



Teenage Drivers 101

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PHD Insurance Brokers, Inc.



PHD History

PHD Insurance Brokers, Inc. was established 42 years ago with the objective of offering comprehensive insurance services to the insurance-buying market.

Since its founding in 1966 PHD has expanded from the office in Orange County to both Los Angeles and the Inland Empire. Three offices now serve the Southern California area with experienced staff and our "PROTECTION TEAM" approach to handling your insurance needs. The sales staff has extensive experience in personal and commercial insurance and can help you insure even the most difficult insurance exposures.

Our Goal

To do all that we do with Pride, Honor, & Determination.

Our Commitment to You

To provide our clients with personalized options at affordable prices is our business. It is our goal to take this one step further by adding a level of service that is unmatched by anyone in the business. It has always been our personal attention to detail and fierce commitment to excellence that has set us apart from our competition.

PHD's Protection Team keeps in close contact with its clients through consumer educational mailings, phone calls and e-mail. In addition to receiving annual policy reviews and updates, clients are regularly apprised of changes which may affect their insurance portfolios and are advised of new products that can provide additional risk protection. Client relations built on trust and integrity have helped PHD build a loyal base of clientele who refer others to us. We believe that the client is the reason PHD is in business.

The PHD Professionals

We at PHD continually strive to meet the growing needs of our customers with Pride, Honor, and Determination. Each sales associate is licensed, and our skilled professional service team is ready to help you at any time. The sales staff conscientiously updates their knowledge of products and services provided to PHD's customers by completing over 15 hours of continuing education courses each year.

PHD Brokers is proud of its multi-lingual staff, offering consultation in **English, Spanish, Vietnamese** and **Portuguese** languages. We are committed to providing today's buyers with the knowledge necessary to purchase the right coverage at the greatest value.

TEENAGERS' QUESTIONS ABOUT AUTO INSURANCE

Why is insurance so expensive for teenage drivers?

The cost of insurance varies from one group of drivers to another because some groups have worse driving records, higher accident rates and more costly accidents than others. The highest insurance rates are charged to male drivers under the age of 25. Teenagers make up 4.8% of all drivers, but account for 17% of drivers in fatal car crashes and 22% of all drivers in all types of crashes.

Can I be added to my parents' auto insurance?

If you drive a family car, you can be added to your parents' policy. However, the cost of the policy will increase. If you have your own car, your parents' company may sell you a separate policy but at a different rate than your parents.

Do I have to be a certain age to buy my own insurance?

No. However, you must have a valid driver's license. Also, in many states you must be 18 before you can own a car without an adult's name on the auto registration.

How often do I have to renew my insurance?

Auto insurance policies usually last six months--some last one year. You will receive a notice when it's time to renew your insurance.

Will my rates go up, or will I lose my insurance if I get into an accident or get a ticket? If you are not at fault in an accident, your insurance should not be affected. If you are at fault, get a ticket for a serious violation (such as drunk driving), or are involved in an accident that racks up expensive property damage, your rates may increase at the time of renewing your policy. You will be categorized into another higher risk group of people who have recently been in an accident. You can no longer be placed in the accident-free group that you were in before the accident.

If I loan a car to a friend who has an accident, is he/she covered by my insurance?

Under most circumstances someone using your car with your permission is covered by your insurance. If the person borrows your car with your permission and is involved in an accident, your insurance will pay just as if you were the driver. However, in some states, some insurers may limit the coverage.

Should I report all accidents to my insurance company?

Yes. You should report all accidents even if you do not end up filing a claim. If you don't report these incidents, you run the risk of being sued by the other people involved, and your insurance company will be at a disadvantage in defending you.

