



# Teen Driver Safety

## Help teens be the best drivers they can be.

The first year of driving experience is crucial. Experience, training, and practice help build confidence on the road—and increase driver safety. Support and guidance will help teens master this new skill.

### Go beyond driver's ed.

Give teen drivers plenty of opportunities behind the wheel.

#### Practice difficult situations together.

Empty parking lots are good places to learn basic maneuvering.

#### Take trips outside the neighborhood.

Help new drivers understand that different kinds of roads can have different hazards.

#### Teach teens to drive in different conditions.

Practice driving in snow, adjusting to the sun, and slowing down in the rain.

### Set clear rules and expectations.

Your guidance is still needed even after the driver's test.

#### Keep mobile devices out of reach.

Encourage all drivers in your household to silence alerts and put phones away.

#### Limit passengers.

Other people in the car can be distracting, and can affect judgment.

#### Stay calm and take it slow.

Let new drivers know they don't have to rush, even when they're running late.

### Inexperience causes trouble behind the wheel.



Most teen driver crashes are due to inexperience, stress, and peer pressure.



Teens are 2.5x more likely to take risks when they add a teen passenger.



Behavioral and social factors cause 90% of all collisions.



Adding a teen driver to your insurance raises your rates as much as 176%.





## teenSMART® Reduce risk and get better rates.

We offer a discount on car insurance when teen drivers complete teenSMART driver training. The program combines online lessons and videos with parent-guided driving practice. New drivers learn to identify road hazards, manage speed, and handle other dangers. Graduates report fewer crashes and improved ability to identify changing risk in traffic.

Participants must be listed household drivers (age 21 and under) with:

- A driver's license or learner's permit
- A licensed parent or adult (25+) to supervise driving lessons
- Internet and minimum technical specifications

The program is \$69.95 for our members with discount code ENUMCLAW. Additional household drivers are \$49.95 each. Visit [adeptdriver.com/enumclaw-teensmart](https://adeptdriver.com/enumclaw-teensmart) to enroll.



## Thoughtful is how we do things.

For us, thoughtful is more than a word—it's the foundation of everything we do. We consider every detail, plan ahead, look out for each other, and do what's right. We're making good things happen, so we can make our members' lives a little bit easier.

## Mutual means we're all in it together.

As a mutual, we aren't owned by stockholders, so we're able to put our members first. We take the time to get to know them and their needs in order to offer coverage that really covers. Because looking out for friends and neighbors means we all enjoy mutual strength and prosperity.



**Serving communities throughout:** Washington • Oregon • Idaho • Utah • Arizona • Montana • Wyoming

The home office of Mutual of Enumclaw Insurance Company and Enumclaw Property & Casualty Insurance Company is located at 1460 Wells Street, Enumclaw, Washington 98022

[www.mutualofenumclaw.com](https://www.mutualofenumclaw.com)

*This information is intended to serve as a general overview. Please contact a local, independent agent for specific coverage details.*