



# Driving for Seniors

Each of us ages differently. Over time, we all have physical changes. These changes affect our driving. You can do things now to be a safer mature driver. You also need to know automobile insurance needs.

## California Law

To own a car and drive in California, you must register your car and have a driver's license. California law states: "All drivers and all owners of a motor vehicle shall at all times be able to establish financial responsibility and shall at all times carry in the vehicle evidence of the form of financial responsibility in effect for the vehicle."

## Liability Insurance

You must have liability insurance for any car that you own. The insurance covers limited costs when your car injures other people and property. You must have a minimum amount of liability insurance. These are the minimum limits in California:

- \$15,000 Bodily Injury Liability for death or injury of one person.
- \$30,000 Bodily Injury Liability for death or injury of more than one person in any one accident.
- \$5,000 Property Damage Liability for damage to the property of other people.

## Keeping Your Driver's License

After age 70, you can no longer renew your driver's license by mail. You must go to the Department of Motor Vehicles (DMV). You will take a vision test, and you may have to take the written and driving tests.

## If you have an accident

You must report accidents right away to law enforcement and to your insurance company.

## How the California Department of Insurance (CDI) can help

We are the state agency that regulates insurance companies. Please contact us if you are

800-927-4357 | [www.insurance.ca.gov](http://www.insurance.ca.gov)

experiencing problems or have questions about auto insurance or other kinds of insurance.

Also contact us if:

- An insurance agent, broker, or company has treated you unfairly.
- You want to check the license of an agent, broker, or company.
- You want to check the claims and customer service records of a company.
- Contact us at: 1-800-927-4357  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

## Should I get higher limits than the law requires?

You may want higher liability limits than the law requires. You can also buy uninsured motorist coverage, medical payments coverage, physical damage coverage and some additional coverages. Discuss this with your agent, broker, or insurance company.

## Read your policy

Make sure you know what is covered and what is excluded (not covered). Call your agent, broker, or insurance company if you do not understand something in your policy.

## If You Cannot Afford Standard Auto Insurance California's Low Cost Automobile Insurance Program (CLCA)

The law says that you must have auto liability

Follow this QR code  
for more information:  
[qrco.de/cdis](http://qrco.de/cdis)





insurance. This program helps income-eligible good drivers get insurance. The premium for liability insurance is under \$400 a year, depending where you live. You may qualify for this program if you:

- Meet the income eligibility requirements.
- Own a vehicle valued at \$25,000 or less.
- Have a good driving record.
- Have been continuously licensed to drive for 3 years.

For more information, go to [www.mylowcostauto.com](http://www.mylowcostauto.com) or call 1-866-602-8861.

### **Know your rights**

As a senior, you may experience pressure from insurance agents. If you think you have been treated unfairly, call the California Department of Insurance at 1-800-927-4357.

### **Lower your costs with safe driver discounts**

A mature driver improvement course can lower your auto insurance costs. To find an approved course near you, go to [www.dmv.ca.gov](http://www.dmv.ca.gov) and search for "mature driver." Or call the DMV's toll-free consumer line at 1-800-777-0133.

### **Stay on Top of Physical Changes**

Aging causes many physical changes. For example, our eyes focus less quickly. Our side vision is not as good, and we need more light to see well. These and other changes can affect how safely we drive.

### **After Age 70**

The DMV will not renew your license by mail after age 70. This does not mean there is anything wrong with your driving. The DMV just wants to make sure you can drive safely. You must pass a standard eye exam to renew your license. You may also have to take a written test or a driving test.



Led by Insurance Commissioner Ricardo Lara, the California Department of Insurance is the consumer protection agency for the nation's largest insurance marketplace and your best resource for honest and impartial answers to insurance questions. Knowledgeable insurance professionals are available through our consumer hotline. Call 1-800-927-HELP (4357) or visit [www.insurance.ca.gov](http://www.insurance.ca.gov) to view all of our consumer information guides and insurance resources. These tools are available to consumers free of charge.

### **In Summary**

The California Department of Insurance (CDI) cannot make recommendations concerning auto insurance products. However, you may contact the CDI for informational guides on all types of insurance for seniors. The CDI can assist you with any insurance question, concern, or problem. You can reach us toll-free at 1-800-927-4357 or [www.insurance.ca.gov](http://www.insurance.ca.gov). The full guide is intended to address some of the more common issues faced by consumers when making decisions regarding driving for seniors.

### **Filing a Complaint (Request for Assistance)**

CDI is committed to protecting your rights. Many questions can be answered over the phone. If we are unable to resolve the issue over the phone, you have the option of filing a Request for Assistance against the insurer or the agent/broker by mail or on-line on our website. The system will allow you to attach copies of all necessary documents, such as policies, canceled checks and correspondence. Some examples of the issues the Department may be able to help with include:

- Improper Denial of Claim
- Cancellation or non-renewal of a policy
- Delay in settlement
- Alleged misappropriation of premiums paid
- Alleged misrepresentation by an Agent/Broker or solicitor
- Unfair underwriting practices
- Dishonest or deceptive insurance sales tactics

### **Contact Us**

Consumer Assistance Hotline:  
1-800-927-4357

TTY 1-800-482-4833

Visit us on the web at:

[www.insurance.ca.gov](http://www.insurance.ca.gov)

To order additional materials contact  
Community Relations & Outreach at:  
[crob@insurance.ca.gov](mailto:crob@insurance.ca.gov)