



**F. A. Peabody Insurance**  
**Because... Things Happen™**

## **DRIVING CONTRACT FOR NEW DRIVERS AND THEIR PARENTS**

*A Message to Teenagers and Their Parents Concerning Safe Driving in Maine*

While obtaining a driver's license is the dream of most teenagers, it can lead to a great amount of anxiety for many parents. For teenagers, a driver's license means freedom, fun, and becoming an adult. For most parents, this event brings images of speeding cars and motor vehicle crashes. There are good reasons to be concerned, as the current statistics<sup>1</sup> regarding young drivers are sobering:

- ***In Maine, 16 to 24 year olds comprise 11%<sup>2</sup> of all licensed drivers, but are involved in 32% of all motor vehicle fatalities***
- ***Motor vehicle crashes are the leading cause of death of young people ages 16 to 24 in both Maine and the nation***
- ***Speeding or driving too fast for conditions is a factor in 37% of crashes involving teen drivers***
- ***Teens have the lowest seat belt use rates of any age group, leading to deadly consequences***

Most fatalities and injuries among young drivers are the result of driver inexperience and risky driving behavior. Fortunately, both of these issues can be addressed and significantly reduced when parents take an active role in their teenagers' driver education.

Research indicates that parental involvement in a teen's driver education and training can have a significant impact on the success of a young driver on the road. This process is most successful when it is interactive--when parents and teenagers communicate with each other in a respectful and meaningful manner.

The process should begin when teens receive their permits and continue during the first several years the young drivers are on the road. However, for the first few years young people have their licenses, communications between parents and teens are often strained.

One way to increase and improve communication about driving behavior is with a driving contract. By outlining the duties and responsibilities required for operating a motor vehicle, a contract establishes the expectations or conditions the teenager and parent are expected to meet. The contract, therefore, attempts to minimize the ambiguities or misunderstandings that can breakdown vital communication and lead to tragic consequences.

We have provided a sample contract for your consideration. This contract may be changed to meet the needs of any family, and is intended only as a guide. Sections may be added or removed based upon a particular family's concerns.

Everyone involved in licensing young drivers wants them to be safe drivers. Recent improvements to the driver education program, such as the requirement of 70 hours of logged driving time prior to qualifying for a road test, have been effective in placing better prepared young drivers on Maine's roadways. By opening up the lines of communication between parents and new drivers, we can reduce the tragedies that deprive young people of fulfilling of their potential.

<sup>1</sup> Maine Bureau of Highway Safety, 2013 Annual Report, <http://www.maine.gov/dps/bhs/>

<sup>2</sup> Maine Bureau of Motor Vehicles, Driver License Information for 2014, <http://www.maine.gov/sos/bmv/stats/lic14.html>

*Courtesy of the Secretary of State*

## TIPS FOR YOUNG DRIVERS

**Drive sober** - Maine has a 'zero tolerance' law regarding blood alcohol levels for anyone under 21 years old. It is illegal for anyone under 21 to drive with any amount of alcohol or drugs in their systems. **A violation of this law will result in the loss of your license for a minimum of one year.**

**Wear your seat belt** - Maine law requires all passengers and drivers to wear a seat belt when traveling in a vehicle on Maine's roadways. Drivers of all ages should only transport as many passengers as there are seat belts in their vehicle.

**Focus on your driving** - Keep your eyes on the road and distractions to a minimum. Make sure music volume levels allow you to hear traffic around you and any approaching emergency vehicles.

- **Maine law restricts who may be a passenger in a vehicle operated by newly licensed drivers under age 18 to immediate family members or a licensed driver who meets specific criteria. For a complete list of people who qualify, please visit:**  
<http://www.maine.gov/sos/bmv/licenses/teen.html>
- **Texting and driving: new laws now enact stricter fines and penalties.**

**Drive defensively** - Remember you are sharing the road with others. Avoid confrontations with other drivers. Drive in a predictable manner. Use your turn signals, yield to traffic when required and keep speed under the posted limits. Do not let anyone else drive your vehicle.

