

HOW TO PREPARE YOUR TEEN FOR THE ROAD



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INTRODUCTION

“There is a wealth of information specific to Texas. This guide will pinpoint all of the relevant information about Texas laws geared towards teenagers, taking the driving test and general information about Texas roadways.”

Obtaining a driver license is a rite of passage for Texas teens and their parents. For teens, the privilege of driving involves important, new responsibilities and more independence. For parents, it is entirely understandable to have some mixed feelings of excitement and worry, as this new chapter of your family’s life unfolds. It is an exciting transition.

We have children ourselves and we share your feelings of excitement tinged with some natural parental concern. That is why our law firm has developed this eBook, entitled How to Prepare Your Teen for the Road.

We wanted to share information to make Texas roadways safer for young drivers and to answer some of the questions that parents may have about the process of obtaining a driver license. Many of the licensing requirements may have changed since parents themselves were teenagers applying for their first Texas driver license.

It is important for parents to educate their teen drivers about the importance of defensive driving. The most recent statistics from the Texas Department of Transportation showed that more than 300 teen drivers were involved in fatal car crashes in 2014, and more than 1,800 of those wrecks involving teens resulted in incapacitating injuries.

The lawyers at Herrman & Herrman know that such sobering statistics are why parents feel so understandably nervous once their teen gets behind the wheel.

Try not to worry. In this eBook, you will find tips on how to begin conversations about driving with your child that are conflict-free. You can get guidance about how to

write a safe driving pledge that establishes family expectations about driving and links to samples so that you don't have to start from scratch.

There are many aspects to consider when your teen enters the Texas Graduated Driver License program. There is making sure he or she gets enough experience before driving independently to ensuring that you have chosen the best vehicle for them. That's not to mention figuring out how to talk to your teenager about safe driving – especially since many parents don't feel that their teens listen to them much anyway.

There is a wealth of information specific to Texas. This guide will pinpoint all of the relevant information about Texas laws geared towards teenagers, taking the driving test and general information about Texas roadways. You can also learn about the state's car insurance regulations and get tips for car maintenance.

At the end, you will find a quiz that both you and your teen can take that tests your knowledge of safe driving principles. The quiz can be a fun way to get the family talking about road rules without the formality of a written test.

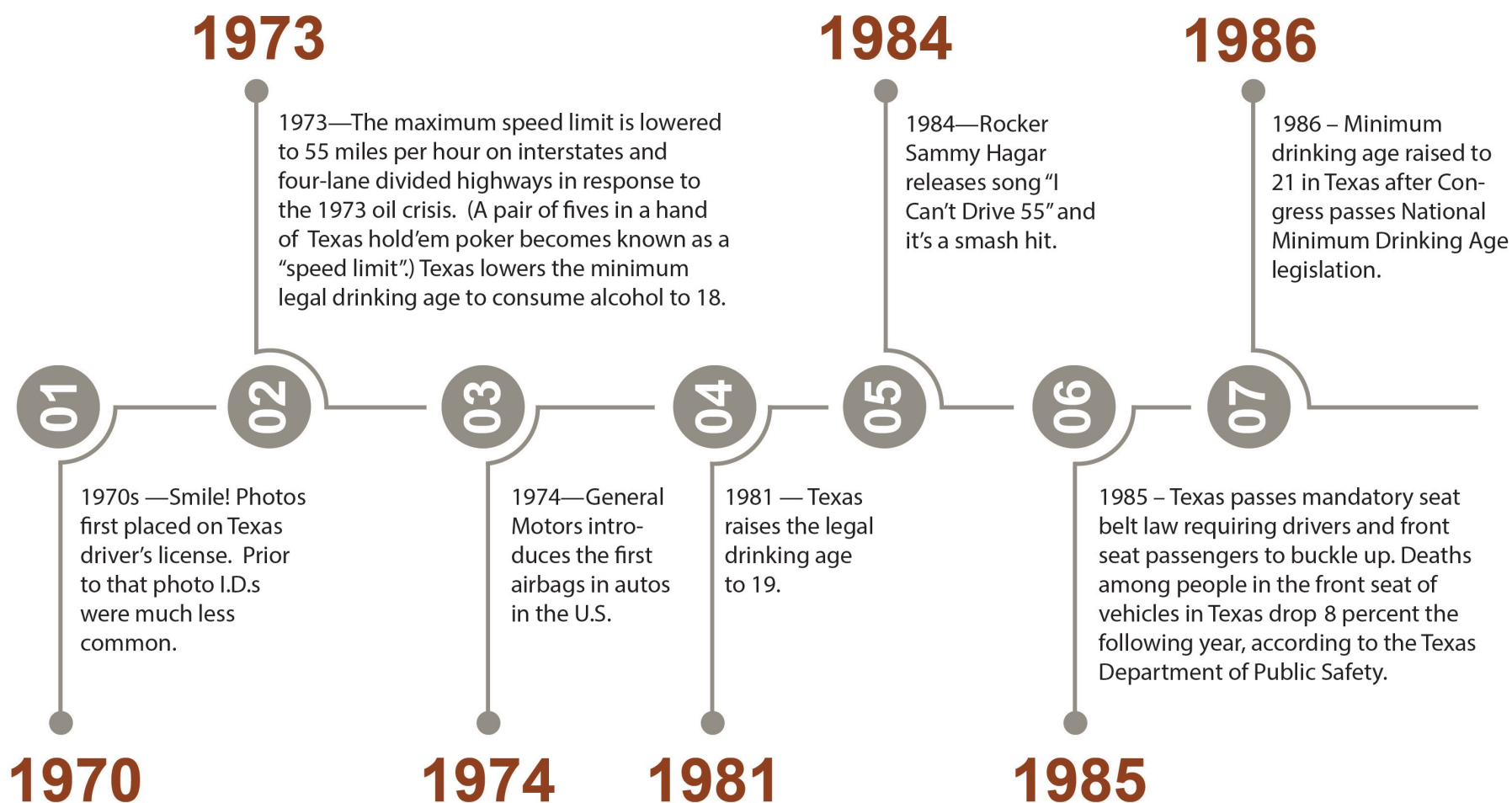
The law firm of Herrman & Herrman hopes that this eBook will provide helpful information for the parents of teen drivers. Our aim is to give you something more – some peace of mind that you have taken the necessary steps to prepare your teenager for driving as he or she takes another important step towards adulthood.

