

Parents Guide to Young Driver Safety

You Can Save Your Child's Life

By Jay Stoetzer, Family Protection Specialist

As a parent, you are witnessing an exciting time in your child's life — a time in which a new “freedom” has been given to them. This is also a time that is most critical to their future. Right now, you have the opportunity to shape that future.

Every nine seconds, a teen driver is involved in an auto accident. And every 30 minutes, someone dies in a teen-driver accident. Auto crash injuries are a leading cause of death among teenagers, accounting for 40 percent of all deaths of young people age 16–20.

It's sad, but true. Most parents “trust” the driver's education their children get in school. I know they do everything they can. But how can a school give a thorough education in the short time spent with so many other students? If they are lucky, students may get 2 hours of actual driving time during a driver's education course. Just 2 hours!

Is 2 hours enough to make a safe driver? I don't think so. That's why it's up to you to take control and make a safe driver out of your child.

The Story of 100 Teenage Drivers

Based on national driving statistics, we can predict that:

- 37 teenagers will be ticketed for speeding
- 4 teenagers will be ticketed for driving under the influence of alcohol or drugs
- 28 teenagers will be involved in accidents where there will be damage to vehicles
- 13 teenagers will be injured in automobile accidents
- 1 teenager will be killed in an automobile accident

The fact is, automobile accidents are the leading killer of teenagers in the country. Will your family end up as one of these statistics?

Are You a Good Role Model?

I am an insurance agent that has insured thousands of families — many with young kids. And I have made two realizations over the years that might be interesting to you:

1. Parents who have tickets have young drivers with tickets.
2. Parents who have had an accident have young drivers that have had an accident.

What does that mean? To me, it means simply: **you can control your child's future.** You are the biggest influence on your child. You drive safe, your child will likely drive safe. You drive recklessly, your child will likely drive recklessly.

Let me ask you a question. Would you trust the safety of your child if he or she had the same driving habits as you? Think about that. Have you ever broken a traffic law? Did you ever get “lucky” and avoid an accident as a result of your mistake? What if your child made these same mistakes without the experience you have? Would they have been able to react like you? What if they weren't so lucky?

If you are a safe driver 100% of the time, please accept my apologies — I am not talking to you. If you are not, please think about being a positive role model and not an example that can lead to disaster.

True Case Story

February 2007 in Johnson County — a 17-year-old female was traveling at a safe speed down I-435 with two friends in her vehicle. Her attention was diverted for a split second and her vehicle swerved off the edge of the road. As she tried to get back on the road, she over-corrected and lost control. The vehicle shot across both lanes into the median, where it rolled several times into the opposing lane. The passenger in the rear, who was not wearing a seatbelt, was thrown from the car. Fortunately, oncoming vehicles were able to react and avoid hitting the car and the girl. Everyone was sent to the hospital, and the girl who was thrown spent several weeks recovering from multiple injuries — some permanent.

10 Helpful Tips for Parents

1. **Spend time with your young driver behind the wheel.** A client of mine gave me a great suggestion: he made his son and daughter spend 100 hours driving before they could get their driver's license. Each had one year to complete this — and it probably made the biggest impact on their future.
2. **Discuss emergency situations with your child.** Explain to them how to react to certain situations, such as someone swerving into your lane.
3. **Observe and learn.** Have your young driver observe other drivers and point out the mistakes they make.
4. **Lay out the ground rules.** Set time limits, speed limits, road restrictions, cell phone use, and other rules before they start to drive.
5. **Keep your temper.** Show your teenager how to maintain control of your anger when driving.
6. **Plan your route.** Show your new driver how to practice advanced route planning before you drive.
7. **Practice, practice, practice.** In areas that are open and safe, practice starting, accelerating, turning, stopping, backing up and parking. Good driving habits must become a natural reflex — and that only happens after months and months on the road.
8. **Stress the rules to live by.** Review the safe-driving rules in this guide and stress them as you spend time with your child driving.
9. **Talk about the consequences.** Explain how much it costs for them to drive and how much it will cost if they get a ticket or accident. Develop your own family consequences for breaking the rules.
10. **PRACTICE WHAT YOU PREACH!** New drivers learn by example too. Your behavior behind the wheel is probably more influential than the driving techniques you teach.

