

# PROTECTING TEEN DRIVERS



***Tips For Keeping Your Child  
Safe Behind The Wheel***



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Dear Parents:

As many of you know, there is no longer a “driver’s education” requirement for a teenager to obtain their drivers license in Missouri and Kansas. In fact, parents now bear the full responsibility of teaching their children to drive.

While parents are in the best position to teach their child the mechanics of driving and the rules of the road, they may not be as effective when it comes to teaching their teen driver a safe approach to driving.

That is the idea behind this guide book – to equip parents with the ability to instill safe driving habits and behaviors in their children that will last a lifetime. We know that when youthful drivers exercise the highest degree of care by driving alert, buckled, cautious, and defensive, they are best prepared to protect themselves, their passengers, and others on the road.

Although my primary goal has always been to help reduce the types of collisions that cause serious injury and worse, it is my hope that the information here will also be of influence to all drivers, resulting in a vastly improved driving culture across our region.

May you and your family always have safe journeys,

Douglas R. Horn  
Lead Attorney, The Horn Law Firm, P.C.

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## TIP 1: DRIVE BY EXAMPLE

**According to a National Young Driver Survey, parents influence their children's driving behavior more than anyone else.**

My mission with this publication is to provide practical tips as to how you, as a parent or guardian, can instill a safe driving approach in your children. An approach that will allow them to adopt safe driving habits and behaviors that protect themselves, their passengers, and others on the road. An approach that will last a lifetime.

While it may be unrealistic to think there is some sort of formula or magic bullet that is going to prevent collisions, I do think we can put the odds strongly in our favor of preventing the types of collisions that cause serious injury or worse. In this sense, I believe that parents hold the key to maximizing teen driver protection.

When considering taking a safe approach to driving, it is important to point out that every driver owes every other driver the highest degree of care. So, how do we exercise the highest degree of care? I answer that question by teaching parents and teenagers alike to always drive alert, buckled, cautious, and defensive. That's ABC & D

### ***Alert Buckled Cautious Defensive***

In practical terms this means that you should always keep your eyes on the road, making sure everyone in the car is securely buckled in, with two hands on the wheel driving at a safe speed for the conditions, and being constantly aware of the danger posed by other drivers who are driving aggressively, recklessly, or distracted.

I hope this tip is of help to you as you "drive by example" for your children. Having always thought I was a decent driver when I started to evaluate my own driving using the ABC & Ds, I discovered I could do better. Perhaps you will find the same.

Again, thank you for picking up this book, and hope you will find it of such value that you pass it on to other parents. Safe travels for you and your family.

## TIP 2: MAKE SAFE DRIVING A HOUSEHOLD PRIORITY

Because there are so many ways that you, as a parent or guardian, can make safe driving a priority, let's touch on several things that may not be so obvious when adopting a safe driving approach.

First, there is little doubt that driving has become more dangerous. Even with all the advancements in vehicle safety, violent collisions continue to be on the rise. There are multiple reasons for this including the fact that drivers are driving faster, more aggressively, and more distracted.

Given this, make it a point to frequently remind your children of these new roadway dangers. Talk to them about the fact that they can't trust the other driver to follow the rules of the road. Whether younger or older, when we are alerted to risk, we act in a way to minimize the threat.

Second, teach your children to become good passengers. As your children reach middle school age, introduce them to the ABC & Ds of safe driving and make sure they know how important it is to have another set of eyes on the road. You definitely don't want to scare or concern your children, just simply make them aware of how to exercise the highest degree of care when driving.

Here are some other ways you can make safe driving a household priority:

- Talk about it at the dinner table
- Emphasize their safety, not parental control
- Set rules and expectations
- Consider using a Teen Driving Agreement (see example at end of tips)
- Periodically review the Graduated Licensing Law requirements
- Have them visit with the family's car insurance agent

Discussing some of the biggest threats to safe driving also can help them understand why driving privileges carry important responsibilities, including:

- Impaired driving (alcohol, illegal drugs, certain medications)
- Distracted driving
- Speeding, aggressive driving
- Driving when tired or drowsy
- Nighttime or driving in poor conditions

## TIP 3: REQUIRE SEAT BELTS FOR EVERYONE

I guess no booklet about safe driving would be complete without a mention of seat belts, for that reason I'm not going to belabor the subject.

