

## Taming Your Teenage Driver

### How to Keep Your Teen Safe Behind the Wheel this Summer

There are few experiences more terrifying for parents than handing the car keys to their teenager on a hot Saturday night. Parents have good reason to be concerned. Traffic crashes account for 44 percent of teen fatalities, more than any other cause. Thirty percent of drivers under 20 were involved in a reported accident in 2004. And driving at night with other teenage friends in the car just about tops the list of risk-laden situations.

Besides the fear of injury to their teen, parents also have to consider their liability risks. If a minor on their insurance policy gets into an accident in which a third party suffers serious injury or property damage, the parents could be held responsible for costs high enough to threaten their financial well-being.

Fortunately, with planning, clear communication, and a firmly enforced set of rules, parents can rely on a lot more than a large helping of trust to get through this moment.

*Here are some guidelines:*

**1. Set a good example.** Drive safely yourself, preferably long before your children reach driving age.

**2. Set expectations in advance.** Develop your ground rules for teen driving and start talking about them with your children before they reach driving age. This helps prevent your child from getting false expectations



and allows time to discuss the rules in a more relaxed manner.

**3. Create a driving contract.** Sit down with your teen and develop a written contract that covers topics such as when he or she can use the car, where and how far he or she can drive, seatbelts, cell phones, alcohol, passengers, curfews, and the consequences of breaking the rules. Make some commitments yourself, such as promising to pick him or her up if trouble arises—without asking questions until the next day.

**4. Remember that experience leads to better decision making.** If you restrict driving as a punishment while your teen is still in the permit stage, he or she will miss out on valuable experience when you are in the car. Inexperience is a key factor in the higher crash rates of teens, especially in the first year. Try another punishment or consequence if your teen breaks a rule.

**5. Check state laws for teen drivers; empower yourself to go beyond them.** Many states have graduated

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Dear Policyholder,

This summer issue of SafetyWise features a topic close to my home: my son has started driving. If you

have, or are close to having, a teenage driver, I hope you will find the suggestions in this issue as helpful as I have. On behalf of Atlantic Mutual and R.A. Fraser Agency, I would like to wish you a safe and secure summer.

From my home to yours,

Dan Olmsted, President

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## Summer Trips: Stay Safe on the Road, Leave Your Home Safely Behind



### On the Road

Summer temperatures and traffic can put extra stress on your car as well as you and your family. Follow these tips to stay safe.

- **Get your car in shape.** Have all fluids and rubber belts checked. Maintain proper tire pressure.
- **Minimize distractions.** Pre-set your radio stations or CD player. Map out unfamiliar trips. Put sunglasses within easy reach. Provide children with ways to entertain themselves quietly.
- **Prepare for the worst.** Allow extra time in case of delays or congestion. Buy or create an emergency kit.

- **Drive Alertly, Safely.** Stop every two hours to avoid fatigue and drowsiness. Beware of construction work zones. Obey the posted speed limit. Stay at least two seconds behind the car ahead of you. For each unfavorable condition such as rain or fog add an extra second.

### Back at Home

Even if you're away for just the weekend, your house can become especially vulnerable to burglars, small leaks and electrical storms.

- **Turn off water-supply lines to appliances,** especially the washing machine, and outdoor spigots. Or turn off the water supply to the entire house. Even small leaks in these lines can do serious damage in a matter of a day.
- **Lock all exterior doors,** preferably with a heavy deadbolt. Use a metal or wood bar inside sliding doors.
- **Close and latch all windows.** For added security, use a secondary blocking device such as a wooden

dowel or through-the-frame pin that can be easily removed in case of fire.

- **Use light timers** on interior lights near front and back windows, with curtains closed, and on exterior lights in the front. Consider security lights with motion sensors for rear outdoor lights. Also, lower ringer volumes on telephones.
- **Arm your alarm system.** Post alarm signs near doors and decals on ground-floor windows. Don't keep the code near the keypad.
- **Store valuable articles and documents securely** in a bank safe-deposit box or a well-anchored home safe. Don't leave jewelry on top of or in dressers.
- **Stop mail and newspapers** temporarily or ask a neighbor to pick them up each day.
- **Leave emergency contact instructions** with your family or trusted neighbor.

