

Give The Gift Of Safety

Tips For Protecting Your Teen Driver

(NAPSA)—Many American families are giving their teens vehicles before they head to college or join the working world. Auto insurance experts share safety and insurance tips to help protect your child behind the wheel.

Buy A Safe Vehicle

Putting your teen in a safe vehicle protects him or her on the road and lowers insurance rates, says Tim Noble at General Casualty. “We recommend teens drive more conservative vehicles in good condition and equipped with basic safety features like air bags, head restraints and anti-lock brakes.”

The Insurance Information Institute notes that teen drivers lack experience, and speeding and reckless driving are more common. High-performance features, such as turbocharged engines, can encourage riskier driving, like speeding. They also cost a lot more to insure, says Unigard’s John Blodnick.

Build Good Driving Habits

Before giving the keys to your teen, Debbie Fester of Farmers Union Insurance recommends reviewing basic “rules of the road”:

- Obey the speed limit and traffic laws.
- Stay alert and be a defensive driver.
- Concentrate on the road. Don’t use the phone, eat or apply makeup while driving.
- Drive sober.
- Allow plenty of time for trips so driving isn’t stressful.



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“Parents can help by setting a good example when they drive,” says Fester. “It’s more likely your teen will drive responsibly if you do, too.”

Talk To Your Agent

Discuss with your independent agent how to keep insurance costs down. Most insurers offer savings if your student maintains a “B” or 3.0 grade point average (on a 4.0 scale).

Your child’s insurance could increase substantially if he or she is ticketed for underage drinking, even if he or she is not behind the wheel. Accidents and traffic citations also increase premiums, so educate your teen to encourage good driving decisions.

Let your agent know if your teen moves, which could affect auto coverage or if you have questions about insuring your teen driver.