

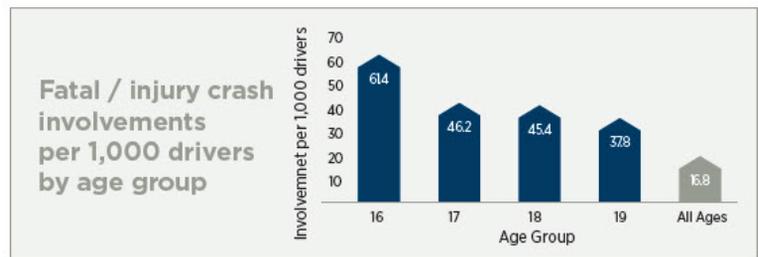


Teen Driver Safety

For a teenager, few things are sweeter than a sixteenth birthday. The opportunity to become a licensed driver is a rite of passage for any child. As a parent, however, this is an unnerving milestone. Consider these facts:

- The greatest risk of traffic crashes is among teenage drivers
- The traffic accident rates for 16 – 19 year old drivers are higher than those for any other age group

National Highway Traffic Safety Administration



In addition to these facts, parents and teenage drivers need to be aware of their liability risks. If a teenage driver is involved in an accident, any injury to a third party affects everyone on the policy – from rate increases to potential lawsuits. To better protect your family, we recommend that you help your teenager develop good driving habits. By knowing the risks, you can feel more confident about your teen on the road.

Before you hand over the keys

1. Always set a good example when you are behind the wheel. Talk with your children about the dangers of driving and how to establish safe driving habits. Consider drafting a Teen-Parent driving contract before their first time behind the wheel, and both of you sign it. Show commitment to your teen and ask for their commitment in return.
2. Every state has a Graduated Drivers License law that establishes passenger, nighttime and cell phone restrictions for new teen drivers. Look up the law in your state and discuss it with your teen. You can find these laws on the Insurance Institute for Highway Safety's website.
3. Establish ground rules for driving, including:
 - Never drink alcohol and drive or ride with someone who has been drinking under any circumstances
 - No speeding
 - Everyone wears a seat belt, at all times
 - Keep cell phones put away

We understand the need to protect your home, assets and reputation extends beyond insurance. Following these simple tips and practices can help your teen become a safer driver.

We offer this information to assist you in making decisions that can help mitigate your risk. While we cannot address every possible scenario or guarantee these tips will work for you, our goal is to support your efforts to protect yourself and your family. For more information, please visit nationwide.com/privateclient or contact your Nationwide Private Client agent.

nationwide.com/privateclient

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