



South Carolina Department of Insurance

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Media Release

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Teen Driver Safety Week October 19-25: Talk to Your Teen About Safety Behind the Wheel

It's an exciting time in a teen's life. The conversation among friends between classes and during lunch generally involves questions about who will drive to the ball game, what's happening Friday night and when are you getting your driver's license? "While it is a giant step toward independence for our young drivers, it is so important for parents to set the rules before their teen gets behind the wheel," said Ray Farmer, Director of the South Carolina Department of Insurance.

Motor vehicle crashes are the leading cause of death for teens between the ages of 14-18 in the United States. Last year there were 767 deaths on South Carolina roads and 26 of these were teenagers. This year alone, South Carolina has already lost 37 teens to traffic accidents. "It's important to understand that driving is a privilege, not a right for *all* drivers on the road," Director Farmer said. Teen Driver Safety Week is a great opportunity for parents to talk with their teens about the risks they face when driving. Now is the time to lay some ground rules for safe driving. Safe driving rules should include the following:

- No drinking and driving.
- Buckle up! Every Trip. Every time. Front Seat and Back. It's the law.
- Put it down. One text or call could wreck it all.
- Stop speeding before it stops you.
- No more than one passenger at a time.

It is a good idea to set up a driving contract with your teen that outlines their duties and responsibilities when driving and caring for a vehicle. Be sure to include hours which the teen can and cannot drive and the number of miles the teen is allowed to drive per day or week. This contract should be signed by both parents and teens. A copy of a sample contract can be found at this link, http://www.insureonline.org/teen_driver_contract.pdf.

Adding a teen driver to your insurance policy can be expensive. Be sure that you and your teen driver understand how even minor accidents can drive costs upward. Consider the following tips:

- Maintain good driving habits and avoid accidents and moving violations. Many companies grant discounts to drivers whose records have been clean for three or more years.
- Have your teen take a defensive driving course. Some companies offer premium discounts if your teen completes one.
- Encourage your teen to maintain a good grade point average. Many insurance companies offer discounts or preferred rates for teens who maintain good grades.

- Ask your insurance company about an “accident forgiveness” clause that guarantees premiums will not increase after one minor accident.
- Consider raising your policy’s deductible and only allowing your teen to drive the family’s oldest, least expensive car. SUVs, convertibles and sports cars generally cost more to insure.
- Consider installing a smartphone application that limits or prevents texting and driving. South Carolina has a law in place that prohibits texting while driving.

Despite education and preparation, accidents can still occur. Should an accident occur, make sure that everyone knows what steps to take to stay safe and protect their identity. The WreckCheck app found at the following link http://www.insureuonline.org/insureu_games_apps.htm will walk you through the steps of what to do and what not to do following an accident. This app will help collect necessary information at the scene, then immediately e-mail a report to your home and your insurance agent.

Let’s make sure that our young drivers are smart and safe behind the wheel. Talk with them this week and every week.

For more information, please visit the South Carolina Department of Insurance, www.doi.sc.gov or call the Department’s Division of Consumer Services Monday – Thursday 8:00 a.m. – 6:00 p.m. and Friday 8:00 a.m.- 5:00 p.m.

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