

# On the Road (Motor Vehicles)



## BUYING A CAR AND CAR REPAIR WORK

Under Colorado law, an 18-year-old can enter into contracts. That means you need to be careful before you buy or lease any vehicle or bring it in for repair.

Check out the reputation of the dealer or shop that you are considering. Be particularly careful if you are considering a private sale from a friend or through a newspaper ad. Be sure the seller has the original proof of ownership—known as a “title”—to the vehicle.

Get information from both friends and adults (like your parents) who have done business with the seller or service provider. Another good resource to check is the Better Business Bureau or the Internet regarding the reputation of the seller or service provider. Do not sign or agree orally to purchase a vehicle or to leave your car for repair until you have received a signed written estimate of the costs from the seller/repairer.

When buying or leasing a vehicle, do not sign anything on the first visit. Take your time. If the salesperson pressures you, just walk out. Most likely they will take your business, if you decide to come back, and if not, you probably don't want to do business with them anyway. Get an inspection or second opinion by a competent mechanic before you sign anything for a used vehicle.

Be sure to check the “blue book” [or “gold book”] value of the vehicle against the price you are asked to pay. All dealers have these books (as do banks and credit unions and the Internet) and the salesman should be happy to copy the blue book sections on the vehicle for you before you agree to buy or lease. If they do not want to, consider taking your business elsewhere.

Colorado does have a “lemon law” for new vehicles with problems that just can’t seem to be fixed. The law requires the buyer to allow the dealer to repair or replace the vehicle before the deal can be undone. If you think you may be entitled to relief under the lemon law, you should consult an attorney for some basic advice on how to proceed to protect your rights.

## **THE COLORADO POINT SYSTEM**

Under Colorado law, an 18-year-old is a “provisional” driver until age 21. If a provisional driver gets 9 points in twelve months, or 12 points in any twenty-four month period, or 14 points during the period of the provisional license (age 18-21), his or her license will be suspended. The number of points depends on the seriousness of the violation. For example, a simple speeding conviction for driving ten to nineteen miles over the limit is usually 4 points; whereas a DUI—driving while under the influence—is 12 points, and results in automatic suspension of the license.

## **AUTOMOBILE INSURANCE**

As you probably know by now, automobile insurance is mandatory under Colorado law. Do not, under any circumstances, drive without it. The operation of any motor vehicle, even a motor scooter, on any public street without proof of the minimum mandatory insurance is a crime under Colorado law. Lack of proof of insurance is punishable by fines and points assessed against your driver’s license.

Generally, the law requires that you carry minimum liability and uninsured motorist coverage. Check with the agents of several insurance companies for quotes on their coverage. Compare the prices and coverages as they may vary widely, particularly for young drivers. Do not assume that someone else’s insurance will cover you if you drive their vehicle. Be sure to have proof of current insurance before you drive any vehicle.

## **AUTOMOBILE REGISTRATION**

Colorado law requires that all vehicles operated within the state for more than thirty consecutive days must be registered with the Colorado Department of Motor Vehicles. Failure to do so can result in a citation, fines, and the addition of points to your driving record. Each county has one or more offices for registration that can be found in the telephone directory in the state government section. Your rear license plate should have a sticker showing the date of expiration of the registration. A thirty-day grace period is allowed after the last day of the month shown on your plates to re-license your vehicle.

## **MECHANIC'S LIENS**

(or "When can the mechanic keep my car?")

If you leave your car for service and you do not pay your bill on time, the mechanic can assert a "lien" and keep your vehicle until you pay the bill, plus reasonable storage fees. And the mechanic can "reassert" a lien by picking up your vehicle from a public place with a tow truck if your payment is returned for insufficient funds. Be sure to get a written estimate for the repairs before you leave your vehicle, and do not authorize additional work without another written estimate. Mechanic's Liens also apply to real property

## **ACCIDENTS**

If you are in an accident, immediately check to make sure that you and the others involved are not hurt, and then call the police. If there is even the slightest injury, call an ambulance or 911. Then call your insurance agent and report the accident. Do not make any statements admitting responsibility to other drivers that are involved. While accidents sometimes appear to be one party's fault, they may, in fact, be another's fault. Statements made immediately after an accident may come back to haunt you later if there is lawsuit. It is in your best interests to truthfully answer questions from the police. Many insurance companies recommend that you carry a disposable camera in your car to document any damage on site. You should also make sure to get the driver's license number, the automobile's license number, and the make, model, and color of the other car involved.

## **DRIVING WHILE UNDER THE INFLUENCE OF DRUGS, ALCOHOL, OR WHILE INTOXICATED**

You already know by now that driving under the influence of drugs or alcohol is a very serious criminal offense. If you drink or do drugs and drive, you will lose your license and go to jail and be required to do community service, including alcohol classes, and probably spend more than \$5,000 in fines, costs, and court fees. Your insurance rates will also skyrocket.

If you are stopped by the police and you refuse to be tested for drug or alcohol content, your license may be suspended, and you will likely spend at least one night in jail. If you are asked an incriminating question like, "Have you been drinking," you may want to simply say, "I refuse to answer." Then, ask to talk to an attorney. Do not admit to drinking anything, but never lie to the police.

Driving with a BAC (blood alcohol count) of only .02 (about one beer or less) is a misdemeanor for any person under 21 years of age. If you are charged with any alcohol-related offense, you should consult a lawyer.