**But I will tell you that of all fatal accidents, 48.1% were not wearing a seat belt.**

The idea is that you require everyone in the car to wear a seat belt, every time you drive.

By the time your teen is ready to drive, buckling up should be a well-worn habit. One way to achieve this is by assigning your teen the task of ensuring everyone has their seat belts every time you're in the car, and before you start to drive.

To help you implement this point, I thought it would be helpful to discuss the five primary reasons that teen drivers don't buckle up:

- Seat Belts are uncomfortable and restrain your freedom.
- They forget to buckle up.
- They're only driving a short distance or at a slow speed.
- They believe the car or the car's airbags will protect them.
- They believe they are careful drivers and will be able to avoid a crash.

Sometimes your teenage child may need help to practice safe driving. For example, helping ensure their first car is in good working order.

## TIP 4: GLOVE BOX THE PHONE

So here's where driving by example gets hefty - put your phone in the glove box! Yes, you too!

Today, distracted driving has created a completely new universe of risk for all drivers, not just teens.

**The use of a cell phone while driving leads to 1.6 million car crashes each year. 1 out of every 4 car accidents in the United States is caused by texting and driving.**

As useful and important as they are, cell phones can consume a lot of attention!

The average teen spends 7 hours and 22 minutes on their cell phone.

If your teen can barely put his or her phone down for dinner, or at an important gathering or event, what do you think they will do when their phone dings with notifications while they drive?

If you were to walk away from this booklet with one single piece of advice, it would be to put your phone in the glove box while driving and teaching your kids to do the same by practicing it while they are passengers.

Having your phone stashed away, and out of reach, allows you to focus on the road, maintain two hands on the steering wheel, and remain alert.

If your phone is needed for its GPS, most modern phones have a setting that allows your phone to turn off notifications while driving and using navigational systems. This goes without saying that if you are using your phone as a GPS, ensure it is positioned in such a way that you can maintain your eyes on the road at all times.

## TIP 5: KEEP THEM ON THE DEFENSE

Earlier in this booklet, I made a mention of the ABCDs of driving.

Teaching your teen to be a defensive driver may be the most important out of all four points.

What is defensive driving?

**Defensive driving means to drive safely in spite of the conditions around you and the actions of others.**

Defensive driving skills allow you, as a driver, to defend yourself against possible collisions caused by bad drivers or bad conditions around you, such as poor weather. Being aware of other drivers around you, being aware of conditions on the road, and looking ahead to spot potential hazards, can help to improve your defense while driving.

To develop defensive driving skills, practice with your teen and help them master the following skills and driving techniques:

- What to do when someone is driving aggressively behind them or in front of them
- Starting, accelerating, backing up, and stopping smoothly
- Practice coming to a complete stop quickly at 25-35 MPH
- Practice handling a car that starts to skid in rainy or snowy weather
- Practice looking ahead and spotting potential hazards on the road
- Practice recognizing potential reckless or dangerous drivers on the road
- Making accurate left and right turns, using turn signals
- Practice switching lanes and ensuring lanes are free of other cars before switching
- Maintaining the ten foot by ten MPH rule and practice keeping a safe following distance
- Yielding the right-of-way
- Merging into traffic
- Smoothly adjusting speed and position
- Following the speed limit
- Safe passing on highways
- Sharing the road with large trucks, motorcycles, bicycles, and pedestrians
- Driving in school zones
- Safely reacting to Emergency vehicles

To help you develop defensive driving skills with your teen, I have developed a special checklist that you can download and print.

## FREE RESOURCE

***Download Your Copy of the  
Defensive Driving Skills Checklist***



Scan this QR code with your iPhone camera, your Android QR App or visit:  
[www.protectingmissourimotorists.org/defensive-driving-skills-checklist](http://www.protectingmissourimotorists.org/defensive-driving-skills-checklist)

## TIP 6: KNOW AND TEACH THE HIDDEN DANGERS OF DRIVING

Well, they are called “accidents” for a reason. A very small percentage of accidents that occur on the road happen purposely.

