

# Your Teen's First Car Accident

## What You Can Do to Help Ease the Pain

By Teri Brown

It's the phone call every parent of a teenager fears:

"Mommy!" My daughter's voice verged on hysteria.

I knew. "What happened?"

"I got into a car accident, Mommy!"

Just 10 minutes before, she'd been laughing and talking, getting ready to leave for her friend's house. Now she was on the side of a busy Oregon freeway, dealing with the adult world in a way she never had before. Three things struck me as I pulled up to the accident:

- She was at the end of a four-car pile up.
- She seemed OK.
- She looked so young.



My 16-year-old daughter had passed her driver's test a mere three months before the accident.

### The Statistics

If you think the previous scenario won't happen to your teen, consider the following statistics from the National Highway Traffic Safety Administration:

- Motor vehicle crashes are the leading cause of death for American teenagers.
- In 2001, 5,341 teens were killed in passenger vehicles involved in motor vehicle crashes. Two thirds of those killed were not buckled up.
- In 2001, 3,608 drivers 15 to 20 years old were killed in motor vehicle crashes, and an additional 337,000 were injured.
- Young drivers (16-20) were involved in 7,598 fatal crashes in 2001.
- In the last decade, over 68,000 teens have died in car crashes.
- Two out of three teenagers killed in motor vehicle crashes are males.

### How Parents Can Help



Joanne Helperin is the senior features editor for Edmunds Inc., a publisher of four Web sites that empower, engage and educate automotive consumers, enthusiasts and insiders. She says that preparation is half the battle. "Let

them know that, statistically speaking, there is a good chance they will get in an accident during their first year of driving," she says. "Beat the odds by stressing the need for them to avoid driver distraction (a huge factor in teen accidents), such as cell phones, disruptive passengers and distracting music. Visibility is the key – know where trouble could be coming from, and be attentive to it. Avoid driving after dark. Keep in mind that experience is vital – don't assume you know everything about driving just because you have your license."

Dave Mannato, an insurance agent for Matador Insurance Agency, Latham, N.Y., agrees. "Have your teen watch videos or news casts of accidents and what consequences can be," he says. "Learn how to prevent a situation before an accident occurs. A basic defensive driver's ed course through a school or AAA is critical."

### Dealing with Accidents

First off, find out if your teen is OK or is being taken to a hospital. If injured, go immediately to the hospital. Everything else can wait. If it is more of a fender bender, ascertain where the accident happened and where your car is.

Helperin says your teen should know to get the car out of harm's way so that no further crashes occur. Medical attention is then the first priority. "Then, documenting the accident with pictures (with a disposable camera that you should keep in the car) can save money later on," she says. "Share contact and insurance information with other drivers but don't discuss the accident (and especially don't admit guilt)."

Make sure to fill out an accident report at your state's Department of Motor Vehicles. Most states require an accident report to be filed within 48 hours. You may also want to start a separate file just for the accident, where you can keep all pertinent information. Having this information in one place will greatly assist you with all the forms you will be filling out.

### Dealing with Insurance Agencies

Call your insurance agent as soon as possible after the accident. They may have a preferred auto collisions repair company to which they would like your car towed. Schedule an appointment to talk with them about your auto insurance plan within the next week or so. "It depends on the accident but any accident can have a severe effect on insurance rates – the frequency of teen crashes is why insuring them is so expensive in the first place," Helperin says. "If a repair costs less than your insurance deductible, settle it outside the insurance process to avoid rate increases."

According to Mannato, if your teen has a second accident within a three-year period, your carrier may ask to remove the teen from your policy and go on his/her own. This varies among carriers. "Accidents at a more frequent level, say two in six months, will probably result in the teen being cancelled from the policy at renewal," he says. "If they're causing

accidents, they should revisit training, get more experience definitely at night. Sometimes a visual exam is warranted."

### Dealing with the Courts

If your teen has been cited, make every effort to show up in court. There are different programs your teen may qualify for that may decrease the fine levied. He may have to attend classes, but the difference in the final cost will be worth it.



No one wants to get the call that their teen has been in an accident, but preparation is key to helping your child through a very difficult time in her life. Helping teens take responsibility is important to the growing process and in the end, may make them a safer driver.