



**FARM  
BUREAU**  
INSURANCE

The logo is a maroon square with rounded corners, containing the text 'FARM BUREAU' in a large, bold, white sans-serif font, with 'INSURANCE' in a smaller, bold, white sans-serif font below it, separated by a thin white horizontal line. A small registered trademark symbol (®) is located to the right of the logo.



A photograph of a dark-colored car driving on a paved road lined with trees. The car is in the foreground, and the road stretches into the distance. The scene is brightly lit, suggesting a sunny day. The car's side mirror and part of the door are visible.

## Smart Start Program Booklet

# Drive Safe. Drive Smart.

A service provided by the Virginia Farm Bureau Family of Companies.



A decorative footer bar consisting of several colored rectangular segments in shades of maroon, yellow, green, and grey.

# Being a good driver has its benefits.

Safe driving habits can help save you money—and save your life.

You've got the license—now it's time to get your driving career off to a good start. That's why we created the Smart Start Program! True, you'll always save money on insurance premiums if you're a good driver. But while you're a teen, you have a chance to save a little extra—**up to an additional 5% off your insurance premium.** Here's how:

1. Watch the Smart Start video.
2. Review this booklet and keep it for reference.
3. Take a short, 12-question quiz after watching the video and reviewing this booklet.

## To maintain this discount:

- You must maintain a valid Virginia driver's license.
- You must be listed on a Virginia Farm Bureau personal auto policy.
- You must maintain an accident-free and conviction-free driving record.

So read up, pass the quiz, and take the pledge. Then get an extra discount on your premiums. Why not get rewarded for staying safe, right?

# Ready to make a promise?

Seriously. This is on you.

You've got to mean it. We're putting an awful lot of trust in you, so we want to make sure you succeed. And the only way you'll succeed is if you promise to:

- Put safety first.
- Use your seatbelt.
- Don't drink and drive.
- Drive defensively.
- Obey Virginia's ban on all cell phone use while driving (until you're 18 years old).
- Remain accident-free and conviction-free.

This is a big deal. See, teenage drivers make up a large number of car accident victims, and we want to make sure you're not one of them!



## FACTS ABOUT

# Teenage drivers

More than 50% of teenage auto-related deaths occur between Friday and Sunday.

Car accidents are the leading cause of death among teenagers.

Most auto accidents occur during the summer between June and August.

Nearly 2 out of 3 teenage passengers killed in accidents were riding in a car driven by another teenager.

# Zero tolerance means zero tolerance.

Driving under the influence is a sure way to end your driving career.

All states, including Virginia, have passed zero tolerance policies. This means absolutely no alcohol can be present in your system while you're driving if you're under 21 years old. The same goes for illegal drugs. Zip. Zero. Nada.

A close-up, slightly blurred photograph of a person's hands. One hand is on the steering wheel, and the other is holding a green glass bottle, likely containing alcohol. The background is out of focus, showing the interior of a car.

## FACTS ABOUT

# Driving under the Influence

Teenage drivers are responsible for nearly 50% of all alcohol related accidents.

Someone is injured by a drunk driver every two minutes.

A person dies every 30 minutes from an alcohol-related auto accident.

Approximately three in every 10 motorists will be involved in an alcohol-related accident.

Penalties for driving while intoxicated or other drug offenses include license suspension, fines, or jail sentences.

# Seatbelts save lives.

It takes more than an airbag to protect you during a car accident.

Accidents happen fast, so you need to prepare for them ahead of time. Nearly 80% of fatal passenger vehicle accidents were the result of occupants being thrown from their vehicle. So, taking measures to stay inside your vehicle during a crash – such as wearing a seatbelt – increase your chances of surviving it.



FACTS ABOUT

## Car Accidents

Almost 50% of all fatal accidents are side collisions, rollovers, and rear-end collisions. 28% percent of these did not involve any other impact.

Lap/shoulder seat belts significantly reduce the chance of death or serious injury in an accident.

Airbags are not a substitute for a seat belt; they are designed to work with seatbelts. Plus, they provide protection during frontal collisions.

Seat belts save lives, and it's the law. Everyone under age 18 or riding in the front seats must wear a seatbelt.

# Distracted driving is dangerous for everyone.

Wait. What?

Yes, really. Whether you're eating, texting, or streaming music, distracted driving is a danger to you, other drivers, and pedestrians. Even your best friends pose a threat if you're having too much fun to pay attention.

The dangers of distracted driving are so well known that Virginia law deals with it particularly. Keeping your eyes on the road isn't just smart—it's required by law.

# Distractions increase your risk of accidents



## Cognitive

**These include anything that requires thought or attention, like holding a conversation.**

You have to stay focused when driving, so make sure you're well rested. Lack of sleep can impair your driving as much as drugs or alcohol. Even talking to other passengers is dangerous if you get too focused on the conversation.

Texting is the most dangerous kind of distracted driving activity because it demands your visual, manual, and cognitive attention all at once.



## Visual

**These include texting, reading a map, using a GPS, watching a video, or checking the music.**

Every time you text and drive, you are 4 times more likely to crash.

You wouldn't drive the entire length of a football field blindfolded, right? But that's exactly how far you'd travel in the average time it takes to text at 55 mph.



## Manual

**This includes personal grooming, applying makeup, eating, digging through your backpack, etc.**

Keep your hands on the wheel and maintain control of your vehicle. Avoid multitasking in any way. Whatever it is can wait until you stop.

# The smartest auto technology is...

The newer the car, the more tools and technology you'll find to help you stay safe.

