

Insurance 101

Five Ways to Keep Your Teen Driver Safe

Teen drivers get a bad rap for good reason: they have the highest rate of fatal crashes because of risky driving and inexperience¹. But you can keep your young driver safe on the road with these common-sense practices:

1. **Safe teen driving begins with you.** Your kids will mirror your driving habits. Be a model driver by doing all the right things when your teen is in the car.
2. **Give your teen your time.** Supplement driver's education with driving practice. Take your teen on the road and provide your guidance all the way.
3. **Keep your teen buckled up.** The seat belt not only can stave off injury or death but is also the law.
4. **Say no to distractions.** Texting increases the risk of accidents by 23 times². Teach your child to turn off the phone before turning on the ignition.
5. **Lay down the rules of the road.** Teens are more likely to take risks with friends in the car.³ Restrict the number of passengers. Determine how far and what time of day your teen can drive.

As your young driver gets a license, remember to add him or her to your auto policy. You might also consider adding umbrella coverage, as this can build another layer of protection should your teen driver be at fault for an accident. Ask your agent for details.

^{1, 2, 3} National Highway Traffic Safety Administration

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