

Day 15 Make Up Assignment

Objective: The student will be able to gather and evaluate information to make an informed choice regarding ownership of a new/used vehicle.

A Great Responsibility



Once you have a license to drive a vehicle on your own, you will fully begin to understand the responsibility that comes with driving a motorized vehicle. When you sit down behind the wheel of a car, you are responsible for your own safety, the safety of your passengers, and the safety of all other road users that share our nation's roadways. Owning a vehicle of your own adds to that responsibility. Purchasing a new or used vehicle can be an expensive endeavor taking up a major part of your budget and spending money. The amount needed to pay for the vehicle out right, the amount needed for a down payment, expenses related to owning a vehicle and others are all factors you must consider when deciding to purchase a vehicle of your own. Most people today, purchase vehicles with borrowed money in the form of a loan, lease, or other method of financing. When doing so, you make a promise to own the vehicle, to take care of the vehicle, and to repay the money you borrowed. In this section we will explore vehicle ownership and the responsibilities that come with it.

Young drivers see a vehicle as a means to freedom to go where you want, when you want, no longer relying on friends or parents to take you places. The type of vehicle you drive will be based mainly on the type of vehicle you can afford. Not only will you have to consider the purchase price, but also the cost of insurance on the type of vehicle you choose and the maintenance required for that vehicle. You will need to consider your budget. The following are a few questions to ask yourself and keep in mind.

Do you have the money saved?

Will you have to work extra hours to afford it?

If you are a student, purchasing your own vehicle, will the time you must work to earn the money take away from your studies or other activities?

In addition to determining the amount you can afford; you should also consider your transportation needs.

Will you be using your car to drive to school?

To work?

To weekend activities and sports?



Are there alternatives in your area to owning a vehicle?

Are there public transportation options where you live?

Are the places you'll go near enough where you could maybe take a bicycle?

These are all questions you should consider when deciding if purchasing a vehicle is the right choice for you.

VIDEO: Mickey's New Car

Types of vehicles

Once you have decided that purchasing a vehicle is the right choice for you, you then must determine what type of vehicle will suit your needs. What size vehicle do you need? Will you be carrying passengers such as siblings or coworkers? Will you need a car with two doors or four? Vehicle performance records and safety equipment should also be a consideration when deciding what type of vehicle to buy.

Subcompacts: these types of vehicles are small, economical, easy to maneuver, have a limited trunk area, a limited passenger area, and are good choices if you will be traveling short distances. Examples include Kia Rio, Nissan Versa, Chevy Sonic, Toyota Yaris, Honda Fit, Ford Focus



Compacts: these types of vehicles are slightly larger than subcompact, get good gas mileage, have room for four adults, are easy to handle and are good choices if you will be traveling short distances and don't need very much trunk space. Examples include: Honda Civic, Toyota Corolla, Kia Forte, Hyundai Elantra, Chevy Cruze, Ford Fusion



Intermediates: these types of vehicles are larger and made for 5 to 6 passengers. They are more expensive to operate but are also more comfortable when driving in the city or on the highway. They also usually have a larger trunk equipped to hold luggage. Examples include: Nissan Altima, Ford Taurus, Hyundai Sonata, Mazda 6, Toyota Camry



Full sized: these types of vehicles are the largest found on the roadway, come equipped with maximum engine power and comfort for longer trips and more passengers. In the past these types of vehicles did not get very good gas mileage but in recent years the fuel efficiency has improved. Examples include: Chevy Tahoe, Ford Expedition, Ford F150 pickup trucks, Toyota Avalon



Sports cars: these types of vehicles are usually high-performance with a variety of luxury features and a higher price tag. They are more expensive to purchase, to operate, and to insure and often can accommodate only two adults. Examples include: Ford Mustang, Chevy Corvette, Mazda Miata, Audi TTi, BMW Z4



Minivans: extremely popular, family-oriented vehicles with plenty of space for passengers and luggage. Examples include Honda Odyssey, Toyota Sienna, Chevy Pacifica, Ford Transit

Trucks, vans, jeeps: fun, outdoorsy, specialty vehicles often with a high price tag. These vehicles are typically more expensive to purchase, to operate, to insure and to repair.

