

*Parent's Guide*

# TEEN DRIVER PROTECTION



***Tips For Keeping Your Child  
Safe On The Road***

*A public service publication from Horn Law*



**Douglas R. Horn**

## Introduction

---

As parents, we protect, teach and guide our children from the moment they're born. Teaching some lessons seem easy. "Don't touch the hot stove." But what will many children do? They'll touch the hot stove. And then they learn. But some lessons carry far greater consequences than a burned finger.

Driving a car, which claims tens of thousands of lives a year in accidents, requires a different kind of teaching for our children. One that doesn't scare them or deflate their desire for "freedom," but clearly conveys the true life and death responsibility that comes from safely controlling thousands of pounds of metal at high rates of speed.

Our "approach" as parents to driving, which starts well before our children get behind the wheel, can make all the difference. This book is intended to guide parents of first-time drivers that being alert, buckled, cautious and defensive are non-negotiable components of driving a car.

And if we do it the right way, we'll not only be keeping our children safer but will provide some peace of mind for ourselves as they enter into a new phase of adulthood.



**A**lert  
**B**uckled  
**C**autious  
**D**efensive

As easy to recall as A, B, C, & D, these four words provide a clear, concise, and memorable foundation for teaching young drivers to adopt the habits and behaviors that help protect them against the type of collisions that can cause serious injury or worse. We will go over the specifics of the ABCD's of driving later in the guide.

# Table of Contents

<b>4</b>	Tip 1: Parents Hold the Keys
<b>6</b>	Tip 2: Make Safe Driving a Household Priority
<b>8</b>	Tip 3: Buckle Up - Every Time
<b>10</b>	Tip 4: A Phone-Free Zone
<b>12</b>	Tip 5: Keep Them on The Defense
<b>14</b>	Tip 6: The Hidden Dangers of Driving
<b>18</b>	Tip 7: Patience as a Priority
<b>19</b>	Tip 8: Know Your State's GDL Law
<b>21</b>	Tip 9: Update Your Insurance Coverages
<b>23</b>	Tip 10: Preach the ABCD's of Driving
<b>27</b>	Teen Driving Agreement
<b>29</b>	About the Author

# TIP 1: PARENTS HOLD THE KEYS

We're all products of our environment and it's no different when it comes to driving. How we drive as adults with our children in the car will influence how they drive when they're behind the wheel themselves.

If we're aggressive, get frustrated and yell at other drivers, it will be much more difficult to get our children to listen when we tell them about the importance of remaining calm and collected behind the wheel. In short, be the safe driver you want your young driver to be.



***Remind yourself often of the importance of driving alert, buckled, cautious, and defensive. In short, be the safe driver you want your young driver to be.***

But our influence doesn't end once a teen earns their license. Parents should also retain control over driving privileges. Expectations of how to drive and rules on when and where to drive should work in conjunction.

Because rules imposed on the teen driver are rarely met with enthusiasm, parents should also keep in mind the importance of creating a supportive relationship when it comes to setting rules. How the rules are explained is just as important as the rules themselves when the goal is adherence to those rules.

The terms of the [Teen Driver Agreement](#), found at the end of this guide, can serve as a good outline for the expectations while creating a mutual "contract" between parents and their children.

A young woman with long dark hair, wearing a blue sweater, is driving a car. She is looking down at the steering wheel. In the passenger seat, a person with blonde hair and glasses is visible, looking towards the driver. The car's interior, including the headrests and seats, is visible. The background is slightly blurred, suggesting motion.

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

## TIP 2: MAKE SAFE DRIVING A HOUSEHOLD PRIORITY



There's 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 are more distracted** – sometimes by the very things intended to keep them safer.

And this leads to one of the most important lessons you can teach your child in a way that they don't feel like they're not trusted.

**“It's not you. It's them.”**

**Good drivers are defensive drivers** and that means not trusting or assuming that others will do the right thing.



*While teen drivers make up just 3.6 percent of licensed drivers in the U.S. they account for 7 percent of all fatal crashes.*

When behind the wheel initially, a young driver is getting accustomed to steering, braking and accelerating. Once those skills are learned then the scope of driving expands beyond just the car to the actual environment of the road.

