



# Teen Drivers

Adding a new teen driver to your home can be stressful. There are a few useful insights to help parents of teens navigate the process.

We encourage you to be involved in their driving experience. Ride with them frequently and under many different situations and conditions. You are the best judge of your child's abilities and will make wiser decisions regarding their driving privileges the more time you spend with them behind the wheel. Be sure to set clear expectations and rules. We've included a Safe Driving Agreement to be signed by you and your child. Take the time to review it with them, be sure they understand each item listed and explain the consequences if they violate the rules outlined in the agreement.

## **Adding A Child To Your Automobile Insurance Policy**

Once your child becomes a licensed driver, it is time to add them to your insurance policy. Many families become concerned about the costs but we like to remind our clients that remaining with a highly regarded company is important now more than ever. We can help you find the coverage that best suits your needs while keeping the policy as reasonably priced as possible.

Credits are often available for teens that:

- **Are good students** (B average or better)
- **Have taken drivers education**
  - Let us know if they have taken drivers ed or are planning to take drivers ed; some carriers may not offer credits if they are listed as a part-time operator.



- **Have taken a defensive driving course**

- They can take an online course for \$25 and this can save you as much as \$300 per year.
- Keep in mind the course is only good for 3 years.
- You can find a course here:  
<http://www.newyorksafetycouncil.com/>
- Check with us before you enroll your child; some carriers may not offer credits if they are listed as a part-time operator.

- **Live over 100 miles away without a car.**

- This is helpful when they go off to college.
- You need to call us to let us know once this applies.



## **Final words of advice:**

▸ There might be a learning curve as your teen adjusts to their role as new driver. If your child is involved in a friendly accident where you know the other party involved or if they are the only car involved, try to pay for this yourself. You don't want to put in small claims if you can help it, your insurance rates will suffer if you report everything.

▸ Once you have a teen driver in your home you need to make sure you have a sizeable Personal Umbrella Policy. Sadly, the largest claims we see are teenagers doing something stupid. It is wise to add this extra layer of coverage if it is not already in place.

Advocate Brokerage Corp. is a leader in providing high net worth individuals and businesses with the best insurance solutions to meet their needs. Based in Scarsdale, we are a local agency that offers insurance nationwide. Our goal is to treat neighbors like we treat friends and family, providing the kind of protection that can only come from a full understanding of what is most important. We encourage our customers to live their lives and let Advocate take care of the details when it comes to their insurance needs.

# What To Do If You Are Involved In A Car Accident

- ▶ If possible, move to a safe area.
  - If moving your car just isn't possible, turn on your hazard lights to warn other drivers.
  - Never leave the scene of the accident.
- ▶ Stop your vehicle and get out.
  - Put the car in park, turn off the engine, and breathe.
  - Check to make sure it is safe before opening the door.
- ▶ Check for injuries.
  - Make sure no one is hurt and call 911 if anyone is injured (or push your SOS button if you have one in your car).
- ▶ If it is safe to do so, document the scene with your cell phone camera.
  - Snap some photos of the accident scene as this can come in very handy during the claim process.
- ▶ Gather information, much of which can be done with your cell-phone.
  - Take a photo of the other car's license plate.
  - Take a photo of the driver's license of the other driver.
  - Most importantly take A PHOTO OF THE OTHER PARTY'S INSURANCE IDENTIFICATION CARD.
  - Get all other parties' names and phone numbers that are involved in the addicent.
  - Get the make and model of all the vehicles involved.
  - Get the location of the accident.
  - Take a photo of the name and badge number of any responding police officer.
- ▶ Call the police to the scene. A police report can prove invaluable when dealing with your auto insurance company.
  - As a new driver, you can be made to feel guilty very easily even when you did nothing wrong.
  - Cooperate fully, but avoid admitting fault or blaming others while at the scene.
  - If the police cannot make it to the scene, do not worry, unless there are injuries, the police will not always come.
- ▶ A witness (who is not a passenger in your car) can make a huge difference at the time of the claim. If someone saw the accident, ask them for their name, address, e-mail address, and phone number and make it clear that this is only for insurance purposes. A simple statement from a witness can make a huge difference to the way the loss is settled.
- ▶ Report your claim to Advocate Brokerage or directly to your insurance company if our office is closed. Most accident reports can wait until normal business hours.
- ▶ Do not hesitate to contact us to help.
- ▶ Try to stay calm.

# Teen Safe Driving Agreement

Driving is a privilege that I may lose by violating this agreement or may have suspended for other reasons, such as (but not limited to) unsatisfactory school grades or violations of family trust. To demonstrate that I fully understand the responsibility I am undertaking when I get behind the wheel of a car, I pledge today not only to myself but to those I care about that:

- ▶ I will not text while driving my car.
- ▶ I will not speak on my cell-phone or reach for my cell phone while driving my car.
- ▶ If I am unable to drive, I will call you (my parents) to drive me home.
- ▶ I will keep my eyes on the road at all times while driving.
- ▶ I will keep my hands on the wheel at all times when driving.
- ▶ I will keep my mind on driving.
- ▶ I will obey any curfews or restrictions imposed by my driver's license.
- ▶ I will obey all traffic laws and speed limits.
- ▶ I will not drink or use illegal drugs and drive.
- ▶ I will not ride with anyone whom I know or suspect is under the influence of alcohol or drugs.
- ▶ I will not permit any open or empty containers of alcohol or transport anyone who I know or suspect may be carrying illegal drugs in any vehicle I operate.
- ▶ I will not ride in any vehicle where I know that there are empty or open containers of alcohol or where anyone who I know or suspect may be carrying illegal drugs.
- ▶ If I am taking any medication that may affect my ability to operate a moving vehicle, I will not drive.
- ▶ I will not ride in any vehicle in which there are more people than seat belts.
- ▶ I will make certain that I can always hear emergency vehicles and traffic sounds.
- ▶ I will drive defensively.
- ▶ I will not transport passengers unless they are properly secured by a seatbelt.
- ▶ I will drive in a manner that respects the safety of myself, my passengers, other drivers, and pedestrians.
- ▶ I will ignore peer pressure. While driving, I am in control. I can stop and ask others to leave my vehicle, and, as a passenger, I can ask a driver to stop and let me out.
- ▶ I will not drive unless I feel safe and certain of my ability.
- ▶ I will be especially alert during dangerous conditions such as rain, snow, sleet, wind, heavy traffic, fog, unlit roads, construction zones, and accident scenes.
- ▶ I will always lock every door and take the keys when I leave the vehicle.
- ▶ I will park in areas where I believe the vehicle will be safe from damage or theft.
- ▶ I agree not to drive with or transport anyone who is in possession of any weapon.
- ▶ I will always wear my seat belt and shoulder harness.

***I have read, understood, and will comply with this agreement. I will always tell an adult where I am going and when I expect to return.***

Signed by (Teen Driver) \_\_\_\_\_

Witnessed by (Parent) \_\_\_\_\_