



# STK

Share the Keys

**RESOURCE GUIDE**

**NJM** Insurance  
Group

**CH** Children's Hospital  
of Philadelphia

## Dear Parent:

Your teen has just entered an exciting new chapter in life and will soon be joining the nearly nine million licensed drivers on Pennsylvania's roadways. With guidance and supervision, your teen is assured a positive start on that journey.

Parents play an important role in helping their teens learn to drive safely. In fact, **according to the Children's Hospital of Philadelphia Center for Injury Research and Prevention, parents can reduce their teen's crash risk by as much as 50 percent when they set rules, offer support and monitor their teen's driving.** By setting a good example, supporting the Graduated Driver Licensing restrictions and spending more time teaching them to drive, you can substantially lower their risk of being involved in a motor vehicle crash.

Share the Keys is a research-based orientation program that has been proven to effectively reduce teen driver crash risk by providing information, resources and support to encourage parental involvement. The program is offered by NJM Insurance Company as part of our enduring commitment to teen driver safety.

This resource guide includes tools that will aid you in helping your teen develop safe driving attitudes and behaviors, while increasing your involvement during their formative driving years. The information in this guide complements the wealth of information that can be found in the Pennsylvania Driver Manual and other driver education resources.

We wish you and your teen driver the best during this exciting new chapter of your lives and a lifelong journey of safe driving. To learn more about teen driver safety and Share the Keys, visit [NJM.com](http://NJM.com).

Violet Marrero



NJM Safety Director



# Pre-Survey for Parents

PLEASE COMPLETE THIS ANONYMOUS SURVEY  
BEFORE THE PROGRAM BEGINS AND RETURN IT BEFORE YOU LEAVE.

## Program information:

Date \_\_\_\_\_ Location \_\_\_\_\_

## Does your teen currently have:

\_\_\_\_ Learner's Permit    \_\_\_\_ Junior License    \_\_\_\_ Unrestricted License    \_\_\_\_ N/A

## Check one statement that best describes your attitude about your teen's driving.

- \_\_\_\_ I trust my teen will drive safely
- \_\_\_\_ My teen will learn from his/her mistakes
- \_\_\_\_ I support my teen's safety by ensuring he/she earns all driving privileges
- \_\_\_\_ My teen will strictly follow the rules I set when it comes to driving

## On a scale of 1 to 5, how would you rate your understanding of the Graduated Driver License (GDL) requirements? (Check one)

\_\_\_\_ 1                      \_\_\_\_ 2                      \_\_\_\_ 3                      \_\_\_\_ 4                      \_\_\_\_ 5  
DON'T UNDERSTAND ..... SOMEWHAT UNDERSTAND ..... FULLY UNDERSTAND

## How would your teen describe your driving? (Check one)

\_\_\_\_ Excellent    \_\_\_\_ Good    \_\_\_\_ Fair    \_\_\_\_ Poor

## How many hours per month do or did you dedicate to practice driving with your teen?

\_\_\_\_ 0-3 hours    \_\_\_\_ 3-5 hours    \_\_\_\_ 5-7 hours    \_\_\_\_ 7 or more hours

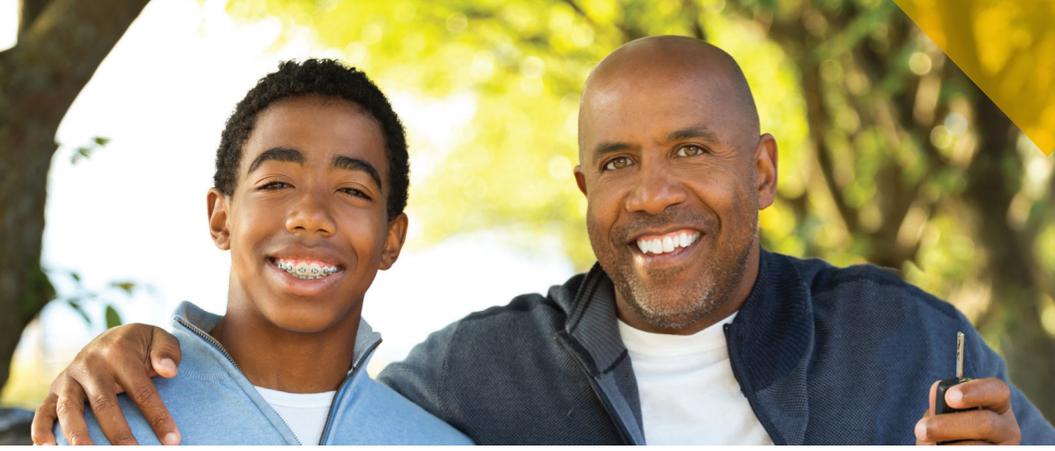
## I am confident that when my teen is behind the wheel, he/she: (Check all that apply)