**Did you know that one of the most dangerous times to drive is immediately after school, late-night, Fridays, Saturdays, and summer (from mid May to August)?**

Knowing, observing, and teaching some of the most hidden dangers while driving, as well as how to avoid them, will help improve safe driving habits.

The hidden dangers of driving include:

- Vehicle blind spots & Intersections
- Loud music
- Road work or potholes
- Wildlife crossing
- Pedestrians, runners, and cyclists.

One way to avoid hidden blind spots is to be extra alert when making left-hand turns and changing lanes, using mirrors, being aware of the cars ahead of and behind you, and looking into your blind spot before turning as well as avoiding the blind spots of other vehicles, such as trucks.

Safe driving also includes being aware of hazardous road conditions, construction or potholes, and knowing how to drive safely in such conditions.

Keeping in mind that roads are not only occupied by cars is also important. Teaching your teens to safely drive by runners, cyclists, and pedestrians, as well as how to react to animal crossings such as wildlife, deer, and even squirrels.

By teaching your kids to drive purposefully can help. Recreational driving, without a known destination, consideration of drive time, route, or arrival time can increase distraction.

Driving with awareness of the hidden dangers of driving and teaching your teens how to avoid them will help increase their safety.

## TIP 7: PATIENCE AS A PRIORITY

**Thirty-seven percent of male drivers between the ages of 15-20 years old were speeding right before their fatal crash.**

Today it's more and more common for drivers to drive under stress, not obey speed limits, and many suffer road rage.

Inpatient drivers put your teen driver at even greater risk because being new to driving, they are not yet aware of how to react in such situations.

Also, as they learn to drive, teens are more likely to become flustered, become impatient, speed, and leave shorter headways (the distance from the front of one vehicle to the front of the next).

Patience is a very important part of safe driving.

Teaching and coaching your teens to drive with patience as a priority can include:

- Teaching them to observe speed limits.
- Practice driving on progressively more difficult roads.
- Make a habit of planning a trip beforehand so they have enough time to arrive at their destination and don't need to hurry or speed.
- Coaching them on how to react when a car is speeding behind them, aggressively driving, or too close to their car.
- Maintain safe driving distance between cars.

Speeding, and specifically racing, is also a big cause of accidents. You can help prevent this by watching closely and exerting some control over your teen's whereabouts and driving habits.

If they are going on a drive without you, ensure they know their destination, and don't just “go out for a drive”. Try to limit nighttime driving. If they are going somewhere, get an idea of the driving time it will take to get there and ask them to text you when they arrive or check to make sure they arrived safely. While no parent wants to be overbearing and controlling, some control is necessary to help your teen learn to drive safely.

## TIP 8: ENFORCE MISSOURI'S GDL LAW

Having practiced personal injury law in Missouri for many years this lesson specifically applies to Missouri drivers, but similar laws may be in effect in other states as well, if not, you may choose to apply some of these basic concepts.

**Teenage drivers are at greater risk during the night. The fatality rate for 16-year-olds is almost twice as much as it is during the day. 32 percent of 16 to 17-year-old deaths occur between 9PM and 6AM.**

It's a big moment when your child turns 16 and is able to get their driver's license.

But as a parent, let me remind you that a 16-year-old does not receive a full driver's license in Missouri. Instead, they receive what is referred to as an "Intermediate Driver's License." This is because Missouri, along with many other states, has a graduated driver's license law.

So, what is the Graduated Driver License (GDL) law?

The Missouri Graduated Driver's License Law imposes special restrictions on teen drivers, including passenger limits and curfews.

It requires all first-time drivers between the ages of 15 and 18 to complete a period of driving with a licensed driver, followed by a period of restricted driving before they are allowed to get a full driver's license.