## TIPS FOR PARENTS

**Talk to your new driver** - Use this contract as an opportunity to talk to your new driver about the responsibilities that come with driving. Acknowledge this important first step in their passage to adulthood. Identify the corresponding duties that come with this new freedom.

**Be sure your vehicle is safe to drive** - Safe and responsible driving begins with a safe and reliable vehicle. For your safety and that of your new driver, make sure that the family vehicle is maintained regularly.

**Set a good example** - Drive the way you want your teen to drive. You will gain your teen's trust and increase your credibility by driving in a responsible manner. Your actions will speak louder than words.

**Review insurance requirements** – Visit your F.A. Peabody Insurance agent with your new driver to review the financial responsibilities of driving a vehicle and in particular the legal requirement of liability insurance for all drivers. Explain that drivers may have a legal and financial responsibility for their driving behavior.

*Courtesy of the Secretary of State*

# Young Driver- Parent/Guardian Contract

We, \_\_\_\_\_ (Names of Parents)

and \_\_\_\_\_ (Name of Young Driver), agree to the following conditions:

## 1. Young Driver's Responsibilities:

Initial all that apply:

- I will not let anyone else drive or use the vehicle entrusted to me.
- I will not break driving laws. Any violations may result in a loss of vehicle privileges.
- I will not consume drugs or alcohol in the vehicle or operate any vehicle under the influence of alcohol or illicit drugs. Any violation will result in the loss of vehicle privileges.
- Everyone in the vehicle must wear a seat belt and keep it fastened at all times.
- I will state my destination and time of return prior to using any vehicle. I will notify my parents if I think I will be more than 30 minutes late.
- I will not drive to endanger my life, the lives of my passengers, or anyone else on the road.

## 2. Costs and Maintenance of Vehicle:

\_\_\_\_\_ will be responsible for the following:  
(Name of Young Driver)

Indicate dollar amount or percentage of cost

- |  |   |
|--|---|
| <input type="checkbox"/> Cost of vehicle       | <input type="checkbox"/> Vehicle registration |
| <input type="checkbox"/> Cost of fuel          | <input type="checkbox"/> Maintenance costs    |
| <input type="checkbox"/> Damage to the vehicle | <input type="checkbox"/> Fines and penalties  |
| <input type="checkbox"/> Insurance costs       | <input type="checkbox"/> Other                |

Check all that apply:

- |   |  |
|---|--|
| <input type="checkbox"/> Checking the fluids regularly              | <input type="checkbox"/> Do normal maintenance                                 |
| <input type="checkbox"/> Inspecting tires and checking air pressure | <input type="checkbox"/> Clear or clean all windows                            |
| <input type="checkbox"/> Reporting unusual performance              | <input type="checkbox"/> Report or re-fuel when gas tank is less than 1/4 full |
| <input type="checkbox"/> Keeping the interior and exterior clean    |  |
| <input type="checkbox"/> Other                                      |  |

*Courtesy of the Secretary of State*

**3. Driving Privileges.**

This portion of the contract may be used to outline any additional conditions or limits on the use of the vehicle as agreed to by teens and parents:

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**4. Parental Responsibilities.**

Initial all that apply

- I will listen in a respectful manner to explanations or concerns expressed by my young driver regarding the operation of a vehicle or the terms of the contract.
- I will provide respectful feedback when accompanying my young driver in a motor vehicle.
- I will serve as a good role model when operating a vehicle and teach good driving skills and habits to my young driver.

**5. Operator Impairment as a Result of Alcohol and Illicit Drugs.**

**A. Young Driver's Responsibility.** I will not get into the vehicle of a driver who has been drinking or using illicit drugs, I will seek alternate transportation or I will call you for advice and/or transportation at any hour from any place. I have discussed with you and fully understand your feelings regarding underage drinking and the use of illegal drugs. \_\_\_\_\_ (Initial)

**B. Parent or Guardian's Responsibility.** I (We) agree to come and get you at any hour, from any place, with no questions asked and no argument at that time, or I (we) will pay for a taxi to bring you home safely. I (we) expect that a discussion of such an incident would follow at a later time.