- \_\_\_\_ Follows the nighttime driving curfew
- \_\_\_\_ Drives with only the allowable number of passengers
- \_\_\_\_ Requires everyone to wear a seatbelt
- \_\_\_\_ Has asked for permission to use the car
- \_\_\_\_ Does not text or use a cell phone while driving
- \_\_\_\_ Does not drive under the influence of alcohol/drugs

## List one of your driving behaviors you would not want your teen to imitate.

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**Thank you! Please complete the Post-Survey on the reverse side after the program concludes.**



# Post-Survey for Parents

PLEASE COMPLETE THIS ANONYMOUS SURVEY  
AFTER THE PROGRAM CONCLUDES AND RETURN IT BEFORE YOU LEAVE.

On a scale of 1 to 5, how would you rate your understanding of the Graduated Driver License (GDL) requirements? (Check one)

1                       2                       3                       4                       5  
DON'T UNDERSTAND ----- SOMEWHAT UNDERSTAND ----- FULLY UNDERSTAND

Based on the information you received during the program, are you likely to increase the amount of time you spend practicing driving with your teen?

Yes                       No

Do you feel inclined to support the GDL restrictions as a result of this presentation?

Absolutely                       Not sure, but giving it more thought                       Not at all

Comments: \_\_\_\_\_

Based on your participation in Share the Keys and the materials provided, do you feel you: (Check all that apply)

- Better understand the GDL
- Will increase practice driving with your teen
- Will support the GDL restrictions at home
- Will share the keys
- Will establish a driving agreement (contract) with your teen

What additional materials would you like to see included in the resource guide?

\_\_\_\_\_

Comments:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Thank you! Your feedback is important and will be used to improve this program.**



# Pennsylvania Parent/Teen Safe Driving Orientation

NJM offers Share the Keys (STK) as part of our enduring commitment to safety and support of the communities we are privileged to serve. STK is a research-based, data-driven orientation program designed to reduce teen driver crash risks through increased parental involvement.

Graduated Driver Licensing (GDL) laws are recognized as the single most effective tool for reducing teen driver crashes, injuries and deaths. Ensuring that parents and teens fully understand the risks and responsibilities associated with driving is essential to teen driver safety.

Parental involvement has a significant impact on teen driver safety. *Driving Through the Eyes of Teens, A Closer Look*, a research report conducted by the Children's Hospital of Philadelphia (CHOP) Center for Injury Research Prevention, examined the impact parenting styles had on teen driver safety and found that teens whose parents set rules and pay attention to their driving activities in a helpful, supportive way are half as likely to be involved in a crash.

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## THESE BEST PRACTICES WERE USED TO DEFINE THE KEY OBJECTIVES FOR THE ORIENTATION PROGRAM:

### Understanding the GDL

The GDL has reduced crashes by as much as 50% across the United States, it must be clearly understood and supported by parents to be effective.

### Effectively Supporting the GDL at Home

The two restrictions of the GDL that have the most lifesaving potential are the curfew and passenger restrictions. Forty percent of all fatal teen crashes occur after 9:00 p.m. Teens with even one passenger are nearly twice as likely to be involved in a fatal crash.

