



## GEICO Parent-Teen Driving Contract

**PARENTS:** If you've just added a new teen driver to your auto policy, we at GEICO know this can be both a stressful and rewarding time for you and your teen. Here are some practical tips to help put your teen on the road to safe driving. And since you play such a big role in your teen's driving habits, there are some very important things you can do to help.

**TEENS:** Take extra precautions and develop the right habits at the very start of your driving career — especially during the first six months of solo driving. This is when teens are at the highest risk for accidents and when most new-driver crashes occur.

This parent-teen driving contract will help parents and teens focus on safe driving habits. Parents and teens should sit down and discuss these recommendations. This way everyone knows the rules and sticks to them.

### GEICO Recommendations: First 6 months of Solo Driving

Teens		How did they do?
<b>Safety Belts</b>	Always	
<b>Teen Passengers (check local state regulations)</b>	None	
<b>Night Driving</b>	Not after 9 p.m.	
<b>Distractions</b>	No text messaging and no cell phone use while driving. (In an emergency pull off safely to the side of the road.)	
<b>Weather</b>	Parents need to provide adequate practice sessions in all types of weather.	
<b>Speeding</b>	Prohibited entirely	
<b>Other Considerations (parents need to decide)</b>		

Parents		How did they do?
<b>Always wear your safety belt</b>		
<b>Practice defensive driving techniques</b>		
<b>Do not drive aggressively</b>		
<b>Do not use your cell phone while driving</b>		
<b>Do not drink and drive</b>		

We agree that these recommendations are very important for new drivers.

As a teen, I agree to follow the recommendations because safe driving is a skill that takes time to learn.

As a parent, I agree to provide the necessary leadership and to demonstrate defensive driving.

\_\_\_\_\_  
Parent signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Teen signature

\_\_\_\_\_  
Date



**TEEN DRIVERS - The First 6 Months**



# TEEN DRIVERS – The First 6 Months

## What is the most dangerous thing your teen will ever have to face?

Drugs? Violence? Gangs?

While they are all huge worries for parents, those aren't the most dangerous elements in a teenager's life.

Driving is the greatest danger your teen will ever face.

**Car crashes take more young lives** than all other causes, and teens die in car crashes in larger proportion than any other driving group. In 2005, nearly 5,300 teens ages 13-19 died in motor vehicle crashes.\*

*And it is during the first six months of solo driving that new teen drivers are at the highest risk for car crashes.*

### Why are the first 6 months the most dangerous?

It's due primarily to lack of experience. New teen drivers haven't had a chance to develop their driving skills or their road and highway knowledge, and they haven't developed a mature driving attitude yet. They are in a high risk-taking stage of development.

That is why it's important for parents to be particularly cautious during this period of the learning-to-drive process.

### What factors cause the most teen crashes and injuries?

1. Not wearing safety belts
2. Too many passengers (One is too many when it comes to teen drivers)
3. Night driving
4. Drowsy driving
5. Distractions such as text messaging
6. Speeding
7. Driving errors from inexperience
8. Alcohol

### As parents, what can you do to help?

Your job isn't over when your teen gets a license.

- Emphasize to your teens that when they are behind the wheel, they must wear safety belts and they must have their passengers wear safety belts.
- Limit the number of passengers, especially fellow teenage passengers.
- Limit your teen's driving time, especially at night. It is important for them to practice night driving, but during the beginning driving period there should be restrictions.
- Do not allow your teen to use a cell phone while driving the car. If it is an emergency,

teach them to pull safely off to the side of the road to make or receive a call.

And absolutely no text messaging.

- Teens need rest. Encourage them not to drive when they are drowsy.
- Practice driving with your teen in bad weather conditions. While it is important for them to learn the basics, they have to learn how to drive in all conditions.
- And of course, no drinking or drugs.

### What else can parents do?

Set a good example for your teen while YOU are driving:

- Wear your safety belt.
- Don't speed.
- Practice defensive driving techniques.
- Do not use a cell phone while driving.
- Don't run red lights.
- Don't drink and drive.

### Start with a parent-teen driving contract

Even after a teen has his or her driver's license, parents have the authority to require more practice driving hours and more driving in bad weather, to limit passengers and to enforce a no cell phone rule.

By insisting on a driving contract, you as the parent have the ability to control the learning process for your teen and make sure they have a lot of opportunities to build their skills and confidence.

GEICO has created a sample parent-teen driving contract that may be a good place to begin a discussion on driving responsibilities and privileges.

### Graduated driver licensing

We'd like parents to reinforce graduated state driver licensing programs that give teens a longer period of supervised driving and more restrictions in the early months. GDL has saved lives and reduced crashes among young drivers.

To learn more about your state's graduated driver licensing laws, please visit the Insurance Institute for Highway Safety's page on state driving laws for teens: [www.iihs.org/laws/state\\_laws/grad\\_license.html](http://www.iihs.org/laws/state_laws/grad_license.html)

It's the first six months of unsupervised driving that are the most dangerous.

GEICO encourages parents to devote much more practice time with their teens even after they get their license. GEICO wants what parents want ... safe drivers.

### Go to geico.com

When you go to [www.geico.com/information/autosafety/safety-library](http://www.geico.com/information/autosafety/safety-library) site you can view GEICO's online library of DVDs, brochures, and presentation materials. All of the information can be downloaded or you can order free copies.

\*Data provided by the Insurance Institute for Highway Safety (IIHS) and the National Highway Traffic Safety Administration (NHTSA).