## Accidents? Not In My Backyard

Parents: once, all you needed was a sprinkler and a tire swing for hours of backyard summertime fun. Now, much larger equipment is the rule, and with it comes greater risk. These guidelines will help keep children safe.

### Playgrounds

- Buy equipment that carries the ASTM label, which indicates it meets certain safety guidelines.
- Choose equipment made of wood or plastic rather than metal, to reduce burns.

- Build the playground so it is visible from the home, not next to a pool, and in shade to prevent sun overexposure.
- Routinely check the condition of the playground. Immediately fix or replace any defects. Keep the surface at an even depth by filling and raking.

### Trampolines

The safest decision you can make about a trampoline is not to get one. They are more dangerous than well-built home playgrounds. Injuries range from sprains, strains, and fractures

to skull and spine trauma. If you must have one, consider these precautions:

- Make the trampoline off-limits to children younger than six years. They typically lack the necessary coordination. Children older than six years should always be supervised by an adult.
- One person should use a trampoline at a time.
- Parents should instruct users never to jump off the trampoline or attempt flips or other advanced moves.

## Taming the Teenage Driver (cont'd)

licensing programs that introduce greater levels of responsibility in stages. Use them as a base, and seek out expert advice and use your good judgment to set additional rules, if needed. Don't necessarily stop at the law or follow what other parents are doing.

**6. Adopt a zero tolerance policy for alcohol.** Nobody in the car, not just the driver, can be under the influence of alcoholic beverages or drugs. A teenage "designated driver" cannot be accepted.

### The Teen Brain

Why do teens drive too fast or neglect simple safety rules like wearing seat belts? Blame it on the brain. Researchers have found that the region of the brain that helps assess consequences, moderate impulses, and organize thoughts takes until about age 25 to mature. Also, the teen brain's neurochemicals that control mood and excitability are hindered by the high level of hormones active in teens.

While you can't change nature, you can help combat these tendencies by gradually exposing teens to higher levels of risk when they drive.

### Graduated Driving Programs

Most states now employ some form of a graduated driving program, and studies show they can reduce teen accidents. Even if your state does not have one, it is a good idea to gradually allow your teen to tackle risky situations.

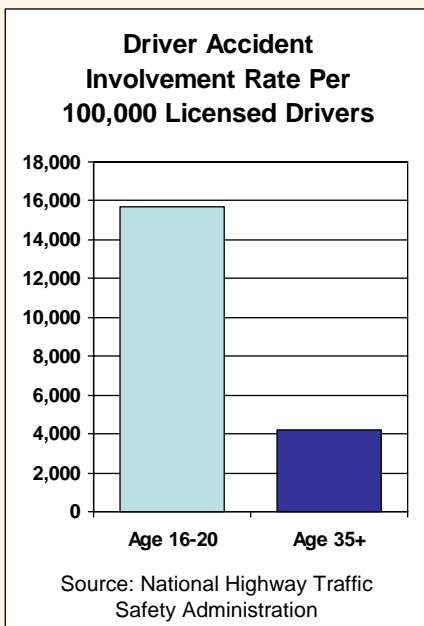
The key dimensions of risk relate to the type and number of passengers, time of day, weather conditions, and road speed. You might start out limiting driving to daytime with a responsible adult on local, low-speed roads during good weather conditions. Each time your teen tackles a new level of risk—e.g., driving on highways instead of local streets—you might want to scale back in another dimension— e.g., driving with you as a passenger

**High-Risk Conditions**

- Other teens in the car
- Driving at night, especially Friday or Saturday
- Bad weather or road conditions
- High-speed roads
- First 12 months of driving
- Talking on the cell phone or engaging in other distractions

instead of alone or with friends.

You should also make it clear that irresponsible behaviors will result in driving restrictions. For instance, if your teen fails to wear a seatbelt, talks on the cell phone, or gets a speeding ticket, he or she might lose the privilege to drive with friends in the car for a period of time. It could take a year or even two before your teen should tackle the highest risk situations.



### Managing the Added Cost to Your Policy

Teens are almost four times as likely to be involved in an accident as their parents, so it should come as no surprise that adding one to your policy can significantly raise your insurance premium.

