching motorcycle.
• Always signal your intentions before changing lanes or merging with traffic. This allows the motorcyclist to anticipate traffic flow and find a safe lane position.
• Remember that motorcyclists are often hidden in a vehicle’s blind spot or missed in a quick look due to their smaller size. Always make a visual check for motorcycles by checking mirrors and blind spots before entering or leaving a lane of traffic and at intersections.
• Don’t be fooled by a flashing turn signal on a motorcycle – motorcycle signals usually are not self cancelling, and riders sometimes forget to turn them off. Wait to be sure the motorcycle is going to turn before you proceed.
• Remember that road conditions which are minor annoyances to you pose major hazards to motorcyclists. Motorcyclists may change speed or adjust their poison within a lane suddenly in reaction to road and traffic conditions, such as potholes, gravel, wet or slippery surfaces, pavement seams, railroad crossings, and grooved pavement.
• Allow more following distance, three or four seconds, following a motorcycle so the motorcyclist has enough time to maneuver or stop in an emergency. In dry conditions, motorcycles can stop more quickly than a car.

NOTE: For more information on Motorcycle Safety, refer to the Motorcycle Operator Manual.
Bicycle Safety
Drivers must routinely share the roadway with bicycles. Bicycles are entitled to the same right of way and are required to observe the same traffic laws as operators of automobiles. However, with a large percentage of bicyclists being children, a driver cannot assume a child will adhere to the laws. The safe and wise driver of four-wheeled vehicles will adjust for this and allow more room for the bicyclist. Be aware that poor nighttime visibility presents special problems to drivers of four-wheeled vehicles where, in some cases, bicyclists will not have proper reflectors or lights.

Bicycle Facts:
- In Indiana, the majority of bicycle accidents occurs during the five spring and summer months of May – September.
- Nationwide a bicyclist is killed in a traffic accident every 10 hours.

Bicycle Safety Tips
Biking is fun and a great way to stay in shape. However, biking can become very dangerous on roadways, so stay safe by following these tips.

- **Always Wear a Helmet:** Bike helmets come in different shapes and sizes. When you shop for a helmet, be sure to look for:
  - A CPSC sticker, which indicates the helmet meets safety standards.
  - Proper fit. The helmet should sit level on your head and touch it all around.
  - A bright color to make you more visible to motorists.

- **Follow Traffic Rules:** Cyclists are required to follow the same traffic rules as automobiles when traveling on a roadway:
  - Obey all stop signs, traffic signals and other laws of driving.
  - Ride on the right side of the road, the same direction as traffic.
  - Use hand signals to indicate turns and slowing down.

- **Be Visible:** It is crucial that motorists and other cyclists can see you while riding. Always make sure you are properly visible:
  - Wear bright colored clothing and helmet.
  - At night, use a headlight; put reflectors on your pedals and wheels, and wear reflective clothing or tape.
  - Ride in the right third of the right travel lane so motorists will see you.

- **Ride Defensively:** Sharing the road with cars means you need to be alert and ride defensively:
  - Always check for oncoming traffic before entering an intersection or merging onto a road.
- Look behind you before changing lanes.
- Remember that pedestrians have the right of way.
- Beware of motorists turning left; many may misjudge your speed and turn too soon.
- Be cautious of cars passing on the right of a vehicle turning left.

Following these safety tips may help you prevent crashes or reduce your risk of injury in case of an accident. For more information about bicycle safety, check the National Bicycle Safety Network Web site at [www.cdc.gov/ncipc](http://www.cdc.gov/ncipc).

### Slow Moving Vehicles

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

A rider of a horse or a horse-drawn vehicle has the same rights and responsibilities of a motor vehicle driver when riding on a public highway. Approach a rider with caution; avoid using the horn. Just as stopping for the driver of a motor vehicle who signals to stop, turn or pass, a driver should observe a hand signal from a horseback rider or horse drawn vehicle driver.

