

Top 10 ways parents can help teens become safe drivers

CHUBB®



As parents, we hope that our kids will become safe and courteous drivers. But that won't happen on its own. Your teenagers need you to help get them off to the right start. Here are 10 things you can do to help them become safe drivers:

1. Don't rely solely on driver education.

High school driver education may be a convenient way to introduce teens to the mechanics of driving, but it doesn't produce safer drivers on its own. Young people tend to overestimate their skills and underestimate their vulnerabilities. Training and education don't change these tendencies, and while peers are influential, parents have much more influence than typically is credited to them.

2. Know the law.

Become familiar with your state's restrictions on young drivers, and feel free to set tougher rules. To review state laws, go to www.iihs.org.

3. Restrict night driving.

About 2 of 5 young drivers' fatal crashes occur between 9 p.m. and 6 a.m. The problem isn't just that driving in the dark requires more skill behind the wheel. Late outings tend to be recreational, and even teens who usually follow the rules can be easily distracted or encouraged to take risks. Consider setting an early curfew for your teen, even if your state has a later one.

4. Restrict passengers.

Teenage passengers riding in a vehicle with a beginning driver can distract the driver and encourage greater risk-taking. While driving at night with passengers is particularly lethal, many of the fatal crashes involving teen passengers occur during the day. The best policy is to restrict teenage passengers, especially multiple teens, until they have a year or two of driving under their belt.

5. Supervise practice driving.

Take an active role in helping your teen learn to drive. Plan a series of practice sessions in a variety of situations, including night driving. Give beginners time to work up to challenges like driving in heavy traffic, on freeways, or in snow and rain.

6. Require safety belt use.

Don't assume that your teen will buckle up when driving alone or out with peers. Insist on belts.

7. Prohibit driving after drinking alcohol.

Make it clear that it's illegal and dangerous to drive after drinking alcohol or using any other drugs.

8. Consider a monitoring device.

Various types of in-vehicle devices are available to parents who want to monitor their teens' driving - like our Chubb at the Wheel™ app. These systems flag risky behavior such as speeding, sudden braking, abrupt acceleration and nonuse of belts. Research shows a monitoring device can reduce teens' risks behind the wheel.

9. Choose vehicles with safety in mind.

Teens should drive vehicles that reduce their chances of crashing in the first place and then protect them from injury in case they do crash. Bigger, heavier vehicles are safer. Avoid high-horsepower models that might encourage teens to speed. Look for vehicles that have the best safety ratings, side airbags and electronic stability control.

See the Insurance Institute for Highway Safety (www.iihs.org) for more information on car safety ratings.

10. Be a role model.

New drivers learn a lot by example, so practice safe driving yourself. Teenagers who have crashes and violations often have parents with similar driving records.

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Source: Insurance Institute for Highway Safety, Highway Loss Data Institute,
<http://www.iihs.org/iihs/brochures/beginning-teen-drivers>

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