

WRECKED. Life and Death on the Road



Farmers created *You're Essential to Safety* — Y.E.S. for short — to help parents and new drivers talk about safe driving. The program includes this Parent Guide and a Parent/New Driver Quiz and Driving Agreement, plus our new video, *WRECKED. Life and Death on the Road*, and its companion workbook.

WRECKED features new drivers who have already learned the devastating consequences of irresponsible driving. The young people who tell their stories in *WRECKED* are still reeling from the crashes they caused. They're sharing their experiences with the hope that nobody else will have to go through what they have.

Along with this brief but important video, the *WRECKED* Roadbook offers thought-provoking information about being safe behind the wheel. It even deals with driving issues of the new millennium, such as road rage and the use of cellular phones.

Ask your Farmers agent about setting up a viewing of *WRECKED. Life and Death on the Road*.

The Farmers Y.E.S. Program is endorsed by the National Highway Traffic Safety Administration, the Insurance Institute for Highway Safety and Mothers Against Drunk Driving.

Drive to survive

10 helpful tips for parents teaching new drivers responsibility behind the wheel.

1. **Practice what you preach.** Remember, new drivers learn by example, too. Your behavior behind the wheel is probably more influential than the driving techniques you teach.
2. **Be proactive.** Long before your new driver actually gets behind the wheel, you can help him or her become aware of safe driving practices.
3. **Lay out the ground rules.** When it's time for your new driver to start driving, set time limits, speed limits, road restrictions and other rules before you start the car.
4. **Practice, practice, practice.** In areas that are open and safe, practice starting, accelerating, turning, stopping and backing up. Remember that good driving habits must become a natural reflex — and that only happens after months and months on the road.
5. **Keep your temper.** Loud voices and big gestures are distracting. If you get angry, calmly instruct your teen to pull off the road.
6. **Map your route.** Have your new driver practice advance route planning before you start driving.
7. **Discuss emergency procedures.** Talk about a variety of emergency situations and keep important phone numbers in the car.
8. **Observe and learn.** Have your new driver point out good and bad driving behaviors displayed by other drivers.
9. **Remember to praise.** Positive reinforcement and compliments can help cement good driving behavior.
10. **Insist on seat belts.** New drivers have lower belt use than adults. Instill the importance of wearing seat belts at all times, whether as a passenger or driver.

Call your Farmers agent for details on the Y.E.S. Program.



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Are you ready for this?



The Farmers® Y.E.S. Program helps parents and new drivers safely get where they belong.

You're **Y.E.S.**
Essential to
Safety

The answer is Y.E.S. You're Essential to Safety.

Parents play a major role in their child's development of safe driving habits.

A parent's style of driving speaks louder than words. An Insurance Institute for Highway Safety study found:

- New drivers whose parents had three or more crashes on their records were 22% more likely to crash at least once, compared to new drivers whose parents had no crashes on their records
- When the parents of a new driver have three or more violations on their records, new drivers are 38% more likely to have a violation on their records, compared with new drivers whose parents have no violations

Many states currently use a three-stage graduated licensing system — and most states are making plans to implement it. This system requires new drivers to be supervised by a licensed driver over 21, insists on seat belt use for the driver and all passengers, and calls for zero tolerance for moving violations and breaking alcohol or drug laws. For complete information about the three-stage graduated licensing system, log on to www.nhtsa.gov.

Regardless of what your state requires, it's smart to create a written agreement of your family's own rules of the road. In addition to the graduated licensing guidelines, here are some things to consider:

- Curfews for weeknights and weekends
- A limit on the number of passengers under age 21
- A policy of the new driver calling home when reaching his or her destination
- The role grades play in driving privileges
- Repercussions for violating the agreement

Ask your Farmers agent about the Y.E.S. Program's Parent/New Driver Quiz and Driving Agreement.

Let's make a difference.

At Farmers, we think too many new drivers are losing their lives due to inexperience behind the wheel.

By participating in the Y.E.S. Program, you're doing your part in trying to reduce crashes by new drivers — the number one killer of young people.

It's true that new drivers face tough odds when they get behind the wheel. But you can help make a difference by knowing — and taking steps to limit — the situations that pose the greatest risks.

- **More than half of the fatal crashes involving new drivers happen between 9 p.m. and 6 a.m.**

New drivers are acquiring less than one-fifth of their miles during this crucial time period.

- **Weekends are the deadliest time to drive**

53% of recent new-driver/motor-vehicle deaths occurred on Friday, Saturday and Sunday.

- **Fatal crashes involving new drivers increase dramatically according to the number of passengers in the vehicle**

A 16-year-old driver is 86% more likely to die in a crash when driving with two passengers than when driving alone and 182% more likely to die with three passengers. The rate for 17-year-olds is even higher.

- **About two of every three new drivers killed in recent motor-vehicle crashes were males**

The rate of nighttime fatal crashes by male drivers ages 16-19 is about four times that of male drivers ages 30-54.

(Source: Insurance Institute for Highway Safety)

It pays to be a safe driver.

Consider the financial factors of driving safely.

For all the excitement and freedom that come with your son or daughter obtaining a driver's license, there's the need for parents to balance that enthusiasm with some reality checks. One of the questions on your mind is probably "who's going to pay for all of this?"

- Consider buying a used vehicle. Look for one in good condition with safety features like antilock brakes and air bags
- Remember that vehicles with safety features tend to have lower insurance rates
- Have your new driver help with gas, car payments and insurance costs. Make it clear that they will also pay for any tickets they receive. This financial obligation increases his or her appreciation of having a car to drive

Ask your local Farmers agent about getting an auto insurance discount through the Y.E.S. Program.

For more information on a safe vehicle for your new driver, including recent crash-test updates, check out these Web sites:

National Highway Traffic Safety Administration
www.nhtsa.gov

Insurance Information Institute
www.iii.org

Insurance Institute for Highway Safety
www.highwaysafety.org



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