Road Safety Information Pack

MiCare Keys to Safety program 2026

Introduction from MiCare

This information pack has been collated by MiCare for the participants of the Keys to Safety program in 2026. We have collected key information from the workshops by some of our partners. It is accurate as of June 2026.

Please note, none of the information in this pack is legal advice. Please contact the appropriate organisation to discuss your own situation if needed.

The development of the Keys to Safety Program was supported by the TAC Road Safety Grant Program. We would also like to thank all the services who presented and facilitated workshops, and the driving instructors for this program. We also extend our thanks to all participants, for your participation and enthusiasm for learning about road safety.

Overview

Transport Accident Commission - Common road safety risks

Fatigue

The chances of being involved in a crash increase significantly when you are sleep deprived.

For example, compared to if you have had 8 hours sleep, if you have had less than 5 hours sleep, you are 4 times more likely to be involved in a crash.

What you can do before driving:

- Get a good night's sleep - ideally eight hours of good, undisturbed sleep and avoid driving at times when you would normally be sleeping.
- If you are severely sleep deprived or fatigued, postpone driving until you are well rested or take alternative transport, such as public transport, a taxi or ride share.
- For long trips, plan to have a break every 2 hours from driving and share the driving with someone else if you can.
- If you feel tired when driving or are experiencing warning signs like continued yawning, lane drifting, difficulty concentrating and/or difficulty keeping your eyes open, pull over safely, take a 15 to 20-minute power nap, and have a coffee/caffeine.

Speeding

Driving faster than the speed limit or 'speeding', is one of the leading causes of serious crashes.

Even going just a few kilometres per hour over the speed limit greatly increases the likelihood of being involved in a serious crash.

As you travel faster you have less time to react and then brake and stop if something goes wrong. So, driving faster than the speed limit makes it more likely that you will crash.

Driving faster than the speed limit also makes the crash itself much worse.

Victoria Police and thousands of road safety cameras enforce the speed limit across Victoria. If you drive faster than the speed limit, chances are you will be caught.

Tips for avoiding speeding

- Make sure you always drive within the speed limit.
- Also be sure you drive to the conditions, this includes but is not limited to reducing your speed on narrow roads, in wet or icy conditions, and when there is poor visibility.

Drink Driving

Drink driving is an ongoing contributor to road trauma. Driving while under the influence of alcohol affects perception, vision, concentration, reaction time and causes drowsiness, all of which increase the risk of a crash.

Drivers (and riders) with a full licence caught driving with a blood alcohol concentration (BAC) of .05 or higher face severe penalties.

Learner and probationary drivers must have a 0.00 BAC (no alcohol in their body).

Victoria Police conduct millions of random breath tests every year. If you are caught with an illegal BAC, the penalties are very severe:

At a minimum the penalties are loss of licence for 3 months and a fine, you will also need to complete a behaviour change program, have an interlock installed in your vehicle at your own expense and have a 0.00 BAC requirement for 3 years.

It is extremely difficult to know when you are at, over or under .05 BAC. The only way to know for certain that you are under the legal limit is by separating drinking and driving altogether.

What you can do

If you're planning to drink alcohol, don't drive.

If you are drinking alcohol, use public transport, taxi or ride share services. You could also organise a designated driver (i.e., someone who is not drinking any alcohol who can drive).

Drug Driving

Drugs, both illicit and prescription, can impair your ability to drive safely. If you're driving whilst under the influence of illicit or prescription drugs you are a risk to yourself and others on the roads.

Victoria Police conduct random drug testing across the state. If you are caught with drugs in your system, you face severe penalties.

There is no safe level of drug use when driving. Use of any drug always carries some risk.

What you can do

If you intend to drive, the safest option is to have no drugs in your system.

Distractions (phones)

Mobile phones can distract you while driving, which increases the chances of being in a serious crash.

There are laws in Victoria that determine how and whether you can interact with a mobile phone or device while driving.

Make sure you know the rules associated with mobile phone and electronic device use for your licence type. You can find more information here:

transport.vic.gov.au/road-and-active-transport/road rules-and-safety/mobile-phones-and-devices

Victoria Police and a network of mobile phone detection cameras operate across Victoria.

If you are caught illegally using your mobile phone while driving in Victoria, you face severe penalties: a $627 fine and 4 demerit points.

