#### **FLHSMV:**

You're listening to 3PointTurn, a driver safety podcast presented by the Florida Department of Highway Safety and Motor Vehicles. In promotion of a safer Florida, FLHSMV offers this educational series as a supplemental resource to the Florida Driver License Handbook. For more information on the topics presented in this podcast, please visit FLHSMV.gov.

On this episode, the FLHSMV team breaks down driver licenses, car insurance, and vehicle registrations, and provides ways for drivers to get on the road and stay there.

## **Derek Perez:**

Welcome to 3PointTurn. I'm your host, Derek Perez, and I'm joined one final time by Major Chris Blackmon, a 30-year veteran of the Florida Highway Patrol and FHP's Troop H commander. It's the end of the road, sir.

## **Major Chris Blackmon:**

Another pun. Maybe we should end this podcast right now.

#### **Derek Perez:**

Whoa, whoa, whoa. Well, we can't do that just yet because we need to wrap up this whole 3PointTurn series. This is the final episode and we have three points to get you on the road and keep you there. Driver licenses, insurance, and registration. It's not a captivating topic, but it is necessary. Well, let's ask a few more questions then. Major, what's the first thing people should know regarding driver licenses?

## **Major Chris Blackmon:**

The biggest thing, I think, is to remember that driving is a privilege, it is not a right.

#### **Derek Perez:**

You get your driver license based upon skills you demonstrate and rules you agree to follow, but driving is not a constitutional right. Failure to adhere to the rules results in citations, suspension, and possibly even revocation of your license. If you choose to drive, you are choosing to obey the laws governing driving behavior. And if you don't comply, there are consequences.

To get your driver license, nearly everyone is required to have completed a traffic law substance abuse education course, the Class E Knowledge Exam, and the Class E Road Skills Test. Upon completion, you'll be eligible to finish issuance of the license at your local office by passing a vision and hearing test, getting photographed, and providing personal identifying information.

Anyone getting a new driver license will automatically become REAL ID compliant because of the documentation they've been required to present. This law was enacted in 2005 to cut down on identity theft and create better security measures to prevent terrorism.

If you have any more questions, please visit FLHSMV.gov, or use the Florida Driver License Handbook to get a better understanding of the details surrounding licensing, documentation you may need to provide, and questions about immigration or other extenuating circumstances.

Well, those are some of the mechanics about getting a license. Now, let's talk about how to keep it. Major Blackmon, what should a young or inexperienced driver know?

#### **Major Chris Blackmon:**

What they need to do is protect their identity. When they get their driver license, don't post a picture of it on social media, or they would expose their driver license number or date of birth. The driver license contains personal information that can be used against you by identity thieves. Keep a clean record. The best way to keep a clean driving record is to obey the rules of the road. Obey the law. If you do not, you will be awarded disciplinary points against your driver license. And some of those examples are speeding, leaving the scene of a crash, having an open container of alcohol in your vehicle, failing to buckle up, running a stop sign or a red light, texting while driving, passing a stopped school bus, violating curfew if you're a teen driver, littering. Points stay on your record for three years and can drive up your insurance costs, which is very costly in this day and time.

## **Derek Perez:**

Now you've mentioned the concept of points on your license. If you're an excessive violator of Florida's laws, it can lead to a suspension of your driver license. If you accrue 12 points in a 12-month period, your license will be suspended for 30 days and you'll be required to complete an advanced driver improvement course. If you get 18 points in 18 months, the suspension is 90 days. And if you accumulate 24 points within 36 months, the suspension goes to one year at a minimum.

As Major Blackmon said earlier, driving is a privilege. Treat it that way. When we return after a quick break, we're going to discuss insurance coverage, which is required by Florida's law in order to have a driver license.

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#### **Derek Perez:**

Welcome back to 3PointTurn. Before our break, we mentioned that car insurance coverage of a certain value is required by Florida law in order to hold a driver license. Now, if you're a young or teen driver, your parents will probably include you on their auto policy, but at some point everyone will have their own policy and you're required to maintain continuous coverage on the vehicle you drive in order to keep your license valid. Major Blackmon, what happens when a driver fails to maintain insurance coverage?

## **Major Chris Blackmon:**

The biggest aspect for the motorist face from a lack of insurance coverages are driver license suspensions. Sometimes this happens without intent. You forget to pay your policy one month, it lapses. The next thing you know, you're getting a notice of suspension. If you're caught driving with a suspended license and a lapsed insurance policy, you'll be in for a world of financial pain. That's why it's important to maintain discipline on paying your insurance. Also the fines. If you get pulled over for speeding, for example, and it's found that you don't have insurance coverage, you're looking at a fine that could range from \$130 to \$500. That could be very well the cost of a six-month policy. The easiest way to avoid the financial penalty is to keep your policy current.

#### **Derek Perez:**

Well said, and some of those penalties sound quite stiff. Now, if your license is suspended as a result of lack of insurance, it's going to cost you money to get that suspension cleared once proof of insurance is shown. They call these reinstatement fees. Many punitive financial pains can be avoided by just staying current on all insurance payments and by finding an auto policy that's affordable. Oftentimes, auto insurance policies are determined by the age of the driver, the car the person drives, and the person's driving history. The better driver you are and the more mature you are on the road, then the more affordable your insurance will be. Don't drive a red sports car unless you're prepared to pay the cost associated with it.

