



TEEN DRIVING

A Guide for Parents

Teens: The toughest audience you'll ever love

10 ways you can help your teen

What parents don't know that could hurt them

Teen Driving Contract

Behind the Wheel Worksheet

Teens: The toughest audience you'll ever love.

Think Jay Leno has a tough time keeping his audience entertained? Think making yourself heard at the drive-through window is rough? They pale in comparison to trying to get a message across to a teen. But you're parents; we don't really have to tell you that, do we?

It's true that teens can be a tough audience, but that doesn't mean they're not listening. Believe it or not, studies have shown that kids do listen to what their parents, teachers and other role models say. It just doesn't always seem like it at the time.

It's a big job but probably the most important one you have to do.

Having babies, and keeping them fed and clothed during the first few years, is not always easy but the fact that you have all the control during these early days works in your favor. Fast-forward a dozen or more years and now you have a teenager with his or her own ideas, friends and resources. Suddenly, they can make plans and get places without your help. Scary thought, isn't it? Once they get behind the wheel of a car, or ride along with a friend, it's important that your teen knows the risks as well as the rewards of the open road. Making sure your teen is safe during these times requires understanding, involvement and firmly set limits. Here's why:

Teens are at a greater risk for accidents and fatalities than any other group of drivers. No big surprise, right? There are a number of reasons for this sobering statistic but they fall into four factors:

- Inexperience
- Risk-taking behaviors
- Immaturity
- Greater risk exposure

Inexperience

Nothing makes a new driver a better driver than more time behind the wheel. And there's no way to get more experience other than actually driving. Kind of a Catch 22, isn't it? The best way to have your teen gain the advantage of experience is to make sure they increase their skill level steadily, rather than just jumping in and heading off. Short trips in daylight hours, with a maximum of one additional passenger (preferably you) riding along for the first few months, will be a big help. And it's even more important that you are in the car with your teen when they might encounter unusually high traffic, weather-related conditions such as rain, snow or fog, and other high-risk times, such as night and dusk driving. While your teen is gaining experience under these less-than-optimum conditions, it is smart to have Mom or Dad along. That doesn't mean they are going to like it, but that's not the point, right?

Risk-taking behaviors

Call it the vigor of youth. Call it simply showing off. However you describe it, teens somehow feel they are invincible. You probably remember that feeling yourself. Caught up in the moment, and often with friend's encouragement, young drivers can find themselves taking a risk they wouldn't dream of if Mom or Dad were sitting beside them in the passenger seat. This is a time to set behavior expectations with your teen and let them know clearly what the consequences are to breaking your rules. One important way to "drive this point home" is to remember you are a role model. Your actions behind the wheel probably influence your kids more than you realize and, believe it or not, as much as it seems that their heads are elsewhere most of the time, your kids really are watching and listening to what you do and say.

Immaturity

You've watched your child grow and seen them advance in confidence along with their increased size. For some teens, emotional maturity is an obvious and instinctive result. If this describes your child, lucky you. But for many parents, their teen's maturity is a slowly evolving process, built on experience and observation. For a new driver, maturity can come with practice or be brought home with sobering swiftness in the form of the first fender bender, speeding ticket or more tragic circumstances. Realizing that each individual matures at a different rate, and supporting your son or daughter through this tumultuous phase, instills belief in themselves and solidifies the bonds between you.

Greater risk exposure

Saturday night. 11:30. Slick pavement on a fast road. Too many friends for the number of seatbelts in a small car. The radio blaring. Maybe a drink, maybe not. Teens don't often go out looking for this much trouble but it can find them surprisingly fast. What might start out with just one friend, a stop for fast food and home by ten, can quickly become an evening that gets bigger, later and more dangerous. Teens don't always have the best judgment in realizing when things are getting out of control. For the sake of looking cool, they can get caught up in the excitement of the moment. Setting firm limits with your teen, even if it makes you look like the bad guy, can help your son or daughter get out of a potentially hazardous situation.

What parents don't know that could hurt them.

We've told you about driving dangers and typical teen behaviors. Now, this message is for you.

The hard truth is, when you add a teen driver to your auto insurance policy, you are assuming responsibility for their actions. If your child is a minor and gets into a serious accident where property and lives are at stake, the ramifications are not just emotional. An injured party or property owner could go after your assets and the costs are often staggering. That's the last thing any of us wants to happen, but it could.

