

# Quick tips

for parents of beginning teen drivers



## 10 TIPS TO HELP YOUR TEEN BE A SAFE DRIVER

- 1 Learn and enforce Washington's graduated licensing law.** Studies show that graduated licensing works. It's preventing collisions and saving lives. But you need to know the law to enforce it. Take an active role.
- 2 Establish expectations and consequences.** Use the rewards or consequences you think will motivate your child. Consider signing a teen-driving contract.
- 3 Set a curfew.** Teenagers are far more likely to die while driving at night than during the day. It's OK to discuss curfews with your teen. Consider activity-based curfews.
- 4 Set a good example.** Just like younger children, teens learn from their parents. If you want them to drive safely and obey speed limits, make sure you do the same.
- 5 Choose a safe car.** Encourage your child to be practical rather than popular. Don't automatically choose a car that's small and inexpensive – consider one with the best safety features and crash protection. Read the annual injury, collision, and theft-loss ratings provided by the Highway Loss Data Institute.
- 6 Insist your child and passengers always wear safety belts.** No explanation needed. It's the law.
- 7 Discourage cell phone use.** Although debate continues about the risk of hand-held versus hands-free cell phones, most authorities agree that all cell phones are a driving distraction. And they're most dangerous for beginning teen drivers.
- 8 Encourage your teen to get good grades.** Safe driving and good grades often go hand in hand. Plus, by maintaining a 3.0 or better, you get up to 30% savings with PEMCO's Good Student Discount.
- 9 Consider buying an Umbrella policy.** It provides \$1 million or more in liability coverage above and beyond your policy limits. If your teen is at fault in a serious accident, an Umbrella policy can protect you from being held liable for costly damages.
- 10 Reward responsibility.** Don't take safe driving for granted. Find a way to reward your teen and encourage continued good-driving habits.

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