Most parents with a newly licensed teen driver have mixed feelings. There's joy at watching their child go through an exciting rite of passage and the bittersweet realization that their baby is growing up – and then there is concern. And it's a perfectly natural, well-founded emotion.

CHAPTER 1

CHANGES IN DRIVING AND HIGHWAY SAFETY OVER THE DECADES

Much has changed in recent decades for Texas teenagers who are getting drivers' licenses. More vehicles are on the roads of Texas. Cars have many more standard safety features such as stability control and anti-lock brakes. The number of traffic deaths has trended downward even as speed limits have increased. Young drivers today face more electronic distractions, including the danger of cells phones, than their parents did when they started driving. Yet some things remain the same. Teen drivers are still more likely to be in an accident than older, more experienced drivers and need to learn to drive defensively.





2001

2001—Teens in the Driver Seat, a peer-to-peer approach to driving safety, starts in San Antonio. The program expands to more than 500 high schools. The number of fatal crashes in Texas involving drivers ages 16 to 19 has dropped every year since 2002, the only state where that has happened

2012

Texas now has almost 3,600 miles of highway posted with speed limits of 75 miles per hour or higher.

2012—Increasing awareness of cell phones as teen driver distraction. Ten percent of teen drivers involved in fatal crashes in 2012 were distracted at the time of the accident, according to the National Highway Traffic Safety Administration. Of the distracted drivers 15 to 19 years old, nearly 20 percent were distracted by cell phones. Texas raises speed limits from 70 to 75 miles per hour on stretches of interstate in 60 counties in Texas.

08

1995 — Texas raises speed limits on certain highways to 70 mph after Congress repeals the National Maximum Speed Limit.

1995

09

2002 – Texas starts Graduated Driver License program that allows young drivers to develop driving skills in lower risk situations and extends increasing amounts of responsibility as teens gain driving experience.

2002

10

11

2011—Texas Legislature approves speed limit of 85 for some new stretches of road.

2011

12

13

2013 – The portion of fatal car accidents involving drunk drivers has dropped significantly in recent decades. Still, Texas has 1,337 deaths caused by drunk drivers, the highest number of any state.

2013



2

WHAT TO TELL YOUR TEEN ABOUT SAFE DRIVING

Getting a driver license is one of the most exciting moments in a teenager's life. But for parents, it's a milestone that can be nerve-wracking. Car crashes are one of the leading causes of serious and fatal injuries among teens today. That's why it's essential for parents to talk to their children about the importance of safe driving.

Having a conversation about responsible driving is probably not going to rank high on a teen's list of priorities. Developmentally, they have just reached a stage where seeking independence from parents is a foremost priority. A car is a huge step toward gaining more independence. However, along with the exhilaration sometimes teens experience a false sense of invincibility. As normal as those feelings are, they can lead to reckless driving and the use of a cell phone while driving and cause serious crashes.

Focus On Open Communication

Believe it or not, most teens do listen when their parents talk about driving. In a survey done by State Farm and the Center for Injury Research and Prevention at the Children's Hospital of Philadelphia, teens reported that their parents had the biggest influence on their driving. Most teenagers said their parents taught them the most valuable lessons when practicing behind the wheel.

Open communication means being calm and non-judgmental. Lectures aren't likely to go well. It's about creating an environment that makes your teen comfortable to talk to you about driving. Here are some tips for building that rapport:

- ☑ **Start the talks when driver education begins:** Because Texas has a graduated driver licensing program, parents actually have a considerable amount of time to discuss safe driving with their teens – as much as two years before the teen driver can actually hit the road without supervision, if the teen begins the classroom driver training at age 14.
- ☑ **Don't be nervous:** Remember, you've actually been teaching them about safe driving their entire lives through your own example. As they sit as passengers in your car, you are their role model. Point out examples from your own driving – both good and bad – and explain why you handled a traffic situation as you did or what could have been done better.
- ☑ **Be positive:** Envision yourself as a coach and use encouraging language. Instead of saying "Don't," try, "A better way to do that might be..."