The time you spend at this important time in your teenager's life can mold their behavior for years to come.

Protecting Yourself and Your Loved Ones — While You Save Money

I've been working inside the insurance industry for many years now. I've studied in detail everything from policies to claims. And I've made a decision: to reveal the inside secrets of how you can leverage the vast resources of this multi-billion dollar industry for your financial well-being. I specialize in the needs of family insurance, and I have decided to dedicate myself to unlocking some of the valuable “mysteries” of the insurance industry.

The Dirty Truth About Insuring Teen Drivers

By now, you may understand my biggest point in this guide: your child is far more likely to get into an accident than an experienced driver. Statistics show that your young driver is 3 times more likely than a 30-year-old! With that said, are you properly protected when they do get into an accident — an accident that could cost hundreds of thousands of dollars? Let's find out.

You probably already have good coverage for adult drivers. You may be carrying the most common liability and uninsured/underinsured motorist limits that most adults carry. But as litigation costs soar — and with the increased chance of an accident with a young driver — those limits are too low.

The story I told you about the young girl thrown from a car is a good example of why parents should increase certain limits on their coverage. \$100,000 bodily injury limits may have been fine years ago, but today they are considered very low. Like bodily injury limits, \$100,000 for property damage can be low as well. A new BMW or Mercedes can eat up almost all of that — and if additional cars are involved, you're in trouble.

The Best-Kept Secret: The Umbrella Policy

The best and cheapest additional liability coverage you can buy is an umbrella. It is the best-kept secret in our business: a \$1,000,000 liability policy typically costs less than \$15–\$20 per month. That is the best kind of asset disaster protection you can buy!

If what I am saying here is new to you, you absolutely must have a family insurance specialist review your actual policy. Your current agent just isn't doing their job. And if you have problems with your auto policy, you may want your other coverages checked out too.

Money-Saving Tips for Your Auto Insurance

Money Saving Tip #1: Raise your deductible. Your “deductible” is the amount you pay when you make a claim before your insurance “kicks in.” In other words, if you have a \$1,000 claim and a \$250 deductible, you pay the first \$250 and your insurance company pays the next \$750. The disadvantage of raising your deductible is that when you make a claim, you'll pay more. The advantage is that your premium will go down — sometimes as much as 15% to 30% on your collision and comprehensive insurance.

Money Saving Tip #2: Drop collision and/or comprehensive on older vehicles. Sometimes it's just not worth paying for comprehensive and collision if your car is not worth that much to begin with. A rule of thumb: if a car is worth less than \$2,000, consider dropping these coverages — but many people are comfortable with even higher figures. Check KBB.com to determine the value of your vehicle.

Money Saving Tip #3: Buy a “lower profile” vehicle. Part of what determines the cost of insurance is the kind of car you own. Some cars are favorites for thieves; some are more expensive to repair. Generally, these cars cost more to insure. Give our office a call for the symbol rating on any vehicle you own or are thinking about buying — we do this for all of our clients for free.

Money Saving Tip #4: Insure your automobile with the same company that insures your home. Most companies offer discounts when you have all your insurance with the same company. You can save up to 20% on your auto premiums — and you'll get a discount on your homeowners too.

Money Saving Tip #5: Keep an eye on your credit score. Insurance companies use credit for underwriting and pricing tiers. They believe that if someone is responsible enough to keep their credit clean, they are responsible enough to drive safe — and the numbers generally prove it works.

Money Saving Tip #6: Check out other discounts. Insurance companies reward drivers they think are good risks. Claims-free discounts and superior credit allow you to be insured with a company that has the lowest premiums available. There are other discounts too: airbags, mature drivers, safe drivers — and the valuable “Good Student” discount from companies that specialize in insuring young drivers. Call us about the discounts currently offered in our area.

Money Saving Tip #7: Use an independent agent that specializes in family protection. Don't trust your hard-earned dollars to someone who works directly for one insurance company. Use someone who can “shop” your premium with several companies and look out for your interests over the long term. If your insurance company has significantly increased premiums for more than a year or two, it may be time for your agent to shop for you.

