

Help your teenage driver make safe choices



Neither a borrower nor a lender be. That's a quote from Shakespeare's "*Hamlet*." Advice from a father, Polonius, to his teenage son. There are two reasons why this is good teenage driving advice.

First: Lending a car to another teen is potentially dangerous. There will be a teenage driver, which statistically means a poor driver; there will be other teenagers in the car; there will probably be elevated emotions as a result; there will probably be overconfidence about driving skill in general since teens usually lend and borrow cars after they've driven only a few months; and, by definition, the teen is not driving his or her "regular" car – it's a borrowed car.

Second: An insurance policy typically insures the vehicle for bodily injury and property damage *only* if the registered owner is driving it, or if it's being driven with the permission of the registered owner. Teenagers seldom are the registered owners – parents are. So when teens lend to teens, there might be no insurance. Zero. The parent has not given the friend permission to drive. *This means that your own teenager, riding as a passenger in your car, may not have coverage, because a teenage friend is doing the driving.* If your children appreciate this, they may choose not to lend the keys to their friends.

Passengers get hurt, too. At some point, your teenagers will be passengers in a car driven by another teenager. Passengers can get hurt, too, worse than drivers. So let's look at passenger safety. Here are some points to discuss with your child:

- Don't ride with someone again if you didn't like their driving the first time.
- Wear a seat belt, even if no one else wears theirs.
- Let the driver concentrate. Don't encourage speed, loud music, horseplay, etc.
- Avoid alcohol, even as a passenger. It increases rowdiness, noise, distractions.

These are difficult things for a teenager to do. They require going against the grain, doing what isn't fun, doing what isn't emotional. That takes a lot of leadership.

That means doing what you know, inside, is the right thing to do. The smart thing to do. The *responsible* thing to do. Your child might even be pleasantly surprised and find out that the other occupants of the car agree – they wanted to settle down, too, but were afraid to say so.

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