

TEEN DRIVING

Tips (not that YOU actually need them)

Drugs, alcohol and stupidity.

Do we really need to tell you not to drink or experiment with drugs while driving? You're smarter than that. There is never a time or a place for it behind the wheel.

Why be average?

Keeping a 3.0 grade average in school can lower your premium by 25%. Why? Good students tend to be good drivers.

Tickets are bad.

One or two tickets can increase your rates by 150%, 200%, even 300%! And that will tick off your parents. No blaming the big, bad, unfair insurance company, either. Tickets tell us a lot about how someone drives.

Wear your seat belt.

Even in the summer when you're driving around half naked and that strap starts itching your shoulder. That's nothing compared to stitches. In an accident, your risk of serious injury or death is reduced by 60% if you're wearing a seat belt. Seat belts and shoulder straps must be used by everyone at all times.

Defensive driving.

Stay one step ahead of drivers behind you and ahead of you. Never let yourself get boxed in by packs of cars and always leave room to escape. A little fear can be a healthy thing when you're behind the wheel.

Avoid distractions.

Us telling you not to comb your hair, not to talk to your friends, and not to eat chili-cheese fries while driving will not stop you from attempting all three at once. The fact is, drivers become most dangerous when they try to do things other than driving. Be aware: distractions are deadly.

Use the two second rule.

To avoid following too close, pick a stationary object. Just as the bumper of the car in front of you passes that object, start counting "one-one thousand, two-one thousand." If your front bumper passes the object before you finish counting, you're too close.