Hybrid/electric vehicles: these types of vehicles usually have a higher upfront price tag but are more environmentally friendly and may save you money over time with limited gasoline purchases. These vehicles however do require specialized maintenance and repair facilities. Examples include: Nissan Leaf, Honda Insight, Tesla, Toyota Prius, Chevy Volt



You have many choices when it comes to purchasing a vehicle. It is a major and expensive purchase and you will most likely own your vehicle for a long period of time. It can sometimes be overwhelming to research all of the features of each type of vehicle. A good place to start is to talk to people you know that have knowledge of the type of vehicle you are thinking of buying.

Also, consult consumer information companies that test and research and then publish guides that often give test drive information and evaluate a variety of models and types of vehicles.

You will want to consider:

*the cost of repairs

*the gas mileage of the model you are considering

*safety records and equipment that come with your vehicle

*the sticker price.

Consider if the car you are thinking of purchasing has airbags and if so how many and where are they located? Does the vehicle you are considering have an anti-lock braking system? What are the crash test statistics? Make sure the car you pick fits you. Take a test drive. Are the seats, controls and instrument panel comfortable for you? Check out the blind spots. Some vehicles are more prone to have them than others.

Will you be buying a new vehicle? Or a used vehicle?

It is never an easy decision to go with a brand-new car or with a used car. Both have there are pros and cons. Let's compare them side-by-side.

NEW	USED
Purchased from a dealership	Purchased from a dealership, a used car dealer, or a private individual
Costs more	Lower price
Warranties, guarantees	Lower depreciation
Costs less to maintain	Lower insurance costs
	Dealerships may provide a short term warranty or guarantee
	Price varies based on make, model, wear and tear, mileage, general condition
	Consult car buying apps, blue book values, NADA values to be sure you are getting a fair price
If you decide that a new vehicle is best for you, go to several dealerships and try to negotiate the best possible price. Do not be pressured into buying quickly or rushing into a purchase.	If you decide that buying a used car is the best choice for you, check the vehicle thoroughly, test drive it for a good long while, take it to a trusted mechanic and have them look it over. Keep in mind that with a used car may come repair costs sooner than if your vehicle was new.

Paying for Your Vehicle

The least expensive way to pay for a vehicle is with cash. Some people will put away money each month until they save enough to pay for the vehicle in full. This method allows you to work the best deal and avoid interest charges due when you borrow someone else's money.



It takes a lot of discipline to save up for a large purchase such as a vehicle. The reality is that because of the high price of vehicles these days, especially new or late model ones, most people must obtain some sort of financing to help them pay for the vehicle.



Money to purchase a vehicle can be obtained from banks, credit unions, finance companies, and often even from the dealership you are purchasing the vehicle from. When you take out a loan to finance the purchase price, you will be required to make a down payment of no less than 20%, however you can put down as much cash as you have. The larger the down payment, the less you will need to finance and so your purchase will cost less in the long run.

Regardless of who you borrowed the money from, they will usually require something of value to secure the loan that they would then make a claim on if you failed to repay the money. Typically, this item of value is the vehicle itself and the lender will keep the title and technically own the vehicle until the loan is paid in full. Most lenders also require you to have comprehensive insurance coverage to protect the vehicle's value.

Just as you shopped around to find the perfect vehicle, you should also shop around to obtain the perfect loan. When looking for financing, consider these:

****How much of a down payment amount is required?**

****What is the term of the loan? How many installment payments will I have to make?**

****What is the interest rate on my loan? Are there any other fees or service charges associated with my loan?**

****How much will I have to pay each month?**

****Will I be penalized if I pay off my loan early?**

Keep in mind that financing a vehicle increases the cost of that vehicle. You should try to make as big a down payment as possible since the more you borrow, the higher the interest rate you pay, and the longer it takes you to pay the loan back all determine the final cost of the vehicle you are buying.

Example: Can you figure out the total cost of a vehicle if the purchase price is \$15,000, with an interest rate of 5% and you take a loan out for 4 years?



Vehicle Insurance

Texas requires that the owner of a vehicle have insurance in case he or she injures a person or damages his property in an accident. Known as the Texas Safety Responsibility law, drivers are required to purchase and maintain automobile insurance. Owners are required to pay a fee, called a premium, to protect them financially if they are involved in a collision. The state determines minimum amounts of insurance required by all vehicle owners. Although the state determines minimum amounts of insurance required, where you buy that insurance is up to you as the consumer. There are several options for purchasing car insurance:

1. From an insurance company directly.
2. From an agent that represents multiple insurance companies and can often help you do the shopping around to find the best deal for you.
3. Brokers that do business with many different companies.
4. County mutual companies who are not required to offer discounts.
5. Auto clubs who also issue insurance.
6. Employers, unions and other organizations offering plans for groups of people.



