

SADD/LIBERTY MUTUAL

Teen Driving Contract*

Liberty Mutual Insurance and SADD believe that effective, open communication is pivotal to teen drivers understanding the rules of the road. Start the conversation with this customizable agreement that helps tackle tough discussions on the safety considerations surrounding teen drivers.



of teens say that having their parents view them as **responsible is important!**

> For All Household Members

Ensuring the safety of your teen driver is your number one priority. Using and keeping this agreement up to date as your teen driver progresses shows how much you care and trust their growing driving abilities.

> For Teen Drivers

Use this agreement to show your commitment to safe and responsible driving, gain your parent or guardian's trust and acquire some peace of mind while you explore your new level of independence.

STARTING THE CONVERSATION

Why do you think it's important to have a family driving agreement?

According to the most recent Liberty Mutual/SADD teen driving survey¹, 49 percent of teens say their family has driving rules above standard laws, and just 9 percent have a formal driving agreement in place.

What are the newest challenges facing teen drivers?

The combination of technology and an "always-on" lifestyle has a growing effect on teens' sleep—and their behavior behind the wheel. More than half of teens (56 percent) report falling asleep or almost falling asleep behind the wheel.

Do you speak up when a friend or acquaintance exhibits driving behaviors that make you feel uncomfortable?

The majority of teen drivers are likely to stop behavior that makes their passengers uncomfortable, including driving under the influence, speeding, driving when tired and using a cellphone behind the wheel.

How would your driving behavior change if you were in a crash?

Teenagers rate financial consequences, such as having to pay a fine or ticket by themselves, as having the biggest influence on their driving behavior.

Why are the specific Graduated Driver Licensing (GDL) laws in your state important?

GDL laws are designed to keep novice drivers safe while they get on-road driving experience by restricting driving hours, the number of people allowed in a car and the use of cellphones.

What aspects of car care and maintenance do you want to be responsible for?

Having your teenager care for the car is a great way to build responsibility and appreciation for their driving privileges. Car maintenance could include everything from paying for an oil change to washing the car.



¹Data from the 2014-2015 Liberty Mutual Insurance and SADD (Students Against Destructive Decisions) survey of 1,622 teens and 1,000 parents across the country.



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Teen Driver Rules

In this section, you can create customized driving rules.

ACTIONS	CONSEQUENCES
1. Example: I will learn and obey state driving laws. <input type="checkbox"/>	Example: I will lose my license for a week. <input type="checkbox"/>
2. I will never, under any circumstance, drive under the influence. <input type="checkbox"/>	I will give up my license for months and be required to pay for any and all fines. <input type="checkbox"/>
3. I will not talk, text or check social media while I'm driving. <input type="checkbox"/>	I will only be allowed to drive with parental/guardian supervision. <input type="checkbox"/>
4. I will not drive while drowsy or upset; I will let my parents/guardians know if I am feeling tired or anxious. <input type="checkbox"/>	I will not be allowed to drive until the situation is corrected and I feel rested and calm. <input type="checkbox"/>
5. I will not drive with more than three teenage passengers in my car. <input type="checkbox"/>	I will not be allowed to drive with friends in the car for two weeks. <input type="checkbox"/>
6. <input type="checkbox"/>	
7. <input type="checkbox"/>	
8. <input type="checkbox"/>	

Our Signed Agreement

After discussing the importance of safe and healthy driving behaviors, we agree to adhere to our family driving rules.

For Parents/Guardians: I agree to obey all the rules and laws I expect you to obey; to provide safe, sober transportation if you are in a situation that threatens your safety; and to defer discussion about potentially destructive decisions you might make until we can both conduct a calm and caring conversation.

For Teen Drivers: I agree to avoid potentially destructive decisions that can jeopardize my health and safety and those of my passengers; and that I will do my best to earn and keep your trust while I'm on the road.

Parent/Guardian Signature

Date

Teen Driver Signature

Date

For more information about teen driving and GDL laws in your state, and to get a free quote on auto insurance, please visit www.libertymutual.com/teendriving.



*The content of this contract was co-developed by Liberty Mutual Insurance and Students Against Destructive Decisions (SADD) and is not a legal document nor does it alter or amend the terms of any insurance policy issued by insurance companies within the Liberty Mutual Group.
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