

# Parent-Teen Driving Contract

Motor vehicle crashes are the leading cause of death for U.S. teens

## KEEP YOUR TEEN DRIVER SAFE



It's an exciting time for teens when they get their drivers licenses and a scary time for parents. Educating teens about safe driving and enforcing good habits is important in helping prevent accidents.

Motor vehicle crashes are the leading cause of death for teens in the U.S. Sixty-one percent of teenage passenger deaths in 2006 occurred in vehicles driven by another teenager. Among deaths of passengers of all ages, 20 percent occurred when a teenager was driving.

It's important to spend time discussing the dangers that can occur behind the wheel. On Travelers.com, you can view "Behind the Wheel" to witness firsthand the hazards encountered when teens first learn to drive.

Below is a contract that you can use with your son or daughter so you agree on certain driving behaviors, or rules of the road, for your teen and for you as a parent. Print this document, and sit down to discuss how you both can be safe on the roads.

Perhaps it seems too formal or too legal to have a written contract between you and your child. But, the act of creating the contract will prompt an important dialogue between you and your teen driver – and experience shows that discussing expectations and consequences, and committing them to writing, makes them more effective in shaping behavior.

## Teen's agreement to rules of the road

The development of a Driving Contract between teen drivers and their parents is not intended to be a one-time event. We urge you to make it a continuing conversation about safety and responsibility as you help your teens navigate the dangers of their first few driving years.

### Speeding

**Did You Know?** The crash rate for teens is four times greater than that for drivers 20 years and older. In 2006, 4,842 teen passenger vehicle occupants were killed in motor vehicle crashes – once every hour on weekends and nearly once every two hours during the week.

**I agree to:**  Obey the posted speed limit.

### Stop Signs/Traffic Signals

**Did You Know?** A quarter of teen driver crashes are caused by not obeying the rules of the road, such as failure to yield, following too closely, failure to accommodate the road surface condition, improper turning and lane changes, backing up unsafely, and failure to obey traffic signals and signs.

**I agree to:**  Obey traffic signals and signs

### Seatbelts

**Did You Know?** In 2006, six out of 10 drivers, ages 15-20, who were killed in crashes in the U.S. were unrestrained. Almost two out of three teens killed as occupants of motor vehicles during that year were unrestrained.

**I agree to:**  Have all passengers in my car, including me, wear a seatbelt.

### Cell Phones, Texting, Loud Music and Other Distractions

**Did You Know?** 25% of teen driver crashes are caused by driver inattention/distraction, and that research has found that cell phone use is associated with a fourfold increase in the likelihood of a serious crash resulting in hospitalization of the driver.

**I agree to:**  Not use a cell phone for talking or texting while driving.

### Time of Day

**Did You Know?** Teens are twice as likely to crash at night (9 p.m.– 6 a.m.) than during the day, and that drivers younger than 25 are responsible for the majority of drowsy driving crashes.

**I agree to:**  Follow the curfew requirements of the Graduated Driver License (GDL) law in my state.

### Number of Passengers

**Did You Know?** By carrying just one passenger, a teen's risk of a crash doubles. By carrying two passengers, the risk of a crash increases by 150%. By carrying three or more passengers, the risk of a crash increases nearly 500%.

**I agree to:**  Follow the passenger requirements of the Graduated Driver License (GDL) law in my state.

### Drinking and Drugs

**Did You Know?** 31% of 15-20 year-old drivers who were killed in car crashes during 2006 had been drinking and 77% of these drivers were unrestrained by seatbelts.

**I agree to:**  Not drink or take drugs and drive.



### Teen's agreement to rules of the road

I agree to follow the contract as outlined in this document and will accept the consequences agreed upon with my parents, in addition to any imposed by law or regulation.

If I fail to meet this agreement:

- I will lose my driving privileges for \_\_\_\_\_ days/weeks.
- I will lose my cell phone privileges for \_\_\_\_\_ days/weeks.

Other \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Teen Driver Signature

Date

### Parent's agreement to rules of the road

Did You Know? Research shows that it takes more than 1,000 hours of driving before a teen's crash risk drops significantly.

Research also shows that teens mimic their parents' driving behaviors, as observed from an early age.

- I commit to providing you with consistent driving practice either with myself or with a qualified licensed adult.
- I commit to being a good example of responsible driving by obeying the rules of the road as required by law.
- If you follow the rules of the road, I agree to reward you by \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Parent Signature

Date



### W. T. Phelan Insurance Agency

Convenient Offices Located in: Arlington, Belmont, Cambridge, Lexington, Watertown & Woburn

Please contact: Helen Hellstrom – 781-641-7247  
helen.hellstrom@WTPHELAN.com



travelers.com

The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages are subject to individual insureds meeting our underwriting qualifications and to state availability.

© 2016 The Travelers Indemnity Company. All rights reserved. Travelers and the Travelers Umbrella logo are registered trademarks of The Travelers Indemnity Company in the U.S. and other countries. M-17033 New 4-16