Wherever and from whomever you decide to purchase insurance, do your homework, ask questions, find someone who will explain the differences to you and choose the company with a good track record for settling claims. Friends and relatives are always a good resource and it is

always helpful to check with consumer groups and even the Texas Department of Insurance website, <https://www.tdi.texas.gov/>

Kinds of Insurance

Texas law requires that if you own and drive a vehicle, the vehicle must have coverage to protect you and others if it is involved in an accident.

Vehicle insurance is available in many forms and various amounts depending on the possible situations add value of the vehicle you are insuring. Let's have a look at the various types of insurance coverage is available to consumers.

Liability protection is a type of coverage that protects you against claims that might be made against you when you are held responsible for a mishap or a collision. The state of Texas only requires liability protection and they do stipulate the amount of minimum coverage you must carry if you own a vehicle. This type of coverage protects you if other people, either pedestrians or passengers, are injured in the accident. The other part of liability coverage helps to repair or replace another person's property that may have been damaged in the collision. Depending on your level of coverage, this type of insurance may also pay legal fees, court costs and loss of wages if you cannot work. The following is the amount required by Texas law:

Minimum Liability Coverages

\$30,000 per person
\$60,000 per collision (to cover injuries)
\$25,000 for property damage

Keep in mind, that these are minimum coverages. If you're involved in a collision and the expenses as a result of that collision exceed these amounts, you are personally liable for any dollar amounts that exceed those listed above. With the high prices of vehicles today, many Texas drivers choose to pay for coverage is much higher than the minimum required by law.

Collision insurance

This type of insurance pays to repair or replace your vehicle that was involved in a collision. This type of insurance applies whether the accident was your fault or not, if the other driver involved in a collision was uninsured, or if someone hits your vehicle, does damage, and leaves the scene. Once again, the high cost of vehicles today makes this type of coverage quite expensive. Most insurance companies charge what is called a deductible that ranges from \$50-\$500 or even higher. This is the amount that you will be required to pay before any coverages become available to you. Typically, the higher the deductible amount, the lower the insurance premium that you have to pay will be.



Uninsured/underinsured motorist insurance

This type of coverage protects you if you are involved in a collision with a driver that either has no insurance or very little insurance. This more complete type of coverage, will help you pay medical expenses, funeral expenses, car repairs, car rental, and may even cover replacement for items inside your vehicle that were damaged during the accident.

Comprehensive insurance

This type of insurance typically protects you from losses that occur to your vehicle that do not involve a collision. This type of coverage will protect you from losses due to vandalism, theft, fire, floods, wind storms, and other events other than an accident with another vehicle. This type of insurance also usually has a deductible associated with it which will affect the cost of this type of coverage.

Medical payment insurance

This type of insurance can be purchased to cover specific expenses involving medical care, hospitalization, or funeral costs. This insurance covers you as the owner of the vehicle. It will also protect your passengers and your family in case you're involved in a collision causing injury or death.

Personal injury protection insurance

Also known as PIP, this type of insurance covers medical, funeral expenses, lost wages, and caregiver services in the event that an accident impacts you or others involved in the collision.

Towing and labor insurance

This optional insurance will provide you with roadside assistance as needed and will cover the cost of having your vehicle towed should it become inoperable.

Rental reimbursement and insurance

This type of insurance will pay for a rental car if your vehicle is inoperable or undergoing repairs for damages covered in an accident.



Not all insurance coverages are the same. Each person's situation is unique and you must determine what coverages you need to meet your individual situation. There are many factors that go into the cost of insurance coverage. In the next section we will explore some of the factors that influence the rates that you will pay.

The Cost of Insurance

Insurance rates vary from company to company. The commissioner of insurance in Texas regulates the rates you pay to some extent, but individual companies determine their own rates

based on the base rate the commissioner sets. Rates range from 30% above the set rate to 30% below the set rate. Insurance companies use statistics and the following factors to determine the amount you pay for your vehicle insurance.

Factors that affect the amount you pay

Type of coverage: the more coverage you have, the higher price you will pay

Miles driven: the more miles you drive each year, the higher price you will pay

Your age: young, less experienced drivers pay higher premiums. Rates change as you get older.

Driving record: accidents, traffic violations, claims on your insurance, all effect and may increase the rates you pay

Your vehicle: the more expensive your vehicle, the higher your premiums will be. Also, sporty models tend to cost more than vehicles designed for families.