Avoiding distractions

- To avoid being distracted by your phone while driving, use the 'Do Not Disturb' While Driving function.
- Alternatively, put your phone on silent or keep it out of reach when driving.
- If you are generally having difficulty concentrating while driving, pull over safely and take a break from driving.

Additional Road Safety information:

Seatbelts

Wearing a seatbelt plays a crucial role in protecting vehicle occupants in the event of a crash or if the vehicle comes to a sudden stop.

It is the law that vehicle occupants wear a seatbelt in a car, truck and buses that have seatbelts fitted.

The driver of the vehicle must wear a seatbelt and make sure everyone in the vehicle is wearing their seatbelt properly, including children.

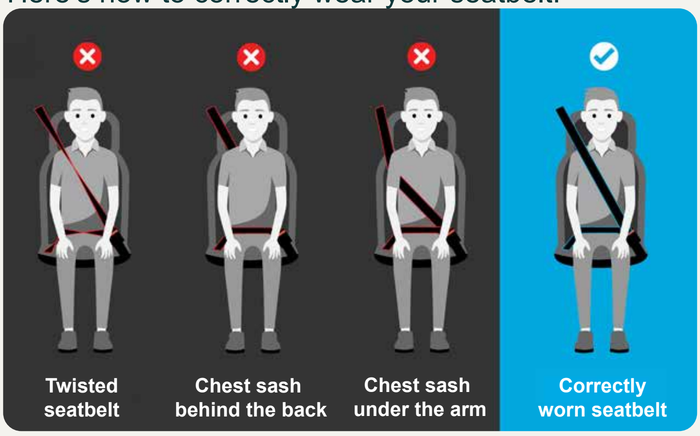
Drivers can be fined if they are not wearing a seatbelt or if any of their passengers are not wearing their seatbelts.

Passengers aged 16 years and over can also be fined if they do not wear a seatbelt.

Each seatbelt can only be used for one person. They can't be shared. More information on seatbelt laws can be found here:

transport.vic.gov.au/road-and-active-transport/roadr ules-and-safety/seat-belts

Here's how to correctly wear your seatbelt:



Victoria Police and seatbelt detection cameras are operating across Victoria.

If you are caught not wearing a seatbelt or not wearing a seatbelt correctly, the current penalties are 3 demerit points and a $418 fine (as at 1st July 2026)

Cost of owning a car

Help with buying a vehicle

Bank car loans

Bank car loans in Australia typically fall into two categories:

- Secured loans, which use the car as collateral for a lower rate
- Unsecured personal loans, which offer more flexibility but higher rates.

Most major banks offer fixed-rate car loans with terms ranging from 1 to 7 years.

Secured car loans: 7.49% p.a. Unsecured car loans: 8.09% p.a. There are fees and charges also recorded by the Reserve Bank of Australia.

Payday lenders

A payday loan (or small amount loan) is a high-cost, short-term, unsecured loan.

While providing quick access to cash for emergencies, they often carry high fees—up to 20%

AND

4% monthly fees—making them an expensive borrowing option that can lead to debt traps.

Alternatives such as Centrelink advances, No Interest Loans (NILs), or salary packaging are generally recommended over payday loans

No Interest Loan for vehicles

Vehicle purchases up to $5,000 for essential use.

These loans have 0% interest and no fees eligibility:

Earn less than $70,000 annual income (before tax)

OR have a Health Care Card / Pension Card

OR have experienced family or domestic violence in the last 10 years

AND You can show you can afford to repay the loan

Call 1300 645 748 to find out if you're eligible to apply for a No Interest Vehicle Loan.

Contributed by Good Shepherd Dandenong

Vehicle Registration (Rego) and TAC Personal Injury Insurance in Victoria

Information in Language VicRoads

Go to **vicroads.vic.gov.au** and choose your language in the top right corner of the screen

Rego Costs and Payment Options

Vehicle registration costs vary based on location and payment frequency, with metropolitan areas being more expensive.

Legal Importance of Rego

Driving without registration can lead to fines and legal consequences, emphasizing the importance of timely renewal.

Role of TAC (Transport Accident Commission) Insurance

TAC provides compulsory third-party injury insurance covering medical and rehabilitation costs from transport accidents.