Now, Major Blackmon did mention driving is a privilege and I'd just like to reiterate. Look, we're going to say that if you want to drive, you're required to maintain valid insurance coverage. Excuses about being unable to pay insurance due to various personal financial difficulties are inadequate because the rules for being a lawful driver mandate an insurance responsibility. All right, Major. Two points down and one to go. After a short breather, we'll begin wrapping this conversation up with a vehicle registration debate.

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#### **Derek Perez:**

Here on 3PointTurn, we want you to be a safe and successful driver. We have broken down both licenses and insurance. Now, we're going to add our third point to today's conversation about getting on the road and staying there. When it comes to vehicle registration, the short summary is whatever vehicle you choose to drive must be properly registered. What does that mean, Major Blackmon?

## **Major Chris Blackmon:**

What that means, Derek, is as each vehicle that operates on Florida's roads must have a designated license plate assigned to it. The initial registration fee for that vehicle is \$225 and with that there's periodic renewals of that license plate. So each license plate has a sticker on it, which shows when its registration is expired and needs to be renewed. This is typically the birth date of the owner of the vehicle. Renewal can be good for one or two years. Cost approximately is \$33 for one year for a standard car or truck. And I want to say something else. The expiration sticker goes in the top right hand corner of your tag. We've seen people play tag bingo, where the stickers are all over their tag, but by statute, the sticker is required to be in the upper right hand corner.

## **Derek Perez:**

Very good to know and thank you for that information. Major, again, of course, there are penalties for failure to properly register a vehicle or maintain its legal standing. What are they?

## **Major Chris Blackmon:**

Some of the fines are pretty stiff, but if you drive on expired registration and it has been less than six months, the penalty for doing so if caught could be anywhere from a court appearance and fine up to \$500, to two points on your driver's license and a need to attend traffic school, or all the above. If it's been over six months and your registration is expired during a traffic stop, an officer or trooper may impound your vehicle. You will not be able to get it back until your registration has been renewed and any fines or citations have been paid in full. If it has been over six months and your registration is expired for the second time, you could face a second degree misdemeanor criminal offense. You could face a \$500 fine and up to 60 days in jail.

#### **Derek Perez:**

As we said, driving is a privilege. If you're pulled over and on expired tags and it's also shown that you've been driving without your license or you don't have insurance, you're compounding mistakes that had simple fixes. Remember, if you don't want to deal with driver license, car insurance, and vehicle registration requirements, you don't have to, but then don't expect to have the same driving privileges as those who uphold the rule of law. Well, we're going to take one more quick break and Major Blackmon is going to help wrap everything up by taking us through a traffic stop and why everything we've outlined in this 3PointTurn series is so important.

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#### **Derek Perez:**

Major Blackmon, it's time for your final thoughts, and I can think of no better way to conclude this series than to talk about how the Florida Highway Patrol hopes to serve its community and protect the public. Major, sometimes and probably often, you're forced to make a traffic stop. Most of the time, it's for visual things we've talked about not doing – speeding, expired tags, erratic driving to name a few. Would you please take us through a traffic stop and the ways our listeners can become compliant motorists during that encounter?

## **Major Chris Blackmon:**

Sure thing. Once a trooper observes a violation, they're going to fall in behind the vehicle, the violator, and they'll fall in behind them. And what they do is run the tag number on the car to see if the tag has any warrants, which anybody in the car could be wanted or warrants, or if the car is stolen. Once that information comes back, they effect a traffic stop. And by doing so, they would turn their emergency vehicle lights on and possibly even the siren comes on. The driver should reduce their speed and pull over to the right. If it's in town, pull over and try to get into a parking lot off the main roadway and free

up the roadway. If you're on the interstate, obviously there's emergency lanes. Pull into the emergency lane, pull over, put your vehicle in park.

You should have readily accessible for the trooper to receive from you is your driver license, your vehicle registration, and your insurance card. And oftentimes when we stop people, I've seen people riffle through their glove box, through their center console, through papers in their car, looking for a current registration. I've seen people with 10- and 15-years' worth of registration slips for their tag. But once the tag expires, that registration slip is no longer valid so we need a new one. So to make it easy and to make the stop quicker for you, have your driver license, your registration for your vehicle, and insurance card readily accessible. If you're at night, I would suggest that you roll the window down in driver side, turn a roof light on inside the car so the trooper can see, and keep your hands clearly visible for the trooper.

The trooper will approach your vehicle, they will identify to you, and relay to you exactly why you were stopped. Let's just say it's for expired tag. So the trooper would stop you and tell you, "Mr. Perez, we stopped you and your vehicle tag has expired." You may or may not have knowledge. We would ask for your registration. We would show it to you. If you say, "I renewed by registration," we have the ability to run your tag. We'd go back to the car, we'd run your tag, and come back and say, "Yes, your tag is valid. However, the decal on your car is not there." So potentially one of two things. You didn't apply the decal and still attached to the registration in your glove box, which happens all too often, or the decal sticker has been stolen, which also happens. But the trooper will tell you why they've stopped you once they pull you over. Our troopers treat people with courtesy, service, and protection, and all we ask is the golden rule – treat us the way you want to be treated and we'll do the same.

#### **Derek Perez:**

Well, that's it, folks. Thank you so much to the Florida Highway Patrol, to Captain Peter Bergstresser, Master Corporal Patricia Jefferson-Shaw, and to you, Major Chris Blackmon for helping us with the topics presented. We at the Florida Department of Highway Safety and Motor Vehicles really hope you will take these lessons, learn them, and apply them for a lifetime's worth of safety on our beautiful roads. And for the final time, drive safe, Florida.

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