Vehicle safety features: the more safety features, such as airbags and alarm systems, your vehicle has, the less your premiums will be.

Gender: women tend to drive less often and shorter distances than men and typically have fewer collisions. Women usually pay lower rates than men.

Marital status: married people pay less

Where you live: people who live in areas with large populations typically pay higher rates than those who live in the suburbs or even in rural areas.

Deductible: the higher your deductible, the lower the premium you pay

There are ways to get lower insurance premiums. Try to avoid driving more than necessary as the higher your mileage is the higher your premiums will be.

In Texas, there are mandatory discounts that insurance companies must offer of you.

Defensive driving and driver education for young drivers

These two discounts usually offer a 10% off liability insurance, collision insurance, medical payments, and personal injury protection. Defensive driving is a six-hour class for licensed



drivers, while teens can receive the discount for completing a professional driver education program approved by the State of Texas.

Airbags and other passive restraint systems

Insurance companies will offer you up to 15% off medical payments and personal injury protection if your vehicle is equipped with these safety devices. If your vehicle has these devices on both sides of the vehicle, driver side and passenger side, the discount increases to 30%.

Drug and alcohol driving awareness education

This six-hour class may offer you an additional 5% off liability, collision, medical payments, and personal injury protection.

Anti-theft devices reduce comprehensive premiums but very greatly by the type of device and which county you live in. Insurance companies study statistics on crime rates and adjust premiums for high crime and low crime areas.

Most insurance companies will offer you a discount if you insure multiple vehicles with the same company. This discount is typically 15% off liability coverage, medical payments, personal injury protection, and can often reduce collision premiums. This discount varies by insurance company.

It is illegal to drive a vehicle that does not have at least the minimum liability insurance. Driving a vehicle with no insurance could result in a traffic ticket and fines. Even though the cost of insurance can be expensive, it is important that you make sure you have the right type of protection for your vehicle, your driving needs, and find the right coverage for you. When determining the cost of your personal policy, insurance companies each have their own guidelines to help them to decide whether they will offer you insurance coverage. They will have a look into your driving record, the number of traffic tickets you have received, the number of accidents you have been involved in, the type of vehicle you drive, and other factors all are taken into account when setting the amount of your premiums.

High risk drivers will find it difficult and more expensive to obtain insurance coverage. Companies who insure high risk drivers may charge policyholders extra surcharges for traffic convictions and even higher surcharges when there have been multiple collisions with other drivers. These surcharges are mandated by the state of Texas and are mandatory and will remain on the person's driving record for three years. Once the surcharges have been paid, companies cannot reject an applicant or charge them more because they have had a difficult time in the past.

Because the cost of insurance is high, most drivers, especially young drivers may opt to pay their insurance premiums over time. Most companies will offer a small discount if the premiums for the full year are paid in full but this is often difficult due to the high cost associated with car insurance. Most companies, for a small fee, will allow you to make payments throughout the year. It is important that you shop around and find a company that meets your needs. Ask questions about the amount of down payment required, the number of installments they offer,

any interest rates or fees associated with the financing, and finally be sure you know the total of your monthly payment.

All of these factors will determine the amount of car insurance you pay each month. It is best to pay with a check or a money order so that you have record of your payment. If you must pay cash be sure you receive a receipt each time you make a payment and keep these in a safe place in case you were ever asked to prove that you made your insurance premium payments.

Losing your Insurance Coverage

Insurance companies reserve the right to cancel your policy for a variety of reasons. Most companies require a 60-day trial period. During this time, it is important to stay away from traffic violations and or collisions. Within this first 60-day timeframe, an insurance coverage may cancel your policy if you receive a ticket or are involved in a collision.

After 60 days, your insurance can be canceled if: you fail to pay your premium, file a fraudulent claim, or if your driver license or motor vehicle registration are suspended or revoked. Your insurance, even though you pay the premium, could be canceled if someone in your family uses your car and they have their license suspended or revoked for some reason.



Know who you are lending your car to and make sure they do not abuse the privilege. If your insurance policy is canceled, your insurance company must provide you with 10 days written notice and they must refund any premiums you paid for time beyond the date of cancellation. Sometimes insurance companies will just decide not to renew your policy. This means that at the end of your payment plan, they may not offer to renew your insurance. The company must give you 30 days written notice that they are not going to continue your coverage. If this happens you will need to start shopping and find insurance from a different company.

Collision... Now what???