Likewise, I (We) as your parent or guardian, agree to seek safe, sober transportation. I (we) will not drive if I (we) have been drinking, nor will I (we) ride with a friend who has been drinking.  
\_\_\_\_\_ (Initial)                      \_\_\_\_\_ (Initial)

## 6. Legal Penalties.

Under current Maine law, all new drivers under 18 years of age operate with an intermediate license for the first 270 days (9 month) restriction period. The three restrictions for intermediate drivers are:

- 1) May not carry passengers except immediate family members;
- 2) May not operate between 12 am and 5 am; and
- 3) May not operate a motor vehicle while using a mobile phone.

A violation of intermediate restrictions is a moving violation and will result in a license suspension. A \$50.00 reinstatement fee will be due and the intermediate restriction will be extended 270 days from the violation date. The term of suspension for an Intermediate restrictions violation is:

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|--|-------------------------------------|
| ▪ <i>First offense</i>                 | <i>Loss of license for 60 days</i>  |
| ▪ <i>Second Offense</i>                | <i>Loss of license for 180 days</i> |
| ▪ <i>Third and subsequent offenses</i> | <i>Loss of License for 1 year</i>   |

**Regarding Mobile/Cell Phone Use: A person who has not attained 18 years of age may not operate a motor vehicle while using a mobile telephone or handheld device.** Further, texting while driving is prohibited for everyone regardless of their age. There are tough penalties for anyone texting and driving. Suspension is mandatory without right to a hearing.

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|--------------------------------|--|
| ▪ <i>First offense</i>         | <i>\$250 minimum fine</i>                            |
| ▪ <i>Second Offense</i>        | <i>Loss of license for 30 days + \$500 min. fine</i> |
| ▪ <i>Third offense</i>         | <i>Loss of License for 60 days + \$500 min. fine</i> |
| ▪ <i>Fourth and subsequent</i> | <i>Loss of License for 90 days + \$500 min. fine</i> |

All drivers under age 21 operate with a two year provisional license. Moving violations such as speeding, failure to obey traffic lights or stop signs, and other reckless driving offenses will result in a license suspension as follows:

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|--|-------------------------------------|
| ▪ <i>First offense</i>                 | <i>Loss of license for 30 days</i>  |
| ▪ <i>Second offense</i>                | <i>Loss of license for 180 days</i> |
| ▪ <i>Third and subsequent offenses</i> | <i>Loss of License for 1 year</i>   |

Depending on the violation, additional requirements may be imposed prior to restoration:

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|--|--|
| <i>Juvenile Traffic Offender Program</i> | <i>Written and road re-examination</i>           |
| <i>\$200.00 reinstatement fee</i>        | <i>Community service if imposed by the court</i> |

Drivers under 21 years of age who operate with **ANY** level of blood alcohol are subject to the following license suspensions:

- |   |   |
|---|---|
| ▪ <i>First Offense</i>                  | <i>Loss of license for <u>one year</u></i>  |
| ▪ <i>Second and subsequent offenses</i> | <i>Loss of license for <u>two years</u></i> |

If a driver under the age of 21 with any blood alcohol level operates a motor vehicle with any passengers under 21 years of age, an additional *180 day license suspension* is added to the above penalties.

*Courtesy of the Secretary of State*

**7. Liabilities.**

All drivers are legally responsible for their own actions and vehicle owners may be legally liable for damages caused by any person operating the owner's vehicle.

Parents and young drivers should understand that insurance coverage and rates may be affected by any damages that result from the inappropriate use of the owner's vehicle.

**We agree to the terms of this contract, which may be revisited or revised at a later time.**

\_\_\_\_\_  
*(Signature of Parent or Guardian)*

\_\_\_\_\_  
*(Signature of Parent or Guardian)*

\_\_\_\_\_  
*(Signature of Young Driver)*

\_\_\_\_\_  
**Date**