

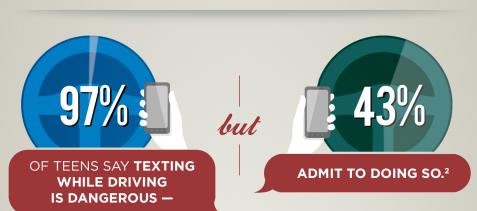
A 16-YEAR-OLD IS



MORE LIKELY TO GET A TRAFFIC TICKET than the average driver.



In most states, traffic tickets for dangerous driving can lead to points on your teen's license which could mean higher premiums or revoked coverage.





If your texting teen causes an accident, insurance may not cover all damages.





IN THEIR FIRST YEAR OF DRIVING.3

drivers could save a bundle on premiums.

Parents who purchase an older car for new

TEEN DRIVERS WITH PASSENGERS ARE

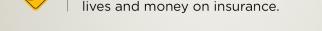


Teen drivers who ignore restricted driving license provisions regarding the number of passengers allowed



in the car may risk losing their insurance coverage.





passengers—tend to make smart decisions, saving



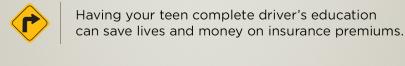
THEM.3



The average



16-YEAR-OLD HAS HAD





A **teen driver contract** helps avoid misunderstandings about the rules and consequences associated with your

TEENS WHOSE PARENTS SET RULES **AND MONITOR BEHAVIOR** ARE

LESS LIKELY to drive intoxicated.5

teen's driving privileges.



AND INSURANCE AT INSUREUONLINE.ORG

GET SMART ABOUT TEEN DRIVING...

- **SOURCES**
- 1. National Highway Traffic Safety Administration, http://www.nhtsa.gov 2. AT&T Teen Driver Survey, May 2012, http://www.att.com/gen/press-room
- 3. Do Something.org, http://www.dosomething.org/tipsandtools/11-facts-about-teen-driving 4. California Department of Motor Vehicles, https://www.dmv.ca.gov 5. Children's Hospital of Philadelphia Research Institute, www.teendrivingsource.org