

Your young drivers—help them play it safe

The Insurance Institute for Highway Safety reports teens have the highest crash rate of any group in the United States. Also, young licensed drivers, ages 15 to 24, account for the highest fatality rates, as well.

Alarmed by the high number of serious accidents involving teen drivers, our agency urges you to help your teen driver slow the transition to the road and give him or her more time to learn and mature.

Most states have statutes and regulations outlining rules for teen drivers.

What can I do as a parent of a teen getting ready to hit the road?

As a concerned parent, there is much you can do to help make your teen a safer driver. Set time aside to help your teen prepare and practice, and set limits for your young driver.

Encourage awareness

- Talk to teens and pre-teens about driving etiquette while they're driving with you. Set an example of safe-driving practices: wear your seat belt, obey the speed limit, refrain from driving hand-held cell phones, drinking and driving, etc., avoid road rage, and don't speed.
- Encourage your teen to take the time to learn the rules of the road, the importance of being aware of vehicle and hazards and leaving adequate safety margin around other vehicles.

Gradually increase your teen's driving privileges commensurate with his or her developing skills and good judgment.

- Limit night driving until your teen has more experience behind the wheel. Most states have laws regarding teen drivers' nighttime driving. For example, some states restrict driving from 9 p.m. to midnight, so your teen should not drive much later than that.
- Require permission for your teen to drive passengers (especially teenagers) and restrict the number of people in the car.

Set a good example

- Negotiate with your teen regarding his or her responsibilities, insurance, and keep car and maintenance. Be sure your teen understands that if she is caught driving while violating traffic and parking laws, her insurance increases. Talk to those who have been in those situations.
- Enforce zero tolerance for alcohol use, yet make sure your teen knows if he or she gets into a situation in which alcohol has been made unsafe to drive, he or she should call you for a safe ride home.
- Enforce zero tolerance for all cell phone use, especially texting.

Make sure your teen understands the importance of using safety belts. Insist upon full safety-belt use for everyone in the car at all times. It's the law!

Is there a discount for the auto insurance I buy for my young driver?

Automobile rates can be higher for young drivers because as a group, they are involved in more crashes than older drivers. As your professional, independent agent, it is our job to see that you get the best coverage at the best price. Check with our agency to see if your auto insurance company offers any of the following discounts:

- Driving the family car—Rates usually are higher for young people who own their own cars than for those who drive family cars.
- Good student discounts—Full-time students age 16-25 who are in the upper 20 percent of their class, maintain a B average and/or make the honor roll or dean's list may be eligible for discounts.
- Driver-training discounts—Discounts may be available for drivers under 21 who have completed an approved driver-training course. Some companies give discounts to individuals of any age who complete "defensive" driving classes.
- Resident student discounts—Families with a young driver without custody of a car who resides at college more than 100 miles from home may receive discounts.

Remember, you also may elect to take on a higher deductible for collision coverage, which will lower the premium. Or, if you have an older car, you may wish to drop the collision coverage.



Your Professional Insurance Agent ... We want you to know about the insurance you're buying.

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