☑ Know the facts: The Centers for Disease Control and Prevention has identified eight “danger zones” that are the leading causes of teen crashes:

- driver inexperience
- driving with other teens
- nighttime driving
- not wearing a seat belt
- distracted driving
- drowsy driving
- reckless driving
- drunk or drugged driving.

Be sure to discuss these topics with your kids and to incorporate driving on many different types of roads and in various conditions as part of your behind-the-wheel instruction with your teen driver.

☑ Get as much supervised practice as possible: As soon as your child has a learner’s permit, make him or her your chauffeur. Use every driving opportunity as a teachable moment. Your child will always be safest behind the wheel during supervised driving time. By contrast, they will be 20 times more likely to crash during the transition phase from supervised to independent driving, according to the State Farm report.

☑ Set a Good Example as a Driver: Teens who are learning to drive will emulate your driving habits, for better or worse. Therefore, it is important to be a positive role model as a driver. If you talk on the phone while driving or exceed the speed limit or routinely run red lights, your teen driver will think it must be okay to do so and may copy your bad habits. Your actions speak as loud as your words when it comes to teaching your teen good driving habits.

☑ Set clear expectations and enforce them: Texas law places several limitations on teen drivers, including a curfew on driving hours, the number of passengers allowed in the vehicle and restrictions on the use of wireless devices. Consider whether you should create other rules for your teen driver, such as rules on where they can drive (i.e., only to school or work) or who they are allowed to drive with. Remember to adjust the rules as your confidence grows, and remind your teen that breaking the rules will mean losing driving privileges. **A parent-teen driving pledge can be a useful tool for developing expectations.**



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TEXAS TRAFFIC LAWS AND TEEN DRIVERS

If you are the parent of a teen who is preparing to apply for a driver license, it is important that you and your young driver have a clear understanding of the Texas driving laws that apply to teens.

Teen drivers lack experience operating a vehicle and are involved in a disproportionate share of car accidents including crashes that cause serious injuries and loss of life. Texas and many other states impose additional restrictions and requirements on young drivers seeking the privilege of driving for reasons of public safety.

As the parent of a teen driver, you should be familiar with Texas traffic laws written specifically with teens in mind.

Phased Driving Privileges—To protect teen drivers and allow them to gain driving experience gradually, Texas requires young drivers to be licensed through a graduated driver license program. It starts with a learner’s permit, allowing young drivers to sharpen their skills behind the wheel while being supervised by a more experienced driver.

Texas law requires that a teen be at least 15 years old and have verification of enrollment and attendance in school or have a high school diploma in order to obtain a learner’s permit.

Midnight Curfew—Texas law imposes a midnight curfew on young drivers. Drivers with provisional licenses are not allowed to drive between the hours of midnight and 5 a.m., unless driving is necessary for the teen to work, participate in a school activity or respond to a medical emergency.

No Cell Phones—Texas law prohibits any driver under age 18 from using a cell phone or other wireless communication device while behind the wheel, except in an emergency.

No Joy Riding with Car Load of Friends—Teen drivers with a provisional driver license are limited by law to carrying only one passenger in the car under the age of 21 who is not a family member.

Zero Tolerance for Teen Drinking and Driving—Texas law has zero tolerance for teen drivers who illegally consume alcohol and get behind the wheel. If you are under 21, it is illegal to operate a vehicle (including a watercraft) with any detectable level of alcohol in your system.

A law enforcement officer in Texas may stop a vehicle and ask a teen driver to perform a field sobriety test if the officer has reasonable suspicion that the teen has ANY amount of alcohol in their system. The teen may be arrested and handcuffed, taken to a hospital for a blood test or to a police station or county jail for a breath test.

Any driver under 21 may be charged with a criminal misdemeanor of driving under the influence of alcohol by a minor if any amount of alcohol is detected in his or her bloodstream. If the teen driver refuses the test, he or she may be held in jail until a bond is posted or until taken before a magistrate or Juvenile Court Judge. The refusal to consent to a test will result in a suspension of the driver license for a minimum of 180 days.

Conviction of underage drinking and driving is a Class C misdemeanor and can lead to a \$500 fine, suspension of your driver license for 60 days and requirements to perform community service and attend mandatory alcohol-awareness classes. Conviction of a second and third offense will result in a license suspension of 120 days and 180 days, respectively.

If a teen is convicted of giving or selling alcohol to another teen, the teen may face stiff penalties including fines up to \$4,000 and automatic suspension of a driver license for 180 days.

Hardship License — Texas recognizes that some teens are growing up in difficult situations, in which having a license to drive as soon as possible is essential. Texas law permits a teen, who is at least 15 years old, to obtain a Texas Minor Restricted Driver License, also known as a hardship license, if the teen demonstrates a need based on a hardship and meets the driver education and licensing requirements. A hardship license allows a teen to drive to and from school and to and from a workplace.

