



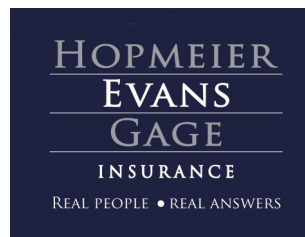
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TEEN DRIVERS – 5 WAYS TO SAVE

Adding a teen driver to the family auto policy causes the premium to soar. It is not until age 25 that rates typically begin to decline. There are ways to save money when insuring your teen.



- 1) **Liability only or removing collision coverage.** Raising your deductible and removing collision coverage can save hundreds of dollars, however this comes with a warning. Parents and teenagers need to be prepared to pay for certain damages and repairs out of pocket. In addition, when purchasing a car don't consider buying the latest model because it will cost more to repair.
- 2) **Good student discount.** Depending on the insurance company, high school and college students can save 6-36% on their car insurance bill by getting good grades. It may give you some leverage in offering to pay the premium for a certain grade point average. 😊
- 3) **Listed garage.** If a family is based in an area with higher premiums and the young driver takes the car to college, changing the listed garage to the college's location may reduce the premium.
- 4) **Away at school.** There are discounts available when your child is more than 100 miles away at school, without a car.
- 5) **Driver education.** There are many locations, both in person and online, that offer defensive driving courses. These courses offer discounts that apply for 3 years on your yearly premium.

**Remember, we are here to help you navigate through the teen driving years,
give us a call to see where we can help you save.**

Excerpt from IA Magazine

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OUR AGENCY DONATIONS FOR 2021 TOTALED \$2542 LOCALLY