Safe Driving Tips

- 1. ALERT DRIVING** – You need to concentrate on your driving. A person should be well rested, calm, and not under the influence of drugs or alcohol. One of the greatest hazards of roadway driving is drowsiness from lack of sleep or fatigue.
- 2. DEFENSIVE DRIVING** – Always be prepared to react to the other driver. If you cannot avoid an accident, try to remain calm and choose the least dangerous option.
- 3. TWO-SECOND RULE** – Use the two-second rule to determine a safe following distance. Select an object on the road ahead and when the vehicle ahead passes it, start counting one-thousand-one, one-thousand-two. You should not reach the object before you count to one-thousand-two. This scenario applies if the weather conditions are good. If the weather conditions are poor, increase your stopping time.
- 4. MINIMUM AND MAXIMUM SPEEDS** – Driving too fast or too slow may create a dangerous situation for you and other drivers. Weather and traffic conditions may dictate that you drive slower than the posted speed limit.
- 5. STOPPING** – The ability to stop your car safely should be considered when deciding your speed. You should consider your brakes, vehicle design type, condition of the roadway, and the kind of tires you own.
- 6. TRAINS** – Drive carefully across train tracks. Check for a second train after the first one has passed. Never allow your car to be parked on the track if there is not enough room on the other side of track. Do not race a train to the crossing.
- 7. WEATHER CONDITIONS** – Weather can create severe hazards for drivers. Drive carefully in fog, heavy rain, high winds, sleet, and snowstorms.
- 8. EQUIPMENT FAILURE** – Car crashes often happen when equipment fails. Be sure to periodically check to make sure that your car is in good working condition. Regular checkups with a mechanic can help prevent certain equipment failure and extend the life of your car.

Safe Driving Tips for Young Drivers

Driving around school

- Get to school 5 to 10 minutes early and leave 5 minutes late to avoid the mad dash into and out of the parking lots. Many accidents happen when kids are rushing around.
- If your school lot has perpendicular spaces (not angle parking), park in a space you can pull straight out of instead of having to back out. Backing out in crowded lots is tricky.
- Always stop for school buses with flashing lights. The lights mean that students are either getting on or off the bus—and may be crossing the street. Their safety depends on cars obeying this law.
- Go slow.
- Don't leave valuables such as wallets, shoes, leather jackets or sports equipment in your car where they can be seen because they invite break-ins.

Driving around town

- Avoid making left hand turns across busy intersections that don't have turn signals. It takes a while to learn how to gage the oncoming traffic. Better to go down a block or two until you come to a light, or plan a route that doesn't need this turn.
- Don't make assumptions about what other drivers are going to do. The only thing you can assume about another driver with a turn signal on is that he has a turn signal on. He might not be turning at all and forgot to turn it off the last time he used it, or he has changed his mind.
- When there's an obstruction in your lane, wait for oncoming traffic to clear before you pull around. Just because someone's blocking your lane doesn't mean that you have the right of way in the next or oncoming lane.
- Watch out for aggressive drivers, and try to stay out of their way. They are the cause of a lot of accidents –especially on the freeways.
- Watch out for anything that is connected to the U. S. Mail. (This tip submitted by someone who had run-ins with a mailbox, a mail delivery truck, and a fender bender in front of the post office.)
- Don't do anything that will cause another car's driver to slam on the brakes—such as pulling out in front of him or swerving into his lane.

Driving in bad weather

- Turn your headlights on anytime you need to turn your windshield wipers on—in rain, fog, sleet, freezing rain, or snow. It will help your visibility – and also help other drivers see you. It is now the law in California.
- Double the space you normally leave between you and the next car. You'll need more space to stop on slick roads.
- Brake gently.

- Make sure that your exhaust tailpipe is clear if you've had to dig your car out of snow or ice, or if you've backed into a snow bank. If your tail pipe is blocked, you could get sick or die from carbon monoxide poisoning.
- When driving on slippery surfaces such as ice or snow, use gentle pressure on the accelerator pedal when starting. If your wheels start to spin, let up on the accelerator until traction returns.
- Check that windshield washer works – you may need it in snow and sleet.
- Braking in bad weather can be tricky. If braking on wet roads with ABS (anti-lock) brakes, do not pump the brakes. If you skid on non-ABS brakes and your wheels lock up, let up on the brakes to unlock the wheels, then brake gently.
- Listen to radio traffic reports and adjust your travel plans accordingly.
- Keep windows and windshield clear. Make sure wipers are working.
- Leave a window open a little bit to keep windshield from fogging up and to give you fresh air.
- Watch for danger spots ahead. You've probably heard that bridges and overpasses may freeze before the roads do.
- When starting out in bad weather, test your brakes to see how far it takes you to stop.
- If you are stuck in ice or snow, try putting your floor mats under the edge of the tires to give them traction.