### Being a Good Role Model

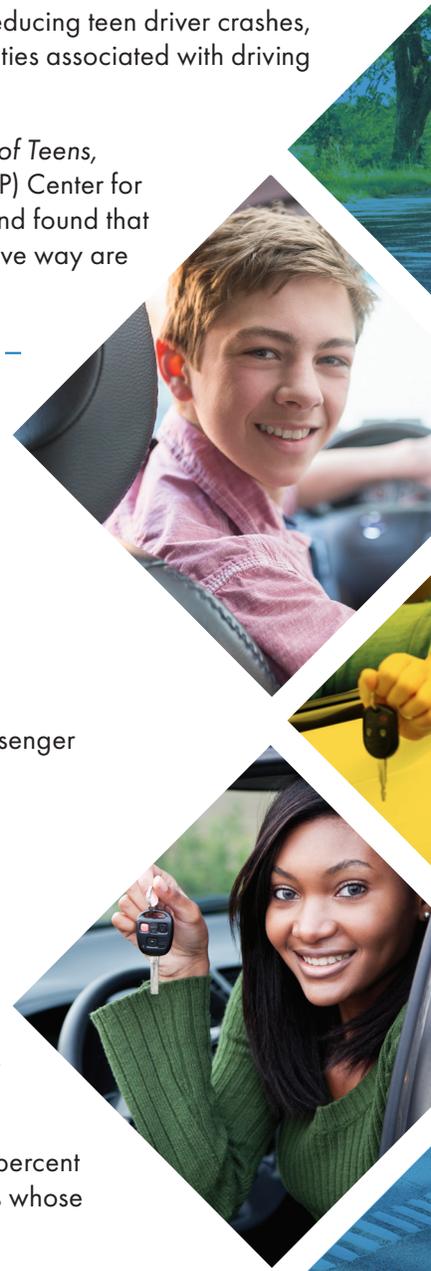
Research by CHOP and other studies found that teens mimic their parents' driving behaviors.

### Increasing Practice Driving Hours

Teens are at the greatest risk for being involved in a crash during the first 12 to 24 months of driving. Practicing driving during this time is essential in reducing crash risk for new drivers.

### Sharing the Keys

CHOP's research also revealed that teens who requested permission to use the car were 50 percent less likely to be involved in crashes when compared to teens that had primary access. Drivers whose parents shared the keys were also less likely to violate the provisions of the GDL.





## The Facts About Teen Driving

### The Facts About the Numbers

Motor vehicle crashes are the leading cause of death and disability to teens in Pennsylvania and across the nation. The Graduated Driver License law is proven to be effective in reducing crash rates.

- In Pennsylvania, an average of 229 fatal teen driver crashes occur each year.
- Teens are the largest age group reported as distracted at the time of fatal crashes.
- Half of all teens will be involved in a car crash before graduating from high school. Parental involvement doesn't end when teens get their license. Teen drivers who continue to practice with their parents increase their chances of avoiding a crash.
- Teen crashes are most often the result of inexperience, distraction, following another vehicle too closely, failure to yield to other vehicles or pedestrians and speeding.
- The risk of motor vehicle crashes is higher among 16- to 19-year-olds than among any other age group. In fact, per mile driven, teen drivers ages 16 to 19 are nearly three times more likely than drivers aged 20 and older to be in a fatal crash.
- Seatbelt use among teens is the lowest for any age group.
- More male drivers than female drivers are involved in teen crashes.
- Graduated Driver Licensing laws do not fully protect teen drivers. By creating your own rules as a family about passengers, nighttime driving, and cell phone use, you can fill gaps.



# Pennsylvania's Graduated Licensing Program

The Pennsylvania GDL process has three stages:

## LEARNER'S PERMIT REQUIREMENTS/RESTRICTIONS

### Requirements

- Be at least 16 years old
- Obtain consent of a parent or guardian
- Pass the knowledge, physical and vision tests
- Complete 65 hours of practice driving including:
  - 10 hours at night
  - 5 hours in bad weather
- Vehicle must be equipped with seat belts for all occupants

### Driving Restrictions

- A driver can only operate a vehicle under the supervision of a licensed driver who is a parent or guardian who is 21 or older or a spouse who is at least 18 years old
- A driver under the age of 18 will have their permit suspended for 90 days if they accumulate six or more points or is convicted of a high-speed violation

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## JUNIOR LICENSE REQUIREMENTS/RESTRICTIONS

### Requirements

- Must be at least 16½ years old
- Pass the PennDOT road test
- Vehicle must be equipped with seat belts for all occupants. Drivers and occupants under the age of 18 must wear a seat belt.

### Driving Restrictions

- No driving between the hours of 11 p.m. and 5 a.m.\*
- No more than one non-family member passenger under the age of 18 for the first 6 months. No more than 3 passengers thereafter
- Drivers under the age of 18 will have their junior license suspended for 90 days if they accumulate six or more points or are convicted of a high-speed violation

*\*Drivers traveling for employment, volunteer or charitable work may travel during these hours with proper documentation*

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## UNRESTRICTED LICENSE REQUIREMENTS/RESTRICTIONS

### Requirements

- Must be at least 18 years old or maintained a crash- and conviction-free driving record for a year and completed an approved driver's ed course
- Vehicle must be equipped with seat belts for all occupants

### Driving Restrictions

- Drivers under the age of 18 will have their unrestricted license suspended for 90 days if they accumulate six or more points or are convicted of a high-speed violation

For more information, please visit [penndot.gov](http://penndot.gov)

# Parent/Teen Driving Agreement



## Passengers

The presence of even one passenger can nearly double a teen's risk of being involved in a fatal crash.

