



# INSURANCE TIPS

*for Safe, Smart Teen Driving*



Texting while driving threatens the lives of drivers and passengers. If an accident is caused by someone texting and driving, insurance may not cover all the damages, and premiums are likely to increase.



A driver using a cell phone is twice as likely to be involved in an accident.<sup>1</sup> And of course, accidents can cause auto insurance premiums to increase.



More than 40 percent of teen auto deaths occur between the hours of 9 p.m. and 6 a.m.<sup>1</sup> Setting rules for where and when your teen is allowed to drive can help keep them safe – and limiting the number of miles driven can help lower premiums.



Driving under the influence is dangerous and illegal. It can also directly impact your premiums and even cause your insurance to be canceled.



Many insurance companies offer good student discounts. Check with your provider to determine the minimum grade point average to qualify.



The fatality risk for teen drivers is 3.6 times higher when they drive with passengers.<sup>2</sup> Plus, teen drivers who ignore restricted driver's license provisions for the number of passengers can lose their insurance coverage altogether.



Get Smart About Insurance  
visit **InsureUonline.org**

1. Do Something.org, <http://www.dosomething.org/tipsandtools/11-facts-about-teen-driving>

2. California Department of Motor Vehicles, <https://www.dmv.ca.gov>