While we're all for technology that brakes automatically or connects with your phone's GPS, it's important to avoid relying on these tools exclusively. Your own senses and attention to surroundings are still a smart driver's best tools.



## FACTS ABOUT

# Smarter Tech Use

Texting via a voice-to-speech program is still distracting driving—and it's illegal for drivers under 18 in Virginia.

Set up navigation on your car or your smart phone before you leave your parking spot, not when your car is moving.

Use common sense with new technology. If it takes your eyes off the road or demands your attention, it can wait!

Look over your shoulder before you back up and go slowly. Rear view video cameras are a helpful tool but not a substitute for checking manually.

Make sure you can hear surrounding traffic, emergency vehicles, etc., above any music or podcasts. Your playlists are great background, but save top volume for when you're parked or at home.

# Smart drivers play defense.

Follow these tips to drive responsibly.

If there's one thing you can do to help avoid accidents, it's leave your pride at home. Practice defensive driving—anticipate the mistakes of other drivers and know how to respond. Always give more aggressive drivers the right of way. Your life is more valuable than trying to own the road.



## Before you head out

Make sure your tires, lights, windshield wipers, and brakes are well-maintained.

Always clear your vehicle of ice and snow before driving. Make sure your seat position and mirrors are properly adjusted before you drive anywhere.

## While you're on the road

Focus on the job of driving. Be present in the moment.

Adjust your driving as weather and road conditions change. Slow down in rough conditions.

Keep a safe distance between other vehicles. Stay about 2 seconds behind the car in front of you.

Always obey traffic signals and laws.

Check in your rear- and side-view mirrors occasionally to get a sense of traffic around you. Check your blind spots before merging, but do it quickly to get your eyes back on the road.

Drive defensively. Be prepared to yield to aggressive drivers and keep yourself safe.

# The ins and outs of auto insurance.

It's less complicated than you think.

When you have insurance, you pay premiums. A premium is what you pay to your insurance company, so they can help cover you in case of an accident. If you have any questions, your agent can always talk you through your policy. Here's how we figure out what your premium will be:

## Your previous driving record

We'll get a better understanding of your driving habits as you gain experience.

## Use of the vehicle

Driving to school or work poses fewer risks than drag racing, for instance.

## Age of the driver

Younger drivers are usually a higher risk, but hopefully this program will help you become a safer driver.

## Where the vehicle is kept

Populated areas tend to have more risks, such as more pedestrians, vehicles, and crime.

## Model year and value

Vehicles that have less cash value are usually less expensive to insure.

## Type of vehicle

The same person may drive a minivan and a sports car, but their driving style may change.

# Safe drivers pay less.



# Parents must lead by example.

Hey, parents, you should take notes too.

A parent who's a defensive driver is more likely to raise a defensive driver. We want to see more of both. Parents must always be attentive and cautious while driving. You choose what kind of an example you set whenever you're in the car with others.



**FACTS FOR PARENTS ABOUT**

## **Teenage drivers**

41% of fatal motor vehicle accidents involving teenagers occur at night.

Always discourage drinking and driving. Set a zero tolerance policy for drinking and drug use.

# Virginia driving laws at a glance

Here's what applies specifically to drivers under age 18.

**Follow the curfew.** Although there are exceptions for work and certain activities, teens under 18 are not allowed to drive between midnight and 4AM.

**Zero tolerance.** All Virginia drivers, but especially teens face serious consequences when caught driving under the influence. No drugs or alcohol can be present in your system while you're driving if you're under 21 years old.

**Limit passengers under age 21.** New drivers may only carry one other passenger under age 21. After a teen has had their license for a year, they can carry up to three passengers under age 21 in certain circumstances, such as traveling to and from school-sponsored activities.

**Don't touch the phone.** Before age 18, any cell phone use at all is illegal. That includes using a hands-

free device such as Bluetooth, as well as texting at stoplights. Texting is illegal for drivers of all ages.

**Buckle up.** Anyone under age 18 is required to wear a seatbelt, no matter where they're sitting in the car. The driver is responsible for making sure everyone buckles up.

**Get insured.** All drivers have to carry liability insurance in Virginia or pay an uninsured motorist fee. (If you don't have insurance, you'll have to pay for any accidents you cause completely out of pocket!)

Read more about the laws by visiting [dmv.virginia.gov](https://dmv.virginia.gov)

## Additional Resources

Insurance Institute for Highway Safety  
[www.iihs.org](https://www.iihs.org)

Virginia Department of Motor Vehicles  
[dmv.virginia.gov](https://dmv.virginia.gov)

Drive Smart Virginia  
[www.drivesmartva.org](https://www.drivesmartva.org)

Distraction.gov  
[www.distraction.gov](https://www.distraction.gov)

# Accidents happen.

When they do, it's always best to follow these guidelines:

1. Move to a safe area (if you can).
2. Check on others involved.
3. Call the police.
4. Don't admit fault or responsibility.
5. Gather as much info as possible in the accident aftermath, including:
  - Driver and passenger names
  - License plate numbers
  - Insurance info
  - Makes and models of vehicles involved
  - Contact info for eyewitnesses
  - Location of the accident
  - The name and badge number of any responding police officers
  - Document the scene. Take photos of everything, including close-ups and wide angle shots showing the context.



**Notify your insurance agent immediately** at your local Farm Bureau Office. If it's after hours or on a holiday, call (800)447-8323.



Virginia Farm Bureau is committed to providing products that best meet the insurance needs of Virginia's families and small businesses.

Learn more about us at [vafb.com](http://vafb.com)