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## INSURING THE TEEN DRIVER PRESENTATION OUTLINE

*"Insurance can't save lives but knowledge can help."*

### **Facts about teen driving in your county:**

- ( %) of crashes in 2009 in (County/City) involving 16 year olds were single vehicle crashes.
- ( ) of ( ) crashes in 2008 in (County/City) involved teen driver error.
- Incidents are more likely to occur on a Friday or Saturday evening with multiple teens in the car.
- Crashes involving 16 year olds kill more teen passengers than those in which the driver was an older teen.

### **How rates are determined to insure your teen:**

- Age/years of driving experience
- Gender
- Driving record
- Make, model, year of car and miles driven
- Good grades
- Prior insurance
- Your credit/financial results

### **Types of insurance necessary for the teen driver:**

- Liability insurance
- Collision insurance
- Comprehensive insurance

### **Requirements for Virginia drivers:**

- Liability Coverage: state minimum \$25,000 per person, \$50,000 per accident
- Property Damage Liability Coverage: state minimum \$20,000

### **Definitions:**

- Occasional teen driver
- Principal teen driver
- Best type of insurance for my teen

### **What if your teen drives without insurance?**

- DMV will impose a \$500 fine.
- SR22
- Increased insurance costs.

### **Parent Considerations**

- The first years of licensed driving will be exciting for your teen and stressful for you.
- Communication is the key.
- Parents: You want to keep your teen safe and crash-free.
- You want them to be good drivers.

### **Most insurance companies have methods to start communicating good driver habits and responsibilities with families in mind:**

- Good Student Discount
- Air bags
- Anti-lock brakes
- Anti-theft devices
- New Driver Handbook
- Parent-Teen Workbook and Driving Log

### **Suggestions for parents:**

- Make a visit to your insurance agent to learn more about student discounts.
- Become good role models:
  - Always wear your seat belt.
  - Don't speed.
  - Avoid distractions while driving.
  - Limit cell phone use.
  - Don't put on make-up or do your hair.
  - Don't eat or drink.
  - Limit operation of the radio, CD player or tape player.
  - Sight-see when someone else is driving.
- Create own rules for road with your teen.
- Limit the number of passengers.
- Establish and enforce a house curfew.
- Insist on use of seat belts.
- Limit or supervise your teen's driving on weekends.
- Set driving area limits.
- Prohibit driving or riding with others under the influence of alcohol or drugs.

**Parents: Practice, practice, practice  
with your teenager!**

(Allstate Insurance Example)