

# Quick tips

for parents of beginning teen drivers



## TRY ABC: ACTIVITY-BASED CURFEW

Teenagers are three to four times more likely to die per mile driven at night than during the day.

That's why it's important to put reasonable limits on nighttime driving until a new driver's skills become sharp through plenty of daytime experience. It's OK to discuss curfews with your teen.

But instead of a fixed curfew, you might consider trying activity-based curfews. Rather than always setting a curfew at the same time each night, base the curfew on what your teen is doing.

For example:

- Going to a movie that ends at 9:30?  
Be home by 10:00.
- Going to a dance that ends after 10:00?  
Drop off your date and be home by 11:00.
- Going to a football game that ends at 9:00 and grabbing a hamburger afterward? Be home by 10:30. That should give enough time to hang out with friends at the restaurant before driving home.

If you set a fixed curfew at 11:00 every night, and your teenager's activity ends at 9:30 or earlier, he or she is left with extra unplanned time. And that's when beginning drivers often get behind the wheel and simply drive around, increasing their risk of having an after-dark accident.

However, using "ABC" eliminates aimless time behind the wheel.

PEMCO INSURANCE CO.  
PEMCO MUTUAL INSURANCE CO.  
325 EASTLAKE AVENUE EAST  
SEATTLE, WASHINGTON 98109

1-800-GO-PEMCO  
(1-800-467-3626)  
[www.pemco.com](http://www.pemco.com)