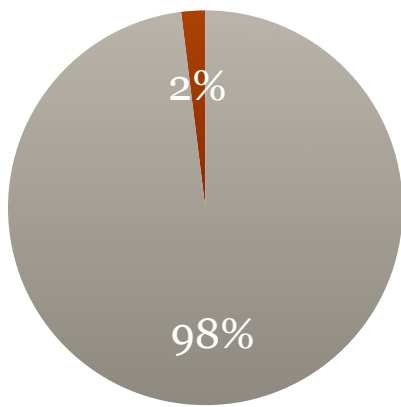


4

KNOWING THE FACTS ABOUT TEXAS ROADWAYS

Texas roadways are dangerous for drivers of all ages and particularly for younger drivers who lack driving experience.

The good news is that the overall trend in accidents involving young drivers has seen a steady decline in the last decade. Measures such as graduated driver licenses, curfews on nighttime driving and passenger limits have helped reduce accidents involving teen drivers.



Still, nearly 50,000 drivers ages 16 to 18 were involved in crashes in Texas in 2014. More than 1,000 of those accidents were crashes causing incapacitating injuries. It's important to emphasize driving safety and know the facts about traffic accidents in the Lone Star State.

- Crashes
- Incapacitating Injuries

Teen drivers are more prone to judgment errors and to engage in risky driving behavior such as speeding, weaving in and out of traffic, and talking on a cell phone. Teenage drivers have a higher risk of involvement in accidents, so it's important to understand some of the facts surrounding crashes.

A total of 445 drivers ages 15 to 20 were involved in fatal traffic accidents in Texas in 2014, accounting for nearly 10 percent of all drivers involved in deadly crashes.

Texas has thousands of miles of dirt roads and they are easier to navigate in a four-wheel drive pickup. Pickup trucks also represent a significantly larger portion of vehicles in collisions in Texas than in other U.S. states.

Here's a look at the percentage of fatal accidents in Texas by category.

Source: Insurance Institute for Highway Safety

STATE	CAR	PICKUP/ SUV	LARGE TRUCK	MOTORCY CLE	PEDESTRI AN	BICYCLE
Texas	32%	32%	3%	14%	14%	1%

Texas had the highest number of traffic fatalities in the nation in 2014. About a third of the fatal accidents in Texas in 2014 involved drivers who were speeding. Teenage male drivers who are involved in serious accidents are often speeding.

Alcohol-Related Accidents

Unfortunately, Texas leads the nation in deaths caused by drunk drivers, with nearly 1,500 deaths in 2014, according to National Highway Traffic Safety Administration (NHTSA). More than four out of every ten traffic fatalities in Texas were alcohol-related.

BLOOD ALCOHOL LEVELS OF TEXAS DRIVERS IN FATAL CRASHES IN 2014

STATE	TRAFFIC DEATHS	BAC=.00	BAC=.01-.07	BAC=.08+	BAC=.15+
Texas	3,538	53%	6%	41%	28%

Source: NHTSA

Teens are not allowed to consume alcohol and teen drivers face stiff penalties if they are arrested for drinking and driving.

Teen drivers should learn to drive defensively and to remain alert for drunk drivers.

Most Dangerous Month



The months with the highest number of traffic fatalities in Texas are the ones when the days are getting shorter and more people are commuting in twilight and darkness.

October was the deadliest month, with 351 traffic fatalities in 2014.

Most Dangerous Times Of Day And Day Of Week

The highest risk of an accident for teen drivers occurs on weekend nights. Nothing good happens after midnight, so it important to agree on a curfew time with your teen driver and insist that they honor it to keep their driving privileges.

The most deadly hours of the week in Texas for fatal traffic accidents were 2 a.m. to 3 a.m. Saturday and Sunday mornings, a time shortly after many bars are closing after “last call.”

It is against the law for anyone under 21 to consume alcohol. Still, many teens who are involved in accidents have been drinking.

The rate of alcohol-related accidents was nearly four times as high at night as during the day and more alcohol-impaired accidents occur on the weekends than weekdays, according to the [National Highway Traffic Safety Administration](#).

What Are Corpus Christi Dangerous Intersections?

Any intersection where vehicles converge can be the scene of a serious accident. Some locations in Corpus Christi where accidents are common include:

- Saratoga Boulevard at Staples Street
- South Padre Island Drive access road between Airline Rd. and Staples St.
- Holly Road at Rodd Field Road
- Ayers Street at Gollihar Road
- South Padre Island Drive near Moore Plaza

Sources:

[2016 report on Alcohol Impaired Driving:](#)

[Texas DOT Crash Highlights](#)

[Texas Driver Handbook](#)



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TAKING THE PLEDGE TO DRIVE SAFELY

Once your teen can legally sit behind the wheel, it is time to talk about driving expectations. Texas laws are designed to lessen some of the biggest causes of teen car accidents, such as talking on a cell phone and speeding. But prevention is most effective when rules are spelled out at home. One of the ways to do that is through a safe driving pledge.

Numerous agencies ranging from the National Highway Traffic Safety Administration and Centers for Disease Control and Prevention to major automakers and insurance companies encourage parents to develop a parent-teen driving agreement. A Google search can provide you with a variety of templates that you can print out and review with your child, or you can customize one at home that meets your family's needs.

No matter what type of pledge you develop, be sure to address the leading causes of teen crashes. The National Highway Traffic Safety Administration suggests the most important rules for teen accident prevention should be:

- No cell phone use behind the wheel.
- No driving with extra passengers.
- No speeding.
- No alcohol.
- No driving or riding without a seat belt.

