



NW Insurance Council

Consumer Alert

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Release Date: 08-18-2023

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Kids are headed back to school – on foot, on bikes, on buses and with parents...here's what drivers should know

PORTLAND, OR, August 18, 2023– In many parts of the Northwest, classes have begun in public and private schools, with more to start between now and immediately after the Labor Day holiday. For *drivers*– including those who are stressed to avoid any “tardies” for their kids – it’s time to refocus and be on the lookout for kids of all ages who are walking or biking to and from school, getting on and off school buses and crossing streets and intersections.

The National [Highway Traffic Administration](https://www.nhtsa.gov/) (NHTSA) reports that 7,388 pedestrians were killed in traffic crashes in 2021, a 13 percent increase from 2020. NHTSA also reports that 15 percent of children killed in traffic crashes in 2021 were pedestrians.

“As a driver – whether you’re on your way to work, school with the kids or running errands – it’s critical to remember that kids can be distracted or inattentive when walking or riding bikes to and from school, so it’s up to you as the driver to be extra-focused, cautious and calm behind the wheel,” said NW Insurance Council President Kenton Brine. “Slowing down in school zones and neighborhoods, knowing the rules about stopped school buses, and paying close attention may cost you a few seconds on your trip, but it could literally prevent a life-changing tragedy.”

Being in a child pedestrian accident is a traumatic experience for everyone involved, so it is critically important for drivers as well as bike-riders and pedestrians, to engage in “safety-first” behaviors. Of course, legally-required auto liability coverage helps pay for injuries suffered as a result of a collision caused by someone driving a motor vehicle, but the best outcome is to prevent a collision in the first place.

Liability Insurance Coverage

For a driver involved in an at-fault auto accident, here’s how liability insurance coverage works:

- All states but one (New Hampshire) require all drivers to either have [auto liability insurance](#) or purchase a bond to pay damages if your vehicle is involved in a collision and causes damages or injuries to others. The minimum limits of your liability policy are set by law, but you have the option to purchase higher limits.
- To guard against inadequate financial protection, many consumers purchase higher liability insurance limits and/or add an [umbrella liability policy](#). A driver found liable for an accident in which the damages exceed their insurance limits could be held personally financially responsible for those amounts not covered by their liability insurance. An umbrella policy “kicks in” when the limit on the underlying liability coverage in a Homeowners, Renters or Auto policy has been reached.
- If you have “PIP” (Personal Injury Protection) or medical payments coverage, your insurance will typically use that coverage first. If medical expenses are greater than “PIP” limits, then bodily injury liability insurance will cover remaining costs. “PIP” coverage helps pay for physical injuries due to a crash, regardless of fault.
- If a collision causes damage to your vehicle, you can submit a claim to your insurance company, regardless of fault, but only if you have (optional) [Collision coverage](#).

Pedestrian Safety

School being back in session typically means busier roads, intersections and parking lots at certain times of the day during the week. Here are safety tips from the [National Safety Council](#) (NSC) for parents of school-age children and for drivers:

- **If you are a commuter** who does NOT drive students to school, take a moment to find out the local school start times and/or bus schedules, so you can adjust your commute route or schedule to avoid the busiest school commute times.
- **If you are driving your kids to/from school**, follow the school's drop-off procedures during the school year. Don't double park because it blocks visibility for other children and vehicles; don't load or unload children across the street from the school; and consider carpooling to help reduce the number of vehicles at the school.
- **Don't block the crosswalk** when stopped at a red light or waiting to make a turn. This forces pedestrians to go around you and could put them in the path of moving traffic.
- **When flashers are blinking** in a school zone, stop and yield to pedestrians crossing the crosswalk or intersection.
- **Always stop for a school patrol officer** or crossing guard holding up a stop sign.
- **Take extra care to look out for children** in school zones, near playgrounds and parks, and in all residential areas.
- **Be mindful when driving next to dedicated "bike lanes"** or road shoulders where bikes are present. In Washington, for example, cars are required to give bicycle riders at least three feet of distance from the edge of the bike lane or shoulder – even if it means slowing down due to cars approaching from the opposite direction until they can pass the bicycle safely.
- **Never pass a vehicle** stopped for pedestrians.
- **Never pass a bus from behind** – or from either direction if you're on an undivided road – if it is stopped to load or unload children.

- **If the yellow or red lights on a school bus are flashing** and the stop arm is extended, in most cases, traffic must stop. There are exceptions for vehicles approaching a stopped school bus from the opposite direction on a multi-lane, divided roadway.
- **The area 10 feet around a school bus is the most dangerous** for children. Stop far enough back to allow them space to safely enter and exit the bus.
- **Be alert.** Children often are unpredictable or distracted and tend to ignore or be unaware of hazards, and they sometimes take risks.
- **Be patient.** The fact is, traffic **will be heavy** near schools during at least two regular and specific times of day, five days each week. If you can't change your commute schedule or route, build in extra time for your drive to reduce your stress level.

For more information about Property & Casualty Insurance, visit NW Insurance Council at www.nwinsurance.org

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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