



Preparing your teen  
for the road ahead.  
Helpful tips for safe driving.

# CONGRATULATIONS

Your teenager will soon be driving—a major milestone for both of you. You and your teen may be experiencing all kinds of emotions, ranging from excitement to concern. As a parent, this is a great time to be proactive and help minimize the risks involved with your teen operating a motor vehicle.

This guide was designed to help prepare your teen for the road ahead. It covers:

- How to coach your teen with gradual learning—and track your teen’s progress
- How to obtain a learner’s permit, then a driver’s license
- How to prepare your teen for a variety of unexpected driving situations
- How your insurance might change if you add your teen to your policy



This brochure was created by **Teensurance™**—a program developed by Safeco® to help parents feel more confident as their teens develop safe and responsible driving habits. To learn more about Teensurance, which includes 24/7 Roadside Assistance for your teen, a Safety Beacon™ Convenience and Protection System, and online tools, visit [www.teensurance.com](http://www.teensurance.com).



## Gradual learning is the key to safe driving.

It takes plenty of patience and practice to become a safe driver. That’s why it’s smart to let your teen build up his or her driving skills slowly, with graduated levels of responsibility. It’s also important to ensure your teen is assisted by an experienced driver and to set reasonable limits that help keep your teenager out of harm’s way. Your state may require a specific learning process.

If not, this chart offers guidelines that can help your teen gain experience in a way that gradually extends his or her abilities and confidence. Safeco experts suggest using these basic driving guidelines and encourage you to track your teen’s progress using this driving log. Be sure to follow the laws within your state and establish specific and agreed upon rules of the road with your new teen driver.

### Driving Guidelines

	RECOMMENDED TIME*	NOTES/DRIVING LOG
<b>Parental supervised—learner’s permit</b>		
Driving in deserted places with parent or guardian .....	5 hours	
Driving in your neighborhood on residential streets with parent or guardian .....	10 hours	
Driving throughout city (except interstates) with parent or guardian .....	40 hours	
<b>Drivers license</b>		
Extend driving to interstates with parent or guardian .....	40 hours	
Driving only during daylight hours with parent or guardian .....	Months 1–3	
Driving only during daylight hours with up to 1 friend in car .....	Months 3–6	
Extend driving to evening hours with up to 1 friend in car .....	Months 6–12	
Extend driving to evenings with no more than 3 friends in car .....	After 1st year	

\* Time should increase or decrease based on parent or guardian’s assessment of the driving ability of his or her teenager. State laws may differ and require different tasks and/or durations.

## How to obtain a permit or license.

### Learner's permit

A learner's permit is a restricted license given to someone who is learning to drive but has not yet satisfied the requirements necessary to obtain a driver's license. To get a learner's permit, one must typically pass a written test about the rules of the road. Normally, one is required to have that learner's permit for a certain length of time before applying for a full-fledged driver's license. (Driver's education, a practice log and a road test may also be required.)

In the U.S., the minimum age for receiving a learner's permit varies by state, ranging from 14 to 16. Normally, someone with a learner's permit may only drive with a person who has had a driver's license for several years. If the learner is a minor, he or she must have permission from his or her parent or guardian to obtain a permit.

It's important to obtain the latest documentation on learner's permits from your state's Department of Motor Vehicles (DMV) because age requirements and laws differ from state to state. You can usually download DMV manuals from your state's website.



### Driver's license

Most teenagers are excited and proud about getting their first driver's license. Make the most of this time by helping your teen along the way. A few helpful hints:

- Obtain the license handbook from your local Department of Motor Vehicles.
- Be sure your teen studies the handbook and takes practice tests. Ten hours of study is normally sufficient and if your teen passes two of the practice exams, he or she is very likely to pass the exam. You can also help your teen by quizzing him or her.



## Prepare your teen for all kinds of driving situations.

Knowing your teen is prepared to handle unique situations will go a long way in giving you confidence and peace of mind that he or she is ready to drive. There's a variety of challenges and unexpected occurrences to prepare for—some within your control and some out of your control. Part of ensuring your teen's safety is being proactive with providing tips and advice on how to handle these kinds of situations before they happen.

### If your teen needs to drive in bad weather

Driving in inclement weather is a leading cause of accidents.\* Whether your teen is facing ice, snow, rain or fog, there are certain precautions he or she should take if he or she needs to drive at these times. Here are some tips you can pass along to your teen to reduce the risk of accidents:

#### Rain

- Reduce your speed.
- Turn on your lights and ensure that your field of vision is clear. If necessary, use the air conditioner or defroster to improve visibility.
- As always, make sure that you have the proper treads on your tires.

\*Source: National Highway Traffic Safety Administration (NHTSA).

#### Fog

- Turn on your headlights to low beam, whether it's day or night.
- Stay to the right of the road and stay a safe distance behind the car ahead of you.
- If visibility is extremely low, pull off the road to the right and turn on your emergency hazard lights. Wait until visibility improves.

#### Snow and Ice

- Bridges and overpasses freeze before roads do because of the cold air that passes underneath them. So always slow down and avoid sudden changes in speed or direction when driving on bridges or overpasses.
- Use your brakes cautiously. If you have antilock brakes, apply firm and consistent pressure to the pedal in accordance with your car's manual. If you don't have antilock brakes, slowly pump the brakes to prevent your brakes from locking up.
- Maintain a steady, slow speed.
- If you are stuck in the snow, straighten the wheel and accelerate slowly. Don't spin the tires.
- Consider carrying sand or cinders to place under the wheels for traction. You should also keep a small shovel and a sleeping bag in the trunk for extremely cold conditions or travel through remote areas.