Those rules are a good start. But safe driving pledges can be much more detailed than that, outlining rules ranging from adhering to basic driving rules ("No running red lights") to agreements about who will be paying for car maintenance and insurance.

Depending on your family's rules and expectations, it may be important to spell out the consequences if your teen violates the agreement. Emphasize that driving is a privilege and can be restricted or forfeited if the safety rules are disregarded.

Developing The Pledge

A safe driving pledge can be as long or as short as you want. Keep in mind that too many rules could be frustrating for a newly licensed driver. It may be best to keep it simple. Teen drivers want to feel trusted, so work together to craft an agreement that takes everyone's feelings into account.

HERE IS AN EXAMPLE OF A SHORT PLEDGE:

I pledge to respect all of the rules of the road. I will not:

- *Talk on the cell phone or text while driving.*
- *Drive with another passenger in the car besides an adult.*
- *Drive anywhere without wearing my seat belt, or without making sure any passengers are buckled up.*
- *Use alcohol or drugs and drive, or ride with anyone under the influence.*
- *Speed or race another vehicle.*

I agree to:

- *Call for help in an emergency or if I am impaired to drive.*
- *Pay for the cost of gas, oil changes, regular upkeep and insurance.*
- *Accept that driving is a privilege that can be revoked if these rules are broken.*
- *Work with my parents to develop consequences for violating this contract, but understand that those consequences could change at Mom and Dad's discretion based on the circumstances.*

Signatures of Parents and Child,

Date

Other Considerations For A Longer Parent-Teen Agreement

Some parents feel strongly that a more detailed safe driving pledge is more appropriate for their teens. Considering that motor vehicle accidents are the leading cause of death among teens, it's perfectly reasonable to write a longer agreement breaking down topics into more specific points.

For example, you may feel that "respect all rules of the road" is too broad. You could narrow the topic with examples such as: stopping at all traffic signals, waiting to be sure there is enough time to make a turn, looking for pedestrians and making safe

lane changes. One tip for customizing broad topics would be to touch on areas that were trickiest for your teen during driving practice with you, so that they have an extra reminder to be careful.

Update It

Your teen will not be a novice driver forever. Make sure to edit the pledge as they gain driving experience and your confidence grows.

For more information

- [Centers for Disease Control and Prevention](#)
- [National Highway Traffic Safety Administration](#)
- [AAA Texas Parent Teen Driving Agreement](#)



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TAKING THE DRIVING TEST IN TEXAS

The Texas driver license test involves a series of tests that young drivers must pass to attain the privilege of driving on Texas roadways.

To obtain a license, your teen will have to pass a written test of Texas traffic safety laws, a vision test and an on-the-road driving test.

Teens under 18 who pass the test are issued a license through the Texas Graduated Driver License program. A graduated driver license allows young drivers to gain driving experience by phasing in driving privileges and limiting their exposure to situations that are high-risk for young drivers.

Parents should take some comfort in the restrictions placed on young drivers as part of the Graduated Driver License (GDL) program. The GDL program has helped reduce the number of serious accidents involving teen drivers, according to the Texas Department of Public Safety.

Phases Of Graduated Driver License

The first phase of the Graduated Driver License is a learner's permit. Teens who are at least 15 years old and have completed the required classroom portion of driver education may obtain an instructional permit allowing them to practice driving when accompanied by a licensed driver who is at least 21 years old.

A young driver must hold a Texas learner's permit for six months before being eligible to get a provisional license. A Texas driver license issued to any driver under age 18 who meets the requirements will have "PROVISIONAL" printed on it.

Driver Education Requirement

All applicants for a Texas driver license who are 15 to 17 years old must complete 32 hours of driver education and 44 hours of driver training with supervision by a parent or legal guardian to apply for a license.

The successful completion of a driver education course satisfies the written test portion of the driver exam.

Before taking the test, it's important to study the Texas Driver Handbook. The handbook is available at any driver license office or online.

Impact Teen Driver Program

Texas teens who are seeking their first license have to go through some extra training after completing behind-the-wheel driver education course requirements. They must complete the Impact Texas Teen Driver (ITTD) course for their own safety and the safety of other motorists who share the road with young drivers.

The eight-part Impact Teen Driver video course emphasizes the dangers of distracted and reckless driving and presents real life stories of Texas teens who lost their lives as a result of making poor decisions to use a cell phone while driving. Distractions caused by use of cell phones is a serious issue with young drivers. Your teen must obtain a proof of completion of the ITTD course and present it to the Texas Department of Public Safety Driver License Office before taking the driving test.

Driving Test

The driving test is the final test your teen will take after he or she has completed driver education, completed ITTD, passed the written test and vision test and presented evidence of financial responsibility. Your teen will be required to pass a driving skills test conducted at a Texas driver license office or an authorized driver education testing facility.

The driving test examines several basic but essential skills required to operate a car safely:

- **Control**—The young driver's control of the vehicle and skill at making the vehicle do what is requested.
- **Observation**—The young driver's ability to see what other traffic is doing and to foresee potentially dangerous traffic situations developing.
- **Positioning**—Your teen will be graded on keeping a car in a lane of traffic.
- **Signaling**—The teen will be tested on using turn signals as required. A good driver will notify other motorists when the vehicle is preparing to turn or stop.

