

Helping your teen become a safer driver.

Every year, more than 4,000 teenagers are killed in car crashes¹ and about 355,000 are injured.² It's really not surprising when you consider that 16-year-old drivers have crash rates that are almost two times greater than 18-19-year-old drivers and four times the risk of older drivers.³ The good news is that you can help change this.

Start the conversation.

Talking to your teen about the rules of the road isn't necessarily easy, but it is important. Especially when you consider that approximately four out of five teens said their parents are the best influence in getting them to drive more safely.⁴

As a way to get started, Encompass has created the Parent-Teen Driving Contract. It can help you:

- Outline your teen's key driving responsibilities
- Decide on the consequences associated when those responsibilities aren't met
- Define your role in helping your teen succeed

Once you talk over each issue and come to an agreement, fill out the rules and consequences in the space provided. Then sign and date it. Be sure to keep it in a prominent place, like the front of your refrigerator, so you can re-examine it often and make changes as your teen becomes a more experienced driver.

Learn more about teen driving issues.

Graduated Driver Licensing (GDL) laws help new drivers get on-the-road driving experience.⁵ Each state has different laws, so you and your teen should become familiar and take them into consideration as you complete the contract.

To learn about your state's GDL laws, better understand teens' attitudes about driving, or to get tips for talking with your teen about safe driving, call your Encompass independent agent or visit www.encompassinsurance.com. The more you get involved, the more likely your teen will become a safer driver.

**It's time to make the world a
safer place to drive.**
Visit www.encompassinsurance.com



Parent-Teen Driving Contract

Texting

Texting while driving takes your eyes off the road for an average of 5 seconds. At 55 mph, that's like driving the length of a football field—completely blind.⁶

Agreement

Consequences

Time of day

Nearly half the teens that died in car crashes in 2008 were killed between 3 p.m. and midnight. Check your local teen driving curfews.⁸

Agreement

Consequences

Number of passengers

According to a recent study, the presence of just one more male teen in a car nearly doubles the chance of a fatal crash.¹⁰

Agreement

Consequences

Seatbelts

Using lap/shoulder belts can reduce the risk of dying in a car crash by 45%.¹²

Agreement

Consequences

Speeding and driver error

In 2007, speed-related crashes accounted for 34% of fatalities among 16-19-year-olds.⁷

Agreement

Consequences

Music, food and other distractions

Distracted drivers are estimated to kill 2,600 people every year and injure another 330,000.⁹

Agreement

Consequences

Drinking, driving and drugs

Thirteen percent of high school seniors reported driving under the influence of marijuana, a number nearly equivalent to those who reported driving under the influence of alcohol.¹¹

Agreement

Consequences

Grades

Good grades aren't just important for a teen's future, they can also save you money. Ask your Encompass independent agent about a Good Student Discount.*

Agreement

Consequences

Teen driver

I promise to abide by the contract outlined above. If I break any part of this contract, I will accept the consequences. During any time that I cannot drive, I will be responsible for making other arrangements to get around.

Signature of teen driver

date

Parent/Guardian

I promise to do what I can to help my teenager succeed in following this contract. I promise to make time to help my child become a safe and responsible driver. I understand this is an evolving contract and promise to make myself available to discuss these rules and their consequences when necessary.

Parent/Guardian

date



Sources: 6. Virginia Tech Transportation Institute 2009, available at <http://www.vtnews.vt.edu/story.php?relyear=2009&itemno=571> 7. IIHS "Beginning Teenage Drivers Brochure," available at http://www.iihs.org/brochures/pdf/beginning_drivers.pdf 8. IIHS Teenager Fatality Facts 2008, available at www.iihs.org 9. Harvard Center for Risk Analysis study 10. Chen, L. et. al. Carrying passengers as a risk factor for crashes fatal to 16 and 17 year old drivers. J. of the American Medical Association. 283 no. 12, 1578-1582 11. O'Malley, P.M., & Johnston, L. D. (2007). Drugs and driving by American high school seniors, 2001-2006. Journal of Studies on Alcohol and Drugs, 68(6), 834-842 8. <http://www.unews.utah.edu/p/?r=062206-1> 12. NHTSA Traffic Safety Facts 2007