3 Steps to Rock-Solid Family Protection

- 1. Have an insurance specialist conduct a Risk Analysis on your home, car and family.** You live in the real world — your life probably has more risks than you dream of, and everyone is different. You could be opening yourself and your family to financial disaster unless you've had someone help you analyze your risks and put together a comprehensive insurance plan. Our office will do that for FREE.
- 2. Use an independent insurance agent.** I'll be blunt: I know how this industry works. You don't want an insurance company employee for your agent — you want someone who's going to work for you! Someone who can shop the market, compare prices and get the most comprehensive coverage, maybe even using multiple companies if that's what it takes.
- 3. Don't trust your family's financial protection to an agent who is not a specialist in insuring families.** Insurance is a huge industry — nobody can specialize in it all. A professional independent agent can only specialize in a few niches and really understand them.

Wishing you and your family good health, prosperity and safe driving!

Sample Rules for Your Child

- Set curfews for weeknights and weekends. More than half of the fatal car crashes involving new drivers happen between 9pm and 6am.
- Set a limit on the number of passengers under the age of 21.
- Call home when they reach their destination.
- Set guidelines based on academic grades and driving privileges.
- Set consequences for violation of rules.

Questions to Ask Yourself

- Do you use your seatbelt at all times?
- Do you insist that all passengers wear their seatbelt?
- Do you obey all posted speed limits?
- Do you talk on the cell phone when driving?
- Do you allow a safe distance between you and the car in front of you?
- Do you wait and look both ways before accelerating at a traffic light or stop sign?
- Do you know how to change a flat tire, and have you shown your child how?
- Do you always use your turn signals?
- Do you eat or drink while driving?
- Do you drive aggressively?
- Do you play with the radio while driving?
- Do you talk to your kids about driving hazards while you drive?
- Do you tell your child that you love them every time they get behind the wheel?

The first year of driving experience is the most critical. Please don't let your family become another story.

Teenager – Parent Driving Contract

I, _____, do hereby agree with my parents as follows. If they permit me to drive the automobile that is registered in their name, I do promise:

1. I understand that as far as the law is concerned, my acts are the acts of my parents.
2. I will drive carefully, cautiously, in control, and obey the law.
3. I will not allow my car to be driven by anyone who has been drinking any form of intoxicating liquor or has taken any type of illegal drug or any drug that could cause danger to passengers in the car or public.
4. I fully realize the car is not a plaything, but a powerful machine that has the power to kill and injure. I will treat it with respect and not show off with it.
5. I will not drive in excess of the posted speed limit.
6. Even though I may have the right of way, I will slow down and look both ways at intersections.
7. I will not race with other cars, no matter the temptation to do so.
8. I will not drive if I feel sleepy or ill, unless it is truly an emergency.
9. I will obey all signs, street and highway markings, signal lights, and other traffic regulations.
10. I will always wear my seatbelt and will not drive if any passenger refuses to wear their seatbelt.
11. I will pay all traffic fines and agree to just consequences.
12. I will relinquish my driver's license for _____ months if I receive _____ moving violations within the first year of my license.
13. I will pay for any insurance increase because of my driving record.

I understand this agreement and give my parents my word of honor that I will do what I have promised above. I have promised this in consideration of their permission to drive. My parents, at their discretion, may revoke my privilege to drive if I violate any of these agreements. I understand that the statistics for death and injury are the greatest during the first year of driving. I will not be a statistic. I sign this agreement of my own free will.

Signed: _____ Date: _____

I, parent(s) of _____, believe in what my child has promised above and know he/she will do what he/she has promised. On suitable occasions, I hereby grant him/her permission to use the automobile registered in my/our name.

Signed: _____ Date: _____

Signed: _____ Date: _____

Establish Family Driving Rules and Consequences

Most often, a discussion among family members about safe driving and the consequences of not following the rules helps to avoid problems later. We suggest that you talk about driving rules for your family and the consequences of breaking them. Note the consequences below.

Getting a ticket

Talking on the cell phone while driving

Not wearing a seatbelt or passengers not wearing their seatbelt

Being involved in an accident

Driving under the influence of drugs or alcohol

Other violations

Parent signature: _____ Teenager signature: _____

Jay Stoetzer

Family Protection Specialist

816-384-7738 | jay@insure247.com

P.S. I am sure your child's life is most precious to you. Take the time to spend with your child and teach them to drive safe. They will have a better driving experience and will be able to handle the dangers they encounter on the road.