

the **ADVISOR**

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THE ROAD TO SAFETY: TEEN DRIVERS

BEING A NEW DRIVER CAN BE A VERY EXCITING TIME FOR YOUR TEEN. HOWEVER, BECAUSE OF THEIR LACK OF EXPERIENCE, TEENS FACE DIFFERENT TYPES OF DISTRACTIONS THAN ADULTS. Additionally, there is a greater amount of peer pressure from others to practice unsafe driving. As a parent or guardian, there are two factors to consider in attempting to keep your teen driver safe on the road: driving dangers and the right vehicle.

Driving Dangers

There are specific situations in which repeating statistics have shown predictable patterns among teen drivers. The Centers for Disease Control and Prevention (CDC) identifies the following eight danger zones for teen driving:

- **Driver inexperience** – Driver's education classes can teach a new driver the rules of the road and the importance of being safe, but without experience, teens do not face the reality until they're behind the wheel.
- **Driving with teen passengers** – Friends and peers can serve as a great distraction or pressure the driver to act in a way that is unsafe.

- **Nighttime driving** – Teens are twice as likely to crash at night, although fatal crash rates are higher at any time of day.
- **Not using seat belts** – Wearing your seat belt is a safety precaution that all drivers should adhere to. In most states, it also is the law.
- **Distracted driving** – Being safe on the road includes remaining focused on the road at all times.
- **Drowsy driving** – Along with avoiding distractions and staying focused, always being alert is equally important.
- **Reckless driving** – As a new driver, it is difficult to assess risky situations.
- **Impaired driving** – Alcohol can significantly affect one's motor skills. A driver who is impaired puts themselves in danger, as well as drivers and passengers around them.

As a parent or guardian, take time to discuss these situations with your teen. It is important for adults and teens to recognize these dangers, and ensure that teen driving practices are safe and responsible.

The Right Vehicle

In addition to driving safe, another factor parents and guardians should consider is the car their teen is driving. The Insurance Institute for Highway Safety (IIHS) identifies five suggestions for choosing the right vehicle.

- Avoid vehicles that encourage reckless driving, such as sports cars or vehicles with high performance features.
- Choose a stable vehicle that is not prone to easy rollovers.
- Look for vehicles with adequate crash protection.
- Choose a vehicle that is not too small or large, and offers the most safety and crash protection.
- Avoid older vehicles, as older cars may not be updated with today's safety technology.

On the Road to Safety

Like all drivers, it is important for teenage drivers to consistently practice safe driving. Considering the driving dangers and tips to choosing the right vehicle can help keep teens safe on the road. Don't allow a driving mistake to ruin the excitement of being a new driver. ■

TO LEARN MORE ABOUT PROTECTING YOUR HOME AND REDUCING RISK, visit the Personal Lines Consumer Information and Safety Tips section on GuideOne.com.

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PROTECT YOUR HOME WHILE ON VACATION

MANY FAMILIES AND INDIVIDUALS LOOK FORWARD TO GOING ON VACATION AND ENJOYING TIME AWAY FROM HOME. HOWEVER, WITHOUT THE PROPER PRECAUTIONS, AN EMPTY HOUSE CAN BE QUITE INVITING TO INTRUDERS AND OTHER OFFENDERS.

To see that your home is protected while you're away, consider the following suggestions.

Think about utilizing your neighbors for help with tasks, such as bringing in your mail, taking your trash bins to the curb on scheduled pick-up days, or occasionally moving your vehicle if left outside of a garage. Additionally, enable any security systems you may have in place and ensure they are working properly. In terms of the exterior of

your home, set any lights on a motion detector or timer and arrange to have yard work done, if necessary. Within your home, close all the blinds, turn the ringers to your telephone down or off and, depending on when you are vacationing, turn the temperature of your air conditioner or furnace up or down, but don't turn it off.

Before you and your family leave for vacation, make sure you take one final look around your home to see that everything is safe and secure. Time away can be fun for you and your family, but make sure enough steps are taken to see that the fun is not ruined upon your return. For more suggestions and tips, view the **Safety Resources** page under the **"Auto, Home and Life"** tab on GuideOne.com. ■



CONTENTS COVERAGE FOR RELATIVES IN ASSISTED LIVING

DO YOU HAVE A RELATIVE STAYING IN AN ASSISTED LIVING FACILITY? WITH GUIDEONE HOMEOWNERS COVERAGE, POLICYHOLDERS HAVE ACCESS TO ADDITIONAL COVERAGE OPTIONS, SUCH AS CONTENTS COVERAGE FOR ASSISTED LIVING RESIDENT RELATIVES.

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