



# New Drivers:

## how to deal with the wheels

OK. So you've wanted to drive your whole life. Now that it's your time behind the wheel, it is a very big deal. There's a lot of responsibility when you're maneuvering something that weighs tons – among strangers doing the same thing. You have to keep yourself – your passengers – and the other people you share the road with – as safe as possible.

### Be safe by being smart

You're a newbie. And, studies show that you're at the greatest risk of having an accident during your first 500 miles of driving. You can beat the odds by being smart. Here are some tips to keep in mind whenever you take the wheel:

- Use headlights in fog or rain
- Always wear your seatbelt
- Use your turn signal
- Pull over when you have to use the phone
- Don't even think about texting
- Ditch the Mp3 ear buds, turn down the tunes in case there's a siren from police or ambulance
- Learn how to change a flat
- Learn about the basics of auto maintenance – oil changes and other fluids
- Don't drink and drive
- Don't drive when you're tired

### Parents Corner

You want to help. You just want to know how. As an insurance company, here's what we've learned about how parents can help the new drivers in their household stay safe.

- Be involved and engaged in the Driver's Education process. Take them out for a drive to practice what they've learned.
- Try not to overreact when mistakes are made. It's a tense situation, and emotions can run high, but gently correct and save discussions for when you're home.
- Choose a safe car. Research your choices on the web, or ask your Grange Independent Agent.

- Set limits on the number of people that can ride in the car. Data shows that most accidents occur when students pile into one car without a parent.
- Get them involved in sharing the costs of driving. Have them pay at least a portion of gas and insurance. "No one rides for free" is a good life lesson.
- Make them aware of discounts and how to keep insurance premiums low. Keeping their grades up makes them eligible for Good Student Discounts at Grange. Avoiding accidents and speeding tickets keep rates low.

### About Grange

Grange Insurance, with \$2 billion in assets and in excess of \$1 billion in annual revenue, is an insurance provider based in Columbus, Ohio. Through its network of independent agents, Grange offers auto, home, life and business insurance protection. Established in 1935, the company and its affiliates serve policyholders in Georgia, Illinois, Indiana, Iowa, Kentucky, Michigan, Minnesota, Ohio, Pennsylvania, South Carolina, Tennessee, Virginia and Wisconsin. For more information, visit [www.grangeinsurance.com](http://www.grangeinsurance.com).

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