



# Teen Drivers

**Adding a new teen driver to your home can be stressful. There are a few useful insights to help parents of teens navigate the process.**

We encourage you to be involved in their driving experience. Ride with them frequently and under many different situations and conditions. You are the best judge of your child's abilities and will make wiser decisions regarding their driving privileges the more time you spend with them behind the wheel. Be sure to set clear expectations and rules. We've included a Safe Driving Agreement to be signed by you and your child. Take the time to review it with them, be sure they understand each item listed and explain the consequences if they violate the rules outlined in the agreement.

## Adding A Child To Your Automobile Insurance Policy

Once your child becomes a licensed driver, it is time to add them to your insurance policy. Many families become concerned about the costs but we like to remind our clients that remaining with a highly regarded company is important now more than ever. We can help you find the coverage that best suits your needs while keeping the policy as reasonably priced as possible.

Credits are often available for teens that:

- **Are good students (B average or better)**
- **Have taken drivers education**
  - Let us know if they have taken drivers ed or are planning to take drivers ed; some carriers may not offer credits if they are listed as a part-time operator. Travelers quickly followed their lead. Hurricane Irma in 2017 and Hurricane Michael in 2018 generated about \$30 billion of claims combined.
- **Have taken a defensive driving course**
  - They can take an online course for \$25 and this can save you as much as \$300 per year.
  - Keep in mind the course is only good for 3 years.  
**You can find a course here:** <http://www.newyorksafetycouncil.com/>
  - Check with us before you enroll your child; some carriers may not offer credits if they are listed as a part-time operator.
- **Live over 100 miles away without a car.**
  - This is helpful when they go off to college.
  - You need to call us to let us know once this applies.



## Final words of advice:

- There might be a learning curve as your teen adjusts to their role as new driver. If your child is involved in a friendly accident where you know the other party involved or if they are the only car involved, call us to discuss. You don't want to put in small claims if you can help it, your insurance rates will suffer if you report everything.
- Once you have a teen driver in your home you need to make sure you have a sizable Personal Umbrella Policy. Sadly, the largest claims we see are teenagers doing something irresponsible. It is wise to add this extra layer of coverage if it is not already in place.

Advocate Brokerage Corp. is a leader in providing high net worth individuals and businesses with the best insurance solutions to meet their needs. Based in Scarsdale, we are a local agency that offers insurance nationwide. Our goal is to treat neighbors like we treat friends and family, providing the kind of protection that can only come from a full understanding of what is most important. We encourage our customers to live their lives and let Advocate take care of the details when it comes to their insurance needs.



*Educating each client we serve*

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