

# Teen Driver Insurance



As your child is starting to drive, you probably have all kinds of concerns on your mind. After all, car crashes are the leading cause of death for 15-20 year-olds. Worry about safety mingles with worry about money and shock at skyrocketing insurance rates. In the midst of all this, it's important to keep in mind that this is a very exciting time in your child's life. They will always remember this new rite of passage, and it's up to you to make sure their memories will be great ones. By taking the right steps, this can be a wonderful experience for your entire family.

**Allow us to help you get the information you need to keep your teen safe, avoid paying high insurance rates, and make sure you have the right coverage for teen driver.**

## My Teen Just Turned 15 ... Do I Need To List Him On My Insurance?

When your child turns 15 years old, he qualifies for a Learner's Permit if he's enrolled in a Traffic Safety Education Course. If he's not enrolled in a Traffic Safety Education Course, he needs to be 15 ½ years old and pass a written test to obtain a Learner's Permit.

With a Learner's Permit, your child may only drive if accompanied by an adult with a valid driver's license and at least 5 years of driving experience. Once your 15-year-old receives his Learner's Permit, you must list him as an additional driver on your auto insurance policy.

However, if your teen opts to start driving later and does *not* apply for a Learner's Permit at the age of 15, it is not necessary to list him or her on your auto insurance until he or she starts driving.



## How Can I Save After Adding My Teen Driver?

Unfortunately, adding a young driver to your policy increases your 'risk-factor' exponentially. Even safe teen drivers lack the skill and experience that come only with years of practice. Per mile driven, 16-20 year-olds are four times more likely than older drivers to crash. Any insurance company will put your family into a higher risk category when you add a teen driver.

Higher risk means more money. Luckily, there are ways to do 'damage control'. You as a family, as well as your teen, can do your part to keep insurance rates as low as possible. There are various discounts available:

- **Safe Diver Discount**
- **Claims-Free Discount**
- **Higher Deductibles**
- **Good Student Discount**
- **Multiple Car / Policy Discount**
- **Driver Training Discount**

We are happy to review your protection plan with you to find you all the ways you can save.

## Important Adjustments To Consider



Just like your “risk-factor” increases with a teen driver, so increases your liability exposure. If your child causes an accident, you are held responsible. You want your insurance policy to be there to cover your assets – your home, savings, college funds, income – if you are held liable.

That’s why it’s crucial to review and possibly adjust your liability limits when you have a teen driver in your family. Liability coverage is probably the most important part of your auto policy. It pays if you (or anyone driving your car) causes injury or damage to another party.

We know how you must be feeling right now. The thought of spending even more on insurance doesn’t sound appealing at all. The thing is – if there is a time period in life where adequate liability limits are more important than they will ever be – *this is it*.

Here’s the best news: **Higher liability limits can be easily achieved simply by shifting funds from one place to another in your insurance policy.** As a result these crucial higher liability limits are available for minimum investment. We can help you get the best value out of your insurance dollars.

Last, but not least: **We strongly recommend an umbrella policy.** It provides extended liability coverage *above and beyond* the limits you already have on your auto insurance (actually, it applies for *both* your auto *and* homeowners insurance.)

## Resources For Parents



There are a number of great materials and tools available for parents of teen drivers to help you be informed, involved, and be an inspiration to your teen driver.

- For general information on laws, rules and regulations, please visit the **Washington State Department of Licensing website** at [www.dol.wa.gov/driverslicense/teens.html](http://www.dol.wa.gov/driverslicense/teens.html)
- Visit our website at [www.AutoHomeBoat.com/Teens](http://www.AutoHomeBoat.com/Teens)
- Visit our Teen Driver Blog at [www.TeenDriverInsurance.Wordpress.com](http://www.TeenDriverInsurance.Wordpress.com)
- Order your free copy of the classic **Parent-Teen-Driver-Contract** to hold both your teen and yourself accountable. Simply call us at 425.379.9200 to request a copy.

**More Questions?**

**Please call us at 425.379.9200. We're here to help!**