

Your teenager will soon be driving—a major milestone for both of you. You and your teen may be experiencing all kinds of emotions, ranging from excitement to concern. As a parent, this is a great time to proactively take steps to help minimize the risks when your teen starts operating a motor vehicle.



Getting behind the wheel:

How can my teen get a learner's permit?

A learner's permit is a restricted license given to someone who is learning to drive but has not yet satisfied the requirements necessary to obtain a driver's license. To get a learner's permit, one must typically pass a written test about the rules of the road. Normally, one is required to have that learner's permit for a certain length of time before applying for a driver's license (a driver's education course, practice log, and a road test may also be required).

In the U.S., the minimum age for receiving a learner's permit varies by state, usually ranging from 14 to 16. Normally, someone with a learner's permit may only drive with a person who has had a driver's license for several years. If the learner is a minor, they must have permission from their parent or guardian to obtain a permit. It's important to obtain the latest documentation on learner's permits from your state's Department of Motor Vehicles because age requirements and laws differ from state to state. You can usually download DMV manuals from your state's website.

How can my teen get a driver's license?

Most teenagers are excited and proud about getting their first driver's license. Make the most of this time by helping your teen along the way. Here are a few helpful hints:

- Obtain the license handbook from your local DMV.
- Be sure your teen studies the handbook and takes practice tests.
- You can also help your teen by quizzing them.

What is the recommended time period between driver's ed completion and taking the driver's test for a license?

Once your teen completes a driver's education course, they will need time to study the license handbook (that can be obtained from your local DMV). Ten hours of study is normally sufficient, and if your teen passes two of the practice exams, they are very likely to pass the final exam.

Can my teen have others in the car once they are licensed?

Graduated Driver Licensing (GDL) programs allow young drivers to safely gain driving experience before obtaining full driving privileges. Passenger restrictions vary by state, and some states place restrictions on the age of the passenger or hours when a passenger may be present.

Can my teen have their mobile device in their car while driving?

Before they get behind the wheel, it's important to talk to your teen about safe driving practices. Having a conversation provides an opportunity for you to share your own driving experiences, your concerns about safety, and help you establish some ground rules. While driving laws may vary by state, we recommend that drivers shut their notifications off and keep their phone out of reach to avoid the temptation to call, text, or check social media while driving. Distracted driving is a serious concern for teen drivers—with 6 out of 10 teen crashes caused by driver distraction.¹

Rules and regulations for teen drivers vary by state. To find out the specific guidelines for your area, visit: <https://www.ghsa.org/state-laws/issues/Teen-and-Novice-Drivers>



Insurance policy and coverage:

Do I have to add my teenager to my auto insurance policy?

Typically, teenagers are more likely to have accidents than experienced drivers. A teen's lack of practice, likeliness for risk-taking behavior, and immaturity can make for a dangerous combination. That's why it's critical for you to have the proper insurance coverage and understand your deductibles.

If you have a teenager who has their driver's license, they need to be added to your auto insurance policy. Notify your insurance provider as soon as they get their learner's permit. Once your teenager is licensed, contact your insurance provider and have them added to the policy to ensure they have the coverage they need to drive.

How much coverage do I need for my teen driver?

How much coverage your teen should have is a personal decision. But as a general rule, teen drivers should typically maintain the same coverage limits as their parents.

What happens when my teen goes to college?

Policyholders with a teen driver in their household qualify for a distant student discount on their auto insurance policy if the driver is a resident student at a school, college, or educational institution over 100 miles away from home and without a car. The teen must be a rated driver on your policy.

What happens if my teen drives my car and gets into an accident?

Unfortunately, accidents happen. So it's important that your teen knows exactly what to do if there is one. To make sure your teen understands the proper process to follow in an accident, make sure to talk with them about the essentials such as exchanging information with all parties involved in the accident, including names and driver's license numbers; addresses; vehicle identification numbers; name and contact information of the car owners; insurance company names; and policy numbers. If possible, take pictures of the accident scene.

If your teen is an active driver on your policy and gets into an accident, they are fully covered. If they are not an active driver on your policy, there may be adverse coverage implications. Parents may be financially responsible for any damages incurred when their teen driver causes an accident.

What happens if my teen gets a ticket?

If your teen is on your insurance policy, the traffic violation will be applied to your insurance policy at the time of renewal. Also, depending on what state you live in and the type of traffic violation, they may be at risk of losing their license.

Can my teen let their friend borrow their car?

There may be times when your teen needs to let a friend borrow their car temporarily. For example, a friend may need to borrow the vehicle to drive to the store. If a teen is on the insurance policy, they are able to let someone borrow their car if necessary. However, you should have a discussion with your teen beforehand on how you feel about it. Some families may choose not to allow their teen to loan out the vehicle, or set some family ground rules before allowing them to do so. Keep in mind that if your vehicle is in an accident while on loan, your insurance premiums may go up.

Can they deliver food and/or use the car for their job?

Anyone using a vehicle for the purpose of compensation may not be covered on their personal auto insurance policy. Using a vehicle for certain business usage (such as ridesharing and pizza delivery) requires a commercial auto insurance policy. This does not apply to delivery that is incidental to an insured's business.



Resources and programs:

Having a new teen driver in the family can be an exciting time, but also stressful. Here are some resources and programs to help you along the way.

Why is it important to set driving rules and hours?

Agreeing on a few ground rules before your teen starts driving can help you feel more secure and confident, and give your teen an opportunity to demonstrate responsibility and earn your trust. Download the Parent-Teen Driving Contract as a way to start talking to your teen about driving here:

www.safeco.com/TeenSafetyRewards

Are there ways for me to save money when adding a teen to my policy?

Safeco offers an assortment of teen-specific discounts for new drivers that incentivize safety and provide opportunities to lower the cost. For a list of discounts, check out

www.safeco.com/TeenSafetyRewards

✓ **Good Student Discount** applied with certification of your teen's good grades.

✓ **Driver Training Discount** available when your teen has completed an approved driver education program.

What should I look for in a driver's ed program?

- State-approved and certified courses
- Interactive course content that make retaining information easy
- Lesson plans that are online, mobile, and engaging
- State-specific study guides and unlimited practice tests

Safeco is excited to be working with Aceable, a fully online driver's education platform offering state-approved driver's ed courses, to help teens learn the skills they need to become safe drivers. Aceable products are available only in CA, FL, GA, IL, NV, OH, OK, PA, and TX.

To learn more, visit

www.safeco.com/customer-resources/safeco-savings-center

¹Insurance Institute for Highway Safety

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