### Cell Phone Hazards

According to the National Highway Traffic Safety Administration (NHTSA), cellular phone use is a growing factor in crashes. In other words, too many people are driving while also having cell phone conversations. Using a cell phone while operating a vehicle impairs your ability to drive and can be hazardous. Successful defensive driving depends on concentrating on the road.
Follow these safety guidelines when using a cell phone while driving:

- Always assess traffic conditions and, if possible, place calls when the vehicle is stopped and the phone within easy reach, while maintaining proper view of the road and all mirrors.
- Know how to use your cell phone, such as the memory dial function and voice-activated dialing, or consider obtaining a speaker phone option to free both hands while driving when possible to avoid taking your eyes off the road.
- DO NOT eat, drink, light a cigarette, read, or write while you talk and drive.
- DO NOT engage in stressful conversations, and always give driving full attention, even if it means ending a call.
- DO NOT read or send text message while driving.
- Allow voice mail to handle calls, and return them at your convenience.
- Know your own limits and, if you recognize that using a cell phone distracts you from driving, safely pull off the road when you are on the phone.

School Bus Vehicle Requirements
School buses that transport students to or from school must meet the following requirements:

- Be painted chrome-yellow and display the words School Bus on the front and rear of the vehicle in black letters, at least eight inches high.
- Display two amber lights in front and rear to warn motorists that the bus is slowing down to stop to load or unload students, and two red lights in front and rear to indicate that the bus is stopped to load or unload students.
- Be equipped with amber turn signals.
- Be equipped with a stop arm which extends at least 18 inches from the side of the bus body and with a red octagonal stop sign with white letters to be extended while the bus is stopped on the roadway for the purpose of loading or unloading students.

Unloading Passengers
A school bus driver must load and unload students as close to the right hand curb or edge of the roadway as practical.

- Stopping for School Buses: Always stop whenever the red, octagonal stop sign arm extends from the left side of the bus when approaching from either direction. After stopping for a school bus, watch for children along the side of the road.
School Buses

**NOTE:** You DO NOT need to stop if you and the school bus are going in the opposite directions on a road that has more than two lanes and is separated by a median strip not made for vehicle travel.

- **Maximum Speed Limits:** Per IC 9-21-5-14, the maximum speed of school buses and special purpose buses: Sec. 14 (a): A person may not operate a school bus or a special purpose bus at a speed greater than:
  1. 60 mph on a federal or state highway, or
  2. 40 mph on a county or township highway.
  
  (b) If the posted speed limit is lower than the absolute limits, or if the absolute limits do not apply, the maximum lawful speed of a bus is the posted speed limit.

- **Use for Non-School Functions:** School authorities may give permission, in writing, for a school bus to be used in transporting students for certain non-school functions as prescribed by law.

- **Special Purpose Buses:** A special purpose bus can be registered by public school corporations and private schools for transportation of students to extracurricular events. This vehicle is not to be used as a school bus. If a van, station wagon, or bus is transporting six (6) or more persons for extracurricular events, it must have a body change to Special Purpose and must be inspected by the Indiana State Police.
Truck Requirements for Extended Loads

- **Loads Extending Beyond Rear of Trucks:** Motor vehicles transporting loads, which extend greater than four feet beyond the rear of the motor vehicle, or that have tailboards or tailgates extending more than four feet beyond the body, must have the projections marked as follows:
  - On each side of the projecting load, one red lamp or flag must be mounted, visible from the side, and located to indicate maximum overhang.
  - On the rear of the projecting load, two red lamps/flags, visible from the rear, one at each side; and two red reflectors visible from the rear, one at each side, must be mounted to indicate maximum width.

- **Vehicular Hazard Warning Flashing Lamps:** Every bus, truck and truck tractor shall be equipped with a signaling system. In addition to signaling turning movements, they shall have a switch or combination of switches that cause the two front turn signals and the two rear signals to flash simultaneously as a vehicular traffic signal warning. The signal shall be capable of flashing simultaneously with the ignition on or off.

- **Emergency Equipment on All Power Units:** Except for a lightweight vehicle, every bus, truck, tractor-trailer, and every driven vehicle in a tow operation must be equipped as follows:
  - **Fire extinguisher:** A fire extinguisher should be properly filled and located so that it is readily accessible for use. It must be securely mounted on the vehicle, and must be designed and maintained to permit visual determination of whether it is fully charged.
  - A power unit that is used to transport hazardous materials must be equipped with a fire extinguisher having an Underwriters’ Laboratories rating of 10-B: C or more
  - A power unit that is not used to transport hazardous materials must be equipped with either:
    - A fire extinguisher having an Underwriters’ Laboratories rating of 5-B: C or more; or
    - Two fire extinguishers, each of which has an Underwriters’ Laboratories rating of 4-B: C or more.

