

Road Ahead Guide

Preparing your teen for the road ahead



Parent-Teen Contract

Talking with your teen
about safe driving.

Use the enclosed Parent-Teen Driving Contract as a way to start talking to your teen about driving. Agreeing on a few ground rules before your teen starts driving can help you feel more secure and confident, and give your teen an opportunity to demonstrate responsibility and earn your trust.

You may download a copy of
the Parent-Teen Contract at
[**www.safeco.com/TeenSafetyRewards.**](http://www.safeco.com/TeenSafetyRewards)

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.

Exchange information with all parties involved in the accident, including:

- Names and driver's license numbers
- Addresses
- Vehicle identification numbers
- Name and contact information of the car owners
- Insurance company names
- Policy numbers

If possible, take pictures of the accident scene.

If you hit a parked car and the 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
- Your address
- An explanation of the accident
- The name and address of your car's owner

**TEEN DRIVER
ACCIDENT RECORD INFORMATION**

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

**OTHER DRIVER
ACCIDENT RECORD INFORMATION**

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

Welcome

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 proactively take steps to help minimize the risks when your teen starts 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 measure your teen's progress.



How to obtain a learner's permit, then a driver's license.



How your insurance might change when you add a teen to your policy.



How to prepare your teen for a variety of unexpected driving situations.

About this brochure

This brochure was created to help encourage the development of safe and responsible teen driving behavior. To learn more about Safeco's range of insurance benefits, discounts, and safe driving resources, please visit www.safeco.com/TeenSafetyRewards.

MAKE SURE YOUR READY FOR

the unexpected

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; addresses; vehicle identification numbers; name and contact information of the car owners; insurance company names; and policy numbers. If possible, take pictures of the accident scene.

3

If you hit a parked car and the 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 name and address of your car's owner. If you don't, you could be charged with a hit and run.



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 their 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. In some cases, your state may require a specific learning process.

The chart on the following page offers guidelines that can help your teen gain experience in a way that gradually extends their abilities and confidence. We suggest using these basic driving guidelines and encourage you to monitor 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

chart

Parent-Supervised — Learner’s Permit

Driving in remote, uncongested places with parent or guardian

Driving in your neighborhood on residential streets with parent or guardian

Driving throughout the city (except interstates) with parent or guardian

Driver’s License

Extend driving to interstates with parent or guardian

Driving only during daylight hours without parent or guardian

Driving only during daylight hours with one friend in vehicle

Extend driving to evening hours with one friend in vehicle

Extend driving to evenings with no more than three friends in vehicle

| Recommended Time* | Notes/Driving Log |
|-------------------|-------------------|
|-------------------|-------------------|

| | |
|---------|--|
| 5 hours | |
|---------|--|

| | |
|----------|--|
| 10 hours | |
|----------|--|

| | |
|----------|--|
| 40 hours | |
|----------|--|

| Recommended Time* | Notes/Driving Log |
|-------------------|-------------------|
|-------------------|-------------------|

| | |
|----------|--|
| 40 hours | |
|----------|--|

| | |
|------------|--|
| Months 1-3 | |
|------------|--|

| | |
|------------|--|
| Months 4-6 | |
|------------|--|

| | |
|-------------|--|
| Months 7-12 | |
|-------------|--|

| | |
|----------------|--|
| 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 may 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 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, usually 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, they must have permission from their 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 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. Here are a few helpful hints:

- Obtain the license handbook from your local DMV.
- 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, they are very likely to pass the exam. You can also help your teen by quizzing them.



EXPECT A CHANGE IN YOUR

insurance

Our experience tells us that teenagers are more likely to have accidents than experienced drivers. A teen's 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. With Safeco's Teen Safety Rewards, you can be sure that keeping your teen safe is the best value.

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 Safeco agent. You should add your teenager to your insurance policy about 10 days before they obtain a license.

2

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 their learner's permit).

3

When you add your teenager to your policy, you may experience an 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 your teen may qualify for a number of discounts. See all the benefits Safeco offers parents with teens at **www.safeco.com/TeenSafetyRewards**.

HELPFUL TIPS FOR safe driving

Knowing your teen is prepared to handle unique situations will go a long way toward giving you confidence and peace of mind that they are ready to drive. There are 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 in 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 they should take if it is necessary to drive in these conditions. Here are some tips you can pass along to your teen to reduce the risk of an accident:

Rain

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



Fog

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

Snow and ice

- Bridges and overpasses freeze before roads do because of the cold air passing beneath them. 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, pump the brakes slowly to prevent them from locking up.
- Maintain a steady, slow speed, and allow extra following distance.
- If you are stuck in the snow, straighten the wheels 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 RUNS OUT OF GAS OR

breaks down

It's extremely important to prepare your teen for the unfortunate event of their car breaking down or running out of gas. In many instances, you won't be immediately available to help your teen. This is a key reason why Safeco offers **24-Hour Roadside Assistance** — to help get your teen to safety and give you peace of mind that your teen will not be stranded¹. Here's some helpful advice to share with your young driver:

1

To avoid becoming a potential safety hazard to other motorists, get the car off the road as soon as you can safely do so.

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 you need help.

4

Stay in the car and call for roadside assistance.

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 and to make mistakes they wouldn't normally make. One key to reducing the influence of peer pressure is to give parents tools for engaging in meaningful conversations with their teens about their driving. The Road Ahead Guide offers three ways to engage with your teen:

- 1 An outline that defines a graduated learning path for young drivers.
- 2 Guidelines for driving in various driving conditions and being prepared for unexpected events like accidents.
- 3 A **Parent—Teen Contract** to define responsibilities of vehicle ownership with your teen.

These tools can help your teen stand up to peer pressure by giving them a valid reason why they can't participate in risky behavior.

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



Encouraging responsibility.
Delivering peace of mind.



¹Optional coverage. Roadside Assistance package includes towing to a qualified facility or location within 15 miles, delivery of fuel or fluid (costs of these items not included), and changing of flat tires only with Safeco's insured inflated spare. May vary by state.

Insurance is offered by Safeco Insurance Company of America and/or its affiliates, with a principal place of business at 175 Berkeley Street, Boston, MA 02116. In Texas, insurance is offered by one or more of the following Safeco Insurance companies: Safeco Insurance Company of America, Safeco Insurance Company of Illinois, Safeco Insurance Company of Indiana, Safeco Lloyds Insurance Company, Liberty County Mutual Insurance Company, and General Insurance Company of America. The materials herein are for informational purposes only. Nothing stated herein creates a contract. All statements made are subject to provisions, exclusions, conditions, and limitations of the applicable insurance policy. If the information in these materials conflicts with the policy language that it describes, the policy language prevails. Coverages and features not available in all states. Eligibility is subject to meeting applicable underwriting criteria.

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