The Atlantic Master Plan allows you to mitigate the increase with Good Student and Driver Training discounts, which typically range from 10 to 50 percent based on a variety of factors.

Rules vary by state, but in general to qualify for the Good Student Discount, your teen needs to be a full-time

student with a "B" average or its equivalent. To qualify for the Driver Training Discount, your teen must have successfully completed a course of at least 30 hours of classroom work and six hours of behind-the-wheel driving at an approved school.

You should also revisit the limits in your auto and umbrella coverage. If your teen causes an accident that results in serious injury, death, or substantial property damage, you could become the target of a very costly liability lawsuit.

## Prevent Damage from Summer Storms



A summer storm doesn't have to be a hurricane to seriously damage your house. Lightning can cause fire and ruin expensive computers and appliances. Torrential rain can flood your basement. Strong wind gusts can send large branches crashing on to your home or car. Large hail can shred your roof and dingle your car's exterior.

*Help prevent damage by taking these steps:*

- **Trim dead or diseased tree branches.** Have an expert inspect your trees at least every few years. Focus especially on branches that extend over your home or your neighbor's home.
- **Minimize flying debris.** Close the patio umbrella and take other precautions with light outdoor furniture that a sudden gust could send sailing through a window.
- **Park your vehicles in your garage.** If they no longer fit, park them away from trees to minimize the likelihood of damage.
- **Keep soil graded away from the foundation** so that water flows away

from the house during heavy rains.

- **Clear clogged gutters and downspouts.** Otherwise, rainwater could collect in areas where it can seep into your basement and cause flooding.
- **Protect equipment with surge protectors.** Use electrical surge protectors for appliances that have only a power cord. For other appliances such as computers and TVs, use surge protectors with ports for electrical, telephone, and antenna or cable jacks. Consider whole-house surge protection, which can be installed by your power company or electrician.
- **Make sure your house is well grounded.** This is a job best left to an electrician. Surge protectors work by diverting power to the ground, so they will be useless if your outlets are not properly grounded.
- **Unplug sensitive equipment when thunderstorms are imminent.** Most surge protectors will not protect equipment from a direct or nearby lightning strike. Unplug power and any cable or phone line connections to the equipment. If you're going to be away when thunderstorms are possible, unplug the equipment just to be safe.
- **Once you hear thunder, keep clear of conductors.** Stay off land-line phones and away from plumbing and electrical devices. Don't try to protect equipment by unplugging it now. You could be in for a fatal shock. Steer clear of windows, doors, porches and concrete floors and walls.
- **Inspect your roof after a hail storm.** Check for cracked or damaged shingles and have any repaired.

### Preparing for Disasters: Even Insurance Companies Buy Insurance

Last year the property-casualty insurance industry suffered the worst catastrophe-related losses in history—\$57 billion. This year, experts are predicting even more storms and citing the potential for even greater losses. Florida is always a likely target of hurricanes, but don't forget the Northeast. In 1938, the infamous "Long Island Express" devastated many homes on New York's Long Island.

Losses from such storms can be so great that even insurance companies feel the need to protect themselves so that they in turn can protect their policyholders. They purchase insurance from other insurance companies that specialize in assessing the risk of catastrophic losses. It's called "reinsurance."

The catastrophe reinsurance market is an excellent mechanism for spreading risk within the industry, but even it can come under stress. Record losses drove many carriers to their reinsurers for reimbursement. As a result, the supply of capital for reinsurance has diminished just as predictions of even more costly catastrophes have increased demand. The price of reinsurance has thus risen dramatically, and it is expected that insurance companies will eventually need to pass on these increases to consumers, especially those in catastrophe-prone areas.

**Note:** The safety recommendations in this newsletter should not be viewed as covering every conceivable situation. It only highlights a few of the more common preventive steps. Other or additional steps may be necessary. Any descriptions of coverage in this newsletter are meant to be general in nature and do not include nor are intended to include all of the actual terms, benefits and limitations found in an insurance policy. Coverage may vary by state. The insurance policy and not this newsletter will form the contract between the insured and the insurance company, and governs in all cases.