- **Spare Fuses:** There must be at least one spare fuse or other overload protective device if the devices used are not of a reset type, for each kind and size used.

- **Warning Devices for Stopped Vehicles:** A driver of a truck, bus or tractor trailer that is disabled on a traveled roadway or its shoulder must display one of the following combinations of warning devices, upon stopping:
During daylight hours, use bi-directional emergency reflective triangles or red flags in place of flares, reflectors, or electric lanterns. Under these conditions, no flare is required on the traffic side of the disabled vehicle.

- Three bi-directional emergency reflective triangles that conform to the requirements of Federal Motor Vehicle Safety Standard No. 125, or at least 6 fuses or 3 liquid-burning flares displayed as follows:
  - On the traffic side of the vehicle, in the direction of the nearest approaching traffic, place a lighted flare/fuse, lighted red electric lantern, or portable red emergency reflector.
  - As quickly as possible, place the emergency devices in the following order:
    - One device approximately 100 feet from the disabled vehicle toward approaching traffic (200 feet on divided highway, and at least 500 feet if stalled within 500 feet of a curve, hillcrest, or other area where a driver’s view of your vehicle may be blocked).
    - One device approximately 100 feet from the disabled vehicle in the opposite direction (200 feet on divided highways, and at least 500 feet if stalled within 500 feet of a curve, hillcrest, or other area where a driver’s view of your vehicle may be blocked). Place each device in the center of the traffic lane occupied by the disabled vehicle and one at the traffic side of the vehicle.

**NOTE:** Liquid-burning flares, fuses, oil lanterns, or any signal produced by a flame shall not be carried on any commercial motor vehicle transporting Division 1.1, 1.2, 1.3 (explosives) hazardous materials, any cargo tank motor vehicle used for transporting of Division 2.1 (flammable gas), or Class 3 (flammable liquid) hazardous materials whether loaded or empty; or any commercial motor vehicle using compressed gas as a motor fuel.

### Size Limitations for Commercial Vehicles Without a Special Permit

<table>
<thead>
<tr>
<th>Limitation</th>
<th>Measurement</th>
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<tbody>
<tr>
<td>Maximum width</td>
<td>8 feet, 6 inches</td>
</tr>
<tr>
<td>Maximum height of any vehicle</td>
<td>13 feet, 6 inches</td>
</tr>
<tr>
<td>Maximum length of any single vehicle</td>
<td>40 feet</td>
</tr>
<tr>
<td>Maximum length of 2-vehicle combination</td>
<td>60 feet</td>
</tr>
<tr>
<td>Maximum length of 3-vehicle combination</td>
<td>65 feet</td>
</tr>
<tr>
<td>Maximum length of any recreational vehicle</td>
<td>45 feet</td>
</tr>
<tr>
<td>Maximum length of a semi-trailer</td>
<td>28 feet, 6 inches</td>
</tr>
<tr>
<td>Maximum length of any tractor trailer, semi-trailer combination</td>
<td>28 feet, 6 inches</td>
</tr>
<tr>
<td>Maximum distance allowed between coupled or towed vehicle</td>
<td>15 feet</td>
</tr>
</tbody>
</table>
**Maximum Weight Limits**
You may not move any vehicle or combination with a gross weight over 80,000 pounds on any highway without a special permit. Vehicle weight must be distributed within the following limits:

- Maximum single axle weight: 20,000 lbs.
- Maximum wheel weight: 800 lbs. per inch width of tire rim
- Maximum tandem axle weight: 16,000 lbs. per axle

The Federal bridge formula may restrict gross weight on shorter wheel-based vehicles. Overweight trucks may be impounded by law enforcement.

- **Special Permits**: Before moving loads on public highways that exceed the size and weight limits described above, you must secure a special permit from the Indiana Department of Revenue for state-maintained routes, and from local authorities for routes that are not maintained by the state.
- **Limitations**: It is illegal to operate any vehicle that has a gross weight greater than that posted by the local road authority on any road, bridge, or structure, having jurisdiction in that area. This includes locally established “frost” laws.

**Following Too Close**
A truck or tractor-trailer combination may not follow another tractor or tractor-trailer combination closer than 300 feet, except when overtaking to pass, or when traveling on a non-interstate roadway within a business or residence district.

