



## A smart-consumer tip for car owners

from Harleysville Insurance and your Independent Agent

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# Teen Driving Safety

## A message for parents of teenage drivers

As the parent of a teenage son or daughter getting behind the wheel of a car for the first time, you have mixed emotions. On the one hand, you're happy to see your child acquire a new skill that will make life more satisfying and convenient—for both of you. On the other hand, that person holding the keys is your “baby,” and you're understandably anxious as you watch him or her take this major step toward adult independence.

Harleysville Insurance and our agency see this important moment for your family as an excellent opportunity to discuss the risks and rewards that driving can bring. And we're pleased to provide you with some key talking points to serve as a starting point for that conversation.



## Top 10 ways teens can prevent accidents

- 1. Commit to being a responsible driver.** You're controlling more than 3,000 pounds of fast-moving metal, and you owe it to yourself, your passengers and other motorists to drive responsibly.
- 2. Get as much supervised practice driving as possible.** Make a firm schedule with your parents and stick to it until you take the test to get your license.
- 3. ALWAYS wear your seat belt.** Get into the habit of wearing your seat belt whenever you drive or ride—no exceptions.
- 4. Train for poor weather conditions.** Get as much supervised practice driving in poor weather as you can before trying it on your own.
- 5. Limit your passengers.** Nearly two out of three teen crash deaths that involve 16-year-old drivers happen when a new driver has one or more teen passengers.
- 6. Limit your night driving.** Your risk of a fatal crash is three times higher at night than in the day for every mile driven.
- 7. Keep it slow and safe for starters.** Avoid difficult driving situations—like highway driving, merging on ramps and driving in cities—until you've acquired enough supervised driving experience.
- 8. Don't drive under the influence.** Even if you've had just one drink or smoked one joint, there is a chemical effect on your brain that can impair judgment and reaction time.
- 9. Don't use a cell phone while driving.** Keep a cell phone in the car for emergency situations only. If you have to use the phone to talk or text, pull over safely to the side of the road.
- 10. Drive a safe vehicle.** If you're getting your own car, look for one with a high safety rating from sources like *Consumer Reports*, and the Insurance Institute for Highway Safety (the people who do crash tests).

Source: Harleysville Risk Services

**Questions?** Contact your independent Harleysville insurance agent today.