



Teen Driver Safety Review

You have read the Teen Driver Safety Guide, reviewed the Safe Young Driver's book and talked to your **Farmers Union Insurance** agent about how your auto insurance policy works. By now you have also completed an agreement with your parents for best practices while on the road. These steps are all designed to prepare you with the best possible information and attitude about enjoying your driving privileges safely for you, your friends and others around you who must trust you to protect their safety on the road. So let's finish up and get you back on the road!

Safe driving is comprised of equal parts good attitude and driving skills. You have passed a test for your license to make sure you know the laws that govern the roadways, but your attitude and skill level will determine your navigation abilities. There is no substitute for practicing driving skills, and they will develop slowly over time. Inexperience can be very dangerous, so while your skills are developing it is important to understand your limitations; you will have to practice attitudes in addition to skills as you find yourself tested in the real world of moving traffic, difficult driving conditions and distractions. Please complete the following scenarios to demonstrate your attitudes and skill levels in order to qualify for the National Farmers Union Insurance discount for Safe Drivers. Please feel free to discuss any questions with your agent or parents:

1. Parents have legal liability for all actions taken by you, including your driving. The consequences for this liability may include the following:

True	False	Hospital expenses for injuries to you or anyone hurt by you.
True	False	Cost of repairing any damage to other cars, buildings or roadside structures such as signs, poles, bridges, etc.
True	False	Loss of wages or savings if the insurance coverage is not adequate for damages.
True	False	Loss of use of a family car to get to work.
True	False	Parents have the legal responsibility and control over the driving privileges for you until 18 years of age, and for all vehicles titled in their name.

2. Since 16-18 year-old drivers are 12 times more likely to have accidents, and have the highest rate of injury of all drivers the following attitudes should be maintained:

True	False	Good attitude is more important than good skills.
True	False	Speed is not your friend.
True	False	Each passenger in your car multiplies the chance of an accident.
True	False	Alcohol is not permitted in your car by you or any passenger.
True	False	You will not be a skilled driver until you are at least 19 years-old.
True	False	Seat belts save lives, as the most common cause of injury is impact with an object inside the car; you may even be completely ejected from the vehicle.

3. You have responsibility for any vehicle before you drive, including:

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| True | False | Condition of the tires. |
| True | False | Fuel and oil levels. |
| True | False | Windshield fluid. |
| True | False | Vehicle registration and proof of insurance. |
| True | False | Knowledge of the operation of wipers, lights, signals, shifting. |
| True | False | Operation and use of seat belts for you and all passengers. |
| True | False | Adjustment of seat mirrors and objects that might obstruct your view. |

4. You should never move or steer the vehicle until you have “cleared the way”.

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| True | False | You must stop or slow down if you cannot see in your direction of travel. |
| True | False | When backing you must watch for kids, toys, pets, approaching vehicles. |
| True | False | You should wait for the defrost to clear the windshield. |
| True | False | You do not have the right of way when backing up. |
| True | False | You are legally required to come to a complete stop at red lights and stop signs. This helps to “clear the way” with traffic and obstacles. |
| True | False | You are considered “at fault” for hitting objects in the road that damage your car, i.e., debris falling from a truck, tires, potholes, etc. |
| True | False | You have large blind spots on both sides of your car, including from the front doors to six feet past your rear bumper. |
| True | False | Trucks have very large blind spots that you can be caught in while passing. |

5. Steering is affected by road conditions, speed, type of road and type of maneuver.

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| True | False | Parking accidents most frequently are caused by drivers steering into a parked car next to them. You must watch both behind and in front of your vehicle to steer clear of other vehicles. |
| True | False | In a skid or slide, ease off the gas and steer towards your original destination. |
| True | False | Inertia and speed will pull you toward the outside of a curve; keep your vision on the inside of the curve to counteract this effect, and slow down. |
| True | False | Do not correct your steering when a tire drops off the pavement edge. Steer straight until you slow down and can ease back on the road. |
| True | False | Steering is best maintained while looking five seconds down the road (front and back), and with your eyes moving. Even at slow speeds objects will close at 50 feet per second, or 150 feet in the three seconds that you could be distracted. |

6. You control your attitude and actions!

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| True | False | You should get out of the way of a tailgater and ignore gestures. |
| True | False | You should allow traffic weavers (dangerous and illegal) to pass by slowing down and giving them room to pass. |
| True | False | You should allow other vehicles to change lanes in front of you by slowing down. |
| True | False | You should ignore phone calls and concentrate on driving. |
| True | False | Weather conditions including fog, rain, snow and darkness, can be adjusted for in slow speeds and by extra caution. |