TAC does not cover vehicle or property damage, so additional insurance is needed for full protection

Registration and roadworthy – Monash Legal

Registration

All motor vehicles, like cars, need to be registered to drive on the roads in Victoria.

You have to go to VicRoads to register your car; this is the same place where you go to get your license.

You can register a car in your own name, but it cannot be registered to more than one person.

If your registration expires, you cannot drive the car.

Driving an unregistered vehicle is illegal.

Roadworthy certificate

In Victoria, when a car is sold or if a second-hand car needs to be re-registered it needs a Certificate of Roadworthiness.

To get a Roadworthy Certificate the car needs to be tested to make sure that important parts of the car are working properly and that it's safe to drive in.

A car with a Roadworthy Certificate does not mean that the car is in perfect condition, and that other parts of the car that's not related to keeping it safe (for example, the air conditioner or windscreen wipers) is working.

The How Safe Is Your Car website

howsafeisyourcar.com.au is the TAC's online resource providing consumers with independent information on vehicle safety.

The website displays both Australasian New Car Assessment Program (ANCAP) and Used Car Safety Ratings (UCSR).

Planning for your licence – practice and booking the test - Monash Legal

Hazard test

During the test you will watch 28 short 30 second videos which looks like it is filmed from the driver's seat. For each video, you must show how you will react when you are the driver. For example, you will have to slow down, overtake or do nothing. You have 45 minutes to finish the test, and you need at least 54% to pass it.

Drive test

Once you have passed the Law Knowledge and the Hazard Perception test you can try to Drive Test. In the Drive Test, you must show that you can drive safely, you can control the car well, you can follow all the road rules and drive safely with other cars on the road.

A VicRoads licensing test officer will be in the car testing you. If you are going to do the test with a qualified driving instructor in a dual control car, the driving instructor will sit in the passenger seat. If you are not driving with a driving instructor, you are not allowed to take anyone else, like a friend.

If you need an interpreter, you can ask for one and VicRoads will organise one for you.

You cannot do your drive test in all cars, so it's a good idea to check if your car is ok for a test. You can find this information on the VicRoads website.

Thank you to the contributors to this resource; Transport Accident Commission, Good Shepherd Dandenong, West Justice & South-East Monash Legal, and to Starting Out Safely for the inclusion of their translated resources.

Driving Safely in Victoria

In Australia there are laws about driving called “road rules”. These rules are important for your safety and for the safety of all road users.

Key Road Rules

You must follow road traffic signs.

You must follow traffic lights and signals and pay attention.

You must follow all of the conditions of your licence such as displaying your "L" or your "P" plates on the front and back of your car if you have a Learner permit or Probationary licence, following passenger restrictions, and mobile phone use restrictions.

You must follow the speed limit.

You must wear your seat belt while you are driving, and you must ensure that you are wearing it correctly over your shoulder. **You must also ensure all of the people in your vehicle have their seat belts** on correctly and ensure that children are secured in the correct car seat for their age.

There are laws that prohibit having alcohol or illegal drugs in your body while driving. There are different rules based on your licence type. Breaking these laws is taken very seriously by the police, the courts and the community. It can result in significant penalties like a heavy fine, criminal record, licence cancellation and in serious cases prison time.

Mobile phones
All drivers should have mount in their car for any portable devices like mobile phones. There are penalties for using a mobile phone while driving. You can be issued a fine and 4 demerit points on your driver licence.

There are different rules depending on your licence type. This means if you hold a Learner permit, Probationary licence or Full licence, you should familiarise yourself with the rules for your licence.

For all licence types while you are driving, you cannot use your device to enter information (for example - Googling search or to text) or have your device in your lap or pass it to a passenger.

You can check all these requirements with VicRoads at https://www.vicroads.vic.gov.au/. This website can be translated.

Westjustice

Driving Safely in Victoria

Penalties

If you are caught breaking road rules you may receive a **fine or infringement notice** which asks you to pay money by a date.

You may also receive **demerit points** which are penalties that are recorded on your driving licence when you break certain road rules. For example, not wearing your seatbelt correctly, speeding, or entering an intersection on a red light.

For a full Driver Licence (blue) you can only get 11 demerit points in a three-year period. For a Learner permit (yellow) or Probationary licence (red or green) you can only get 4 demerit points in a 12 month period, and you cannot get more than 11 demerit points over a 3-year period.

