



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (503) 465-6800 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Kids are headed back to school – on foot, on bikes, on buses and with parents. Here’s what drivers should know

PORTLAND, OR, August 25, 2025 – In many parts of the Northwest, classes have already begun, with more schools opening between now and just after Labor Day. That means more children walking, biking, and riding buses to and from school – and more responsibility for drivers to slow down, pay attention, and protect young lives.

The National [Highway Traffic Administration](https://www.nhtsa.gov/) (NHTSA) reports that 7,314 pedestrians were killed in traffic crashes in 2023. [NHTSA](https://www.nhtsa.gov/) also reports that 17 percent of children age 14 and younger killed in traffic crashes were pedestrians.

“As a driver, it’s critical to remember that kids can be distracted or inattentive when walking or riding bikes to and from school, so it’s up to you to be alert, extra-focused, cautious and calm behind the wheel,” said NW Insurance Council President Kenton Brine. “Slowing down in school zones and neighborhoods, knowing the rules about stopped school buses, and paying close attention may cost you a few seconds on your trip, but it could literally prevent a life-changing tragedy.”

Child pedestrian accidents are traumatic experiences for everyone involved, so it is critically important for drivers as well as bike riders and pedestrians to engage in “safety-first” behaviors.

Of course, legally required auto liability coverage helps pay for injuries suffered as a result of a collision caused by someone driving a motor vehicle, but the best outcome is to prevent a collision in the first place.

Liability Insurance Coverage

For a driver involved in an at-fault auto accident, here’s how liability insurance coverage works:

- **Required coverage:** All states except New Hampshire require drivers to carry [auto liability insurance](#) or a bond to pay for damages and injuries to others. Minimum coverage amounts are set by law, but higher limits are available and recommended.
- **Extra protection:** Many drivers choose higher liability limits and/or an [umbrella liability policy](#), which provides added protection when damages exceed the limits of your auto, homeowners, or renters liability coverage.
- **PIP and medical payments:** If you have Personal Injury Protection (PIP) or medical payments coverage, those benefits are typically used first to pay medical expenses, regardless of fault.
- **Vehicle damage:** [Collision coverage](#), if purchased, pays for repairs to your own vehicle, regardless of fault.

Pedestrian Safety

With school back in session, traffic is heavier around schools, intersections, and parking lots. The [National Safety Council](#) (NSC) offers these tips for drivers and parents:

- **Know local school start times** and bus schedules and adjust your commute to avoid peak school traffic if possible.
- **Follow your school's drop-off** and pick-up procedures. Avoid double-parking or loading/unloading children across the street from school.
- **Never block crosswalks** at lights or intersections.
- **Stop and yield to pedestrians** when school zone flashers are blinking and always obey crossing guards.
- **Watch for children** near playgrounds, parks, and residential areas.
- **Give bicycles at least three feet** of space when passing – more if needed for safety.
- Never pass a vehicle stopped for pedestrians.
- **Never pass a stopped school bus** with flashing red lights and an extended stop arm. On divided highways, vehicles traveling the opposite direction may be exempt – check your state's laws.
- **Remember: the 10-foot area** around a school bus is the most dangerous for children. Stop far enough back to give them room.
- **Stay patient** – school traffic is temporary but predictable. Plan extra time to reduce stress and avoid risky driving.

For more information about Property & Casualty Insurance, visit NW Insurance Council at www.nwinsurance.org

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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