



TEEN DRIVER CONTRACT

I AGREE TO ADHERE TO THE FOLLOWING RULES
TO MAINTAIN MY DRIVING PRIVILEGES

THE RULES

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- □ I will not operate a phone or mobile device in any way while driving.
- □ I will not drive between the hours of _____ and ____ unless an exception is agreed upon in advance.
- I will always wear a seatbelt and require the same of all my passengers.
- □ I will not drive under the influence of alcohol or drugs.
- I will adhere to all traffic laws, including speed limits, traffic signs, etc.

In the Classroom

- □ I will maintain a grade point average of at least _____
- □ I will complete homework on time and as outlined by my teacher.
- □ I will respect the rules of my teacher and school; and the rights of my peers.

At Home

- □ I will respect and obey my parents, uphold my responsibilities and drive only with their permission.
- I will contribute to the cost of gas, maintenance and insurance as agreed upon with my parents.

Out With Friends

- □ I will stay drug- and alcohol-free.
- I will not drive with more than _____ passengers in my car at a time.
- □ I will not allow anyone else to drive the car without my parents' and their parents' permission.
- □ I will not allow my passengers to behave in a way that distracts me while I am driving.

Other

Parents: add rules, restrictions, commitments, chores, etc., specific to your family.

THE CONSEQUENCES

I understand that driving is a privilege and it is my parents' right to revoke that privilege at any time. If I break any of the rules established in this contract, I face one or more of the following consequences:

- □ I will be responsible for paying the full amount of my auto insurance until further notice.
- □ I will pay \$_____ toward the cost of my auto insurance for _____ months.
- My driving privileges will be revoked for _____weeks/months/ indefinitely.
- □ Other: _____

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Driver: _____ Date: _____

Parent/
Guardian: ______ Date: _____



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INSURANCE TIPS

for Safe, Smart Teen Driving





Texting while driving threatens the lives of drivers and passengers. If an accident is caused by someone texting and driving, insurance may not cover all the damages, and premiums are likely to increase.



A driver using a cell phone is twice as likely to be involved in an accident.¹ And of course, accidents can cause auto insurance premiums to increase.



More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.¹ Setting rules for where and when your teen is allowed to drive can help keep them safe – and limiting the number of miles driven can help lower premiums.



Driving under the influence is dangerous and illegal. It can also directly impact your premiums and even cause your insurance to be canceled.



Many insurance companies offer good student discounts. Check with your provider to determine the minimum grade point average to qualify.



The fatality risk for teen drivers is 3.6 times higher when they drive with passengers.² Plus, teen drivers who ignore restricted driver's license provisions for the number of passengers can lose their insurance coverage altogether.



- $1.\,Do\,Something.org, http://www.dosomething.org/tips and tools/11-facts-about-teen-driving$
- 2. California Department of Motor Vehicles, https://www.dmv.ca.gov