Your young driver will be expected to follow the instructions of the customer service representative. Teen drivers should not carry on a conversation during the driving test.

Young drivers also may be evaluated on their skill at parallel parking, backing, stopping quickly, navigating intersections, and making turns. It is a good idea for the young driver to practice these skills before taking the test.



If your teen violates the law, fails to follow instructions, or drives dangerously, he or she will not be granted a driver license. Your teen will be told when he or she can take the driving test again.



7

CHOOSING A TEEN'S FIRST CAR

The type of vehicle that your teen drives is an important consideration. Parents should play a key role in helping determine what type of car is most appropriate for a newly licensed driver.

Here's the obvious answer – a safe one. Unfortunately, choosing the right vehicle for teenagers is not that simple.

Families must consider what type of car they can afford, which may mean an older model that is not equipped with the safety features that accompany newer models. Budgetary constraints may also mean that parents are limited to buying cars that are not the optimal size for novice drivers.

The good news is that several agencies have studied this challenge in detail. The Insurance Institute for Highway Safety (IIHS) is a nonprofit organization dedicated to reducing accident risk and injuries by conducting crash tests and making recommendations on new and used vehicles using its rating system.

Recognizing that the crash risk for teens is the highest in the first several months after getting their license, the IIHS has placed a special emphasis on researching what safety features are most important for inexperienced motorists.

Here are some recommendations to take into consideration:

- ☑ **Choose a car with a low-horsepower engine.** Teens are prone to pushing the limits by the time they reach driving age, and a more robust engine could prove too tempting. Talk to your teen about the ongoing operating costs of having a car. A car with a smaller engine will get better gas mileage.
- ☑ **Go for the bigger, heavier vehicles.** Smaller cars generally offer less protection than larger ones. A December 2015 report in the *Journal of Safety Research* found in a national phone survey that the majority of teen drivers were in vehicles that were midsize or larger. Analyses from the Highway Loss Data Institute have shown that teens are less likely to crash those types of cars. Small SUVs are a comparable weight to midsize cars as well.
- ☑ **Texas Trucks.** Pickup trucks are the unofficial state vehicle of Texas. But a pickup truck with a powerful engine may not be best first vehicle for an inexperienced teen driver. A study by a University of Texas transportation professor found that 16- and 17-year-old teens driving pickup trucks were twice as likely as teens of the same age driving cars to be seriously injured during a crash. Teens driving a pickup truck are more likely to engage in aggressive driving, the study found.

☑ **Electronic stability control (ESC) systems are a must.** This technology helps drivers regain control of a vehicle as a result of oversteering or understeering. This is a key system that can prevent teens from skidding and avoiding "fishtail" and rollover wrecks. Studies have found that stability control systems have been as effective as seat belts in reducing injuries to motorists. Choose a vehicle with electronic stability control. Stability control was an optional feature on some older model vehicles. You might find ESC systems in cars under names such as Vehicle Stability Control (VSC), Electronic Stability Program (ESP) or Vehicle Stability Enhancement (VSE).

☑ **Opt for the best safety ratings in your price range.** At a minimum, the IIHS suggests getting cars that receive a good rating in its moderate overlap front crash test and acceptable rating in its side crash test. It also recommends choosing cars that receive **four or five-star ratings** from the National Highway Traffic Safety Administration.

☑ **Look at the IIHS Top Pick list of new and used cars for teen drivers.** This is a **model-by-model directory** of specific vehicles, all under \$20,000.

Advice From AAA

Most people know AAA for its roadside assistance programs that have saved many a stranded motorist on America's highways and jumpstarted batteries in the dead of winter. AAA has issued tips for parents to remember when purchasing a vehicle for their teen driver, both in terms of safety features and in practical concerns.

According to AAA, look for cars that have:

- Antilock brakes
- Daytime running lights
- Front and side-impact airbags
- Adjustable or lockable head restraints to reduce the severity of whiplash in a collision.

Other Considerations

- Evaluate insurance costs. Insurance can be costly for a young driver. Research whether your insurer offers discounts for completing a driver training program or offers other incentives to cut costs.
- Newer cars are safer, but also may be more reliable. Parents should remember that older cars may require frequent repairs and are less fuel efficient than newer models.
- Consider a certified used car. These vehicles may have been leased, had only one owner and may have lower mileage than other cars.

For more information:

Insurance Institute for Highway Safety

- [Teenage drivers](#)
- [Updated used vehicle recommendations for teens](#)

National Highway Traffic Safety Administration

- [Crash Test Safety Ratings](#)

Consumer Reports

- [How to buy your first car" \(August 2015\)](#)



8

CAR CARE GUIDELINES FOR A NEW DRIVER

Any experienced driver knows that an automobile needs proper maintenance to run well. The high temperatures of Texas summers can be particularly tough on vehicles. New drivers, particularly teenagers, may not realize that servicing a car regularly can extend the life of the vehicle, prevent costly breakdowns and keep them from being stranded on a roadside in the Rio Grande Valley or anywhere in South Texas. Parents should make attending to car maintenance an important lesson in teaching their young driver about the responsibilities of owning and maintaining a car.

