

# A.D. Dern Insurance Agency, Inc.

2358 San Pablo Ave. Pinole, CA 94564-1705  
Tel: (510) 724-6456 or (707) 645-1321  
Fax: (510) 724-6015

**Complete this form if the insured or any operator is under 25 and single or under 21 and married.**

**TO BE COMPLETED BY THE YOUNG DRIVER IN OWN HANDWRITING**

**YOUNG DRIVER QUESTIONNAIRE**

Name of Insured: \_\_\_\_\_

Policy No. \_\_\_\_\_

1. Name of young driver \_\_\_\_\_  
Date of birth: \_\_\_\_\_
2. (a) Do you reside with your parents? \_\_\_\_\_  
If not, where? \_\_\_\_\_  
(b) Ages of your brothers \_\_\_\_\_ and sisters \_\_\_\_\_  
\_\_\_\_\_ who reside with your parents.
3. What school do you or will attend? \_\_\_\_\_  
Where? \_\_\_\_\_

Circle highest Grade completed:	Grade Average (Use A, B, C, D, F scale)
7 8 9 Junior High	_____
10 11 12 High School	_____
1 2 3 4 College	_____

4. Have you ever been expelled, suspended, or placed on probation by any school? \_\_\_\_\_ If yes, explain \_\_\_\_\_  
\_\_\_\_\_
5. Describe your use of (a) Alcoholic Beverages \_\_\_\_\_  
(b) Drugs \_\_\_\_\_
6. Name of employer, if any \_\_\_\_\_  
Describe occupational duties \_\_\_\_\_
7. How many days per week will you drive (a) for pleasure? \_\_\_\_\_  
(b) to school or work? \_\_\_\_\_ Which car? \_\_\_\_\_ Distance to work or school (one way) \_\_\_\_\_
8. Describe limitations, if any, imposed on your driving by your parents \_\_\_\_\_  
\_\_\_\_\_
9. Are you aware that lending your car to others who are not members of your family may jeopardize your insurance? \_\_\_\_\_
10. Have you ever had auto insurance declined or cancelled? \_\_\_\_\_
11. Drivers license number \_\_\_\_\_
12. Has your driver's license ever been suspended or revoked? \_\_\_\_\_
13. Have you ever been convicted of or paid a fine for a violation of any traffic law (other than parking)? \_\_\_\_\_  
\_\_\_\_\_

Give dates and details \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

14. Have you ever been involved in an accident (as a driver)? \_\_\_\_\_  
Give dates and details \_\_\_\_\_  
\_\_\_\_\_
15. How long have you been driving automobiles? \_\_\_\_\_
16. Have you ever taken a driver training course in high school?
17. Have you ever been arrested or detained for any reason other than a traffic violation? \_\_\_\_\_  
If yes, give dates and details \_\_\_\_\_  
\_\_\_\_\_
18. Do you own an automobile? \_\_\_\_\_ Have you contributed toward the purchase of any car in the household? \_\_\_\_\_  
If either answer is yes, which car? \_\_\_\_\_  
\_\_\_\_\_
19. Is the automobile you operate equipped with any of the following?
 

<input type="checkbox"/> Special or modified carburetor	<input type="checkbox"/> Turbocharger
<input type="checkbox"/> Headers or special mufflers	<input type="checkbox"/> Mag or chrome wheels
<input type="checkbox"/> Stick Shift	
<input type="checkbox"/> Altered body height (raised or lowered)	
<input type="checkbox"/> Custom or special paint job – Describe _____	

  
Describe any other alterations or special equipment \_\_\_\_\_  
\_\_\_\_\_
20. Rear wheel tire size of the car you operate \_\_\_\_\_
21. Engine size of the car you operate: cu. in. \_\_\_\_\_ horsepower \_\_\_\_\_
22. Is a car furnished by an employer for either parent's use? \_\_\_\_\_

Date \_\_\_\_\_

Signature of Young Driver \_\_\_\_\_

**If the young driver is a student, please provide a copy of the most recent Report Card / Grades as provided by the school administrator or registrar.**

After completion of these forms by the Young Driver, please call our Agency at (510) 724-6456 or (707) 645-1321 to make an appointment for the young driver to be interviewed with one of our staff.  
This is requirement prior to adding the young driver to an existing policy.



# GOOD STUDENT/DRIVER TRAINING

SET TAB STOPS AT ARROWS  
DATE (MM/DD/YY)

PRODUCER

CODE                      SUB CODE

NAME AND MAILING ADDRESS (INCLUDE ZIP CODE)

COMPANY/PLAN	POLICY NUMBER	NEW REN'L	EFFECTIVE DATE	EXPIRATION DATE
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## STUDENT INFORMATION

NAME OF STUDENT

FULL TIME	<input type="checkbox"/> FRESHMAN	<input type="checkbox"/> SOPHOMORE	<input type="checkbox"/> JUNIOR	<input type="checkbox"/> SENIOR
PART TIME				

NAME AND ADDRESS OF SCHOOL

## GOOD STUDENT CERTIFICATE

TO BE COMPLETED BY SCHOOL OFFICIAL

The scholastic records for the immediately preceding semester (or comparable period) show that this student has attained one or more of the following:

- ranked among the upper 20% of his class scholastically; or
- in a school using letter grades, had a grade average of "B" (if the system of letter grading cannot be averaged, no grade shall be below "B"); or
- had a grade average of at least 3 points on a 4 point scale (or its equivalent); or
- was included in "Dean's List" or "Honor Roll" (or other comparable list for scholastic achievement).

