

# INSURING YOUR TEEN DRIVER

Insuring a new driver can be expensive. Learn what you can do to keep your premiums as low as possible and your teen accident-free.

## Tips to Keep Costs Down

If you're the parent of a teenager who is getting ready to climb behind the steering wheel, insuring your new driver can be an expensive endeavor. This is because the risk of motor vehicle crashes is higher among 16- to 19-year-olds than among any other age group. We've gathered some helpful tips to help you keep your premiums as low as possible, and keep your teen safe and accident-free.

### Add Your Teen to Your Auto Policy

Rather than setting up an independent policy for your teen driver, consider adding him or her as an additional driver on your auto insurance policy. Also, if you have more than one vehicle, keep costs down by designating which vehicle your child will be driving.

### Deductible Considerations

Auto deductibles typically range from \$250 to \$1,000. By upping your deductible and using your insurance for big repairs, you can significantly reduce your premium.

### Ask for the Student Discount

If your teenager maintains at least a 3.0 grade point average (GPA), he or she typically qualifies for a rate discount.

### Weigh Your Buying Decision

Wanting to get your teenager a new car to drive with the latest safety equipment is understandable, but you may be better off purchasing a safe, used vehicle in terms of premium prices.

### Set Your Expectations for Safety and Minimize Distracted Driving

Teens can get distracted easily. To help reduce potential accidents:

- Restrict your teen's nighttime driving
- Do not allow them to drive with more than one other person in the car
- Ban cell phone use while driving
- Ride with your son or daughter occasionally to make sure they are keeping up with the safety habits that they learned in driver's education

## We're Here to Help

Call our office today at (775) 853-9424 to learn more about all of our automobile insurance and personal risk management solutions.

## Top Ways to Save on Your Auto Premium:

- Raise your deductible.
- Ask about a good student discount
- Have your teen keep up their good driving record
- Ask about our multi-policy discounts.

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