



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.

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Curb the Cost of Insuring Your Teen Driver

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.

Policy options

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. Typically, this is most cost-effective option. Also, if you have more than one vehicle, keep costs down by designating which vehicle your child will be driving. Keep in mind that the newer the car, the more expensive the coverage will be.

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. If you lease or finance a car, the leasing or financing company may require a deductible cap of \$500.

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. To help motivate your child, consider making driving privileges contingent on maintaining good grades.

Enroll your teen in driver's education

Although courses may be available at your child's school, consider enrolling him or her in a driver's education course. Often, discounts are available for teens who take recognized driving classes because it extends the teaching period.

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. Before you make an auto purchase, we'd be happy to give you an insurance quote to help you with your buying decision.

Set your expectation for safety

The best way to keep your teen's insurance premium stable is to ensure he or she maintains a clean driving record. To help reduce potential accidents:

- Restrict your teen's nighttime driving
- Limit the number of passengers in the vehicle
- Ban cell phone use while driving even if your state's laws are more lenient
- Establish driving-area limits
- Set a curfew
- Talk to your teenager about the dangers of drinking and driving
- Insist on seat belt use for everyone in the vehicle
- 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

Top Ways to Save on Your Auto Premium:

- Consider raising your deductible
- Ask about a good student discount
- Have your teen keep up their good driving record
- Enroll your teen in driver's education
- Ask about our multi-policy discounts

Minimize Distracted Driving

While you can't do anything about your teen's young driver status, there are many things you can do to help them keep their good driver standing. Teens can get distracted easily, which increases their risk. To minimize their potential for distractions:

- Do not allow them to drive with more than one other person in the car for their first year.
- Ban the use of electronics, such as talking or texting on a cell phone or listening to music while behind the wheel.

Not only is restricting phone use a good idea, it may be the law. The use of cell phones by young drivers is prohibited in 28 states and the District of Columbia. Also, in many states, the law designates the number of passengers young drivers are allowed to have in their vehicle at one time. Make sure you – and your teen driver – know the regulations in your state, county and city.

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