**Required Lighting Equipment**
Every truck and bus must have two headlamps, one rear white license plate lamp, two red tail lamps, and at least one red stop lamp. To show vehicle width at night, every truck or bus that is 80 inches in width or wider must have four clearance lamps: one amber lamp at each side of the front, and one red lamp at each side of the rear.
Learner and Operator Questions
This test consists of 16 signs and 34 questions of which the applicant can only miss two signs and six questions to pass the examination.

At least 70% of accidents leading to property damage, injuries and death, is a result of:
A. Human error.
B. Malfunctioning traffic signals.
C. Unsafe road conditions.
D. Defective vehicles.

The safe and legal passing of another vehicle requires that a driver:
A. Make sure the passing lane is clear of traffic, and checks behind and to the left to make sure another car is not attempting to pass.
B. Apply the brake and slow down.
C. Pass when the lane marking is a solid line.
D. All answers are correct.

As fog can greatly reduce visibility of other vehicles, pedestrians and traffic signals, you should:
A. Drive cautiously and reduce speed.
B. Do not use your high headlight beams.
C. Use low headlight beams to illuminate the road and objects better.
D. All answers are correct.

A good defensive driver should:
A. Drive slowly at all times.
B. Look out for the actions of other drivers.
C. Travel at a constant speed.
D. Only drive in familiar areas.

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

When driving on wet roadways, you should remember:
A. Pavement is slick immediately following a rainfall.
B. Driving on wet roads can cause hydroplaning.
C. You should give yourself additional time to stop.
D. All answers are correct.
A flashing red signal means:
A. A reason to slow down.
B. Equivalent to (same as) a stop sign, and means the driver must stop.
C. Caution, there may be danger.
D. A signal to look both ways, then proceed.

You should signal your intention to turn at least:
A. 200 feet before turning.
B. 150 feet before turning.
C. 100 feet before turning.
D. 50 feet before turning.

Chauffeur and Public Passenger Chauffeur Questions
This test consists of 25 questions of which the applicant can only miss four to pass the examination.

What is the maximum tandem axle weight for trucks?
A. 20,000 lbs. per axle
B. 10,000 lbs. per axle
C. 17,000 lbs. per axle
D. 15,000 lbs. per axle

The driver of a commercial motor vehicle must stop within how many feet of railroad tracks?
A. 10 – 40 feet
B. 15 – 50 feet
C. 20 – 60 feet
D. 5 – 45 feet

What is the maximum height of any vehicle that may be operated without a special permit?
A. 13 feet, 6 inches
B. 12 feet, 7 inches
C. 11 feet, 8 inches
D. 10 feet, 9 inches

A public passenger chauffeur license grants the privilege to transport persons for hire so long as the vehicle is not designed or used to transport how many persons?
A. 20 persons including the driver
B. 8 persons including the driver
C. 25 persons including the driver
D. 16 persons including the driver
What is the maximum single-axle weight for trucks?
A. 17,000 lbs.
B. 20,000 lbs.
C. 80,000 lbs.
D. All answers are correct

Motorcycle Questions
(Please refer to the Motorcycle Operator Manual for answers)
This examination consists of 25 questions of which the applicant can only miss four questions to pass the examination.

While riding an unfamiliar motorcycle:
A. Stay in the right portion of the lane.
B. Have the owner ride with you.
C. Allow extra room for stopping.
D. Do not shift above third gear.

When riding at night:
A. Ride with flashers on.
B. Wear reflective clothing.
C. Always ride in the center lane.
D. Follow closer to the vehicle ahead for safety.

When the front tire goes flat:
A. The steering will feel heavy.
B. The back of the motorcycle will jerk from side to side.
C. The handlebars will shake violently.
D. You will lose power to the brakes.

Wearing a helmet can reduce the chance of a fatal head injury in:
A. Low-speed crash only.
B. High-speed crash only.
C. Any crash, regardless of the speed.
D. Single-vehicle crashes only.

To discourage other drivers from sharing your lane, it is usually best to:
A. Ride in the left portion of your lane.
B. Ride in the center portion of your lane.
C. Ride in the right portion of your lane.
D. Ride next to another vehicle.
CHAPTER 5 – EMERGENCY SITUATIONS

Running off the Pavement
If the vehicle’s wheels drift onto the shoulder of the road, the driver should not try to turn back onto the pavement right away, which might throw a car off balance. Instead, the driver should stay on the shoulder and ease up on the gas pedal. After slowing down, turn back onto the road gradually. ALWAYS slow down on curves.