## DRIVER TRAINING CERTIFICATE

TO BE COMPLETED BY REPRESENTATIVE

This is to certify that the student has successfully completed:

- \_\_\_\_\_ clock hours of classroom instruction; AND
- \_\_\_\_\_ clock hours on the average per student for actual driving experience in the practice driving phase (exclusive of observation time in the car); AND/OR
- \_\_\_\_\_ clock hours on the average per student in an approved device which simulates practice driving.

DATE (MM/DD/YY)	NAME AND TITLE OF SCHOOL OFFICIAL	AUTHORIZED SIGNATURE
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## TEEN DRIVING

# A Guide for Parents

Teens: The toughest audience you'll ever love

10 ways you can help your teen

What parents don't know that could hurt them

Teen Driving Contract

Behind the Wheel Worksheet

## Teens: The toughest audience you'll ever love.

Think Jay Leno has a tough time keeping his audience entertained? Think making yourself heard at the drive-through window is rough? They pale in comparison to trying to get a message across to a teen. But you're parents; we don't really have to tell you that, do we?

It's true that teens can be a tough audience, but that doesn't mean they're not listening. Believe it or not, studies have shown that kids do listen to what their parents, teachers and other role models say. It just doesn't always seem like it at the time.

## It's a big job but probably the most important one you have to do.

Having babies, and keeping them fed and clothed during the first few years, is not always easy but the fact that you have all the control during these early days works in your favor. Fast-forward a dozen or more years and now you have a teenager with his or her own ideas, friends and resources. Suddenly, they can make plans and get places without your help. Scary thought, isn't it? Once they get behind the wheel of a car, or ride along with a friend, it's important that your teen knows the risks as well as the rewards of the open road. Making sure your teen is safe during these times requires understanding, involvement and firmly set limits. Here's why:

**Teens are at a greater risk for accidents and fatalities than any other group of drivers. No big surprise, right? There are a number of reasons for this sobering statistic but they fall into four factors:**

- Inexperience
- Risk-taking behaviors
- Immaturity
- Greater risk exposure

### **Inexperience**

Nothing makes a new driver a better driver than more time behind the wheel. And there's no way to get more experience other than actually driving. Kind of a Catch 22, isn't it? The best way to have your teen gain the advantage of experience is to make sure they increase their skill level steadily, rather than just jumping in and heading off. Short trips in daylight hours, with a maximum of one additional passenger (preferably you) riding along for the first few months, will be a big help. And it's even more important that you are in the car with your teen when they might encounter unusually high traffic, weather-related conditions such as rain, snow or fog, and other high-risk times, such as night and dusk driving. While your teen is gaining experience under these less-than-optimum conditions, it is smart to have Mom or Dad along. That doesn't mean they are going to like it, but that's not the point, right?

### **Risk-taking behaviors**

Call it the vigor of youth. Call it simply showing off. However you describe it, teens somehow feel they are invincible. You probably remember that feeling yourself. Caught up in the moment, and often with friend's encouragement, young drivers can find themselves taking a risk they wouldn't dream of if Mom or Dad were sitting beside them in the passenger seat. This is a time to set behavior expectations with your teen and let them know clearly what the consequences are to breaking your rules. One important way to "drive this point home" is to remember you are a role model. Your actions behind the wheel probably influence your kids more than you realize and, believe it or not, as much as it seems that their heads are elsewhere most of the time, your kids really are watching and listening to what you do and say.

### **Immaturity**

You've watched your child grow and seen them advance in confidence along with their increased size. For some teens, emotional maturity is an obvious and instinctive result. If this describes your child, lucky you. But for many parents, their teen's maturity is a slowly evolving process, built on experience and observation. For a new driver, maturity can come with practice or be brought home with sobering swiftness in the form of the first fender bender, speeding ticket or more tragic circumstances. Realizing that each individual matures at a different rate, and supporting your son or daughter through this tumultuous phase, instills belief in themselves and solidifies the bonds between you.

### **Greater risk exposure**

Saturday night. 11:30. Slick pavement on a fast road. Too many friends for the number of seatbelts in a small car. The radio blaring. Maybe a drink, maybe not. Teens don't often go out looking for this much trouble but it can find them surprisingly fast. What might start out with just one friend, a stop for fast food and home by ten, can quickly become an evening that gets bigger, later and more dangerous. Teens don't always have the best judgment in realizing when things are getting out of control. For the sake of looking cool, they can get caught up in the excitement of the moment. Setting firm limits with your teen, even if it makes you look like the bad guy, can help your son or daughter get out of a potentially hazardous situation.