It's always a good idea to make sure you have adequate insurance to cover any exposure, but with a teen driver in the house, the risk becomes even bigger. So give it some thought, and be sure to talk with your SAFECO agent (you might want to bring your teen along) to determine the appropriate coverages when you have a new driver in the family.

Teen Driving Contract

TEEN

I will drive safely:

I agree to operate the car safely and follow safety rules including wearing my seat belt at all times, not using a cell phone when driving and obeying speed limits.

I won't drive with drugs or alcohol in my system:

I agree not to drive after drinking or using an intoxicant, whether a legal or prescription drug.

I won't get in the car with an unsafe driver:

Or with someone who has been drinking, using drugs, legal or not, or someone who is an aggressive or unsafe driver.

I promise to call you:

If I am ever in a situation where I need a ride home, I know you will pick me up, no questions asked. I know that you will want to talk it over with me the next day, and I agree to talk with you then.

PARENT

I will pick you up when you call:

No matter what has happened, even if you have broken every rule. I will make sure you get home safe and I won't bug you about it then. However, I will want to talk to you about it the next day.

I will set a good example:

I will follow the same rules of the road we set for you. I will not drive while impaired and will follow all traffic and safety rules.

I agree to the above as we discussed.

Teen Signature: _____ Date: _____

Parent Signature: _____ Date: _____

Behind the Wheel

A worksheet to help parents and teens discuss the rules of automobile usage and consequences for breaking those rules.

1. Usage

When am I allowed to use the car? When do I need to ask special permission to use the car?

Agreement:

Consequence:

2. Limits of driving area

How far can I drive?

Agreement:

Consequence:

3. Number of passengers

How many passengers can I have in the car at once? When does this restriction change?

Agreement:

Consequence:

Behind the Wheel, continued

4. Curfew

When am I expected home?

Agreement:

Consequence:

5. Upkeep

What maintenance is my responsibility?

Agreement:

Consequence:

6. Shared expenses

Who pays for gas? _____

Who pays for insurance? _____

Agreement:

Consequence:

I agree to the above as we discussed.

Teen Signature: _____ Date: _____

Parent Signature: _____ Date: _____



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TEEN DRIVING Contract



Why a Teen Driving Contract is important:

Defining and agreeing to your family's own "rules of the road" is the best way to make sure both teen and parent understand the risks and rewards of driving. The Teen Driving Contract helps parents and teens jointly set expectations and consequences.

How to make the Teen Driving Contract work for both of you:

Get it down on paper.

If the format on the contract we provide doesn't work for you, create one that does.

Discuss it.

Now, when heads are cool, use the opportunity to talk with your teen and set expectations and limits that you both can live with.

Be clear.

Make sure you both understand what is and isn't allowed as well as what the consequences will be.

Sign it.

The action of signing the contract cements the significance of the promises made.

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Complete this form if the insured or any operator is under 25 and single or under 21 and married.

TO BE COMPLETED BY THE YOUNG DRIVER IN OWN HANDWRITING:

Name of Insured
1 Name of young driver
Date of birth
2 (a) Do you reside with your parents?
If not, where?
(b) Ages of your brothers and sisters
3. What school do you or will you attend?
Where?
Circle highest grade completed
Grade Point Average on most recent grade report
4 Have you ever been expelled, suspended, or placed on probation by any school?
5. Describe your use of (a) Alcoholic Beverages
(b) Drugs
6. Name of employer, if any
Describe occupational duties
7. How many days per week will you drive (a) for pleasure?
(b) to school or work?
8 Describe limitations, if any, imposed on your driving by your parents
9. Are you aware that lending your car to others who are not members of your family may jeopardize your insurance?
10. Have you ever had auto insurance declined or canceled?
11. Driver's license number
12. Has your driver's license ever been suspended or revoked?
13. Have you ever been convicted of or paid a fine for a violation of any traffic law (other than parking)?

YOUNG DRIVER QUESTIONNAIRE

Policy No.
14. Have you ever been involved in an accident (as a driver)?
Give dates and details
15. How long have you been driving automobiles?
16. Have you taken a driver training course in high school?
(Attach certificate for credit if course included a minimum of 30 hours classroom and 6 hours actual driving experience.)
17. Have you ever been arrested for any reason other than a traffic violation?
If yes, give dates and details
18. Do you own an automobile?
Have you contributed toward the purchase of any car in the household?
If either answer is yes, which car and who is the registered owner?
19. Is the automobile you operate equipped with any of the following?
Special or modified carburetor
Headers or special mufflers
Stick shift
Altered Body height (raised or lowered)
Custom or special paint job - Describe
Turbocharger
Mag or chrome wheels
None of the above apply
20. Rear wheel tire size of the car you operate
21. Engine size of the car you operate: cu. in. horsepower
Date
Signature of Young Driver