Weather and Driving
According to the National Weather Service, motorists need to be aware that storms may cause road hazards. When weather is threatening (wind or sky), a motorist should monitor the radio for warning information and be prepared to take particular safety actions.
- **Tornadoes**: Exit the vehicle immediately and go to a low lying area toward the storm, taking precautions to avoid rushing water; cover your head.
- **High Winds**: Strong winds have high impact on high profile vehicles.

Plunging into Water
If a car plunges into water, but does not sink immediately, a driver or occupant can escape through a window. It is hard to open a door against water pressure. If the car sinks beneath the surface before escaping, the weight of the engine will force the front end down first. Some air may be trapped near the roof. Of help are the following tips:
- Wear a seat belt during the crash, increasing the chance of surviving the initial impact of the water.
- Get into the air pocket so you can breathe.
- When the car settles and pressure inside the car is equal to the outside pressure, it is easier to open a door or window.
- Remember that you may have several seconds of time. Without panic, there can be enough time to escape.

Flash Flooding
Flash floods cause more deaths than any other weather event each year. If caught in a storm or come upon a hazardous situation, a motorist should keep these things in mind:
- Be especially alert at night or when driving on unfamiliar roads.
- Do not drive around traffic barricades or past road closed signs.
- Be aware that bridges, culverts and roadbeds may be washed away or undermined by floodwaters.
- Do not drive where water is over the road. The depth of water is not always obvious, and the water may hide washouts.
- As little as six inches of water may cause you to lose control of your vehicle.
- If your car stalls in a flooded area, abandon it as soon as possible. Floodwaters can rise rapidly and sweep a car and its occupants away.
CAR FAILURE

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

Brake Failure
If a vehicle’s conventional disc or drum brakes suddenly fail, the driver should shift to a low gear, if possible, and pump the brake pedal fast and hard several times. This may build up enough brake pressure to stop the car. If that doesn’t work, use the parking brake, but hold the brake release so it can be let up if the rear wheels lock and cause skidding. With the car in a low gear, begin looking for a place to stop. Make sure the car is off the roadway. After the car has stopped, call for help. Don’t try to drive the car to a garage.

Ignition Locking
Drivers in an emergency situation on the highway should not attempt to turn off the vehicle while it is still in motion in order to bring the vehicle to a stop. The basic rule when operating a vehicle with a steering wheel interlock system is: NEVER turn the ignition to the lock position while the vehicle is in motion. The steering will lock as the steering wheel is turned, causing a loss of control of the vehicle.

MAJOR CAUSES OF ACCIDENTS

At least 70% of all automobile accidents are a result of human error, which can be avoided by using defensive driving techniques. Accidents are caused both by driver inattention and failure to observe the rules of the road. A driver should always remember: getting behind the wheel of an automobile means taking responsibility to safely operate a potentially dangerous piece of machinery.

The likelihood of an accident increases if the driver is under the influence of alcohol or drugs. Driving under the influence of alcohol or drugs should be avoided at all times. This includes prescription medication or over-the-counter medication that can cause drowsiness and other side effects. A driver should consult the label on any medication or discuss its side effects with a doctor before driving.

Ways to Spot an Impaired Driver
A car can be a lethal weapon when operated by a driver impaired by drugs or alcohol. A driver may be impaired if the vehicle:

• Makes wide turns.
• Straddles the centerline or weaves back and forth.
• Exceeds the speed limit or drives unusually slow.
• Comes close to hitting another vehicle or object.
• Drives off the road or into an oncoming lane of traffic.
• Swerves, drifts or follows too closely.
• Stops for no reason or turns abruptly or illegally.
• Signals inconsistently or drives at night without headlights.

**SAFETY TIP:** Remember that an impaired driver is very dangerous, and you should keep your distance. If you spot an impaired driver, call 911.

Avoiding Collisions
Despite safe driving, emergencies do arise. If it appears that a car will hit something, there are three things a driver can do:
• Stop quickly.
• Turn quickly. If you feel you can not stop in time, turn away.
• Speeding up may be the best or only necessary way to avoid a collision.

Last Second Choices
In the few seconds before a possible collision, a driver should try not to panic. If a collision looks possible, he/she should turn away from oncoming traffic, even if it means leaving the road. Drive (rather than skid) off the road. This allows more control. Choose to hit something that will give way (such as brush or shrubs) rather than something hard. Choose to hit something going your way rather than something that is not moving. Choose to hit something not moving rather than something moving toward you. Try to make it a glancing blow. A sideswipe will help you slow down. Avoid hitting anything head on.

