

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.

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 of traffic safety.

- 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 traffic signs, refrain from using hand-held devices (i.e., cell phones, etc.) and don't speed.
- On the road, emphasize to your teen the importance of being aware of vehicles and hazards and leaving an adequate safety margin around the car.

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 teen drivers' nighttime crashes occur from 9 p.m. to midnight, so teens should not drive much later than 9 p.m.

- Require permission for your teen carrying passengers (especially other teens) and restrict the number of people in the car.

Set and enforce important rules.

- Negotiate an agreement regarding your teen's responsibilities for gas, insurance, upkeep costs and maintenance. Be sure your teen understands that he or she is responsible for paying all traffic and parking tickets and any insurance increases due to those.
- Enforce zero tolerance for alcohol use, yet make sure your teen knows if he or she gets into a situation in which alcohol use has made it unsafe to drive, he or she should call you for a safe ride home.
- Enforce zero tolerance for cell phone use including 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 way to lower the auto insurance rates for my young driver?

Automobile rates tend to be higher for drivers under age 25 because as a group, they are involved in more crashes than people of other ages. As your professional, insurance 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.

Be sure to contact our agency when you are ready to add your teen driver to your auto policy.