Graduated Driver Licensing (GDL) programs allow young drivers to safely gain driving experience before obtaining full driving privileges. Most programs include three stages:

- Learner Stage: supervised driving, culminating with a driving test
- Intermediate Stage: limiting unsupervised driving in high-risk situations
- Full Privilege Stage: a standard driver's license.

As a parent, you are the chief enforcer of Missouri's GDL law and will need to certify that your teen has had sufficient driving experience with a licensed driver before they can graduate to their intermediate license.

The law was designed because the first 6 months after a teen gets their license are the most dangerous.

To help enforce Missouri's GDL law, consider gaining agreement on certain rules, such as no passengers, or no night driving, and gradually introduce new driving privileges, as you see your teen's driving skills improve.

## TIP 9: UPDATE YOUR INSURANCE COVERAGES

Your teen has a driver's license, but now what?

Apart from teaching them how to drive, and leading by example, ensuring they are protected while driving is just as important!

Schedule a meeting with your auto insurance agent to make sure your family, including new drivers, have full insurance protection. This includes sufficient coverage levels for both uninsured motorists and underinsured motorists.

Underinsured motorists are those drivers who cause or contribute to causing an accident who do not have enough insurance coverage to cover an injured person's bodily injury claim.

Here is a look at the different types of insurance coverages available to fully protect your family. All come with different coverage level options:

- **Bodily Injury Liability Coverage** – Helps protect a driver who is legally liable in an accident that results in an injury or death to others, including passengers.
- **Property Damage Liability Coverage** - Helps protect a driver who is legally liable in an accident in which another person's vehicle or property is damaged.
- **Uninsured Motorists Coverage** - Helps protect a driver and passengers who are injured or killed by an uninsured driver.
- **Underinsured Motorists Coverage** - Helps protect a driver and passengers who are injured or killed by an underinsured driver.
- **Collision Coverage** - Provides coverage (less a deductible) for damage to an insured vehicle due to a collision with another vehicle or object.
- **Comprehensive Coverage** - Provides coverage (less a deductible) if your car is stolen or damaged due to a "non-collision" loss, such as falling objects, fire, and vandalism.

Today, affordable insurance is available to all levels of drivers, be sure to choose a plan that is safe for your entire family and will keep your teen protected and covered should he or she wind up in an auto accident.

# TIP 10: PREACH THE ABC & Ds OF DRIVING

My last tip is something I developed called the ABCD's of driving, to help increase driver safety awareness.

Keep driving safely and set an example for your teen by continually reminding them to drive *alert, buckled, cautious, and defensive*.

See, it's as easy as A-B-C-D!

Teach them that every driver has a responsibility to exercise the highest degree of care while operating a motor vehicle and that by always driving alert, buckled, cautious, and defensive they can meet that responsibility.

## ALERT

What does it mean to be alert while driving?

Driving alert means keeping your mind focused on driving and your hands on the wheel, scanning the road ahead expecting the unexpected, not being distracted by your phone or other problems or issues, using your mirrors, and yielding to other more aggressive drivers.

Keep in mind that driving alert is more than just avoiding distractions, it involves anything that takes your eyes off the road.

To remain focused on driving at all times, make sure your teen driver avoids the temptation to multitask while behind the wheel.

Some common forms of driver multitasking are:

- Eating or drinking while driving
- Handling a cell phone and/or texting while driving
- Adjusting music or GPS controls
- Taking or passing something to a passenger
- Attempting to locate something in the car

## BUCKLED

Teens have many reasons that they don't like seat belts. From experience, the only way I know of to make sure that your teen driver is always buckled is to start early—teaching them to buckle up when they are very young.

With young children, make buckling up a habit by promoting awareness. By constantly reinforcing the need to buckle up before starting the car, and checking that they do, will you help your child internalize the importance of the action.

## CAUTIOUS

Teach your teen to take a patient, cautious approach to driving at all times. Keeping a safe speed is the biggest part of cautious driving.

Teach them to avoid "pressure driving" situations that can arise because of a late arrival time or a traffic jam. Point out that speeding or rushing makes little difference in arrival time.

