



ALLEGHENY INSURANCETM
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The Ins and Outs of Teen Driving

Getting a driver's license can be an exciting time in the life of a teenager. For a parent, a time of mixed emotion. Before you hand over the keys to the family car, you want to be sure your young driver is knowledgeable and understands the complexities of driving, right? We encourage you to use this guide, together with your teenager, to review tips for safe driving and understand factors which may increase the risk of an accident.

Understanding the Situation

Statistical data tells us that teens are at increased risk of being involved in a motor vehicle accident and of dying in an auto accident. This is not to say that young drivers are reckless. Driving, like any skill, takes time and practice. And since all young drivers start out with little knowledge of the complexities of motor vehicle operation, they sometimes lack the ability to make judgments and decisions that best result in safe driving. The following data helps young drivers recognize factors that may contribute to accidents.

- In 2004, 7,898 drivers between the ages of 15 and 20 were involved in fatal crashes. An additional 303,000 were injured in motor vehicle crashes.
- 54% of people who die in auto crashes are drivers; 44% are passengers.
- 24% of fatally injured teen drivers had blood alcohol concentrations at or above 0.08%.
- 54% of teenage motor vehicle deaths occur on Friday, Saturday and Sunday.
- 40% of teenage motor vehicle deaths occur between 9 pm and 6 am.
- Seat belt use reduces the risk of serious or fatal injury to front seat passengers by up to 45-50%.

Resource: National Highway Traffic Safety Administration, Traffic Safety Facts 2004 – Young Drivers; Insurance Institute for Highway Safety, Fatality Facts – Teenagers

Safe Driving Practices for Young Drivers

Wear your seatbelt – always! West Virginia has a mandatory seat belt law requiring all drivers and passengers to buckle up! Don't forget, seat belt use reduces the risk of serious or fatal injury to front seat passengers by up to 45-50%.

Watch your speed. A larger proportion of teen fatal crashes involve speeding, or going too fast for road conditions.

Understand the features of your vehicle. Sun visors, parking brakes, side and rear-view mirrors help make it easier and safer for you to operate your vehicle. Know how these features work in your car and use them.

Drive sober. Drinking and driving is a serious offense. Bottom line...don't do it. Please don't ever put yourself or your passengers at risk by getting behind the wheel under the influence of alcohol or drugs.

Cell phones. Drivers who are distracted by talking on a cell phone or dialing numbers while they are driving are causing more and more accidents. If you must talk while you drive, the safest way is to have a hands-free cell phone cradle installed in your car. If you must use a cell phone, pull safely off the road.

Stay Calm. Don't get stressed out. Be courteous to other drivers and don't tailgate.

Concentrate on driving. Stay alert and be a defensive driver. Playing loud music, using a cell phone, eating, putting on makeup, and other distractions while driving take your attention off the road and increase your chances of being involved in an accident.

Use caution when driving friends. Driving your friends is a big responsibility. Don't take that responsibility until you're ready. Generally, the more passengers, the more distractions, the greater risk of accident.

What Parents Can Do

Parents play an important role in helping their young driver establish good driving skills and habits. Communication between you and your teen and some practical rule setting can aid your young driver in understanding the limits and expectations you feel as a parent. Here are some ways you can help your teenager stay safe:

- **Set a good example when you drive.** Model good driving behavior and attitude. Wear your seat belt, drive courteously, obey speed limits and use safe cell phone practices. Exhibit the same safe practices you expect from your teen.
- **Review the basics of car maintenance.** Take your teen on a tour under the hood of the car. Explain maintenance schedules and the costs of vehicle upkeep. Take time to practice changing a tire. Help your teen understand some general troubleshooting techniques and what to do in case of an emergency.
- **Explain the consequences of driving or riding with others under the influence of drugs or alcohol.** Legal punishment, injury or death is the alarming yet realistic consequence of driving under the influence. Consider establishing some "house rules" concerning this issue like revoking driving privileges if they drive or ride with others under the influence. In addition, explain your willingness to come get them if he or she ever needs a ride.
- **Set Driving Curfews.** Find out if your municipality has a set curfew for minors. Be aware that most driving accidents occur on Friday and Saturday night and early Saturday and Sunday mornings. Establish rules for when it is appropriate for your teen to be on the road during periods of high risk.
- **Restrict the number of passengers riding with your teen.** Music, conversation, and laughter can make it more difficult to concentrate on the many responsibilities of being on the road.
- **Define geographic driving limits.** Insist that your son or daughter get your permission before driving or riding with another outside of your neighborhood, community or region.
- **Collaborate with your student's Driver Education instructor.** Find out how your teenager is performing in class and which skills he or she needs to work on. Ask for a copy of the Driver Education curriculum and practice suggested skills during supervised driving sessions with your teen.
- **Discourage allowing friends to drive your car.** Increased liability risks are present if your teen allows a friend to drive his or her vehicle.

