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# Your Legacy on the Line: What One Distracted Driver Could Cost

A distracted moment can change everything. We all know it. Distracted driving is dangerous. But it's more than a personal risk for families with a lot to protect. It's a financial and legal exposure that could unravel everything you've worked so hard to build.

Staying focused behind the wheel isn't just about safety. It's about safeguarding your family, your freedom, and your future.



## What Distraction Really Looks Like

- **Manual:** Eating, reaching for items, adjusting the radio.
- **Visual:** Checking your phone, glancing at GPS, looking at roadside scenes.
- **Cognitive:** Daydreaming, stress, and intense conversations.

A single moment of distraction can trigger a life-altering lawsuit.



## Why High-exposure Families are hit Harder

A serious accident could lead to a multi-million-dollar claim.

Plaintiffs look for deep pockets. That's reality. Umbrella insurance offers a crucial layer of protection. But the most powerful form of coverage starts with prevention. That means making distraction-free driving part of your family's values and habits.



## What's at Stake?

These facts aren't just numbers, they're wake-up calls:

- **3,308 lives lost** to distracted driving in 2022 (NHTSA)
- **23x higher crash risk** when texting while driving
- **1 in 5** deaths involve pedestrians or cyclists
- **Looking at your phone for 5 seconds** at 55 mph = a football field of blind driving



## Make Safe Driving a Family Standard

What you do behind the wheel teaches your kids more than what you say. Use these tips to model better habits and build a safer home behind the wheel.

- Silence the phone or use Do Not Disturb While Driving mode.
- Set your route and music before shifting into drive.
- Avoid multitasking: no grooming, eating, or reaching.
- Pull over if you're emotionally distracted or fatigued.
- Talk openly with young drivers. Set expectations early and clearly.



## Mobile Apps That Promote Safe Driving



### LinkDriver (iOS/Android)

- Block phone use while driving.
- Sends notifications to loved ones when the driver arrives safely.
- Ideal for parents monitoring teen drivers.



### TrueMotion Family

- Scores each family member's driving behavior.
- Identifies distracted driving and unsafe habits.
- Great for families to monitor each other's driving in a constructive way.



### EverDrive (by EverQuote)

- Tracks phone use, speeding, acceleration, and braking.
- Ranks performance and offers driving tips.
- Gamifies driving safety — a good incentive model.



### DriveMode by AT&T

- Silences alerts and texts automatically when driving.
- Auto-replies to texts and alerts parents of teens disabling the app.



## Safe Driving Isn't Just a Habit. It's a Legacy.

A moment of focus can protect a lifetime of work.

At Monoline, we believe safety isn't just physical—it's financial. That's why we offer personal umbrella coverage that gives you peace of mind that your legacy is protected. But the strongest coverage starts with the choices we make every day. Stay focused. Stay safe. You have too much to lose.



Want to learn more about how umbrella coverage can protect your family's future?  
**Talk to your independent agent today.**