



Preparing for your teen to start driving can be an exciting and scary task! Fortunately, these steps will help you have peace of mind when adding a new driver to your policy.

■ **How To Insure A Teenage Driver**

You have two options when looking for insurance for your new driver. You can add them to your current policy or get your teen their own policy. In order to get your teen their own policy, the car of title must be in your teens name. Historically, it is cheaper to add your teen driver to your current insurance policy.

■ **Find Out When The Best Time To Add A New Driver Is:**

Insurance companies may vary on when you should add your new driver to your insurance policy. Some prefer that you add your teen driver to your policy when they receive their Drivers Permit and others tell you to wait until your teen is Fully Licensed. Reach out to your insurance provider to see when you should add your teen.

■ **Get A Quote:**

Talk to your agent or insurance company to get a quote for adding your teen to your current policy. It is recommended to ask for higher liability limits when adding a new driver. By adding your teen to your current policy, they will benefit from the same coverages that you do.

TEEN DRIVER CHECKLIST

■ Practice Safe Driving Techniques:

Adding a new driver to your policy is not a cheap endeavor. Your teens lack of experience does not lend to lower premiums. To insure that your premium remains the same and eventually goes down, make sure to teach your teen responsible and safe driving techniques.

■ Ask For Discounts:

Don't be afraid to ask for discounts when shopping for insurance for your new driver. Depending on which Insurance company you choose, there are multiple saving opportunities provided to new drivers. Some of those include:

Good Student: Students with a B grade average or higher, qualify for a certain discount in most states. These discounts will vary depending on your insurance provider and could be subject to documentation

Away From Home Students: If your teen is living away from home at school, they can qualify to a certain discount. These discounts will vary depending on your insurance provider and could be subject to documentation.

Driver Training: Some insurers provide a discount if your teen has completed a defensive driving or technical driving course. These discounts will vary depending on your insurance provider and could be subject to documentation.

Multi-vehicle: By adding another car to your policy, it could be eligible for a multi-vehicle discount. These discounts will vary depending on your insurance provider and could be subject to documentation.

■ Add Your Teen To Your Coverage:

When you have determined the right time and the correct coverage/policy, add your teen to your policy. Continue to monitor your policy and check to see if any new discount become available to keep your rates as low as possible.

When your teen becomes legal age to drive, it can be a nerve racking adventure. Granite Insurance wants to make sure you have the resources to make this endeavor go as smoothly as possible! If you have any questions about coverages, please reach out!



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For more information, please contact your Account Manager on your Granite Insurance team!