Before your child gets behind the wheel, have them **point out things to be aware of when they're in the passenger seat** like aggressive drivers, illegal turns and cell phone use. Engaging your child in the driving experience with things like “Is it safe to go,” at an intersection, “Do you know why I slowed at that yellow light,” can create a more personal connection to driving.

# HOW TO MAKE SAFE DRIVING A HOUSEHOLD PRIORITY

Making safe driving a household priority can play out in many ways as they take their initial steps to getting behind the wheel.



- Casually talk about it at the dinner table
- Emphasize that rules are for their safety and 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 can also help them understand why driving privileges carry important responsibilities. Parents should explain:

- What can result from impaired driving via alcohol, illegal drugs, and certain medications
- Why distracted driving is the leading cause of accidents
- How speeding and aggressive driving greatly increases the odds of an accident or confrontation
- Why driving while tired or drowsy can be just as dangerous as drunk driving
- The adjustments that need to be made for nighttime driving or in poor conditions

## TIP 3: BUCKLE UP - EVERY TIME



It's hard to imagine today but the first state to mandate wearing seat belts wasn't until 1984. **Today, more than 90 percent of drivers always wear a seat belt but, unsurprisingly, roughly half of all fatal accidents show that seat belts weren't worn.**

By the time your teen is ready to drive, buckling up should be a well-worn habit. And that will come from you insisting that everyone in the vehicle is buckled up before you move. If you have a young child, years away from driving, you can ask them to make sure everyone is buckled up. This will drive home the point that **wearing a seatbelt is non-negotiable and comes with driving a car.**



***Wearing a seat belt reduces the risk of fatal injury by roughly 50 percent.***



But as anyone with a teen knows sometimes our children think they know more. Some of the most common reasons for not wearing a seat belt are:

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

All invalid reasons. **There IS NO reason for not wearing a seat belt, and they need to know it's non-negotiable.** It's a very easy habit to get into and one they won't have to think about once the habit is established.



The use of a cell phone while driving leads directly to **1.6 million car crashes** each year.

## TIP 4: A PHONE-FREE ZONE



Distracted driving, due to cell phones, has created a completely new universe of risk for all drivers. Not just teens.



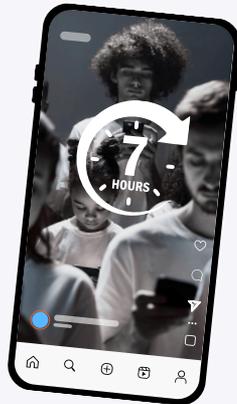
*1 out of every 4 car accidents in the United States is caused by texting while driving.*



If you as a parent are on your phone while driving with your children you can expect that they'll do the same when they're drivers.

Even if you don't use your phone while driving, it's still something that needs to be addressed as teens often have a different relationship with their phones.

**The average teen spends 7 hours and 22 minutes on their cell phone a day.** So if your teen can barely put their phone down for dinner, at an event or with their friends, what do you think they'll do when their phone dings with notifications while they're driving?



# TIPS ON HOW TO ENFORCE A PHONE-FREE ZONE

- **Stow the phone in the glove box or console.** The habit many have of checking their phones makes the temptation too great when it's within reach.
- Know your state laws. **Some states allow for hands-free use but in 36 states novice drivers are banned from any type of cell phone use.** Hands-free or not.
- 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.** And it goes without saying that if you're 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.



It's crucial to teach your young driver that **cell phone use when driving is absolutely unacceptable.** And if you find out that they're doing it then suspending driving privileges is an appropriate response. Their life, or the lives of others, can be dramatically changed in the blink of an eye. There's nothing coming through a cell phone that's more important than that.

# TIP 5: KEEP THEM ON THE DEFENSE

## Defensive Driving Saves Lives

Defensive driving is not just a driving skill but a mindset. As touched on earlier, one of the best ways for your teen to develop a defensive approach to driving is to start with them in the front passenger seat. As you drive with your teen, teach them to help you keep a careful lookout and point out potential hazards.

Here's a list of specific skills to address to help your child become a well-rounded, defensive driver:

### Safe Following Distance

Maintain a gap of at least 3 seconds between your vehicle and the vehicle in front. This provides a driver with ample time to react to sudden stops or unexpected maneuvers. Explain to your young driver that you won't get anywhere faster by tailgating but you may cause or be involved in an accident because of it.