General tips

- Always wear your seat belt- and make sure all passengers buckle up, too.
- Adjust your car's headrest to a height behind your head-not your neck-to minimize whiplash in case you're in an accident.
- Never try to fit more people in the car than you have seatbelts for them to use.
- Obey the speed limits. Going too fast gives you less time to stop or react. Excess speed is one of the main causes of teenage accidents.
- Don't run red lights.
- Use turn signals to indicate your intention to turn or to change lanes. Turn it on to give the cars behind you enough time to react before you take the action. Also, make sure the signals turn off after you've completed the action.
- When light turns green, make sure intersection clears before you go.
- Don't drive like you own the road; drive like you own the car.
- Make sure your windshield is clean. At sunrise and sunset, light reflecting off you dirty windshield can momentarily blind you from seeing what's going on.
- Don't blast the radio. You might miss hearing a siren or a horn that could warn you of possible trouble.
- Make sure your garage door is completely open before backing out of it.
- Drive into your garage straight, not on an angle.
- Make sure your car has gas in it. Don't ride around with the gauge on empty – who knows where you might get stranded.
- Don't drink and drive, and don't ride with anyone who has been drinking. Call parents or friends to take you home if you need a ride.

- Don't take drugs or drive if you've taken any. Don't ride with anyone who has been using drugs. Even some over-the-counter drugs can make you drowsy, so check labels for warnings.
- Don't drive with small children or even small teenage friends as passengers in a front seat that has a passenger-side air bag. They should be buckled up in the back seat.
- Don't talk on a cell or car phone, put on make-up, comb your hair, or eat while driving.
- Don't fiddle with the radio while you are driving. It's better to wait until you can pull over and stop to adjust the radio as it takes only a few seconds of distraction to cause an accident.
- Use good quality tires and make sure they are inflated to the right pressure as suggested by your owner's manual.
- Maintain your car. Bald tires, a slipping transmission, or a hesitant engine could lead to accidents.
- Use headlights during daylight driving, especially on long stretches of desert highway and rural roads to make you more visible to oncoming drivers.
- Select a designated driver who does not drink if going out for a night on the town with friends. Drinking and driving do not mix!
- Watch out for potholes, especially after bad weather.
- Be on the lookout for motorcycles, bikes, and pedestrians.

To pass, or not to pass

- Don't pass when there is a solid yellow line on your side.
- Don't pass when you're uncertain there is enough time or space.
- Don't pass when you can't see around a curve or over a hill.
- Don't pass tractors or trucks or other vehicles on two-lane roads when you can't see around them.
- Don't pass in hazardous weather conditions.
- Don't pass when another car is coming towards you in the opposite lane.
- Don't pass when a car is passing you.
- Don't pass when there is construction or road work.
- Don't pass when the car in front of you is going the maximum speed limit.
- Don't pass when on narrow roads, bridges, or in tunnels.
- Pass with caution only if there's a dotted line on your side.
- Pass with caution when you have checked that the passing lane is clear.
- Pass with caution when you have made sure that you have plenty of space to do so safely.
- Signal before you pass.
- Pass at least ten miles per hour faster than the car you're passing, while not exceeding the speed limit.
- Make sure you have cleared the passed car with enough space before pulling back into your lane.