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RULE

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CONSEQUENCE

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REWARD

## Curfew

Late night driving increases a teen's risk of being involved in a fatal crash.

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RULE

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CONSEQUENCE

---

REWARD

## Seatbelts – All Occupants

Wearing your seatbelt significantly increases your chances of surviving a crash.

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RULE

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CONSEQUENCE

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REWARD

## Speeding

Speed is a contributing factor in 40 percent of fatal teen driver crashes.

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RULE

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CONSEQUENCE

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REWARD

## Teen Driver

I promise to abide by the agreement outlined above. If I break any part of this agreement, I will accept the consequences.

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TEEN SIGNATURE

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DATE

## Cell Phones & Texting

People talking or texting while driving were as impaired as if they drove under the influence of alcohol at the legal limit.

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RULE

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CONSEQUENCE

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REWARD

## Driving Under the Influence

One in 10 teens in high school drinks and drives. Young drivers are 17 times more likely to die in a crash while driving drunk.

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RULE

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CONSEQUENCE

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REWARD

## Distractions

Anything or anyone that takes focus away from driving is a distraction.

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RULE

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CONSEQUENCE

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REWARD

## House Rules (Add Your Own)

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RULE

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CONSEQUENCE

---

REWARD

## Parent/Guardian

I promise to help my teen succeed in following this agreement and make time to help him/her become a safe and responsible driver. I understand this is an evolving agreement and promise to make myself available to discuss these rules and their consequences when necessary.

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PARENT/GUARDIAN SIGNATURE

---

DATE

# JustDrive

## Teen Driver Pledge

I pledge to Just Drive. I will do my part to help put an end to distracted driving by driving safely.

Beginning right now, I commit to:

\_\_\_\_\_ Not text or use my phone while I am driving.  
If I need to use my phone, I will pull over to the side of the road.\*

I will ask other drivers I know to do their part to end distracted driving. I pledge to make a difference.

\_\_\_\_\_  
TEEN SIGNATURE

\_\_\_\_\_  
DATE

*\*Driving while sending, reading, or writing a text-based communication is prohibited under Pennsylvania law.*

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## Parent/Guardian Driver Pledge

I pledge to Just Drive. I will do my part to help put an end to distracted driving by driving safely. Beginning right now, I commit to:

\_\_\_\_\_ Not text while I am driving.\*

\_\_\_\_\_ Not text while driving and only hands-free calling if I need to speak on the phone while I am driving.

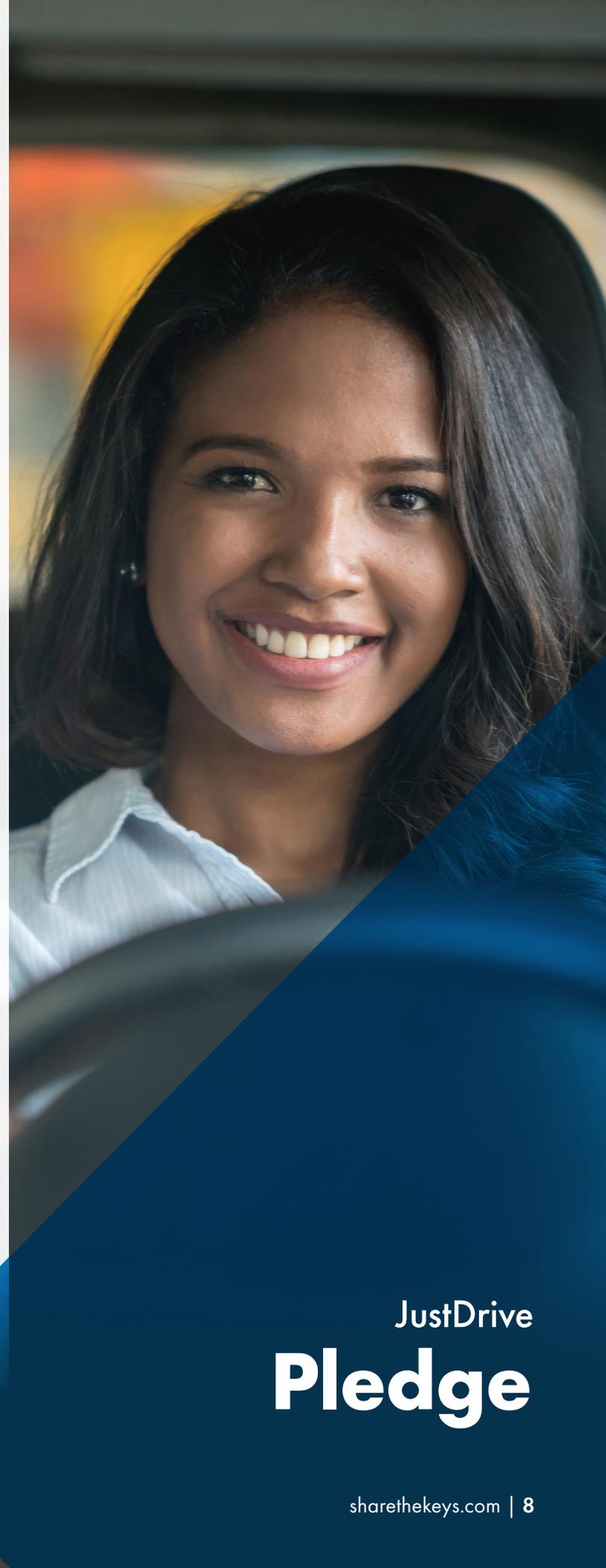
\_\_\_\_\_ Not text or use my phone while I am driving.  
If I need to use my phone, I will pull over to the side of the road.

