



## So, Your Teen Has Started to Drive

The prospect of their teen beginning to drive has sent shivers down the spine of many a parent. And with good reason. Half of all teens will be involved in a car crash before their high school graduation.<sup>1</sup>

There are ways, though, that you can help ensure your child isn't one of them. For example:

**Not once and done.** Talk to your teen about safe driving as early as feasible—even before he or she reaches driving age—and then remind and reinforce regularly.

**It's the law.** All states have a three-stage graduated driver licensing law for teens that specifies what they can do at what age. You can find your state's rules on the National Highway Traffic Safety Administration's [website](#).

**Car smart is a good start.** Provide your teen with a car that's easy to drive and offers the most protection in case of a crash. It's best to avoid small cars and those that are sporty, which could encourage speeding.

**Give your teen some lessons.** Enroll him or her in a driver's education course and/or safe driver program.

**Do as I say and as I do.** Your kids will most likely copy you, so let your actions show the way. Always wear your seatbelt—no matter how short the trip—keep your hands on the wheel and eyes on the road.

**Five no's to know.** Share these National Safety Council (NSC) rules with your new driver: no cell phones while driving, no extra passengers, no speeding, no alcohol, no driving or riding without a seat belt.

**Take a deep breath and take your teen driving.** There's no substitute for practice. In fact, teens have more accidents because they're inexperienced drivers. The more they drive, the more confident they become and the safer they are behind the wheel.

For more ideas, see NSC's [Pointers for Parents](#).

One last tip: did you know that you could qualify for a discount on your Kemper Personal Insurance auto policy if your new driver is also a good student? **Contact your agent for more information.**

<sup>1</sup>National Safety Council

Sources: National Highway Traffic Safety Administration, Insurance Information Institute, National Safety Council

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