You don't have to be a mechanic to cover the basics. Start simply by saying that safe driving involves more than just skill behind the wheel. Emphasize that proper car care can prevent breakdowns and lessen the likelihood of being stranded on roads, where drivers of all ages are at an increased risk of being struck by other cars. You might consider whether car maintenance expectations should be spelled out in a parent-teen driving agreement.

It is important for young drivers to get into the habit of maintaining a car. It may be helpful for you to develop a checklist of the most important parts of car maintenance for your child. Show the vehicle's maintenance schedule in the owner's manual and how to consult it for guidance about appropriate mileage intervals for service. Remember that there is a lot of fine print in those books. Your teen's excitement about driving may mean that he or she is less attuned to the less glamorous topic of car care.

We have prepared some suggestions to include in car care guidelines for your teen driver. Always stress that if your teen has any questions or uncertainty about performing any part of maintenance, they should consult a parent or car mechanic before doing anything on their own.

Car Care Guidelines For Your Teen

- Get regular oil changes.** The timeframe for oil changes varies based on the make and model of the vehicle, so this is an important time for teens to check the owner's manual. Changing the oil regularly is the best maintenance you can provide a car. Remind them that the oil filter should be replaced with every oil change.

- Inspect tires monthly for wear and tear.** Tell your teen that all tires wear out over time, and that bald tires increase the risk for dangerous blowouts. Teach them the penny test to check tread wear by placing a penny in the tire's grooves and rolling it around. If President Lincoln's head is fully visible, the tread depth is too low.

- Check tire air pressure every month.** Remind teens to learn the optimal pressure of their tires by looking in the manual or on the driver side door. Emphasize that the pressure may vary seasonally based on the climate and temperature. Tires are more likely to fail during warmer months when temperatures in Corpus Christi and McAllen often exceed 100 degrees. Buy your teen a gauge to

keep in the car or tell them their tire pressure can be checked and adjusted at gas stations. Some vehicles have air pressure warning lights to indicate when pressure is too low. Driving on an underinflated tire increases the likelihood of a blowout. Urge your child to get the tires checked as soon as that light is triggered.

☑ **Don't forget your spare tire.** It's easy to overlook and will be no help if it is not properly inflated.

☑ **Monitor coolant levels.** Coolant prevents the engine from overheating and may need topping off periodically. Teach your teen the importance of not disregarding a warning light about the coolant level. Show teens where they can see the coolant level and to avoid confusion with the windshield wiper fluid tank, which can look similar. Tell your teen that coolants may need to be diluted with water and that some brands already come premixed. Remind them that the engine must be off and cool before checking the coolant level.

☑ **Check your battery's age.** Most batteries begin to decline after about five years. Tell your teen to have it tested, especially if it is about time for a change or the engine starts turning over more slowly.

☑ **Don't ignore warning lights.** Indicators such as the "check engine" light should be checked by a mechanic right away to avoid damage to the engine. Tell your teen that even something as simple as a low fuel light should be addressed immediately.

☑ **Carry an emergency kit.** At a minimum, include jumper cables, road flares, a first aid kit, a blanket, water and a tire jack and iron. A portable cell phone charger is a good idea, but remind your child that cell phone use should be restricted to emergencies.

Don't let a discussion about car care fall to the wayside as you focus on your teen's driving skills. Be practical and don't rely on them to follow through with regular checks right away. Do routine maintenance alongside your teen, and remember to enforce any consequences if they neglect the rules in your driving agreement.



9

EVERYTHING YOU AND YOUR TEEN DRIVER NEED TO KNOW ABOUT CAR INSURANCE IN TEXAS

Driving is a privilege and one that requires drivers to act responsibly.

Texas law requires all drivers including teen drivers to carry at least basic liability insurance coverage. If you drive a vehicle and cause an accident, you are expected to have insurance to pay for the repair bills and medical expenses of the others involved.

If you cause an accident, your liability insurance coverage pays for damages to the other motorists involved up to the limits of your policy including:

- medical expenses
- lost wages
- car repair and replacement costs
- car rental while the other driver car is being repaired
- compensation for pain and suffering
- funeral expenses

The current minimum liability limits in Texas are \$30,000 for each injured person, up to a total of \$60,000 for each accident and \$25,000 for property damage per accident. This basic coverage is known as 30/60/25 coverage.

Listing Young Drivers On Parents' Insurance Policy

Parents can typically add teen drivers living at home to their auto insurance policy for an additional premium. Younger drivers, particularly younger male drivers, pay the highest rates, because they have a higher likelihood of being involved in an accident.

Parent should notify their insurance carrier when a young driver turns 16 and starts driving. Failure to do so can lead to denial of a claim if there is an accident. The insurance policy declarations page identifies the people in your household covered by the policy.

When you obtain auto insurance, the insurance company will send you a Proof of Insurance Card. You should carry your proof of insurance card with you whenever

you are driving. You must show your insurance card when you have your car inspected or if you are stopped by police or are involved in an accident.

If you get stopped by police and do not have insurance coverage, you may be charged with a violation of Texas financial responsibility laws and face a fine.