I will ask other drivers I know to do their part to end distracted driving. I pledge to make a difference.

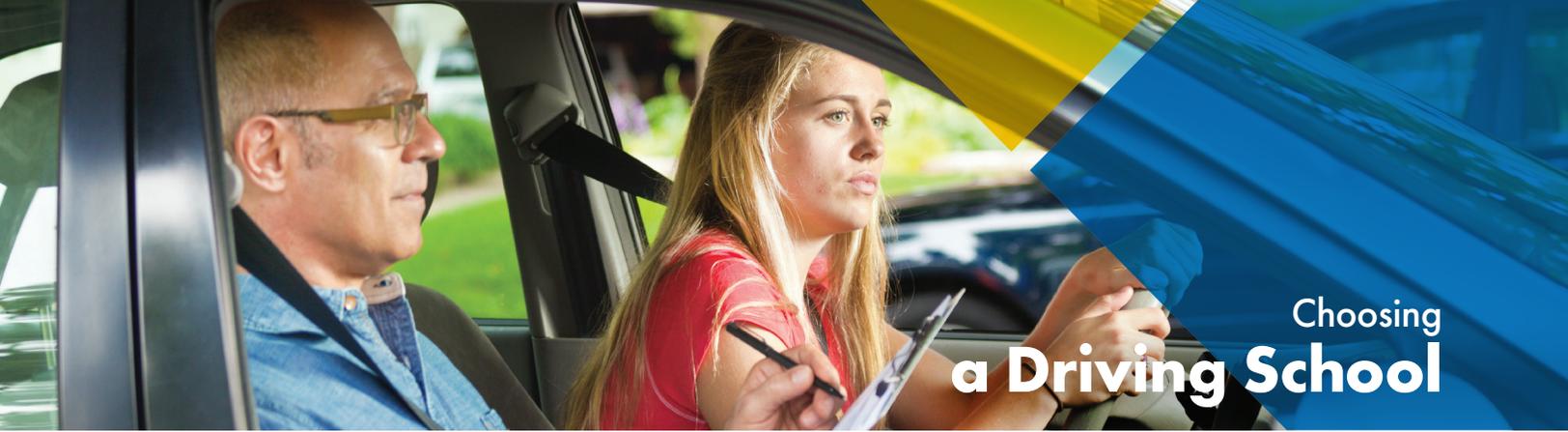
\_\_\_\_\_  
PARENT/GUARDIAN SIGNATURE

\_\_\_\_\_  
DATE

*\*Driving while sending, reading, or writing a text-based communication is prohibited under Pennsylvania law.*



JustDrive  
**Pledge**



## Choosing a Driving School

Quality driver education can provide a great foundation for safe driving. Driving instructors help teens get road-ready by ensuring they have the basic skills and knowledge needed for safe driving.