Major factors in accidents

- Speed

- Alcohol and drugs
- Ignoring right-of-way
- Tailgating
- Improper passing and driving to the left of center
- Fatigue
- Reckless driving

Danger signs for fatigue

- Drowsiness can sneak up on you when you're driving, especially late at night.
- Yawning a lot
- Having trouble keeping eyes open
- Not being able to concentrate
- Not remembering the last few minutes or seconds
- Jerking of your head or body from the brink of falling asleep
- Car wanders from the road or into another lane

What to do for fatigue

- Slow down
- Pull off road into a safe parking space
- Call home if you can
- Talk to passenger if you have one
- Turn radio to a lively station – try singing
- Roll down window and get some fresh air for a few minutes, or turn vent on full blast
- Make a stop – use the bathroom, get a soda or coffee to drink

Buying a used car

- Look for a used car that has airbags.
- Check the Consumer Guide Used Car Rating information for a listing of the good and bad points of used cars.
- Check the horn, lights, heat, air-conditioning, brakes, seat belts, steering, and seats out before you buy. Also look for evidence that indicates the car was in a major accident.
- Check with previous owner for the car's accident and maintenance record. Some states will send you a car's history for a fee if you provide the car's identification number.
- Have a trusted mechanic go over the car and alert you to any potential problems.
- Check the car for evidence of tampering like any marks on the odometer or numbers that don't line up.
- Look at the tires. If the odometer reads less than 25,000 miles, the car should have the original tires –and they should all be the same brand and probably radials.

DISTRACTIONS FUEL TEENS' CRASHES

More teenagers are heeding warnings about drinking and driving, but they routinely face behind-the-wheel distractions from mobile phones to passengers that contribute to thousands of fatal crashes every year. Teens often take the wheel amid commotion, angst or fatigue that would be challenging even for older drivers.

Researchers found that one teenage passenger with a teen driver doubles the risk of a fatal crash, while the risk is five times higher when two or more teens ride along. Nearly 90% of teens reported seeing peers drive while talking on cell phones and more than half spotted drivers using hand-held games, listening devices or sending text messages. About 75 % said they see teens driving while tired or struggling with powerful emotions, such as worries about grades or relationships.

Researchers say they will use the study to push for legislation such as stricter requirements for graduated drivers licenses, which can include mandated supervised driving with parents, night driving curfews and passenger restrictions.

Driving While on Cell Phone Worse Than Driving While Drunk

Maneuvering through traffic while talking on the phone increases the likelihood of an accident five-fold and is actually more dangerous than driving drunk, U. S. researchers report. That finding held true whether the driver was holding a cell phone or using a hands-free device, the researchers noted.

“As a society, we have agreed on not tolerating the risk associated with drunk driving,” said researcher Frank Drews, an assistant professor of psychology at the University of Utah. “This study shows us that somebody who is conversing on a cell phone is exposing him or herself and others to a similar risk – cell phones actually are a higher risk,” he said. According to his team’s report, there was a difference between the behaviors of drunk drivers and those who were talking on the phone. Drunk drivers tended to be aggressive, while those talking on the phone were more sluggish. In addition, the researchers found talking on the phone reduces reaction time by 9% in terms of braking and 19% in terms of picking up speed after braking. “This is significant, because it has an impact on traffic as a system,” Drews said.

In response to safety concerns, some states have outlawed the use of hand-held cell phones while driving. But that type of legislation may not be effective, because the Utah researchers found no difference in driver performance whether the driver was holding the phone or talking on a hands-free model. “We have seen again and again that there is no difference between devices. The problem is the conversation. Drivers are not perceiving the driving environment. We found 50% of the visual information wasn’t processed at all—this could be a red light. This increases the risk of getting into an accident dramatically,” said Drews.

The reason that there aren’t more accidents linked to cell phone use is probably due to the reactions of other – more alert – drivers. It is speculated that these drivers are compensating for the errors caused by cell phone users.