TEENS BEHIND THE WHEEL
According to the National Highway Traffic Safety Administration, teens die in cars at a higher rate than any other age group, including seniors. The problem is worse among 16 year olds due to their limited driving experience and risk-taking driving behavior.

Risk Factors for Teens
• **Inattentiveness:** Driver inattention/distraction is the most common contributing factor in multiple-vehicle crashes.
• **Excessive Speed:** Illegal/unsafe speed is the most common contributing factor in single vehicle crashes. Teens particularly have difficulty adjusting speed to suit current driving conditions.
• **Failure to Wear a Safety Belt:** Properly wearing a safety belt reduces the risk of fatal injury to occupants.
• **Not Checking Traffic Before Pulling Out:** Most crashes involving teens occur at intersections because of their inexperience judging distance and speed.
• **Driving with Other teens:** The presence of passengers strongly increases crash risk. For teen drivers, the more passengers, the greater the risk.
Tips for Parents of Teens

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

Tips for Teen Drivers

- You and your passengers should always wear seat belts.
- Always adjust your seats and mirrors for the best visibility while driving.
- Don’t adjust the radio or CD player while you are driving. It is better to wait until you can pull over, because taking your focus off the road for even a few seconds could lead to a collision.
- Don’t blast the radio. You might miss hearing a siren or a horn that could warn you of possible trouble.
- Don’t talk on the phone, put on makeup, comb your hair or eat while driving.
- Don’t take drugs or ride with anyone who has been using drugs. Even some over-the-counter drugs can make you drowsy.
- Don’t drink alcohol and drive or ride with anyone who has been drinking alcohol.
- When the light turns green, make sure the intersection is clear before you proceed.
- Don’t run red lights.
- Obey the speed limit. Going too fast gives you less time to stop or react.
WHAT TO DO IN AN ACCIDENT

Drivers and passengers can be injured anytime, anyplace. That’s why such occurrences are called accidents – an unexpected, unfortunate situation in which one is rarely prepared. No one expects to be in an accident, but even the most careful drivers may be involved in an auto accident. Knowing what to do after an auto accident can make the experience a less frightening one and decrease the chance of unnecessary complications.

Follow These Rules:

- **Stop.** If you are involved in an accident, you must stop and provide information to others involved in the accident. It is a serious crime to leave the scene of an accident and can result in the suspension of your driver’s license.
- **Stay Calm.** If you are upset, this will only complicate matters.
- **Check for Injuries.** Your life and health are more important than vehicle damage. If there are any injuries, do not move the injured person(s) unless it is absolutely necessary; keep the person(s) lying down, quiet and warm.
- **Call the Police Department.** If there is any significant damage to any vehicle or property, contact the police. If there are any injuries to any person(s), make sure that the police are told when notified.
- **Alert Other Drivers** that an accident has occurred. Turn on your emergency signals or use another means to let people know that there has been an accident.
- **Exchange Information.** If there are no injuries, exchange information such as name, address, license plate, driver’s license number and insurance information. Jot down names, addresses and phone numbers of all those who witnessed the accident. Include details regarding the accident, the location, weather conditions, and visibility. Obtain the names and badge numbers of all police officers at the scene. Ask the investigating officer how to obtain a copy of the police report.
- **Do Not Sign Any Document** unless it is for the police or your insurance agent.
- **Notify your insurance agent** immediately. Be sure to ask them to file an operator’s crash report (SR21 form). By Indiana state law, it is your responsibility to make sure this report is filed within ten days after the accident.
- **Carry a Disposable Camera** in your glove compartment.

These instructions are general guidelines only. Each accident scenario may be different, and there are various responsibilities for different types of accidents.

**SAFETY TIP:** Avoid staged accidents. Each year, Americans pay more than $30 billion in higher insurance premiums as a result of insurance fraud. This costs each American household about $200 more annually in insurance premiums. One of the leading types of organized insurance fraud is staged accidents. If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB.
Single Vehicle Accidents
In a single-vehicle accident that causes damage to another vehicle or property and the owner is not around, a driver must leave his/her name, address and telephone number on a note where the owner will see it. If the damaged property is in a location where a note would not be easily found, the driver must notify the sheriff or a member of the Indiana State Police with the above information.