Be an Active Part of Their Learning Experience

Many young drivers aren't ready to hit the road even when they turn the legal driving age. Lack of experience creates greater risk for teen driving accidents and fatalities. That's why it's so important that you spend time in the car with your teen behind the wheel. The more practice they get the better they'll be at handling different situations on the road.

Incorporate the following guidelines for successful (and less stressful) driving practice sessions.

- Choose routes that require your teen to practice different skills. Provide them opportunities to practice what he or she has learned, and encourage safe habits and skills.
- Teenagers need practice responding to changing weather, visibility, traffic volume, road conditions and speed. Take your teen driving under as many different conditions as possible.
- Use simple, calm, clear directions like "slow" and "brake".
- Encourage your teen to talk through the driving experience, explaining what he or she sees and is planning to do. This should help you determine if he or she is observing and thinking ahead.
- If your teen does make a mistake, ask him or her to pull the car safely off the road and then discuss the matter calmly.
- After the session, allow your teen to talk about what went well and what needs improvement or more practice. Be sure to give positive feedback for what he or she did well.
- Use a checklist (like the one provided below) to check off the skills your teen has performed successfully and confidently several times.

Driving Skills Checklist

- | | |
|---|--|
| <input type="checkbox"/> Pre-driving checks & adjustments | <input type="checkbox"/> Driving in bright sun |
| <input type="checkbox"/> Starting, moving and stopping smoothly | <input type="checkbox"/> Driving at night |
| <input type="checkbox"/> Making accurate left turns | <input type="checkbox"/> Driving in rain or snow |
| <input type="checkbox"/> Making accurate right turns | <input type="checkbox"/> Driving in fog |
| <input type="checkbox"/> Yielding the right-of-way | <input type="checkbox"/> Three-point turn |
| <input type="checkbox"/> Backing | <input type="checkbox"/> Turning around by pulling into a driveway |
| <input type="checkbox"/> Changing lanes | <input type="checkbox"/> Turning around by backing into a driveway |
| <input type="checkbox"/> Navigating through intersections | <input type="checkbox"/> U-turns |
| <input type="checkbox"/> Following safely behind other vehicles | <input type="checkbox"/> Perpendicular parking |
| <input type="checkbox"/> Recognizing danger signs/conditions | <input type="checkbox"/> Angle parking |
| <input type="checkbox"/> Communicating with other drivers | <input type="checkbox"/> Backing into a parking space |
| <input type="checkbox"/> Adjusting speed and position | <input type="checkbox"/> Parallel parking |
| <input type="checkbox"/> Passing on highways | |

Understanding Auto Insurance

West Virginia state law requires that you have both liability and uninsured motorist coverage. Mandatory minimum requirements for these coverages are set by the state and can be found at www.wvinsurance.gov or by contacting an Allegheny Insurance representative.

Plan a visit for you and your teen to meet with your insurance agent to discuss the responsibilities of driving a car and the costs of insurance. Consider having your teen pay a portion of the insurance cost. Teens who assume some of the financial portion of car insurance and maintenance may be more likely to exhibit safe driving practices.

Below we have provided a general description of the types of insurance coverage for each type of loss situation. Again, for more information or help in planning a coverage program specific to your needs, contact Allegheny Insurance at 800-628-7794.

Type of Coverage	Description of Loss
Bodily Injury Liability Coverage	Helps protect a covered driver who is legally liable in an accident which results in injury or death to others.
Collision Coverage	Provides coverage (less your deductible) for loss to an insured auto due to collision with another vehicle or object.
Comprehensive Coverage	Provides coverage (less your deductible) if your car is stolen or damaged due to a covered "non-collision" loss, such as falling objects, fire, vandalism, and others.
Medical Payments Coverage	Provides coverage if you, covered family members, or your covered passengers receive medical treatment, services, or products for bodily injury caused by a covered accident.
Property Damage Liability Coverage	Helps protect a covered driver who is legally liable in an accident in which another person's property is damaged.
Underinsured Motorists Insurance	Helps protect you, covered family members and your covered passengers who are injured or killed in an accident involving a legally liable underinsured driver.
Uninsured Motorists Insurance	Helps protect you, covered family members and your covered passengers who are injured or killed in an accident involving a legally liable uninsured driver.