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### WHEN DECIDING ON THE RIGHT DRIVING SCHOOL FOR YOU AND YOUR TEEN, CONSIDER THE FOLLOWING TIPS:

#### Seek Advice

Ask other parents and teens about their experiences with driving schools, why they selected the school and if they would recommend it to others.

#### Use a Licensed Driving School

Make sure the driving school is approved by Pennsylvania Department of Education. For a list of licensed schools, visit [education.pa.gov](http://education.pa.gov).

#### Make Sure Your Teen is Comfortable with the Driving School and Instructors

A good driving school experience will involve a lot of time alone or in small groups with the instructors. Teens can find it difficult to learn when they're not comfortable with their instructor.

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### QUESTIONS TO ASK WHEN CHOOSING A DRIVING SCHOOL:

- Is behind-the-wheel training thorough and personalized based on the needs of your teen?
- What is its student-to-teacher ratio?
- What percentage of the time is spent on real driving, classroom learning and driving simulations?
- Does it address issues like road rage, cell phones and text messaging?
- Does the school prioritize face-to-face interaction between the driving instructor and the parent?
- Is the course primarily designed to make sure students pass the driving test, or is it also focused on developing safe driving skills?



According to CHOP, teens with primary access to a vehicle were 50 percent more likely to be involved in a crash. Research shows in order to reduce crash risk, it is best for your teen driver to share a car for at least the first year of driving. Then, based on the successful completion of the GDL process, and even after they obtain a basic license, parents need to assess whether their teen is ready to own a car. You know your teen best. If you're unsure, consider postponing the purchase. Remember, your role is to keep your teen safe.

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## WHEN SELECTING THE VEHICLE YOUR TEEN WILL DRIVE, KEEP THESE IMPORTANT POINTS IN MIND:

### Avoid High-Performance Vehicles

Not only do teen drivers lack experience, but the area of their brain that is used for risk assessment and risk-taking has not been fully developed. As a result, speeding and reckless driving are common among young drivers. High-performance features are likely to increase these behaviors.

### Avoid Driving Unstable Vehicles

Sport utility vehicles and minivans, especially smaller ones, are inherently less stable than cars because of their higher centers of gravity. Abrupt steering maneuvers commonly occur with inexperienced drivers and can cause rollovers.

### Pick a Vehicle with Modern Crash Protection Features

Teenagers should drive vehicles that offer the best protection in the event of a crash. The best models have side and curtain airbags, as well as the standard driver and passenger airbags. Electronic Stability Control (ESC) and an Anti-Lock Braking System (ABS) are also great features for helping your teen avoid a crash, but new drivers need to be thoroughly trained in their use. Unfamiliarity with ABS can affect emergency braking. To obtain safety ratings for a vehicle, visit [safercar.gov](http://safercar.gov) and [iihs.org](http://iihs.org) for yearly top safety vehicle picks for new drivers.

### Look for the Right Size Vehicle

Small vehicles offer much less protection in crashes than larger ones. However, this doesn't mean you should put your teen in the largest vehicle you can find. Many mid-and full-size cars offer more than adequate crash protection. Pick a vehicle, preferably a passenger sedan, between 3,500 and 4,500 pounds curb weight.



# Selecting a Vehicle for Your Teen Driver



## Practice “SAFE” Driving

Crash risk decreases dramatically with driving experience. It is crucial that teens get at least one hour per week of deliberate practice driving. Finding the time for practice can be difficult but is achievable. Plan your teen’s practice driving around your normal day-to-day activities. The following are examples of opportunities to fit in practice driving. We call it “SAFE” driving:



**SHOPPING TRIPS** can be an excellent opportunity for a new driver to learn how to successfully navigate commercial districts, which pose unique challenges.



**ACTIVITIES**, such as after-school and extracurricular, can be used to teach navigation through the use of alternate routes and can build on regular driving lessons.



**FAMILY OUTINGS** can provide teens with experience in driving on different roadways such as toll roads and multiple lane highways. Teens can also learn how to manage the distraction of additional passengers.



**ERRANDS**, such as picking up the dry cleaning, offer teens more time behind the wheel. Use this time to assess your teen’s progress or to refresh a lesson, such as entering and exiting a commercial district or yielding when entering a roadway.

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### PARENTS ARE ALSO ENCOURAGED TO FOCUS ON DIFFICULT DRIVING SITUATIONS SUCH AS:

- Driving at night
- Navigating through inclement weather
- Recognizing different speed zones
- Merging
- Changing lanes
- Maintaining a safe following distance









## Aggressive Driving Facts

- Aggressive behavior accounts for more than half of all fatal crashes
- A single aggressive act by one driver can trigger escalating responses from other drivers

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## What is aggressive driving?