Complete a Written Report of the Accident
A written report of the accident must be sent to the Indiana BMV within ten days of an accident that results in death, injury, or more than $1,000 damage to property. This report is confidential, and it cannot be used as evidence in a trial. A person who fails to report an accident may have his or her license suspended and may be subject to a fine. A crash report (form SR21) can be obtained from any police officer.

Furnish Proof of Financial Responsibility
After an accident, a driver must furnish proof to the BMV, when required, that automobile liability insurance, or other proof of financial responsibility, was in effect on the date of the accident.

Avoiding Vehicle Theft
A car is stolen about every 19 seconds in North America. By taking a few precautions below, the chances of having a vehicle stolen can be reduced:
- Remove the keys.
- Always lock the car doors.
- Don’t hide a second set of keys in the car.
- Park with front wheels turned sharply to the right; apply the emergency brake.
- Never leave car unattended with the engine running.
- Consider installing an anti-theft device.
- Park in a well-lit, well-patrolled area whenever possible.

Road Rage
Aggressive driving – tailgating, honking, fist and hand gestures, yelling, speeding, cutting off other drivers and more recently, the use of firearms – has become a real danger on American highways. Drivers taking out their stress and anger on other drivers have been called “the fastest-growing menace on the highway today.”

Because road rage is increasing every year, motorists must learn to protect themselves against aggressive drivers. If a driver has a tendency to get irritated and angry behind the wheel, he/she must learn to change that behavior. Law enforcement and insurance companies are getting tougher on aggressive drivers because they cause too many collisions.
Routine Traffic Stops by Law Enforcement
A routine traffic stop can be stressful. However, to law enforcement, it is considered dangerous. Law enforcement officers do not know if an individual will be a routine stop for a violation or a criminal with intent to harm the officer. Therefore, here are some simple rules to follow if a driver is signaled to pull over by law enforcement.

- Signal your intentions and pull safely to the shoulder of the road.
- Remain in the vehicle, and roll down the window.
- Wait for the officer to approach.
- Turn on the dome light if the stop is at night.
- Keep your hands on the wheel and instruct passengers to keep hands in view.
- Do not dig in the glove compartment or under the seat.
- Keep the registration, insurance and driver’s license easily accessible.

Carbon Monoxide Poisoning
Carbon monoxide gas from a vehicle engine can kill you. A motorist cannot see it, smell it, or taste it. Carbon monoxide is most likely to leak into a car when its heater is running, when the exhaust system is not working properly, or when in heavy traffic where exhaust fumes are breathed from other vehicles. A faulty exhaust system can leak poisonous fumes into the back seat area where children may be.

Symptoms of Carbon Monoxide Poisoning
- Drowsiness and/or dizziness.
- The skin has a blue color; lips turn blue.
- Lights seem brighter.
- Tightened forehead.

How to Avoid Carbon Monoxide Poisoning
- Have exhaust system checked regularly by a reputable mechanic.
- Be alert for any unusual roar from under the car.
- NEVER let the engine run in a closed garage.
- In congested traffic, close the fresh-air vent.
- On highways in cold weather, open the fresh-air vent.
- If vehicle has been outside during a snowstorm, check exhaust pipes for packed snow.
Motor Vehicle Certificates of Title
A certificate of title is evidence of vehicle ownership. An Indiana resident who purchases a vehicle for use in Indiana must have it titled no later than 31 days from the date of purchase. A delinquent fee will be assessed after 31 days.

- **Payment of Sales Tax:** If the vehicle was not purchased from a licensed motor vehicle dealer, sales tax must be paid at the license branch based on the purchase price of the vehicle. If the vehicle was purchased from a dealer, the dealer will collect the sales tax at the time of sale.

