



## **Cell phones and safe driving**

Drivers who are distracted by talking on a cell phone or dialing numbers while they are driving are causing more and more accidents. The State of New Jersey has banned talking on hand held wireless phones while driving because it has caused such a major problem.

If you need to talk on the telephone while driving you must use either a hands-free cell phone cradle installed in your car or a headset so you can speak while driving with two hands. Even so, remember to stay aware of what is going on around you on the road. It's easy to get so engrossed in conversation that you miss exits or don't notice what other drivers are doing. Better yet, wait until you have arrived at your destination or pull over to the side of the road to begin your cell phone conversations.

**\*\*Tips provided by the Insurance Information Institute, Inc. (<http://www.insurance.info/>)**