

TAKE THE NEW DRIVER SAFETY QUIZ & SAVE

The first few years teens are behind the wheel — with a driver’s permit or a license — are critical. The risk of crashes is higher among 16- to 19-year-olds than among any other age group. And the majority of serious crashes are due to avoidable errors, like driving too fast or being distracted by something inside or outside of the car.¹

Farmers® can help as you and the new driver in your household establish rules of the road. Set aside some time for you and the new driver to individually take our driver safety quiz (pages 2 and 3), next work together to establish safety rules as part of the Driver Safety Agreement, sign it, and then return to your Farmers agent for savings of up to 10%.

Read more about teen drivers and safe driving:



[This Is a Teen’s Brain Behind the Wheel](#)



[What Happens if a Friend Wrecks My Car?](#)



[Distracted on the Road? It’s Like Driving the Length of a Football Field ... Blindfolded](#)



[What Should I Do if I’m in an Accident?](#)



[A Road Pro’s Five Critical Rules for Avoiding a Crash](#)



[Teen Driving Statistics From the National Highway Traffic Safety Administration](#)

¹Children’s Hospital of Philadelphia Research Institute:

www.teendriversource.org/teen-crash-risks-prevention/car-accident-prevention/basic-facts-about-teen-crashes

DRIVER SAFETY QUIZ – NEW DRIVER

This quiz tests the safe-driving knowledge of both the new driver and their parent or guardian. **Fill in the quiz individually, then review your answers together.** When both are finished, check your answers. Make sure to discuss your answers when you are finished.

- 1. Which of the following activities can cause distracted driving?**
 - a. Changing the music selection or radio station
 - b. Talking to a passenger
 - c. Eating food
 - d. All of the above
- 2. Seat belts reduce the risk of death among drivers and front-seat passengers by what percent?**
 - a. 15%
 - b. 30%
 - c. 45%
 - d. 60%
- 3. Research shows the most dangerous time for a new driver to be on the road is between:**
 - a. 6:00 p.m. to 9:00 p.m.
 - b. 3:00 p.m. to 6:00 p.m.
 - c. 9:00 p.m. to 12:00 a.m.
 - d. 6:00 a.m. to 9:00 a.m.
- 4. If someone is tailgating you, what should you do?**
 - a. Pretend they aren't there
 - b. Move to the right to allow them to pass you
 - c. Increase your speed
 - d. Brake
- 5. Texting while driving increases a new driver's risk of crashing by what percent?**
 - a. 13%
 - b. 23%
 - c. 43%
 - d. 63%
- 6. Which of the following should you do if you feel sleepy while driving?**
 - a. Pull over and rest
 - b. Ask someone else to drive
 - c. Call for back up – a friend or rideshare service
 - d. Any of the above
- 7. Teen drivers are how much more likely to engage in a risky behavior when driving with one other teenager, compared to driving alone?**
 - a. 2½ times
 - b. 5 times
 - c. 7½ times
 - d. 10 times
- 8. What is the top cause of accidents among teen drivers?**
 - a. Driving under the influence
 - b. Inexperience
 - c. Speeding
 - d. Night driving
- 9. If your car hydroplanes on a wet surface, what should you do?**
 - a. Steer
 - b. Accelerate
 - c. Take your foot off the accelerator
 - d. Brake hard
- 10. Which of these increases as your speed increases?**
 - a. The length of time it takes your vehicle to stop
 - b. The severity of a crash
 - c. Gas usage
 - d. All of the above
- 11. Which substances can cause impaired driving?**
 - a. Illegal drugs
 - b. Marijuana
 - c. Over-the-counter medications
 - d. All of the above
- 12. When is the safest time to use a mobile phone/ device while driving?**
 - a. Never
 - b. When driving on the freeway
 - c. While stopped at a signal or stop sign
 - d. When using a hands-free device

DRIVER SAFETY QUIZ – PARENT OR GUARDIAN

This quiz tests the safe-driving knowledge of both the new driver and their parent or guardian. **Fill in the quiz individually, then review your answers together.** When both are finished, check your answers. Make sure to discuss your answers when you are finished.

- 1. Which of the following activities can cause distracted driving?**
 - a. Changing the music selection or radio station
 - b. Talking to a passenger
 - c. Eating food
 - d. All of the above
- 2. Seat belts reduce the risk of death among drivers and front-seat passengers by what percent?**
 - a. 15%
 - b. 30%
 - c. 45%
 - d. 60%
- 3. Research shows the most dangerous time for a new driver to be on the road is between:**
 - a. 6:00 p.m. to 9:00 p.m.
 - b. 3:00 p.m. to 6:00 p.m.
 - c. 9:00 p.m. to 12:00 a.m.
 - d. 6:00 a.m. to 9:00 a.m.
- 4. If someone is tailgating you, what should you do?**
 - a. Pretend they aren't there
 - b. Move to the right to allow them to pass you
 - c. Increase your speed
 - d. Brake
- 5. Texting while driving increases a new driver's risk of crashing by what percent?**
 - a. 13%
 - b. 23%
 - c. 43%
 - d. 63%
- 6. Which of the following should you do if you feel sleepy while driving?**
 - a. Pull over and rest
 - b. Ask someone else to drive
 - c. Call for back up – a friend or rideshare service
 - d. Any of the above
- 7. Teen drivers are how much more likely to engage in a risky behavior when driving with one other teenager, compared to driving alone?**
 - a. 2½ times
 - b. 5 times
 - c. 7½ times
 - d. 10 times
- 8. What is the top cause of accidents among teen drivers?**
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 - b. Inexperience
 - c. Speeding
 - d. Night driving
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 - a. Steer
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NEW DRIVER SAFETY AGREEMENT