- **Required Documentation and Information:**
  - **Assignment of title by seller:** An applicant for a new certificate of title must bring the certificate of title or certificate of origin (new vehicle) held by the seller showing that it has been assigned to the applicant.
  - **Odometer statement:** Federal and State laws require an odometer statement be completed by the seller any time a vehicle’s ownership is transferred. This statement is generally included on the certificate of title.
  - **Vehicles Titled in Another State:** If the title assigning a motor vehicle to the applicant was issued by another state, the purchaser must obtain a signed statement from a law enforcement officer, which must be on an Indiana Inspection Form. Or, a license branch employee may verify that the vehicle identification number (“VIN”) on the out-of-state title is the same as the VIN found on the motor vehicle.
  - **Social Security number or Federal Employer Identification number:** For taxation and identification purposes Indiana law (IC 4-1-8-1) requires individuals to provide a Social Security number when titling a vehicle in Indiana. Companies must provide a Federal Employer Identification number at time of application. A title transaction will not be processed without a Social Security number or Federal Employer Identification number.
  - **Requirements for New Residents:** New residents to Indiana must title their vehicle(s) within 60 days of becoming an Indiana resident. A new resident applicant must bring his or her title document from the previous state of residence and obtain a statement from a law enforcement officer or license branch employee affirming that the VIN on the out-of-state title is the same as that on the motor vehicle.

- **Motor Vehicle Excise Tax:** In Indiana, an excise tax is imposed on all passenger vehicles, motorcycles, all trailers with a declared gross weight of 3,000 pounds and trucks with a declared gross weight of 11,000 pounds or less. The tax is due and payable in full at the time of vehicle registration. Excise tax collected by the BMV is distributed to the county in which the registrant resides and the funds are
used by local communities to pay for essential services such as schools, fire and or police services.

- **Motor Vehicle Sur-Wheel Tax:** Some counties in Indiana collect sur/wheel tax, which is distributed to the township in which the registrant lives.
- **Motor Vehicle Registration and Plates:** A vehicle must be properly registered and a current license plate affixed to the rear of the vehicle before it may be legally operated. The vehicle must be titled in the registrant’s name before it may be registered and a plate issued for it.
- **How and Where To Register a Vehicle**
  - **Newly Purchased Vehicle:** A newly purchased vehicle may be registered in person at any license branch in Indiana or at over 150 auto dealerships partnering with the BMV to provide on-site titling and registration. Upon registration, the applicant will be issued a new plate for the vehicle or transfer of his or her Indiana plate.
  - **Registration Renewal:** The BMV routinely mails in advance a pre-printed registration renewal notice form as a courtesy reminder to all motorists in BMV records. The BMV offers four convenient ways (see below) to renew your standard vehicle registration in addition to conducting the transaction at your local license branch. Vehicles are not considered legally registered or renewed until a valid license plate or renewal sticker is affixed to the vehicle.

**Ways to Renew Your Registration**

**Online Renewals**
A vehicle registration can be renewed in less than 10 minutes from any Internet-connected computer 24 hours a day, except Sunday mornings. Simply visit www.myBMV.IN.gov with the following information:

- Driver’s license number
- Social Security number or Federal Identification number
- Current insurance information, and
- MasterCard, Visa credit card or debit card.

**Self-Service Terminals (SST)**
When a customer does not have time to wait for a vehicle registration to arrive in the mail, he or she can use a self-service terminal and leave with a renewed vehicle registration in hand! Most SSTs are available 24 hours a day, except Sunday mornings for maintenance. Please bring the following:

- Driver’s license number.
- Social Security number or Federal Identification number.
- Current insurance information.
- Information for e-check processing.
- Master Card, Visa credit card or debit card.
Mail-In Renewals
License plate and vehicle registration renewals can also be processed through the BMV mail-in service. Simply complete the renewal notice card you receive in the mail and return it in the BMV envelope. If a renewal notice is not received, then call 317-233-6000 to request one.

Auto Dealers, Motor Clubs, and BMV2YOU Mobile License Branch
There are a growing number of Indiana auto dealerships, motor clubs, and other non-branch locations where a vehicle can be titled and registered. To find a location, visit www.myBMV.IN.gov. The BMV mobile license branch, BMV2YOU, travels the state to provide assistance to customers in convenient locations. The BMV Web site (www.mybmv.IN.gov) provides complete information on BMV2YOU services and a schedule of events.

BMV Web Site is Valuable Resource
The BMV Web site, www.myBMV.IN.gov, is an important resource for you to stay up-to-date on important information and rule changes.

In addition, by creating a myBMV “virtual license branch” account, customers have the ability to securely perform many services online, including:

- Renewing vehicle registrations online.
- Ordering a driver record.
- Reserving a personalized plate.
- Ordering a duplicate title.
- Reviewing the information in your personal record.
- Updating your insurance information or mailing address.
- Signing up for email reminders for your driver license or license plate renewal dates and other news.

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