Help them learn to avoid sudden lane changes and passing too fast. Develop a habit of being safe when passing by using mirrors, staying concentrated, using turn signals, and keeping both hands firmly on the wheel.

## DEFENSIVE

Defensive driving is all about expecting the unexpected. Many kids who are familiar with video games will know just what you are talking about. Teach them that, in the last 10 years, there is a new universe of risk on the roadways. More drivers are driving distracted, aggressive, and hurried.

Talk to them about the dangers at intersections. Have them stay alert to the possibility that drivers may run red lights and blow through stop signs. When you are driving and your teen is a passenger, take them through familiar intersections and point out the possibilities of harm.

To help develop defensive driving skills I've provided as part of this course a Defensive Driving Skills Checklist, a list of points that you can teach your teen that will help them become more skilled and more defensive while driving.



# TEEN DRIVER AGREEMENT

As a parent, gaining your teen's agreement will make all the difference in ensuring that they adopt a cautious approach to driving.

Many parents find it beneficial to create a teen driving agreement that details what they deem appropriate for their young driver.

Using a teen driving agreement shows your teenager that you are serious about responsible driving and the fact that there will be consequences if safe driving practices and responsibilities are not followed.

To help, below you will find a link to a Teen Driving Agreement that we have used in the Drive By Example program. This agreement can certainly be altered or supplemented to fit your family's circumstances.

If you have your teen sign an agreement, I recommend that parents remain firm in following the agreement. As parents, we should never lose sight that driving is a privilege that carries important responsibilities.

## FREE RESOURCE

***Download Your Copy of the  
Teen Driving Agreement***



Scan this QR code with your iPhone camera, your Android QR App or use attached copy of the Teen Driving Agreement

# TEEN DRIVING AGREEMENT

The purpose of this Agreement is to set forth the rules and expectations in exchange for driving privileges.

I, \_\_\_\_\_, hereby agree as follows:

### 1. Permission to Drive

I will always ask for permission to drive. When requesting permission, I will advise as to the purpose and duration of my trip, including the identity and number of passengers. If granted permission, I will abide by my curfew and any other restrictions set by my Parent.

### 2. Drive Using the Highest Degree of Care

I will, at all times, drive using the highest degree of care. Driving using the highest degree of care includes following the state law, rules of the road, and the driving habits listed below.

Buckle Up. My passengers and I will always wear our seat belts.

Drive Alert. I will drive alert and distraction-free at all times. Because the use of a cell phone while driving significantly increases the likelihood of an accident, I will put away my cell phone while driving and avoid any other activity that is not essential to driving, including any activity that causes me to turn my eyes from the road.

Drive Cautiously. I will drive at a safe speed at all times. I will reduce my speed to account for traffic conditions, slick roads, poor visibility, etc. I will be attentive to other traffic and always use my turn signal well in advance of a turn or a lane change.

Drive Defensively. I will use a patient approach to driving and avoid "pressure driving" that is characterized by speeding, tailgating, sudden lane changes, unsafe passing, and reckless driving activity.

### 3. Drive-By Example

Whenever I am driving, I pledge to model the safe driving habits and behaviors that protect myself, my passengers, and others on the roadway by driving alert, buckled, cautious, and defensive.

I understand that if I fail to follow the terms of this Agreement, that I will lose some or all of my driving privileges.

Teen Driver: \_\_\_\_\_ Parent/Guardian: \_\_\_\_\_  
(Signature) (Signature)

## About The Author



Douglas R. Horn founded The Horn Law Firm, P.C. in 1990. Since then, his law practice has increasingly concentrated in motor vehicle accident law and crash litigation. During the course of his legal career, which includes participating in hundreds of motor vehicle accident investigations, Horn has gained elevated insights into the driving behaviors that cause vehicular collisions.

Beginning in 2009, Horn has used his legal experience to devote a significant amount of work and resources to the advancement of driver safety, particularly in the areas of teen driver protection, distracted driving prevention, and traffic fatality reduction.

In his guide, *Teen Driver Protection*, Horn provides tips to help parents instill a safe driving approach in their children, one that will influence youthful drivers to use the highest degree of care when driving.

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