A National Highway Traffic Safety Administration’s recently completed study showed that 75% of all traffic accidents were preceded by some type of driver distraction. Rae Tyson, spokesman for the NHTSA pointed out that talking on the phone is very different than talking to the person in the passenger seat. “The passenger has some situational awareness, whereas a person on the phone has no idea what you are dealing with on the road,” he said. “We realize that a lot of people believe that they can multi-task, but it’s that moment when you need your full attention, and it’s not there because you are busy talking, that you increase the likelihood that you are going to be involved in a crash,” he said. Tyson concludes by stating, “Our recommendation is that you should not talk on the phone while driving, whether it’s a hand-held or hand-free device.”

10 Most Dangerous Foods to Eat on the Road

Eating while you drive is one of the most distracting things you can do, according to several recent surveys by insurance companies and data from the National Highway Traffic Safety Administration (NHTSA). According to one survey, eating while driving ranks as the No. 2 driving distraction. Fifty-seven percent of drivers surveyed say they eat and drive. Some drivers say they'd love a microwave in their car. Here are the top 10 food offenders:

1. **Coffee** - It always finds a way out of the cup.
2. **Hot soup**- Many people drink it like coffee. Same effects.
3. **Tacos** - A food that can disassemble itself without much help, leaving your car looking like a salad bar.
4. **Chili** - Dangerous drips and slops down the front of clothing.
5. **Hamburgers**- Grease, ketchup, mustard on your hands, your clothes and the steering wheel.
6. **Barbeque** - Spicy and dicey. There is the temptation to lick your fingers. More grease on the steering wheel.
7. **Fried chicken** - Ditto. Grease coats everything you touch.
8. **Jelly or cream-filled doughnuts** - Dangers relate to oozing while cruising. Raspberry jelly stains difficult to remove.
9. **Soft drinks** - Prone to spills and sudden fizzing if car makes sudden movements. Cola fizz in the nose is perilous while driving.
10. **Chocolate** - Tempting but treacherous. Try to clean it off the steering wheel, and you're likely to end up swerving.

The difficulty in pinning down the exact cause of accidents lies in separating distractions such as cell phone use, talking to passengers, reading the newspaper, and eating. All are dangerous to engage in while trying to operate a two-ton piece of machinery.

The No. 1 distraction, noted by 62% of surveyed drivers, is tuning the radio, and No. 3, noted by 56% of drivers, is turning around to talk with passengers. Interestingly, only 29% of drivers surveyed listed talking on a cell phone as a distracting activity in which they engage. A survey of 1000 drivers found that more than 70% of drivers say they eat while driving, with 83% indicating they drink coffee, juice or soda while driving.

Parent/Teen Driving Agreement

I, _____, being a licensed driver, do hereby agree with my parent (s) or guardian to the following responsibilities when I drive:

1. I will drive any car as carefully and cautiously as I can, knowing that I may be legally responsible for my acts.
2. I fully recognize that a car is not a toy but a machine that has the power to kill and injure.
3. I will not drive above the legal speed limit posted, nor will I attempt to impress other by disobeying speed limits.
4. Because I am fully aware of the risks involved in driving after drinking, I will not allow the car to be driven by anyone who is under the influence of drugs or alcohol, including myself.
5. I will always slow down and look both ways at intersections, especially in school zones and at crosswalks. I will pay attention to signals at all railroad crossings.
6. I will adhere to all curfews and restricted driving hours. I will always call home if I expect to be late.
7. I will not street race regardless of how much of a temptation it might be to do so.
8. I will not attempt to drive if I am feeling sleepy.
9. I will obey all street and highway signs, traffic lights, stop signs, and traffic laws.
10. I will always wear my seat belt, make sure all passengers are belted and keep car doors locked.
11. I will limit the number of passengers to the number of seat belts in the car.

Should I fail to heed this agreement, I understand the consequences including the possibility of losing all driving privileges and being prosecuted for causing harm to others and myself. I could also place my family in serious financial jeopardy if I am careless behind the wheel of the car.

I am signing this family agreement of my own free will on this day, _____.

(Teen Signature)

(Parent/Guardian Signature)

We hope you found this information to be both educational and useful in making decisions when behind the wheel of your automobile.

If you have any questions regarding insurance related matters, feel free to contact us by phone or visit us on the web.

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