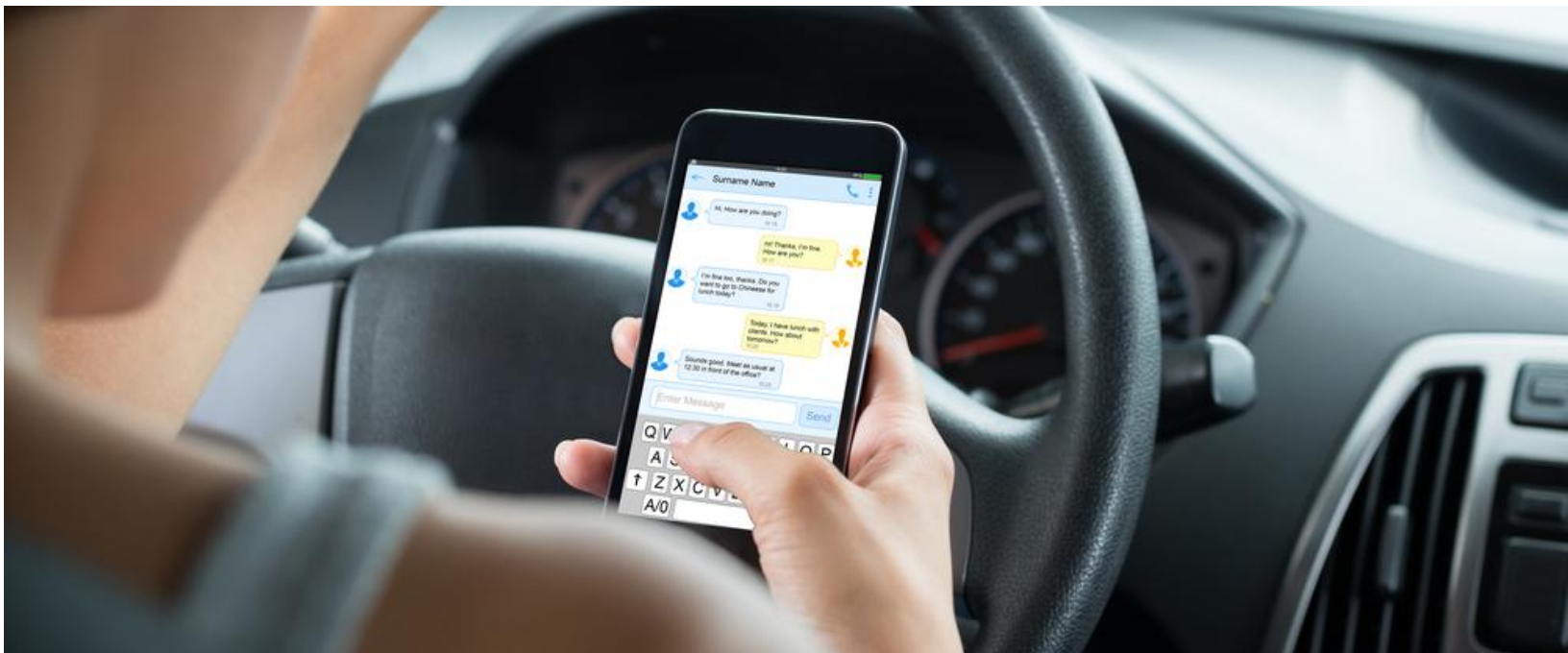


ARTICLE

September, 2020

To Cut Down On Texting Many Drivers Favor Both Carrot And Stick



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A majority of drivers in the U.S say they would be in favor of charging higher car insurance premiums to drivers who text behind the wheel, a recent survey found. New Jersey, like many other states, has

passed laws limiting cellphone use while driving, but the practice remains widespread – and all too often deadly.

In a recent online survey, Carinsurance.com questioned 1,000 drivers regarding their attitudes about car insurance costs and driver behaviors, including texting while driving. Most respondents said that drivers should be held accountable for their actions behind the wheel and that they should be penalized for engaging in behaviors that increase the risk of [car accidents](#).

Should Cellphone Use Affect Insurance Rates?

According to an MSN report on the survey, respondents took a harsher stance on texting and other cellphone use while driving than on other bad habits, like speeding. In fact, 73 percent of the people surveyed said that texting drivers should pay higher insurance premiums than those who drive above the speed limit. Meanwhile, 53 percent of respondents said they would be in favor of charging drivers an insurance surcharge if they are ticketed for using a cellphone while driving.

In addition to questioning drivers about the penalties for [distracted driving](#), the survey also inquired about people's attitudes toward potential solutions to the distracted driving problem. More than half of those surveyed said they would support offering an insurance discounts to drivers who installed cellphone-disabling technology in their vehicles.

Distracted Driving Law In New Jersey

In New Jersey, which is home to some of the nation's toughest distracted driving laws, all drivers are barred from using handheld cellphones to talk or text. Unlike many other states, where the restrictions often apply only to young or newly licensed drivers, the New Jersey ban applies to drivers of all ages and experience levels. The New Jersey ban is also broader than many similar laws in other states because it prohibits talking on handheld devices as well as texting.

In addition, New Jersey is one of only a handful of states that treat handheld cellphone use as a moving violation, meaning that ticketed drivers may see a corresponding increase in their car insurance rates.

Injured In A Crash? A Lawyer Can Help

People who are injured by distracted drivers in New Jersey are often able to receive monetary compensation for their injuries and related expenses, including lost income and medical bills. If you or

a loved one has been harmed in a New Jersey traffic accident, [contact an experienced personal injury lawyer](#) to discuss your case and the legal options that are available.