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## Rua defensive driver post test answers

Question: 1. One of the three types of leaks that make up part of the Cause of Accident Triangle are Unsafe Acts. Which of the following choices is considered an unsafe law? A) Shaft falls on vehicle B) Brake failure C) Speeding D) Blowout Tire ANSWER: Speeding Question 2. Which of the following won't stop you from being a victim of aggressive driving or road rage? A) Avoid talking on mobile phone B) Not tailgate C) Speed away from aggressive drivers D) Avoid drug and alcohol use ANSWER: Speed away from aggressive drivers Question 3. What are the two driving conditions we can control when driving? A) Ourselves and our children B) Internal and external distractions C) Our safety cushion and our external environment D) Ourselves and our vehicle ANSWER: Ourselves and our vehicle Question 4. How much do we have to scan the road when driving in the city? A) 5 seconds ahead B) 1 car length C) 2 car lengths D) 12-15 seconds ahead ANSWER: 12-15 seconds ahead Question 5. Support should be avoided..... A) only in dangerous situations. B) with the children in the car. C) whenever possible. D) Never ANSWER: whenever possible. Question 6. At 50mph how long will you travel in the time it takes to react to a road hazard? A) 10 Feet B) 30 Feet C) 55 Feet D) 100 Feet ANSWER: 55 Feet Question 7. With a van your greatest danger is to be... A) higher center of gravity B) higher weight C) blind spots D) all the above ANSWER: all the above Question 8. You should report a minimum of \_\_\_\_\_ feet before taking a ride. A) 15 Feet B) 30 Feet C) 100 Feet D) 250 Feet ANSWER: 100 Feet Question 9. Should you increase your next distance when it rains? A) Yes B) No ANSWER: Yes Question 10. For an average vehicle, the total stop distance at 55 mph is at least \_\_\_\_\_ and increases to at least \_\_\_\_\_ when increased to 70 mph. A) 135 feet, 170 feet B) 260 feet, 310 feet C) 210 feet, 275 feet D) 275 feet, 490 feet ANSWER: 275 feet, 490 feet Question 11. Which factor DOES NOT affect the total stopping distance of a vehicle? A) Weather conditions B) Road conditions C) Weight of vehicle D) None of the subjects . In conditions of maximum performance, how many seconds should you be behind the person in front of you? A) 1 second B) 2 seconds C) 3 seconds D) 4 seconds ANSWER: 3 seconds Question 13. If you're driving in the dark and in the rain, how many seconds should you be behind the person in front of you? A) 2 seconds B) 3 seconds C) 4 seconds D) 5 seconds ANSWER: 5 seconds Question 14. Do defensive pilots have the following characteristics? A) Ability to perform action B) Knowledge of laws and safe driving actions. C) A clean driving record D) Over 21 years old E) Both and (b) ANSWER: Both (a) and (b) Question 15. For every \_\_\_\_\_ almost missing on the road ten minor accidents and for every \_\_\_\_\_ minor accidents, there is an important loss.? A) 25, 5 B) 100, 35 C) 300, 100 D) 75, 10 ANSWER:300, 100 Question 16. Wearing the seat belt reduces the chance of injury or death in a \_\_\_\_\_ collision. A) 20%-25% B) 10%-20% C) 30%-40% D) 5%-10% ANSWER: 30%-40% Question 17. The first three most common unsafe driving behaviors in frequency order are \_\_\_\_\_, \_\_\_\_\_, \_\_\_\_\_. A) Follow too closely, speeding, using your mobile phone. B) Speeding, Violation of the right of way, turning improperly. C) Speed, Drive to the left of the center, Follow too closely. D) Following too closely, improper turn, Improperly passing. ANSWER: Speeding, violation of the right of way, turning improperly. Question 18. Crash forces double with impact with each \_\_\_\_\_ for each speed increase above 50MPH. As forces increase, so does your chance of being seriously injured or killed in an accident. A) 20 mph B) 15 mph C) 5 mph D) 10 mph ANSWER: 10 mph Question 19. When using the Collision Prevention Formula, following the R U rule A safe driver means: A) Recognize danger, Understand defense and act correctly over time. B) Reduce speed, understand alternatives, act correctly over time. C) Remove danger, Understand vehicle control, Liability. D) Reduce speed, use the appropriate distances below, act professionally. ANSWER: Recognize danger, understand defense, and act correctly over time. Question 20. What percentage of road accidents is due to some form of distracted driving or drowsiness? A) 10% B) 13% C) 18% D) 24% RESPONSE: 18% Page 2 Insurance premiums fluctuate widely by state, due to factors such as rural versus urban motorists, the percentage of uninsured drivers, local cost of living data and dangerous weather conditions. To take a closer look at the costs of state-by-state insurance, InsuranceQuotes.com has just published a report measuring average premiums using information from the largest insurance companies in each state. He also created an average driver: someone who is employed and driving a 2012 sedan, has a bachelor's degree, excellent credit score, and no drop in insurance coverage. More expensive: #5 Insurance for drivers living in Bayou State are 33 percent higher than the national average. Much of Louisiana is rural, meaning lower crime rates, fewer cars, less congestion, and fewer accidents. But Mike Barry, a spokesman for the nonprofit Insurance Information Institute, pointed out that the state at the top when it comes to natural disasters such as hurricanes, which can damage vehicles through flooding, falling trees or debris thrown by strong winds. More expensive: #4 Delaware ies have car insurance premiums that cost 41 percent above the national average. CarInsurance.com points out that he has low liability requirements for personal, bodily and property damage insurance. It is also close to the of the national list when