THIS CERTIFICATE ACTS AS AN AGREEMENT BETWEEN

_____ who is a newly licensed driver,

and _____

who is responsible for the above new driver.

Agreement

The following rules have been agreed upon between said new driver and the named parent or guardian:

1. I promise that I will obey all traffic laws (e.g., wear a seat belt, obey traffic signals and signs, and stay within the speed limit)

2. I promise to stay focused on driving (e.g., not text, use the phone, or eat while driving)

3. I promise to only drive when sober (i.e., not under the influence of any drugs or alcohol) and fully awake (i.e., not tired/sleepy)

4. _____

5. _____

6. _____

Signature of parent or guardian

Date

Signature of new driver

Date

ANSWER KEY

1. d: All of the above¹

Texting and talking on a mobile phone aren't the only causes of distracted driving. Any distraction is a dangerous distraction. Taking your eyes off the road for even five seconds could cost a life.

2. c: 45%²

It only takes a second to snap on a seat belt. Many drivers and passengers die in crashes they could have survived because they didn't wear seat belts.

3. c: 9:00 p.m. to 12:00 a.m.³

The risk of a fatal crash is higher at night for all drivers but especially for young, inexperienced drivers. This is one reason why California's graduated driving law restricts driving at night for a driver's first 12 months of driving.

4. b: Allow them to pass you⁴

Most rear-end collisions are caused by vehicles following too closely. It's best to be courteous and move over to allow them to pass you.

5. c: 43%²

Texting, or even talking, while driving takes your focus off your driving and reduces your ability to react to a roadway hazard, other drivers or inclement weather. Taking your eyes off the road for even a few seconds could cost a life.

6. d: Any of the above⁵

When you're tired or sleepy, your judgment is clouded, your attention is lowered, and your reflexes are slower. If you feel drowsy, stop driving or don't get behind the wheel.

7. a: 2½ times²

In a study analyzed by National Highway Traffic Safety Administration, teen drivers were 2½ times more likely to engage in potentially risky behaviors when driving with another teenager, compared to driving alone. The risk of a fatal crash went up in direct relation to the number of teens in the car.

8. b: Inexperience⁵

The ability to quickly recognize dangerous situations and make critical decisions that prevent accidents increases with experience. It takes time to develop that experience. Graduated driving laws help bridge this gap by giving new drivers time to build experience before getting full driving privileges.

9. c: Take your foot off the accelerator⁷

Hydroplaning happens when your car's tires ride on standing water instead of the road surface. Easing off the accelerator can help your tires come into contact with the road again. Never use your brakes when hydroplaning. Sudden braking can cause your car to skid out of control.

10. d: All of the above⁸

Speeding is unsafe for all motorists but especially for inexperienced drivers. That's because speeding reduces the amount of time you have to react to a situation and to stop — and inexperienced drivers need more time to react. Also, fuel efficiency plummets at speeds above 50 mph.

11. d: All of the above⁹

While alcohol is generally associated with driving under the influence, marijuana and illegal drugs also impair your driving ability. Some prescription and over-the-counter medications can cause side effects that affect your ability to drive safely.

12. a: Never¹⁰

No matter how you use a phone while driving, you're more likely to be in an accident if you do. Turn off your phone and only use it while your car is parked.

¹National Highway Traffic Safety Administration (NHTSA): <https://www.nhtsa.gov/risky-driving/distracted-driving>

²National Highway Traffic Safety Administration (NHTSA): <https://www.nhtsa.gov/road-safety/teen-driving>

³Centers for Disease Control and Prevention (CDC): www.cdc.gov/mmwr/volumes/65/wr/mm6529a1.htm

⁴National Highway Traffic Safety Administration (NHTSA): <https://www.nhtsa.gov/risky-driving/speeding>

⁵Centers for Disease Control and Prevention (CDC): <https://www.cdc.gov/sleep/features/drowsy-driving.html>

⁶Insurance Information Institute (III): www.iii.org/article/safety-tips-teen-drivers

⁷Car and Driver: <https://www.caranddriver.com/shopping-advice/a26311127/hydroplaning-definition-prevent-recovering/>

⁸U.S. Department of Energy: www.fueleconomy.gov/feg/driveHabits.jsp

⁹National Highway Traffic Safety Administration (NHTSA): <https://www.nhtsa.gov/risky-driving/drug-impaired-driving>

¹⁰National Safety Council (NSC): <https://www.nsc.org/road-safety/safety-topics/distracted-driving/cell-phone-distracted-driving>