

## SOME PARTING THOUGHTS FOR PARENTS:

- Teens have a higher rate of fatal crashes in which excessive speed is a factor.
- Teens are more likely to crash at night; their risk of a fatal crash at night is three times as high as in the day per mile driven.
- The risk of a fatal crash among teenagers increases with every additional passenger.
- Many states have adopted graduated licensing programs that limit new drivers' privileges. Restricting late-night driving and putting limits on the number of passengers allowed are common aspects of these policies. In some states, the teenager has a longer period of supervised driving before being permitted a license to drive alone.

Learn more about graduated licensing programs from these Web sites:

[www.iihs.org](http://www.iihs.org) | [www.nhtsa.gov](http://www.nhtsa.gov)

If your state doesn't have a graduated licensing program or has only weak requirements, you may want to take steps to promote a good graduated licensing system.

- GEICO offers parents teen safe driving materials on its Web site ([www.geicoteendriving.com](http://www.geicoteendriving.com)), and links to other important resources.

### INSURANCE INSTITUTE FOR HIGHWAY SAFETY

1005 N. Glebe Rd., Arlington, VA 22201  
(703) 247-1500 | [www.iihs.org](http://www.iihs.org)

### PARENTS. THE ANTI-DRUG.

#### National Youth Anti-Drug Media Campaign

(800) 788-2800 | [www.TheAntiDrug.com](http://www.TheAntiDrug.com)



### GEICO

One GEICO Plaza, Washington, DC 20076  
(301) 986-2911 | [www.geico.com](http://www.geico.com)

# Can I Borrow The Car?

## Young Drivers THE HIGH-RISK YEARS



## Top 10 Tips for Parents

GEICO Educational Foundation  
[geico.com/auto/safety](http://geico.com/auto/safety)

# TOP 10 TIPS TO REDUCE TEEN ACCIDENTS

The cause of many teenage crashes is not an issue of insufficient skills or knowledge. It's often an issue of attitude and maturity. You, the parent, and your influence can help shape a responsible attitude about driving.

## 1 Remember you are a role model

New drivers learn a lot by example, so practice safe driving. Teens with poor driving records often reflect the behavior of parents with poor driving records. That means Mom and Dad need to obey speed limits and demonstrate safe driving habits.

## 2 Supervise as much practice driving as possible

Parents should take an active role in their teenagers' driving practice. Make a firm schedule to supervise your future driver and stick to it. Let your teen drive in a wide variety of driving conditions to build experience and confidence. Give your teenager a chance to get the feel of inclement weather, heavy traffic, urban and rural situations and night driving.

Plan on supervising for at least six months in order to get a teen acclimated to the road before he or she takes a driving test to get a license.

## 3 Be firm about safety belt use

If you wear your safety belt every time you drive, your son or daughter can adopt this behavior more easily. Require that your teenagers wear safety belts at all times – no exceptions.

## 4 Discuss realistic consequences of drug and alcohol use

Teenagers realize that driving under the influence of alcohol or drugs is clearly dangerous, but a face-to-face discussion with Mom and Dad is a strong reinforcement.

Remind them that it is illegal for teens to drink alcohol – and illegal for anyone to use drugs. Discuss how marijuana, other drugs and alcohol can impair their senses. Talk about the chemical effects on their perceptions and reaction time after they've consumed even one drink or smoked one joint. Let them hear it from you that alcohol, marijuana or other drug use when driving is totally unacceptable.

For more help getting the point across with your teens, visit [www.TheAntiDrug.com/TeenDriving](http://www.TheAntiDrug.com/TeenDriving).

## 5 Restrict passengers

Teen drivers often transport their friends. It's a practice that has to be limited and supervised carefully. Having more passengers in a car increases the chance of greater risk-taking, primarily because of greater peer pressure. It also leads to greater distractions.

## 6 Limit night driving

Many teen car crashes take place between 9 p.m. and 12 midnight. Beginning drivers should be restricted to driving during the day initially, and gradually introduced to night driving as they gain more experience.

## 7 Keep it slow and safe for starters

Remember that teens need to stay away from fast-moving, high volumes of traffic until they feel comfortable in such situations, and until parents feel they have had adequate experience. Gradually introduce more difficult driving situations such as highway driving, merge ramps and major urban areas.

## 8 Train for poor weather conditions

Don't expect your teenager to be comfortable driving alone in poor weather conditions. They'll feel more comfortable if you've been on the road with them coaching them through rainstorms, snow, wind, sleet and ice. Limit your teen's driving during periods of bad weather until the teen demonstrates a high level of competence and confidence.

## 9 Restrict cell phones to emergency only and no texting

Don't let bad habits begin. If you provide your young teen with a cell phone for the car for emergency situations, the phone can be programmed to access limited locations: 911 and family members' home and work numbers.

If it is necessary to use a cell phone, instruct your teenager to pull safely over to the side of the road to make an emergency call. No texting and driving. Never.

## 10 Choose safe vehicles for your teenagers

Proper attention to the vehicle a teen drives is as important as his or her actual driving.

- Avoid small cars, trucks and sport utility vehicles. Often small cars offer poor protection in a crash, and trucks and sport utility vehicles are more prone to rolling over. Parents should exercise caution when considering vehicles such as these.
- Look for automobiles with high safety ratings (air bags, crumple zones, side airbags, etc.). Look at federal statistics and consumer-report literature to help evaluate the safety rating of a vehicle. The Insurance Institute for Highway Safety (IIHS) offers valuable vehicle and safety advisories. Go to this Web site for results of the latest IIHS vehicle tests: [www.iihs.org](http://www.iihs.org)