## If the car breaks down or runs out of gas

It's extremely important to prepare your teen for the unfortunate event of his or her car breaking down or running out of gas. Especially since in many instances you won't be immediately available to help your teen. This is a key reason why Safeco offers 24/7 Roadside Assistance with Teensurance—to help get your teen to safety and give you the peace of mind that your teen will not be stranded.

Here's some helpful advice to share with your young driver:

1. Get the car off the road as quickly as possible only when it's safe to do so. If you didn't get the car off the road before it stalled, it's important to move it so it won't become a potential safety hazard to other motorists.
2. To push your car off the road, put on your hazard lights and shift your car into NEUTRAL. Once your car is in a safe location and stopped, be sure to place the car back into PARK and set the emergency brake.
3. Keep your hazard lights on. This will help your vehicle be more visible to motorists. Keeping your hazard lights on will also signal to law enforcement that you either plan to return to your car quickly or that you need help.
4. If you have a cell phone, stay in the car and call for roadside assistance. (Teensurance comes with roadside assistance that covers your teen in most any vehicle he or she drives so make sure the number is programmed into his or her cell phone or that the wallet card is accessible.)

Note: Keep in mind that each situation your teen faces could be unique and might require different actions.



## Dealing with the effects of peer pressure

Let's be honest. Peer pressure is a powerful motivator to teens, causing them to do things they wouldn't normally do. But with Teensurance, parents have the opportunity to set limits and boundaries around speed, safe driving areas and times—and be notified in real-time if those limits have been exceeded.

Sometimes, these mistakes are unintentional. Other times, peer pressure can cause teens to push beyond their limits. Thankfully, you'll know and will be able to have a conversation with your teenager about what happened and how to avoid these situations in the future. Maybe more importantly, it gives your teen a valid reason why he or she can't participate in risky behavior.

In the end, what matters most is providing your teenager with the freedom to drive responsibly. Teensurance can assist you in providing this freedom without compromising your teen's safety or your peace of mind.

## If there's an accident

Unfortunately, accidents happen. So it's important that your teen knows exactly what to do if there is one. To make sure your teen understands the proper process to follow in an accident, give him or her the card on the back of this brochure. It includes essential information such as:

1. Stop. If you leave the site of an accident you could be charged with a "hit and run"—regardless of whether or not you think it's your fault.
2. Exchange information with all parties involved in the accident, including: names and driver's license numbers, vehicle identification numbers, name and contact information of the car owners, plus insurance company names, addresses and policy numbers. If possible, take pictures of the accident scene.
3. If you hit a parked car and its driver is not around, you may not leave the scene of the accident until you have left a note in a conspicuous place that includes your name, address, explanation of the accident, and the name and address of your car's owner. If you don't, you could be charged with a "hit and run."



## Expect a change in your insurance.

Our experience tells us that teenagers are more likely to have accidents. Teens' lack of experience, risk-taking behavior and immaturity can make for a dangerous combination. That's why it's critical for you to have the proper insurance coverage and understand your deductibles. And that's why Safeco designed the Teensurance program to help reduce the likelihood of teen driving incidents.

At Safeco, we want to help you find the very best insurance solutions for your growing family of drivers. To get started, follow these simple steps.

1. Contact your local independent Safeco insurance agent. You should add your teenager to your insurance policy about 10 days before he or she obtains a license.



- To add your teen to your policy, you'll need your Safeco policy number and your teen's new driver's license number (noted on learner's permit). Or, your agent can help you create a new, separate policy.
- When you add your teenager to your policy, you should expect a significant increase in your insurance premiums. Typically, premiums for a family with two drivers will double with the addition of a teen driver to the policy.

There are several ways to help reduce the cost of adding your teenager to your policy. You can consider increasing your deductibles. You can carefully research and select the type of car your teen will drive. And teens with good grades (usually a grade point average of 3.0 or higher) can receive lower rates. Explore the impact these factors can have on your insurance rates by viewing our rate explorer located at [www.teensurance.com](http://www.teensurance.com).



Teensurance powered by Safeco is designed to provide you with a set of solutions and services that help keep your teen safer while giving you peace of mind.

©2007. Open Seas Solutions, Inc. All rights reserved. Safeco and the Safeco logo are registered trademarks of Safeco Corporation. Teensurance and Safety Beacon are trademarks of Open Seas Solutions, Inc. Open Seas Solutions, Inc. is a subsidiary of Safeco Corporation and is not an insurance company.

**Give this card to your teen so he or she will know what to do if involved in an accident.**

### What To Do If You're In An Accident.

- Stop. If you leave the site of an accident you could be charged with a "hit and run"—regardless of whether or not you think it's your fault. Wait for the police to arrive—especially if someone is hurt.
- Exchange information with all parties involved in the accident, including: names and driver's license numbers, vehicle identification numbers, name and contact information of the car owners, plus insurance company names, addresses and policy numbers. If possible, take pictures of the accident scene.
- If you hit a parked car and its driver is not around, you may not leave the scene of the accident until you have left a note in a conspicuous place that includes your name, address, explanation of the accident, and the name and address of your car's owner. If you don't, you could be charged with a "hit and run."

### Teen Driver Accident Record Information

Vehicle:                      Year:                      Make/Model:  
 Color:                        VIN:                        License:  
 Driver name:  
 Contact information:  
 Driver's License #:  
 Insurance name:  
 Agent name:  
 Phone number:  
 Policy number:  
 Incident: (location, date and time of accident)

### Other Driver Accident Record Information

Vehicle:                      Year:                      Make/Model:  
 Color:                        VIN:                        License:  
 Driver name:  
 Contact information:  
 Driver's License #:  
 Insurance name:  
 Agent name:  
 Phone number:  
 Policy number:  
 Incident: (location, date and time of accident)

**What to do if you're  
in an accident.**