

# The Sally Taylor Insurance Group

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## Sally's Blog

### Wind and hail deductibles on homeowners insurance

#### Leading causes of fatal car accidents

##### The first is distracted driving

If you're one of those people who can't resist sending a text or making a call while you're driving, hear this: **the number one reason for fatal car accidents in the U.S. every year is distracted driving.** A distracted driver is the motorist who diverts their attention from the road to talk on a cell phone, send a text, or eat. More than speeding or driving under the influence, being distracted while you drive puts you and others at risk for serious injury and even death.



The statistics around distracted driving are especially sobering when paired with data for the age group that causes the most car accidents. **The risk of motor vehicle crashes is higher among 16-19 year-olds than among any other age group. They're also the age group most attached to their phones.** If you're the parent of young drivers, have the conversation. Talk about the risk. The stats tell the story.

##### The second cause of car accidents is speeding.

Drivers who exceed the speed limit by 10, 20 and 30 mph are making a deliberate decision to ignore the danger and risk getting a ticket, or worse. According to the National Highway Traffic Safety Administration (NHTSA), speeding killed 9,717 people in 2017, accounting for more than a quarter (26%) of all traffic fatalities that year. **Even if you don't cause an accident but simply get caught speeding, there's a price to pay.** You'll pay more for car insurance. If you're caught speeding multiple times, you're at risk for losing your license. Be five minutes late for the meeting; drive the speed limit.

When you drink or smoke marijuana, you lose the ability to focus and function properly. Your reflexes and judgment are compromised. **Driving under the influence of alcohol is the third leading cause of traffic fatalities nationally.** Choose a designated driver before you go out, or use a ride-sharing service. The penalties for a DUI are severe. **Colorado takes drunk driving very seriously.**

**If you have questions about your auto insurance coverage, rates or other concerns, reach out by email ([sally@sallytaylorinsurance.com](mailto:sally@sallytaylorinsurance.com)) or call us.**

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Questions? I've got answers. (303) 768-0000

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