Let's review for a minute what is required of you should you be involved in a traffic accident.

When involved in a collision, the law requires you to stop immediately at the side of the road unless your vehicle is so damaged that it cannot be moved. When a collision happens in the main lanes of the highway, on the entrance or exit ramp, on the shoulder or adjacent area of a roadway and vehicles can be safely driven, each driver should move his or her vehicle from the crash site to a designated site off the roadway to minimize the interference with traffic.

Turn off your ignition to prevent further damage. Turn on your hazard lights and place flares or reflectors if you have them. Notify the police immediately.

Present your license, vehicle registration, and proof of insurance to the driver or occupants of the other vehicle as well as to the police when they arrive. Texas law does not require a police report when there is only property damage of less than \$1000. You must however report the collision to your insurance company in a timely fashion.

You should also make note of all damage and injuries. If you have a phone with a camera take pictures of the accident scene, of all of the vehicles involved, and make sure you take note of the other driver's insurance and contact information. All of this information will help your insurance company to establish both fault and the extent of damage.

If you are involved in a collision involving bodily injury or death to any person involved there are additional steps you must take by law.

If you are able, you must stop as close to the scene as possible and remain there until you have aided any injured person. Try to move your vehicle out of the flow of traffic as much as possible. Render aid to any person injured in the crash. Depending on the extent of injury this may be only to call an ambulance and stay with the person until they arrive. It is best not to attempt to move a person who is unconscious or seriously hurt. Never, ever, ever leave the scene of an accident. The penalties for a "hit and run" are high and could lead to high fines and jail time and even a suspension of your driver license.

After an accident you are required to notify your insurance company promptly providing them with details of the event as well as names and addresses of all people involved in addition to anyone that witnessed the accident.

What will the insurance company pay?

Depending on your policy limits, the company should pay amounts for which the at fault driver is legally responsible for. These would include medical and hospital bills, wages lost to a person involved in the accident due to injury, repair or replacement of the vehicle up to its actual cash value, compensation for pain and suffering if anyone is hurt in the accident, and if your policy includes it, car rental reimbursement during the time it takes to repair your vehicle.



How long will it take to settle the claim?

By law, Texas requires prompt payment of claims. The insurance company must respond to you within 15 days after receiving the claim in writing. After receiving any requested documentation, the insurance company has 15 days to accept or reject your claim. Once it agrees to pay your claim, it must issue the check to you within five business days.

VIDEO: Teen Auto Insurance

The state of Texas has about 7000 lakes located in all parts of the state. These lakes and reservoirs provide year-round recreation for residents and visitors. Lakes offer people opportunities for boating, fishing, sailing, kayaking, swimming, camping, hunting, and many other outdoor activities. In addition to lakes and reservoirs, Texas is home to numerous rivers that allow people to enjoy canoeing, rafting, fishing, and even just simply floating on a tube.

When you decide to participate in an activity on our state's waterways, you also agree to act responsibly and follow the rules, laws, and guidelines set forth by the Texas Parks and Wildlife department and other government and state officials. When using a boat or other watercraft you are responsible for knowing the requirements and obeying the laws associated with using each particular type of watercraft, including motor boats, sail boats and jet skis. In Texas boaters are required to follow the Texas Water Safety Act and if you choose to violate any of the provisions in this act you may be given a citation. Just as when you drive a car, there are rules and regulations governing the use of watercraft on Texas waterways.



QUIZ: What do you Know About Water Safety? See how much you know...

VIDEO: Never Happens

Read the following carefully and let the information sink in for a few minutes. We all have been caught saying...it will never happen to me. But perhaps you should think again.

Did you know???

****About 1 in 5 people who die from drowning are children – ages 14 and younger.**

****For every child who dies from drowning, another 5 have injuries that send them to the emergency room.**

****Over 50% of drowning victims treated in emergency rooms require hospitalization or further care (compared with a hospitalization rate of about 6% for all unintentional injuries).**

****There are more than 625,000 registered boats in Texas, ranking it 6th in the nation. Canoes and Kayaks are not registered in Texas.**

****1 out of 6 Texans or 4,360,000 million people participate in motor boating activities very year.**

****In Texas there was a dramatic decrease in boating related fatalities from a high of 61 in 2008 to 27 in 2010 and 2012.**

****Nonfatal drowning injuries can cause severe brain damage.**

The following factors all serve to increase your risk of dying in a water related accident. Read them carefully. You will recognize some of the answers to the questions on the previous quiz.



