

Safe Driving Contract

Get started on your contract and enjoy your safe driving discount!

- Have and maintain a valid North Dakota's driver's license
- Be rated on a policy with Nodak Mutual Insurance Company prior to participating in the program—one that provides continuous liability coverage
- Complete a certified defensive driver course by age 18 and renew the safe driving contract every three years
- Sign the contract below

If you're reading this, chances are you've already met one or two of the necessary requirements. Why not take care of one more? Read and discuss the safe driving contract then sign the agreement together.

Send this signed contract to your Nodak Mutual Agent. He or she will contact you about your discount.

The Young Drivers Program is designed to reward safe, responsible teenage drivers. Nodak Mutual Insurance Company agrees to provide a 5% Safe Driver Discount provided the young driver completes the requirements of the Young Drivers Program and remains conviction and accident-free up to age 25.

Please verify the following questions:

- _____ I am under 18 years of age
- _____ I have completed a certified defensive driver's course
- _____ I promise to drive safely
- _____ I promise not to drink and drive
- _____ I promise to drive defensively, especially at night
- _____ I promise to buckle up

Young driver:

Name _____
Policy # _____
Signature _____ Date _____

Parent or legal guardian

Name _____
Signature _____ Date _____
Name _____
Signature _____ Date _____

Nodak Mutual Agent

Name _____
Signature _____ Date _____

Things you should know about alcohol, drugs and driving

- Alcohol affects your brain and impairs your judgment, resulting in slowed reflexes, loss of coordination and distorted vision
- A teenager whose Blood Alcohol Content (BAC) is between .05% and .10% is 36 times more likely to be involved in an accident than a sober teenager
- 32% of all fatally injured teenage drivers were legally intoxicated
- A person dies every 24 minutes from an alcohol-related auto accident
- Someone is injured by a drink driver every two minutes
- Approximately two in every five motorists will be involved in an alcohol-related accident