

Driving Contract

As a young driver I, _____, residing in _____, agree to the following conditions on the privilege of using a car or cars registered to another member of my family. I expect that, if I break this agreement, I will forgo the privilege of driving for the length of time that my behaviour has warranted.

- ◆ Should I be cited for a traffic violation, I agree to pay the ticket and the attached penalty point premium, if any.
- ◆ If I damage the car, injure someone, and/or damage others' property, I agree to pay for any charges that are not covered by insurance. I understand these charges may include the insurance deductible payment and the \$250 crash responsibility charge.
- ◆ At no time will I drive while my skill is diminished by alcohol, drugs or fatigue, or permit alcohol in the car while I am behind the wheel.
- ◆ If I cause the car's owner to lose all or part of the Safe Driver Discount on their insurance, I will make up the difference financially each year until their discount is restored. (See our insurance calculations, reverse side. *)
- ◆ I will never transport a greater number of passengers than the number of seat belts in the car, or drive without all passengers buckled up.
- ◆ I will show consideration for the car owner's convenience and safety by keeping the car supplied with gas, oil and routine maintenance.

This agreement has been read and understood by me and all those family members who currently intend that from time to time they will give me the keys to a car on these conditions.

SON OR DAUGHTER

DATE

PARENT, GUARDIAN, OR OTHER FAMILY CAR OWNER

DATE

PARENT, GUARDIAN, OR OTHER FAMILY CAR OWNER

DATE

PARENT, GUARDIAN, OR OTHER FAMILY CAR OWNER

DATE

* The car owners and I will complete the reverse side together.

Our Car Insurance

Baseline information as of _____
today's date

Make and model of car: _____

Cost of current coverage —

Basic _____

Optional _____

Total _____

Collision deductible _____

Comprehensive deductible _____

Current insurance discount
or surcharge _____

Next year's discount or surcharge
for a crash-free year _____

Next year's discount or surcharge
with an at-fault crash _____

Make and model of other car: _____

Cost of current coverage —

Basic _____

Optional _____

Total _____

Collision deductible _____

Comprehensive deductible _____

Current insurance discount
or surcharge _____

Next year's discount or surcharge
for a crash-free year _____

Next year's discount or surcharge
with an at-fault crash _____