## 10 ways you can help your teen:

### 1. Establish rules and stick to them.

Sit down with your teen well before the big day and explain the rules or, better yet, develop them together so your teen is more involved. (You'll get much more of their attention if they are not holding a key in their hand.) And don't think a once-over will cover you. Be sure it's crystal clear so there's no bargaining allowed later.

### 2. Set a good example.

Teens are watching, listening and learning from what you do and say behind the wheel. Aggressive or distracted driving, speeding, failing to buckle up, using a cell phone while driving or driving after drinking all send messages to your teen.

### 3. Agree to a driver's contract and sign it.

We've included both the Teen Driving Contract and the Behind the Wheel Worksheet at the end of this document but feel free to create your own, based on your rules. Be sure you both read, agree and sign them.

### 4. Don't be afraid to take away privileges.

Tough times call for tough measures and being unpopular now is better than being sorry later. Chances are, it will make your teen think twice next time.

### 5. Insist on seat belts at all times.

Unbelievably, almost 50 percent of passengers and drivers fail to use their seat belt. That's not just teenagers either; plenty of adults fail to use their seat belt regularly. Remember to model the behavior you expect of your teen.

### 6. Limit the number of passengers riding with your teen.

The show-off, distraction and risk-taking quotients all go way up in proportion to the number of passengers in a vehicle.

### 7. Discourage cell phone use.

Yes, they're popular, and useful in emergencies, but make sure your teen knows that dialing or talking on a cell phone while driving is one of the easiest ways to lose focus on the road and one of the quickest ways to cause a collision. Encourage them to pull over or hand the phone to a passenger. Again, be sure your behavior reinforces this important safety rule.

### 8. Restrict night driving.

Teens are four times more likely to be killed driving at night, with 41 percent of all teen vehicle deaths occurring between 9 p.m. and 6 a.m.

### 9. Have a no-tolerance policy for alcohol for minors.

There's a good reason it's against the law. And the penalties are enough to make a teen think twice.

### 10. Reward the good stuff, and remember to praise accomplishment.

Telling your teen that you are proud of their good driving habits, or creating a reward for six-months of driving with no tickets or accidents, shows your teen that you are on their side.

## **What parents don't know that could hurt them.**

We've told you about driving dangers and typical teen behaviors. Now, this message is for you.

The hard truth is, when you add a teen driver to your auto insurance policy, you are assuming responsibility for their actions. If your child is a minor and gets into a serious accident where property and lives are at stake, the ramifications are not just emotional. An injured party or property owner could go after your assets and the costs are often staggering. That's the last thing any of us wants to happen, but it could.

It's always a good idea to make sure you have adequate insurance to cover any exposure, but with a teen driver in the house, the risk becomes even bigger. So give it some thought, and be sure to talk with your SAFECO agent (you might want to bring your teen along) to determine the appropriate coverages when you have a new driver in the family.

## Teen Driving Contract

### TEEN

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**I will drive safely:**

I agree to operate the car safely and follow safety rules including wearing my seat belt at all times, not using a cell phone when driving and obeying speed limits.

**I won't drive with drugs or alcohol in my system:**

I agree not to drive after drinking or using an intoxicant, whether a legal or prescription drug.

**I won't get in the car with an unsafe driver:**

Or with someone who has been drinking, using drugs, legal or not, or someone who is an aggressive or unsafe driver.

**I promise to call you:**

If I am ever in a situation where I need a ride home, I know you will pick me up, no questions asked. I know that you will want to talk it over with me the next day, and I agree to talk with you then.

## Teen Driving Contract, continued

### PARENT

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**I will pick you up when you call:**

No matter what has happened, even if you have broken every rule. I will make sure you get home safe and I won't bug you about it then. However, I will want to talk to you about it the next day.

**I will set a good example:**

I will follow the same rules of the road we set for you. I will not drive while impaired and will follow all traffic and safety rules.

**I agree to the above as we discussed.**

Teen Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Behind the Wheel

**A worksheet to help parents and teens discuss the rules of automobile usage and consequences for breaking those rules.**

### 1. Usage

When am I allowed to use the car? When do I need to ask special permission to use the car?

*Agreement:*

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*Consequence:*

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### 2. Limits of driving area

How far can I drive?

*Agreement:*

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*Consequence:*

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### 3. Number of passengers

How many passengers can I have in the car at once? When does this restriction change?

*Agreement:*

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*Consequence:*

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## Behind the Wheel, continued

### 4. Curfew

When am I expected home?

Agreement:

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Consequence:

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### 5. Upkeep

What maintenance is my responsibility?

Agreement:

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Consequence:

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### 6. Shared expenses

Who pays for gas? \_\_\_\_\_

Who pays for insurance? \_\_\_\_\_

Agreement:

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Consequence:

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**I agree to the above as we discussed.**

Teen Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Parent Signature: \_\_\_\_\_ Date: \_\_\_\_\_