### Use Mirrors Effectively

New drivers often underestimate the importance of using rearview and side mirrors so that they are aware of surrounding traffic. Like a seat belt, using mirrors can become a habit, so it needs to be stressed from their first time behind the wheel. Explain blind spots in mirrors and the need to continually check them, particularly in traffic.



# TIP 5: KEEP THEM ON THE DEFENSE

## Defensive Driving Saves Lives



### Be Extra Cautious at Intersections

Intersections are hot spots for accidents. Drivers running a red light or stop sign are more common than you think, as is racing through a yellow. Once a light turns green, and before a young driver accelerates into an intersection, they need to know to always scan for on-coming and crossway traffic.



### Watch for Aggressive Drivers

Aggressive driving behaviors, such as tailgating, excessive speed and erratic lane changes, pose a heightened risk of a collision. Even if your child is driving appropriately, it doesn't mean everyone will. Teach them to never engage with an aggressive driver. This is particularly important for young males who may see it as a challenge. Instead, allow aggressive drivers to pass and maintain a safe driving distance. We never know what strangers are capable of doing so "being the better person" is always the right decision.



### Adapt to Weather Conditions

Weather conditions, such as rain, snow, ice, and fog, can significantly affect the safe operation of a motor vehicle. A defensive driver will reduce speed and increase the following distance between vehicles. If possible, it's very beneficial for a young driver to get some experience driving in rain, snow and on ice in a safe environment prior to getting on the road.

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



Knowing, observing, and teaching some of the more hidden dangers of driving, as well as how to avoid them, will help improve safe driving habits. But we don't want to scare young drivers. We do want them to be informed and aware.

As an example, many people have an inherent fear of animals in nature but the reality is that attacks are very rare. Those who learn about their behavior can be comfortable in the animal's habitat. Those who don't won't venture anywhere near them. So we want to educate in a way that informs but doesn't promote fear.

Some of the hidden dangers of driving include:

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



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. Young drivers should also be aware of the blind spots on other vehicles. Particularly large trucks.

Driving conditions are constantly changing so in addition to adapting to weather, new drivers also need to be aware of hazardous road conditions such as construction, potholes, and debris.

