

# 7 Tips For Adding A Teen to Your Auto Policy

Adding a teen to your auto insurance will likely cause your premiums to increase. Although this can be quite costly, it is typically less expensive than having your teen purchase their own insurance, and it will provide them with the coverage they need.



Here are seven tips for adding a teen to your auto insurance policy:



## 1. Be prepared for higher premium costs.

Teenage drivers are inexperienced, meaning a greater risk of accidents. This risk translates to higher insurance costs.



## 2. Choose the right car.

Used cars are often less expensive to insure than new vehicles and some models are cheaper than others. Sedans, minivans and SUVs typically have the best rates for teens.



## 3. Enroll your teen in a safe driving course.

A safe driving course will help teach your teen the rules of the road and other safe driving practices.



## 4. Consider having your teen postpone getting their license.

Younger drivers generally cost more to insure. If your teen doesn't need to drive, consider having them wait another year.



## 5. Raise your collision deductible.

Higher comprehensive or collision deductibles can lower your monthly premiums, but remember this will mean more out-of-pocket expenses if there's an accident.



## 6. Be transparent about your safety expectations.

Talk to your teen about the importance of safe driving habits, such as never texting and driving.



## 7. Search for discounts.

Adding a teen to your insurance policy may make you eligible for a number of discount programs. Look for good student discounts, family plans and low mileage discounts.

Whether you plan to add your teen to your auto insurance or have them purchase their own, make sure they're covered before they get behind the wheel. Contact us today for more guidance.

info@hwphillips.com  
(202) 331-9200