it comes to car thefts by state. But Delaware has a relatively dense population. It's also in close proximity to two of the nation's worst cities when it comes to car crash rates: Washington, D.C., and Baltimore, Maryland -- which could also play a factor. Most expensive: #3 New York Empire State's car insurance premium rates are 42 percent higher than the national average. The New York City metropolitan region has some of the highest population densities in the nation, so it's no surprise that it also has high rates of car theft and collisions. Residents of New York City's Brooklyn neighborhood have the nation's second-highest auto insurance premium (Detroit is the first). In fact, residents of a particular Brooklyn zip code pay 151 percent more than the average premium payment elsewhere in the state. But some other factors may be at stake. Mike Barry of the Insurance Information Institute said Metro New York is still facing the consequences of Superstorm Sandy in 2012, and claims made about flooded vehicles could still affect prices today. More expensive: #2 Rhode Island May be the smallest state, but Rhode Island has some of the biggest car insurance costs in the nation. That's 45 percent above the national average. The capital of Providence state is one of the nation's major cities when it comes to automatic collision rates. And about 15 percent of cars on Rhode Island's roads aren't insured, raising rates for people who have insurance. Most expensive: #1 Michigan What's going on with Michigan? The average annual cost for a car insurance policy in the state is a surprising 136 percent above the national average. According InsuranceQuotes.com, a couple of factors are involved. Michigan is the only state where car insurance includes unlimited protection of personal injury for life, so this is one of the main reasons car insurance is so expensive in Michigan, Laura Adams, the company's senior analyst, said in a press release. Because young people are injured more frequently in car accidents than older drivers, the cost of covering a lifetime of medical expenses could easily rise into the range of millions of dollars, added Lori Conarton, communications director for the Michigan Insurance Institute. Another problem is the unusually high number of Michigan drivers without insurance. InsuranceQuotes.com said some estimates say about half of drivers in Wayne County, where Detroit is located, don't have car insurance. No wonder, therefore, that the cover in the Wayne costs 45 percent more than the Michigan state average. Less expensive: #5 Wisconsin Being a mostly rural state means less cars and less traffic, and that helped Wisconsin keep car insurance costs 28 percent below the national average. While rates in the state's largest city, Milwaukee, are the most expensive and twice what most Wisconsin drivers pay, Madison's state capital is one of the best cities in the country when it comes to low car collision rates. Less expensive: #4 Maine's relatively small and mostly rural population allows auto insurers to keep costs 33 percent lower than the national average. We have few large urban areas, so we have lower overall traffic problems and we don't have hail or tornadoes, Jeffrey McDonnell, president of Maine. Insurance Agents Association, said recently Insure.com. McDonnell also noted that Maine has one of the highest rates of insured drivers in the United States, so we have more people sharing the risk. Maine was recently listed as the least expensive state when it came to securing 2015 editions of the top 20 best-selling vehicles. The state also has one of the lowest vehicle theft rates in the U.S. less expensive: #3 Ohio Being a partially rural state is just one factor that helped keep Ohio auto insurance rates 33 percent below the national average. But intense competition between state insurance companies is certainly another. Insure.com, citing state data, says more than 670 auto insurance companies do business in the state, which is second only to Illinois. Ohio continues to be a strong advocate for its citizens and has a strong insurance department that remains at the forefront of the passage of time, Jeannine Giesler, president of the Professional Independent Agents Association of Ohio, told the website. You can get from independent agents rates that are very competitive. Less expensive #2: Idaho With its car insurance rates 37 percent below the national average, Idaho has the least expensive car insurance in the western United States. A recent Insure.com said the average premium in Idaho is about half what a driver would pay in Montana and several hundred dollars lower than the average rate in Oregon. Being a mostly rural state certainly keeps those car insurance rates low. However, Insure.com also noted that only about 7 percent of Idaho drivers are uninsured, compared to the national average of about 13 percent. Less expensive: #1 North Carolina tops the list with the nation's least expensive car insurance, North Carolina has premium costs 41 percent below the national average. The Tar Heel State has some obvious advantages. As InsuranceQuotes.com points out, it is mostly rural. But as the North Carolina insurance commissioner says on the state's Insurance Department website, the state imposed a cap on car insurance rates, and insurance companies compete by offering discounts below the set limit. In fact, competition to sell insurance for lower car premiums is intense. According to InsuranceQuotes, North Carolina insurers offer more than 2,000 different types of car insurance discounts, an unusually high number. source: source: Also check the following information : a perfect driving record may not lower car insurance rates - How the driving record affects the Premium Car Insurance Premium

