

Tips for insuring a teen driver

Your baby is learning to drive. One of you is going to pay hefty premiums for insurance. Here are some insurance tips for parents and new (teen) drivers:

1. Don't assume your teen will be automatically covered under your current policy because they're a member of your household. Teenagers need to be specifically named on the family auto policy in order to be covered by that policy. If your teenager is only a permit driver, check with your insurance company to make sure your policy covers him or her.
2. If you have multiple cars, your insurance company may let you assign a specific car to a specific driver. Assign the least valuable car to the teenage driver.
3. If you're buying a car for your teen, or they're buying one for themselves, a used/older model car will be cheapest to insure. Consider a manual transmission to discourage your teen from texting and driving.
4. Raise your deductible to the highest amount you'll feel comfortable paying out of pocket in the event of an accident and use the savings to pay for higher liability limits. Your liability limits protect your assets if someone gets injured in an accident involving a driver in your family. We recommend your limits be higher than the legally required minimum.
5. Don't put in a claim for a minor accident unless someone has been injured in which case you must report it promptly.
6. Have your teenager take a safe driving class.
7. Inform, remind and yes...nag your teenage driver that:
 - No one under the age of 18 can drive and use a cell phone in CA and many other states.
 - No one can drive and use a cell phone without a hands-free device in CA and many states.
 - A DUI citation or conviction will raise your rates and may cause your insurance to be cancelled. Not to mention legal fees, losing your license and a host of other problems.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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- Don't leave valuables, GPS devices or face plates visible in the car.
- Don't speed: tickets can trigger big rate increases.
- A 3.0 or higher GPA will discount your auto premium.

8. Check with your insurance company to see if it is cheaper to have a separate policy for your teenager or to add him or her to your policy. Be pro-active in asking about all available discounts your family may qualify for.

Remember: there are big fines for driving without insurance, so make sure your teenager is covered.

For additional information, see:

- [Finding the best car insurance for teens](#)
- [Many states have passed texting-while-driving laws, but are they working? Texting bans do save lives](#)