

FREMONT INSURANCE TEEN DRIVING CONTRACT

The following Driving Contract is graciously provided by Child Psychologist Dale Wisely, Ph.D. for use by Fremont Insurance and our policyholders.

To the teenager: Check each point to show that you have read and understand it:

- I recognize that driving is a privilege, not a right. The State of Michigan grants this privilege to me, after determining that I meet the basic legal requirements for a driver's license. However, it is also a privilege granted to me by my parent(s), who are under no obligation to allow me to drive and who may withdraw permission for me to drive at any time, as long as they are responsible for me.
- I understand that I will only be allowed to drive when I am willing to abide by the rules and regulations established by my parent(s).
- I recognize that driving a car is a very serious matter.
- I recognize that: Automobile accidents are the leading cause of death in people age 16 to 20. Automobile accidents account for about 1/3 of deaths of people in this age group. About 5,000 teenagers of driving age die in automobile accidents every year. For every one teenager killed, about 100 suffer injuries that are not fatal. Auto accidents are the leading cause of disability related to head and spinal cord injuries. 17-year-old drivers are 6 times as likely to have an MVA as the general population. 16-year-old drivers are 20 times as likely to have an MVA as the general population. Recklessness or errors that I make while driving could lead to the death or injury of passengers in my car, innocent people in other cars, and pedestrians. Among those who could be victims of my driving mistakes are: infants, children, my friends, and parents of children.
- I will abide by laws regulating driving.
- I will observe and abide by posted speed limits.
- I will abide by rules established by my parents. I recognize that these are for my protection and the protection of others. I understand that the car I drive is the property of my parents, regardless of any contribution I make to the purchase of the car. I drive the car only with permission.
- I understand that my parents and I must be able to reach a written agreement in order for me to be permitted to drive.
- I understand that the terms of this agreement may be changed based on how I handle driving in the future. Responsible driving may lead to a more relaxed agreement. Irresponsible behavior will result in "tightening" the agreement and making it stricter.

We will review this agreement for the first time on _____ or on an earlier date if either my parents or I wish to do so.

RULES – CATEGORY A

- I will not drive for 24 hours after my last use of alcohol. There is no acceptable amount of alcohol. If I drink anything alcoholic in ANY AMOUNT, I will not drive for 24 hours.
- I will not drive for 24 hours after my last use of any substance. "Substance" means any drug or chemical, legal or illegal, which would be expected to alter my ability to drive. There is no acceptable amount of any such substance. If I use any drugs I will not drive for 24 hours.
- I will not ride as a passenger with any driver who has used alcohol or any substance as defined in the first two points in Category A.

- If I find myself in a situation as described in the first three points in Category A, I will contact my parents or another designated adult to arrange for transportation.
- I will not engage in any thrill-seeking behavior while driving. I will not drive for recreation. Driving too fast or playing around with a car for fun is NOT ALLOWED.
- I will not allow alcohol or illegal drugs in the car.
- I will inform my parents about any and all accidents and encounters with police.

RULES – CATEGORY B

- I will ask permission to drive to specific locations and will discuss the route planned.
- As I begin driving independently, I will be certain that my parents know where I am.
- I will not make any unscheduled stops or side trips.
- I must ask permission to drive each time I drive. Exceptions to this rule will be given for regularly scheduled transportation (to school, to work, to regular meetings, etc.)
- I will not permit anyone else to drive the car.
- I will limit the number of passengers (not counting parents) to _____. (Recommended: 1 or 2 for new drivers).
- I will not drive on streets, highways, or in areas that are designated as off-limits. I understand that greater flexibility in these matters will come as I gain experience and show that I am honoring the agreement. For the time being, the following roads and areas are to be avoided:

The above listing is not comprehensive. Other roads and areas may be added at any time.

RULES – CATEGORY C

- I will respect weather and road conditions, slowing down as needed for safety. When weather or road conditions are bad, I will in all cases contact my parents to discuss conditions and to get special instructions regarding driving.
- Knowing that judgment is affected by emotions, I will not drive when I am upset or angry. Under these conditions, I will contact my parents for transportation and I reserve the right to maintain my privacy regarding what I am angry or upset about.
- It is my responsibility to protect the car I drive. I will keep it reasonably clean. I understand that I have some specific responsibilities regarding the maintenance of the car as noted below:
- I will not allow my friends to behave in such a way as to damage the car or distract me while driving.
- I will wear my seat belt and shoulder harness at all times and require all passengers to wear seat belts.

- When transporting my friends as passengers, I will be reasonably certain that they have obtained their parents' permission to ride with me.
- I will only give rides to people known to my parents.
- I will obtain my parents' permission to give rides to people.
- I will not allow smoking in the car.
- I recognize that use of beepers, cell phones, and car stereos is distracting. I will pull over to use cell phones and to look at my pager (if applicable).
- I will only adjust the volume of the stereo while driving. I will pull over for other adjustments. (Another option for new drivers: NO use of car radio/stereo for first few weeks).

PENALTIES

- Category A Violations: Indefinite suspension of driving privileges.
- Category B Violations: Suspension of driving privileges for up to six months.
- Category C Violations: Suspension of driving privileges for up to three months.
- Other Violations: Tickets/Moving Violations will result in suspension of driving privileges for a period to be determined by my parents.

REWARDS

Compliance: My parents agree to acknowledge and reward my compliance with this agreement when the agreement is reviewed. However, some of the rules, especially those in Category A, are not negotiable.

FINANCIAL ARRANGEMENTS

Contributions: I will make certain financial contributions to the purchase of the car, maintenance of the car, and the cost of automobile insurance. My contributions are to be as follows:

SPECIAL RESPONSIBILITIES

Errands: I understand that I will accept some responsibility for transportation of family members and running errands, and that my responsibilities in these areas may override my own desires and interests in using the car.

General: I agree that I must be responsible to drive safely and that my parents must believe that I am a relatively responsible person in order to permit me to drive. As a condition for driving, I will take care of my general responsibilities, including school work, employment, and household duties. I will maintain a generally good attitude, conduct, and good will. I understand that my parents may suspend my driving privileges if they judge that I am failing to show responsibility. However, I have a right to ask that their expectations of me in this regard be clear. Therefore, my parents agree to enter into a written agreement about the nature of "being responsible" if I request this.

I agree to abide by the rules in this contract and I accept the consequences and penalties if I do not. I recognize my parent's authority in deciding whether I may drive. That authority is final (as long as they are responsible for me).

SIGNATURES

Driver: _____

Date: _____

Parent(s): _____

Date: _____