The National Highway Traffic Safety Administration defines aggressive driving as a combination of traffic offenses that endanger other people and property. These include:

- Running red lights or stop signs
- Tailgating
- Weaving through traffic
- Passing illegally on the right
- Making improper or unsafe lane changes
- Screaming, making hand gestures, honking horns, or flashing high beams

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## What should you do when confronted by an aggressive driver?

- Make every attempt to get out of the way
- Avoid eye contact, ignore gestures, and don't engage the other driver
- Pull over to a safe location to report the incident

Emotions can greatly impact the ability to drive. When overwhelmed, it's best to pull over and take time to calm down before resuming your trip.



Avoid Aggressive Driving  
**Reach Your  
Destination  
Safely**



# Parent to Parent

## TALKING TEEN DRIVER SAFETY WITH OTHER PARENTS

Starting a friendly conversation with other parents about working together creates a better support system to protect teen drivers and passengers.

### Share What You've Learned

A casual "Did you know?" conversation is a friendly and helpful way to support other parents in protecting their teen drivers.

| TOOLS AND RESOURCES   |  |
|---|--|
| Share the Keys  | <a href="http://SharetheKeys.com">SharetheKeys.com</a>                 |
| Children's Hospital of Philadelphia Center for Injury Research Prevention | <a href="http://teendriversource.org">teendriversource.org</a>         |
| New Jersey Motor Vehicle Commission                                       | <a href="http://NJMVC.gov">NJMVC.gov</a>                               |
| Pennsylvania Department of Transportation                                 | <a href="http://penndot.gov">penndot.gov</a>                           |
| National Highway Traffic Safety Administration                            | <a href="http://nhtsa.gov">nhtsa.gov</a>                               |
| Centers for Disease Control and Prevention                                | <a href="http://cdc.gov/parentsarethekey">cdc.gov/parentsarethekey</a> |
| Impact Teen Drivers   | <a href="http://impactteendrivers.org">impactteendrivers.org</a>       |

### Talk About Your Parent/Teen Driving Agreement

Discuss the rules, consequences, and rewards you've established. Explain how the contract protects your teen driver. Note that each section of the contract is supported by a related fact about teen driver safety.

### Discuss Ways You Can Support Each Other to Ensure the Safety of Your Teen Drivers

Offer to pick up each other's teen drivers. Parents can also work together to create a Get Home Safe Contract, which includes other parents as alternative contacts. These are two great ways parents can work together to create a safer driving environment for their teens.

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**Establishing good communication and mutual safety goals between parents is essential for your teen's safe and successful completion of the GDL process.**

This contract empowers teens to make decisions based on their personal safety, eliminating peer pressure and judgment. The agreement between parent and teen provides young drivers with a safe way out of dangerous—and potentially life-threatening—situations.

The contract's name originated from the Rebeka Vereia Foundation's slogan: "Say Yes to Life." The Foundation's mission is to create awareness about the lifesaving importance of safe driving behaviors and to encourage teen drivers to make responsible decisions. Modeled after that mission and from research conducted by CHOP, the intention of this contract is to save lives.

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### Teen Driver Agrees to:

Contact \_\_\_\_\_ if I ever find myself in a situation in which I do not feel safe (e.g. the driver has been involved in an argument, is drinking or has taken drugs, etc.). I will use the code word \_\_\_\_\_ to indicate I need help getting home safely. I understand that I will be asked to discuss what happened following a cool-off period and will be expected to work on strategies that will assist me in avoiding dangerous situations in the future. I also agree to do my best to avoid situations involving risky behaviors.