If you go over the demerit point limit, VicRoads will give you two options:

- Immediately suspend your licence for at least three months or longer;
- You can choose to keep your licence with an extended demerit period. This means for 12 months you must not commit any demerit point offences. If you get another demerit point in 12 months, you will lose your licence for twice as long as the immediate suspension period.

If you receive a **licence suspension or cancellation**, you must not drive a car at all. You will be given a licence suspension or cancellation if you:

- go over the demerit point limits for your licence;
- drive 25 km/h or more over the speed limit, or 130 km/h or more in a 110 km/h speed limit zone.
- are caught drink-driving or drug-driving.

This is not a full list of how your licence can be suspended or cancelled.

If your licence is cancelled because of drink-driving and drug-driving, you will have to complete tasks before you can get your licence back, including:

- Completing an educational program about changing your driving behaviour;
- Installing a device in your car that you have to blow into before your car will start to prove you have not been drinking ('interlock device').

There are serious penalties for driving while suspended or cancelled in Victoria.

For free and confidential legal advice please contact us:

(03) 9749 7720

admin@westjustice.org.au

Westjustice

Understanding Insurance

Insurance is something you buy to protect you from having to pay the full cost if something unexpected happens like an accident, illness or theft.

When you buy car insurance, you agree to pay a company fees, and in return they can reduce or pay for the cost of the loss you experience. Insurance does not cover all risks or all types of loss.

If you have a car accident and you do not have insurance, you may have to pay for all of the damage you cause in an accident.

Insurance you get automatically when you register your car

Personal Injury Insurance – Transport Accident Commission

When you register your car in Victoria, the cost of car registration includes insurance for injuries you caused by a car accident. It is called 'Transport Accident Commission charges'. This insurance covers the cost of medical bills if you are injured in a car accident, and for loss of income if you cannot work because of a car accident.

If you are physically or psychologically injured, a claim to the Transport Accident Commission (TAC) must be made within 12 months from the date of the accident, or 12 months from the date that your injury from a car accident becomes obvious.

Insurance you have to buy from an insurance company

The details of your insurance will be in a document called the Product Disclosure Statement and Policy Schedule which your insurer will give to you. When you make a claim on your insurance you may have to pay a fee called an 'excess.'

Third Party Property Damage Insurance or Third Party Property Damage, Fire and Theft Insurance

Third Party Property Damage insurance covers the cost of damage you cause to another person's car or to another person's property (like a fence or a house). If it includes fire and theft insurance, it can also cover the cost up to a certain amount if your car is stolen or damaged by theft, or if your car is damaged by fire. It does not cover the cost of damage you cause to your own car in an accident.

This insurance is optional, which means you have to buy it separately from your car registration.

When the other driver is at fault and does not have insurance, you may have access to Uninsured Motorist Extension (UME) cover under a Third Party Property Insurance policy.

Westjustice

Understanding Insurance

Comprehensive Property Damage Insurance

This insurance covers the cost of damage you cause in an accident to another person's car or property (like a fence or a house) and damage caused to your car. It also covers the cost if your car is stolen or damaged by theft and if it is damaged by fire.

Details about how much your insurer will pay will be in a document called the Product Disclosure Statement and Policy Schedule which your insurer will give to you. This insurance is optional which means you have to buy it separately from your car registration.

What to do if you have a car accident

- You must stop your car in a safe place and check whether anyone has been injured. It is against the law if you keep driving and do not stop.
- If someone has been injured call 000 and ask for Police and an Ambulance to come to where you are.
- You must give the other driver and any injured person your name, address, and car registration number. If someone else owns the car you were driving, you should give their personal details. Although not required by law, it is good to ask for a phone number and insurance company details.
- You should ask the other driver, or any witnesses for their name, address and car registration number. Although not required by law, it is also good to swap phone numbers and insurance company details.
- Check whether your car, any other car involved in the accident, or any private property in the area of the accident has been damaged. Take photos of the damage caused to the cars or any other property (if safe to do so).
- If the Police come to the accident, give your personal details to them and explain what happened. If the other driver does not give you their personal details, report this to the Police.
- Do not admit fault which means do not agree that you did something wrong and caused the accident.
- Write down what has happened, how and where the accident occurred.
- Tell your insurance company about the accident as soon as possible.

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admin@westjustice.org.au

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