



Liberty Mutual Insurance and SADD believe that effective parent-teen communication is critical to helping teens recognize and choose safe driving behaviors. This guide is both a conversation-starter about safety issues and a customized agreement that lets you create and uphold family driving rules.

For Parents/Guardians Having a conversation with your new teen driver provides an opportunity for you to share your own driving experiences, your concerns about safety, and your ideas for ground rules. Keep the agreement accessible so that you can update the rules together as your teen progresses as a driver.

For Teen Drivers Whether you're planning to get a permit or already on the road, use this guide to demonstrate your commitment to safe and responsible driving. Your signed agreement will earn your parents' trust and give them peace of mind when you're on your own.

Conversation Starters

What do you think are the benefits of having a family agreement?

Most teens (87%) surveyed talk to their parents about driving safety, but roughly half report that their families don't make driving rules beyond state law.

What do you think are the most common distractions behind the wheel? Why is it dangerous to engage in these behaviors?

One fifth of teens who have been in a crash acknowledge they were distracted behind the wheel.

How would your driving behavior change if you were in a crash?

More than two thirds of teens (67%) said their driving changed after a crash; 72% indicated they were more cautious.

Have you ever spoken up when a friend or acquaintance was speeding?

Teen drivers are more likely to refrain from dangerous behaviors such as speeding if asked to by a passenger.

What are the specific Graduated Driver Licensing (GDL) laws in your state? Why do you think they save lives?

GDL laws let novice drivers get on-road driving experience gradually and under low-risk conditions while restricting driving hours, the number of people allowed in the car, and the use of cell phones.

Is it important that your parent trusts you as a responsible driver?

Most teens (90%) say that trust from a parent is important, and 71% believe that a written agreement outlining rules and consequences would increase that trust.

What aspects of car care and maintenance will you be responsible for?

Care and maintenance may include washing the car, filling the gas tank or paying for an oil change.



Liberty Mutual
INSURANCE

Our Family Driving Rules

In this section, you can create customized driving rules for your family.

RULE	CONSEQUENCE
1. Example: I will learn and always obey state driving laws. <input type="checkbox"/>	Example: I will give up my license for a week. <input type="checkbox"/>
2. I will not drive under the influence. <input type="checkbox"/>	I will give up my license for ____ months. <input type="checkbox"/>
3. I will not talk or text on my cell phone while driving. <input type="checkbox"/>	<input type="checkbox"/>
4. <input type="checkbox"/>	<input type="checkbox"/>
5. <input type="checkbox"/>	<input type="checkbox"/>
6. <input type="checkbox"/>	<input type="checkbox"/>
7. <input type="checkbox"/>	<input type="checkbox"/>
8. <input type="checkbox"/>	<input type="checkbox"/>

Our Signed Agreement

We have discussed the importance of safe and healthy driving behaviors and agree to adhere to our family driving rules.

For Parents/Guardians I agree to obey all the rules and laws that I expect you to obey; to provide safe and sober transportation if you are in a situation that threatens your safety; and to defer discussion about potentially destructive decisions you may make until we can both conduct a calm and caring conversation.

For Teen Drivers I also agree to avoid potentially destructive decisions that can jeopardize my health and safety and those of my passengers; and that I will do my best to earn and keep your trust while I'm on the road.

Parent/Guardian Signature

Date

Teen Signature

Date

For more information about teen driving and GDL laws in your state, and to get a free quote on auto insurance, please visit www.libertymutual.com/teendriving.



Responsibility. What's your policy?®