TO BE COMPLETED BY THE AGENT:

1. Make and year of all cars in household (including any car furnished by an employer)
Date purchased
2. How many drivers in the household?
3. What other insurance does the SAFECO Insurance Group carry presently for the applicant and immediate family? (Give policy numbers)

4. Describe driving habits
5. Have you seen and interviewed the young driver personally?
How long have you known applicant?
6. Have you personally inspected the car?
7. Agent's recommendation

*Required if young driver is owner or principal operator

Date Signature of Agent



Cars and teens: A few tips for parents



It isn't easy to be a teenager—nor the parents of one. Teens are more interested in getting the keys to the car than in getting a lecture about “responsibility” behind the wheel.

But parents have to try. Here are some time-tested approaches others have used to encourage responsibility in their teenage drivers:

1. Have your teenager pay at least part of his or her share for auto insurance. A 50/50 split between parents and teen is common.

2. Offer some incentives under which you'll pick up the entire tab—such as a 3.0 (“B”) grade average, accident-free record, no traffic citations, etc.

3. Let the teen know you'll withdraw driving privileges if the car is misused, grades fall, or an irresponsible attitude toward driving is shown in some other way.

4. Insist on completion of a driver training course. This exposure to a

serious attitude and good driving habits may carry more weight coming from an “outsider” than from you. Certainly, it will reinforce the points you've tried to convey.

5. Ask your teenager to sign a “driving contract” with you. The teen promises never to drive after using any drugs or alcohol. You promise to come and provide transportation home at any hour of the day or night, without “hassling.” This tells the teen you really care...and underlines how strongly you believe that alcohol and driving do not mix.

6. Give your teen some ground rules for use of the car. Insist upon knowing where the teen is going, with whom, and what time they're returning. Large groups in the car, and unplanned time, tend to create problems. Purposeful trips do not.

7. Make it clear that the car may not be loaned to anyone else, nor driven by anyone else.

8. Set a good example with your own driving habits and attitudes, including your use of alcohol. Your teenager is subconsciously learning your standards, every time you drive.

9. Set up a meeting between the teenager and your insurance agent, at the agent's office. The agent can speak with experience and authority about insurance rates, the importance of proper driving habits and a good driving record.

10. When the young person changes from an occasional to principal driver of a vehicle, have the youngster listed on a separate auto insurance policy. This heightens the perception of direct responsibility. Premium notices will come specifically addressed to the young driver, so the cost has more impact. This often heightens the young driver's interest in doing what's necessary to keep costs down.



How young drivers can hold down their auto rates

Insurance for young drivers is more expensive than for adults—much more. That is because individuals under age 25, who are single, have more accidents than married persons and single adults.

All young drivers pay “the price of youth” in their auto insurance rates, but those in the highest-risk categories pay the most of all. They may be turned down for coverage by their parents’ insurance company, and may find it difficult to buy insurance anywhere except from a last-resort, highly-expensive, “substandard risk” insurance company.

Here are some ways young drivers can hold down their insurance rates:

1. **Complete** a driver-training course.
2. **Keep** your driving record free of accidents and traffic violations. Tickets are a warning sign of risk-taking, inattentiveness or poor driving skills.

Accidents often follow, and both are “bad news” to your future insurance costs.

3. Be an occasional driver, rather than the principal driver of a car. The odds of an accident go up as a car is driven more, especially by an inexperienced driver. It costs less to insure a young driver for occasional use of a car than if that youngster is the principal operator and is using the car extensively—for many miles of driving.

4. Drive a conventional vehicle. Individuals who drive “ordinary” motor vehicles generally are less likely to have an accident than those who drive high-performance cars or vehicles that have been modified for high-speed or high-performance capability. Agents look for “red flags” such as racing tires, radar detectors, modified carburetors, “flame” paint, raised or lowered

suspension systems, etc. Insurance companies often charge more to insure unconventional automobiles.

5. Grow older. Seriously... rates generally come down as a young person reaches the mid-20s, simply because the lessons of life, experience and maturity, have taught that driving is a serious responsibility.

6. Qualify for a good-student discount. Many insurance companies give about a 15 percent discount to young drivers who maintain a high school or college grade point average of 3.0 (B) or higher. SAFECO gives a 25 percent discount to boys and 15 percent to girls (whose base cost is already lower).