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



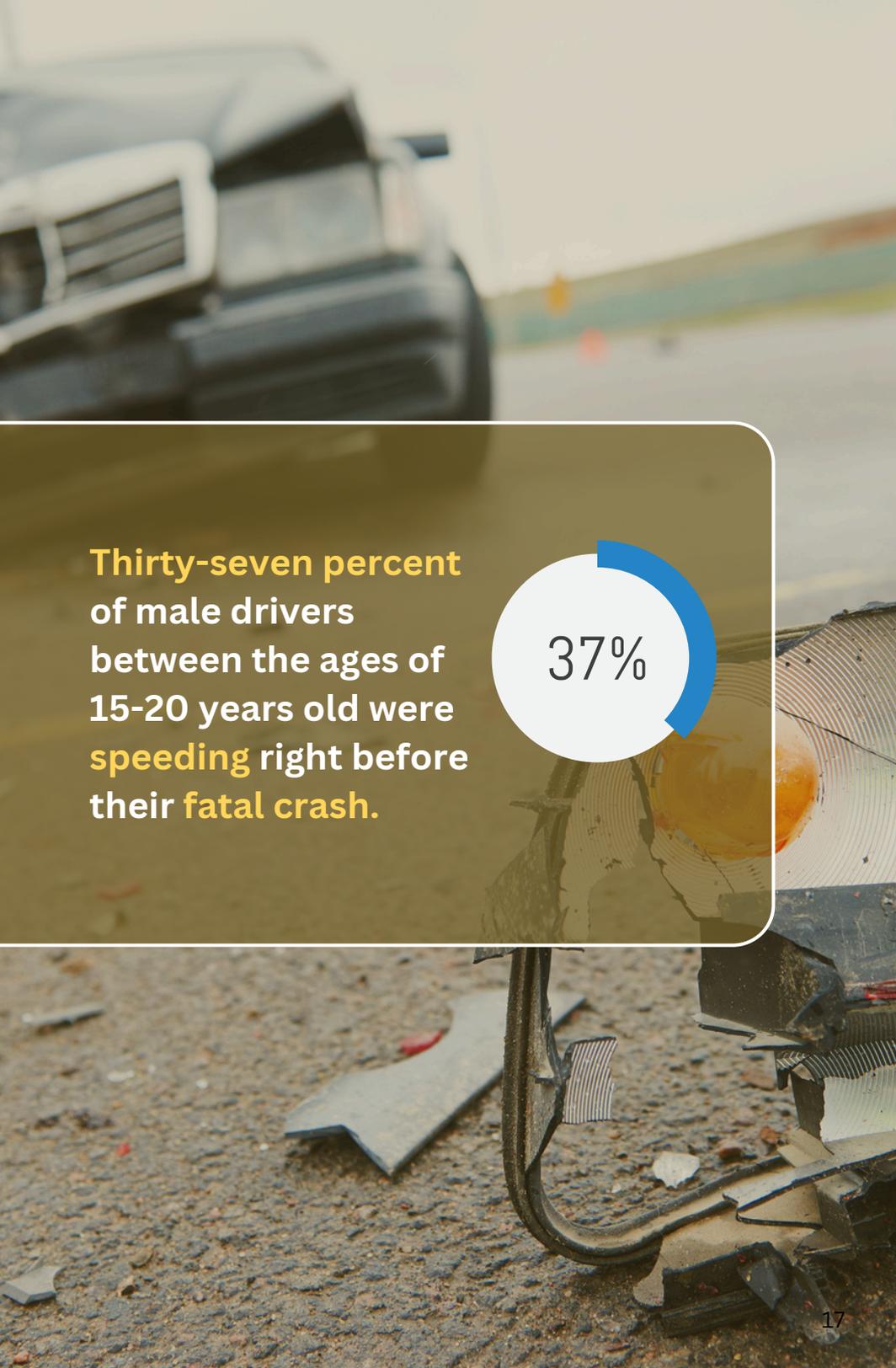
Roads are not only occupied by motor vehicles. Teaching your teens to safely drive around cyclists and pedestrians, as well as how to react to animal crossings such as wildlife, deer and even squirrels, is important. **Safe driving is about expecting the unexpected.**

When exploring their newfound freedom, teens will often drive with their friends. Peer pressure, in the form of “go faster” or “turn up the music” is a true test of your child’s maturity in handling a vehicle. And the lives in it. Use this an opportunity to empower them to be a leader and not a follower. **If they take their driving seriously their friends will take notice and react accordingly.**

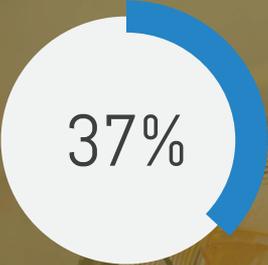


An aerial photograph of a car accident scene. A dark-colored car is partially visible on the right side, with its front end damaged. To the left of the car, there is a large pile of debris, including a red plastic bag, white paper, and other unidentifiable fragments. The ground is a mix of asphalt and concrete. In the bottom left corner, the interior of a red car is visible, showing a spare tire mounted in the trunk area and some mechanical components.

The most dangerous times for teens to drive is immediately after school, late at night, Fridays, Saturdays, and between Memorial Day and Labor Day—commonly referred to as the **“100 Deadliest Days for Teen Drivers.”**



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



37%

# TIP 7: PATIENCE AS A PRIORITY



Today it's more common than ever for drivers to drive under stress, not obey speed limits, become distracted with their phones, and exhibit road rage. In fact, **there's been a 500% increase in reported cases of road rage over the past 10 years.**

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

Also, as they learn to drive, teens are more likely to become flustered, impatient, speed and maintain a shorter distance from the front of one vehicle to the front of the next. Younger drivers don't always take in the big picture. **But patience is most definitely a virtue when it comes to driving.**

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

- Observing speed limits and paying particular attention around curves
- Making 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 following too close to their car
- Always maintaining a safe driving distance between vehicles
- Practicing driving on progressively more difficult roads
- Letting them know that racing is absolutely forbidden

# TIP 8: KNOW YOUR STATE'S GRADUATED DRIVER LICENSE LAW

It's a big moment when our children turn 16 and are able to get their driver's license. It's a rite of passage into adulthood. But as a parent, let me remind you that **in many states, a 16-year-old does not receive a full driver's license.** Instead, they receive what is referred to as an "Intermediate Driver's License" as part of a Graduated Driver License Law.



