

Helping your teen become a safer driver.

START THE CONVERSATION.

Talking to your teen about the rules of the road isn't necessarily easy, but it is important. That's why Allstate has created a **Parent-Teen Driving Contract**. This document outlines key responsibilities (e.g., grades, car maintenance) to help guide your discussions. In addition, the agreement features the important issues (e.g., drinking and driving, speeding) that cause the most fatalities and injuries among teen drivers.

In an in-depth survey, Allstate found that a large majority of teens (74%) recognize driving as a serious responsibility. What's more, teen drivers cite their parents as the strongest influence on their driving. So your teen may already be expecting you to talk to them about driving rules and the consequences of not following them.

In 2004, nearly 6,000 teens died in motor vehicle crashes. Most of these crashes could have been prevented. For example, did you know:

- **Teens are twice as likely to crash at night** than during the day. In fact, the most fatal crashes occurred in the three-hour period between midnight and 3:00 a.m. on Saturdays and Sundays.
- More than half of the teen passengers killed in car crashes in 2004 were **not wearing their seat belts**.
- While teen drivers are less likely than adults to drive after **drinking alcohol**, their crash risk is substantially higher when they do. Drivers between the ages of 16 and 24 accounted for nearly 50% of all fatal alcohol-related crashes in 2004.
- **Teen drivers who transport other teens are more likely to crash.** For example, driving with one teen passenger nearly doubles the fatal-crash risk of a teen driving alone. When driving two or more teen passengers, the fatal-crash risk increases fivefold. Sixty-two percent of teenage passenger deaths in 2004 occurred in vehicles driven by another teenager.
- **Teens account for the biggest portion of drivers who were speeding when involved in a fatal crash.** Thirty-eight percent of male drivers between the ages of 15 and 20 were speeding at the time of a fatal crash.
- Eighty percent of crashes and 65% of near-crashes involved some form of driver inattention within three seconds of the event. **Drivers talking on or listening to a cell phone are four times more likely to crash and injure themselves.**

To help you better understand teens' attitudes towards driving, you can review **Chronic – A Report on the State of Teen Driving 2005** (<http://www.allstate.com/Community/Documents/chronic.pdf>).

The more you get involved, the more likely your teen will become a safer driver.

It's time to make the world a better place to drive.

That's Allstate's stand.



Parent-Teen Driving Contract

To help your new driver succeed, it's important to discuss your expectations. You may want to consider using this contract to write down rules and consequences that are achievable and fair for the new driver. Be sure to check with local authorities for current laws regarding new drivers. Once you've both come to an agreement, sign and date page 2. Review the contract in three months to include more privileges or restrictions based on the driver's performance.

1 Curfew and driving area limits

AGREEMENT

CONSEQUENCES

2 Safety belts

AGREEMENT

CONSEQUENCES

3 Paying for car, gas, insurance, etc.

AGREEMENT

CONSEQUENCES

4 Crashes, tickets, violations and speeding

AGREEMENT

CONSEQUENCES

5 Cell phone, music, food and drinks in car

AGREEMENT

CONSEQUENCES

6 Number of passengers

AGREEMENT

CONSEQUENCES

7 Grades

AGREEMENT

CONSEQUENCES

8 Drugs and alcohol

AGREEMENT

CONSEQUENCES

9 In case of emergency

AGREEMENT

CONSEQUENCES

10 Other

AGREEMENT

CONSEQUENCES



Parent-Teen Driving Contract (continued)

TEEN DRIVER

I promise to abide by the rules outlined above. If I choose to break any of these rules, I will abide by the above consequences in addition to losing my driving privileges. During the time I cannot drive, I will be responsible for making other arrangements to get around.

SIGNATURE OF TEEN DRIVER

DATE

PARENT/GUARDIAN

I promise to do what I can to help my child succeed in following these rules. I promise to make time to help my child become a safe and responsible driver. I understand this is an evolving contract and promise to make myself available to discuss these rules and their consequences when necessary.

SIGNATURE OF PARENT(S)/GUARDIAN(S)

DATE