Keep in mind that your liability insurance will not cover any damage to your own vehicle or your own medical bills, if you cause an accident.

Additional Insurance Coverage

You may want to have an insurance policy to cover your own injuries and damage to your vehicle if you happen to be in an accident. This is known as a collision policy. Many drivers carry both liability and collision coverage.

If you are still making payments on your car, the bank or other lender will require you to have comprehensive coverage. This policy covers your repair or replacement of your car if it is damaged by a fire, hail storm, falling object, vandalism or if it is stolen and reported to police. A comprehensive policy also pays for a rental car if your vehicle is stolen.

Texas has an issue with a sizable percentage of drivers on the road operating vehicles without insurance. Insurance companies that do business in Texas are required to offer policyholders coverage for uninsured and underinsured motorists. A UM/UIM policy pays for your medical bills and damages caused by a driver without insurance, a driver who has insufficient insurance or by a hit-and-run driver. Property damage UM/UIM pays for repairs to your vehicle and bodily injury. UM/UIM pays for medical expenses, replacement of lost wages because your injuries prevent you from working, pain and suffering and disability. It is likely that you have uninsured motorist coverage unless you specifically declined it in writing.

What Factors Determine How Much You Pay In Premiums?

Insurance companies consider a number of factors to determine your insurance premiums, including your age, marital status if you are young, driving record and claims history, which will affect your insurance rates. The type of car you drive, such as a high performance sports car or a luxury automobile, and whether you use the car for business or to drive to work can also affect your rates.

Some insurance companies offer discounts to teen drivers who make good grades or have completed a driver education course approved by the Texas Department of Public Safety. Ask your insurance agent if you are entitled to a discount.

If you have traffic tickets or accidents on your driving record, you may be classified as a high-risk driver and pay more for auto insurance.

Insurance companies set their own rates in Texas subject to review by the Texas Department of Insurance. Auto insurance rates vary from company to company, so it is wise to shop for insurance. Selecting higher deductibles will reduce your premiums. Make sure the insurance quotes you receive are for the same types of coverage and same deductibles so they are comparable.

If you receive a cancellation notice from your insurance company, start shopping for new insurance right away. Don't drive without insurance. An insurance company may charge you higher rates if you let your auto insurance lapse and drove without insurance for 30 days or longer in the 12 months before you applied for a new insurance policy.

CHAPTER 10

TEN QUESTIONS TO TEST YOUR KNOWLEDGE OF TEEN DRIVING IN TEXAS

1. What is a GDL?

GDL stands for graduated driver license. Texas has a graduated driver license program that gives young drivers more responsibility as they gain experience behind the wheel. The limitations on young drivers are intended to prevent accidents. A significant percentage of 16- and 17-year-old drivers are involved in accidents and the GDL program has been helpful in reducing accidents.

2. How old does a teen need to be to apply for a driver permit?

A teen may start the classroom portion of driver education at age 14. But the teen may not apply for a learner permit until age 15 or start behind-the-wheel instruction or practicing driving until they have a permit.

3. Will a teenager applying for a driver license need an eye exam?

An eye exam will be administered at the driver license office or authorized testing center that conducts the test when the teen applies for a learner permit.

4. Do teenage drivers need a parental signature to apply for a permit?

Yes, a parent needs to accompany a teen who is under age 18 to the Texas Department of Public Safety office when applying for an instructional permit.

5. What is parent-taught driver education?

Driver education taught by a parent is an alternative to a driver education course taught in high school and private driving school. The instructor must be the student's parent, step-parent, grandparent, step-grandparent, foster parent or legal guardian.

6. What are the most dangerous months of the year for teen drivers?

The summer months are the time of the year with the highest number of accidents involving teenage drivers. According to an analysis by AAA of 2013 federal traffic accident data, 220 teen drivers and passengers died in traffic collisions during each of the summer months, an increase of 43 percent compared to the rest of the year.

7. Do teenage drivers with provisional licenses in Texas have any special restrictions on their driving?

The Texas graduated driver license program does limit the times of day that 16- and 17-year-old drivers with a provisional license can be on the road and the number of teenage passengers they can carry. Drivers with provisional licenses are not permitted to drive between the hours of midnight and 5 a.m., unless driving is necessary to work, participate in an authorized school activity or respond to a medical emergency. Drivers with a provisional license are limited to having only one passenger in the car under the age of 21 other than a family member.

8. If a teen drops out of high school at 16, can he or she get a Texas driver license?

A Texas law passed in 1989 requires that teens under 18 must be enrolled and attending school as a condition to getting a license. There is one exception: if the teen is working toward a GED or has obtained a high school diploma or GED, the driver license may be issued.

9. Is distracted driving a serious issue for teen drivers in Texas?

Nearly 500 people were killed in accidents involving distracted driving in Texas in 2014, according to the National Highway Traffic Safety Administration. Teen drivers are particularly at risk of distracted driving. The risk of a car accident is four times higher if a teen is texting and driving.

10. Are teen drivers permitted to use cell phones while driving?

Texas law makes it illegal for any driver under age 18 to use a cell phone or other wireless communication device while behind the wheel, except in an emergency.