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

They vary from state to state, but in Missouri, for example, the 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.

# TIP 8: KNOW YOUR STATE'S GRADUATED DRIVER LICENSE LAW

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

- 1 **Learner Stage:** Supervised driving culminating with a driving test
- 2 **Intermediate Stage:** Limiting unsupervised driving in high-risk situations
- 3 **Full Privilege Stage:** Receiving a standard driver's license based on satisfying the requirements of the Intermediate Stage

As a parent, **you are the chief enforcer of your state'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 primarily designed because the first 6 months after a teen gets their license are the most dangerous.** As an example, teenage drivers are at significantly greater risk driving at night. The fatality rate for 16-year-olds is almost twice as much as it is during the day and 32 percent of 16 to 17-year-old deaths occur between 9 pm and 6 pm. This is one of the factors the GDL law addresses.

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

# TIP 9: UPDATE YOUR INSURANCE COVERAGES

*Know your State's required and optional 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. It's also the law. **All drivers, including teens, need to have car insurance. Even those with a learning permit.**

Schedule a meeting with your auto insurance agent to make sure your family, including new drivers, have full insurance protection. If appropriate, I suggest taking your child with you so they can get a sense of the legal and financial components that come from operating a motor vehicle.



**Full insurance protection should include 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.



# TIP 9: UPDATE YOUR INSURANCE COVERAGES

*Know your State's required and optional coverages*

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. So be sure to choose a plan that is appropriate for your entire family and will keep your teen protected and covered should they wind up in an auto accident.

# TIP 10: PREACH THE ABCD'S OF DRIVING

*A strategy that covers the bases*

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

As we've covered, teaching your child that every driver has a responsibility to exercise the highest degree of care while operating a motor vehicle. Not only for themselves but for others. And by following the ABCD's of driving, they can meet that responsibility.

So we want to repeat the importance of staying :

- **Alert**
- **Buckled**
- **Cautious**
- **Defensive**

It's as easy as A-B-C-D!



# TIP 10: PREACH THE ABCD'S OF DRIVING

*A strategy that covers the bases*

## ALERT

Driving alert means keeping your mind focused on driving and your hands on the wheel. It requires scanning the road ahead, expecting the unexpected and not being distracted by a phone, problems or other issues. It includes using your mirrors, yielding to aggressive drivers and not doing anything that will take 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 by teaching them to buckle up when they're very young.**

Try to 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, your child will internalize the importance of the action and it will soon become a habit.**

# TIP 10: PREACH THE ABCD'S OF DRIVING

*A strategy that covers the bases*

## CAUTIOUS

Teach your teen to take a patient, cautious approach to driving at all times.

**Maintaining a safe speed is key to cautious driving.**

Teach them to **avoid “pressure driving” situations** that can arise because of a late arrival time or a traffic jam. Today’s phones show real-time traffic and getting into the habit of checking before you leave, and adjusting accordingly, will deliver a much less stressful driving experience.



## 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.



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’re driving and your teen is a passenger, take them through familiar intersections and point out the possibilities of harm.

**And a big key to defensive driving is to never assume another driver will do what they’re supposed to do.** It’s actually safer to assume they’ll do the wrong thing. No matter how many alert, buckled, cautious and defensive drivers are on the road it only takes one driver, and one second, to create a bad situation.



Finally, while we've gone through the important elements to helping your child become a safe, responsible driver there's one other component that shouldn't be missed.

## **Praise along the way.**

We know that dogs are best trained with praise, patience and love more than they are by anger and punishment. Obviously, children aren't dogs but praise still matters. **If they execute a driving skill well, let them know. If they don't, explain why and try again.**

If we show our children that we have confidence in their skill, maturity and responsibility, they will be much more likely to repay that by being safe and responsible.

## 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: \_\_\_\_\_  
(Signature)

Parent/Guardian: \_\_\_\_\_  
(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.

For a free download of this Parent's Guide, visit [hornlaw.com](http://hornlaw.com). To request additional copies of this booklet for your group or organization, email Doug Horn at [dhorn@hornlaw.com](mailto:dhorn@hornlaw.com).