

## Young Drivers Contract

We have all experienced the joy and trepidation of our children getting their drivers license. We are so happy for them and scared for them at the same time. The joy of them accomplishing this rite of passage, is newfound freedom as well as a scary situation.

We worry about their driving, will they text while driving? Will their grades suffer? What do we do if they are not following best practices? Having a conversation with you teen can be difficult for many reasons, but a clear cut set of rules and consequences in black and white provides a springboard for discussion.

At Jan Jesberger Insurance, we want to help you with these conversations. We have all been there, sending our children out with their new licenses, so below we have included below our “Young Drivers Contract” to help you.

This is also a good time to review your coverages. The fact that young drivers are more likely to get into accidents may warrant a increase in policy limits, or even a excess liability policy- an umbrella policy may provide the correct coverage that you need, as your assets and exposures change. If we can help, please give us a call at 208-762-2122, or drop us a line at [jan@janjinsurance.com](mailto:jan@janjinsurance.com).

## **YOUNG DRIVER CONTRACT**

In consideration of the PRIVILEGE granted to me by my parents to drive their cars, I AGREE to the following, and I understand that I may forfeit this privilege by my violation of any part of this CONTRACT.

1. I will never lend any car to anybody else and will never allow any person outside my family to drive any car entrusted to me.
2. I understand my driving privilege may be revoked at any time when my driving activities contribute to deterioration of my grades or work habits at home, at school, or at my place of employment.
3. Should I be convicted of any moving traffic violation, I agree to pay the fine from my own funds, plus any surcharge to my parents' insurance premium resulting from my conviction, for as long as the surcharge is in effect.
4. If I am involved in any at-fault accident while I am driving, and this results in surcharge to my parents' insurance premium, I will pay the surcharge during the time it is imposed.
5. I acknowledge that my operation of my parents' cars causes a substantial increase in their insurance premiums, and I will discuss and negotiate with them how this is to be paid.
6. I agree to pay for any damage to my parents' car, not covered by insurance, which occurs while I am driving it, if the damage was my fault.

7. I will never, at any time, drink any alcoholic beverage or consume any substance which can impair my driving ability, before or while I drive any car belonging to my parents or anyone else.
8. I will never talk or send or read text messages on my cell phone while I drive any car belonging to my parents or anyone else.
9. I will never change my radio or CD player or in any other way take my eyes off the road while the vehicle is in motion.
10. I will never transport more passengers than there are seat belts, and I will not drive until everybody is buckled up, including myself.
11. I will maintain the car that I drive in clean condition, inside and out, and will remain aware of its needs for fuel, maintenance, and repairs.

I have read this CONTRACT, I understand it, and I agree to all of its terms.

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Signature of Young Driver

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Witnessed by Parent