

# Safety tips for teen drivers

Reduce the risks that come with inexperience and immaturity

## Auto Insurance

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While getting a drivers license is an exciting rite-of-passage for teens, it can make a parent frantic—with good reason. The first years that teenagers spend driving are very risky. Motor vehicle crashes are the leading cause of death among 15- to 20-year-olds and research shows that more than half of teens who die in crashes are passengers, most of whom are not wearing a seatbelt.

Immaturity and lack of driving experience are the two main factors leading to the high crash

rates among teens. Even the best teenage drivers do not have the judgment that comes from experience. It affects their recognition of, and response to, hazardous situations and results in dangerous practices such as speeding and tailgating. Teens also tend to engage in risky behavior—eating, talking on their cellphones, text messaging, talking to friends in the car—and they often do not wear their seatbelts.

If you're the parent of a new driver, take the following steps to ensure the safety of your teenager.

## Pick a safe car

You and your teenager should choose a car that is easy to drive and would offer protection in the event of a crash. [Learn about how to choose a safe car](#)—for example, avoid small cars and those with high performance images that might encourage speed and recklessness, or trucks and sport utility vehicles (SUVs), which are more prone to rollovers.

## Enroll your teen in a drivers education course

The more driving practice the better; experience will give your teen confidence behind the wheel, and he or she will be better able to react to challenging situations on the road. Furthermore, a teenager who has learned to drive through a recognized drivers education course is viewed more favorably by insurers and may earn a discount.

## Enroll your teen in a safe driver program

Check whether your insurance company offers a “safe driver” program. Teen participants in these programs sign parent-teen driving contracts that outline the young driver’s responsibilities (for instance, not having teen passengers in the car, being home by a certain hour, etc.) and the consequences of failure to meet those expectations. If your teenager completes the program, not only will he or she be a safer driver, you may also be eligible for a discount.

In addition, many insurance companies are helping to reduce the number of accidents involving teen drivers by subsidizing the cost of electronic devices, such as GPS systems and video cameras, which can monitor the way teens drive and alert parents of unsafe driving practices by email, text message or phone.

## Enroll your teen in a graduated drivers license program—or create your own

Many states have successfully reduced teen accident rates with graduated drivers license (GDL) programs and other laws that allow teen drivers to develop skills and gain experience behind the wheel. With these, new drivers are restricted from certain activities—such as late night driving, having passengers in the car or being on the road unsupervised—until they have had their licenses for a set period.

In states without a GDL program, parents can institute the same policies. Take an active role in your teenagers' driving practice and expose them to driving in a wide variety of driving conditions to build experience and confidence as you introduce privileges gradually. Allow independent driving only after continued practice, including night driving and driving in inclement weather.

## Discuss the dangers of drug and alcohol use

Advise teens never to drink or do drugs, and not to get in a car if the driver has used drugs or alcohol. Encourage your teen to call you if such a situation arises to ensure they *have* a safe way home.

## Understand the dangers of distracted and impaired driving

Talk to your teen about [the importance of not driving while distracted](#). Distractions include phoning or texting while driving, as well as listening to the radio and chatting with friends who are in the car. Teens should also be responsible passengers when in their friends' cars. New drivers should wait 1,000 miles or six months before picking up their first teen passenger.

## Be a good role model

New drivers learn by example, so if you drive recklessly, your teenage driver may imitate you. Always wear your seatbelt and never drink and drive.

And, finally, keep in mind, teenagers mature differently—not all are mature enough to handle a drivers license at the same age. Parents should consider whether teens are easily distracted, nervous or risk takers before allowing them to get a license or even a learners permit.

## Additional resources

For more information on graduated drivers licenses (GDLs), visit [www.iihs.org](http://www.iihs.org).

**Next steps: Is your kid ready to drive? Learn [about auto insurance for teen drivers](#).**

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