****Lack of Swimming Ability: Many adults and children report that they can't swim.**

****Lack of Close Supervision: Drowning can happen quickly and quietly anywhere there is water and even in the presence of lifeguards.**

****Location: More than half of all fatal and nonfatal drownings among those 15 years and older occurred in natural water settings, such as rivers, lakes, and reservoirs.**

****Failure to Wear Life Jackets: Annually over 70% of the boating deaths that occur are caused by drowning, with over 80% of victims not wearing life jackets.**

****Alcohol Use: Among adolescents and adults, alcohol use is involved in up to 70% of deaths associated with water recreation.**

Consider the following and think about what you can do to minimize the risk of drowning the next time you or someone you know are on or around the water.



****Swimming skills help – Learn to Swim:** Statistics showed that taking part in formal swimming lessons reduces the risk of drowning among children aged 1 to 4 years.

****Life jackets can reduce risk – Wear it:** Potentially, 75% of all boating related deaths might be prevented with the use of life jackets.

****Take a Boating Safety Course:** Boaters who take a boater safety course are less likely to be involved in an accident. In Texas a person born on or after September 1, 1993 must take a boating safety course to operate a power vessel.

****Seconds count—learn CPR:** CPR performed by bystanders has been shown to save lives and improve outcomes in drowning victims. The more quickly CPR is started, the better the chance of an improved outcome.

****Supervise When in or Around Water:** Designate a responsible adult to watch young children while in the bath and all children swimming or playing in or around water.

****Avoid Alcohol:** Avoid drinking alcohol before or during swimming, boating, or water skiing. Do not drink alcohol while supervising children.



The following are some of the common terminology used when talking about water safety.

PWC--Personal Watercraft--jet skis

PFD--Personal Flotation Device--life jackets

Consider and study the following chart related to equipment that must be used or provided on any motorized water vehicle.

Texas Required Equipment Checklist			
	PWC	Boat less than 16 Ft	Boat 16 to < 26 Ft
Boater Education Certification Card and Photographic Identification On-Board	✓ 1	✓ 1	✓ 1
Certificate of Number On Board	✓	✓	✓
Validation Decals Displayed	✓	✓	✓
Life Jackets: Type I, II, III, or V	✓ 2	✓ 3	✓ 3
Life Jackets: Type IV			✓
Type B-I Fire Extinguisher	✓	✓	✓
Ignition Safety Switch	✓		
Backfire Flame Arrestor	✓	✓ 4	✓ 4
Ventilation System	✓	✓	✓
Muffler	✓	✓	✓
Horn, Whistle, or Bell	✓	✓	✓
Daytime Visual Distress Signals			✓ 5
Nighttime Visual Distress Signals	6	✓ 5	✓ 5
Navigation Lights	6	✓	✓

1. For all Power and Sail Boat operators born on or after September 1, 1993.
2. Those on PWCs must *wear* a Life Jacket at all times.
3. Those under the age of 13 must *wear* a Life Jacket at all times while underway.
4. Required on boats with inboard engines or stern drives.
5. Required when boating on federally controlled waters.
6. Certain items are not applicable to PWCs because they are not allowed to operate between sunset and sunrise.

Life Jacket Use on PWC vs. Boats

PWC: Must wear a Life Jacket at all times regardless of age.

(Inflatable Life Jackets not permitted)

Boat: Required for Children under the age of 13.

(Must be 16 years old to wear an Inflatable Life Jacket)

Ignition Safety Cut-off Switch Use:

PWC: Must be attached at all times while underway

Boat: Highly recommended

Minimum Safe Distances:

PWC: May not operate within 50 feet of anything or anyone except at headway speed.

(Headway Speed = Slow, idle speed, or no wake speed)

Diver Down Flag: No vessel may operate within 50 feet of a Diver Down Flag and must slow to headway speed within 150 feet.

Homeland Security Restriction: Do not approach within 100 yards of any U.S Naval vessel and slow to headway speed within 500 yards.

Legal Operating Hours for Personal Water Craft (PWC) “Jet Ski” & “Towable Water Sports”

PWC Operation: Sunrise to Sunset

Towable Water Sports: ½ hour before Sunrise to ½ hour after Sunset

(PWCs may never operate at night, even if equipped with running lights.)

Boat Registration:

Once a vessel is equipped with any form of mechanical propulsion, it must be registered. Electric Trolling Motors included.

Day 15 Make Up Quiz

You must pass with a 70% or better to receive credit for the day.