\_\_\_\_\_  
TEEN SIGNATURE

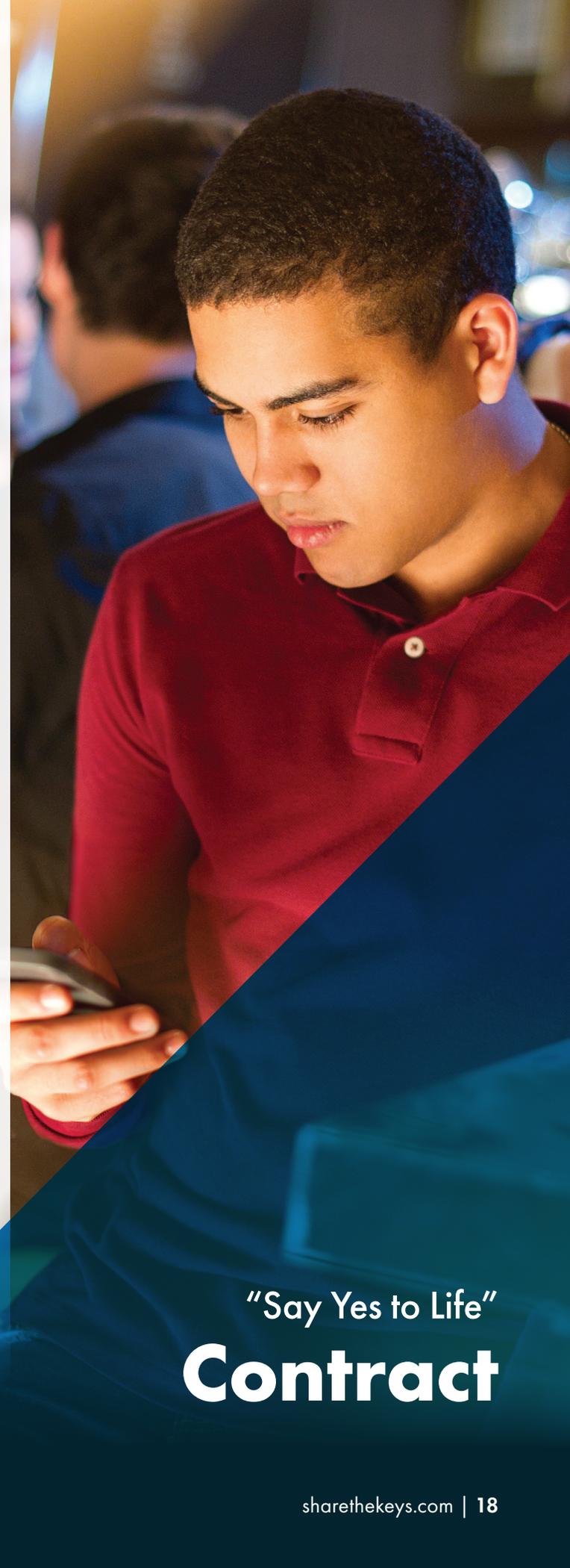
\_\_\_\_\_  
DATE

### Parent/Guardian Agrees to:

Pick up \_\_\_\_\_ if I receive a text or call that includes our code word \_\_\_\_\_ no matter the time of day or night. I will do my best to avoid a socially awkward situation for my teen by creating a reason to pick them up, relieving them from any social judgment, or pressure. I further agree to reward my teen for making a courageous and responsible decision by not penalizing or lecturing them. I will take a cool-off period to gain more perspective before discussing what they have learned and work with him/her to develop strategies to avoid situations involving risky behaviors.

\_\_\_\_\_  
PARENT/GUARDIAN SIGNATURE

\_\_\_\_\_  
DATE



"Say Yes to Life"  
**Contract**

The following websites contain useful information and resources related to teen driver safety.

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**NJM Insurance Group**

[njm.com/share-the-keys](http://njm.com/share-the-keys)

Program updates, training, and resources for parents

**Pennsylvania Department of Transportation**

[penndot.gov](http://penndot.gov)

Driving manual, training and resources for teen drivers and parents

**Pennsylvania Teen Safe Driving Coalition**

[teensafedriving.org/pa](http://teensafedriving.org/pa)

Teen driver safety programs, awareness, educational resources and more

**Centers for Disease Control and Prevention**

[cdc.gov/parentsarethekey](http://cdc.gov/parentsarethekey)

Teen driver information and resources for parents

**Children's Hospital of Philadelphia Center for Injury Research Prevention**

[teendriversource.org](http://teendriversource.org)

Tools and guides for parents, teens, policy makers, and researchers

**National Highway Traffic Safety Administration**

[underyourinfluence.org](http://underyourinfluence.org)

Tips, driving contracts, message boards, and conversation starters for parents

**National Safety Council**

[driveithome.org](http://driveithome.org)

DriveitHOME offers free resources parents can use to help teens become safer drivers

**Impact Teen Drivers**

[impactteendrivers.org](http://impactteendrivers.org)

Teen driver safety programs, awareness and educational resources



Teen Driving  
**Web  
Resources**

**NJM** Insurance Group

**CH** Children's Hospital of Philadelphia

**SHARETHEKEYS.COM**