Auto insurance for teens: what every parent and driver needs to know.



Getting your first car is a big milestone. But before you hit the road, there's one important step you can't afford to overlook: purchasing auto insurance. It's not just another expense; it's an important safeguard that protects you financially, keeps you legally covered, and gives you peace of mind in case of an accident. Here's what every young adult and parent should know about auto insurance for teens.

- **If you're buying or leasing your own vehicle …**
  Whether you're leasing or buying a car of your own, the first step is getting it insured. Not sure where to start? Talk to your parents or friends about their coverage and claims satisfaction. Do some research on carriers and talk to a local, independent agent to get any questions answered. But don't put off getting auto insurance. Doing so can lead to a scary financial situation if you were to get in an accident.

- **If you're living with your parents …**
  Some individuals living at home or moving back home may be able to stay on their parents' auto insurance policies. Others may choose to start a policy of their own. Because every situation is different, it's worth consulting an insurance expert to understand your options.

- **If you're moving out on your own …**
  Let's say you're moving to the big city or have secured an apartment or home of your own. Teens and young professionals living outside of their parents' homes can no longer stay on their parents' auto insurance. Why? Because the address where you live, sleep, and park your vehicle would be different from what's listed on their policy. Updating this is easy and can even be a source of pride. Contact your insurance company to secure a policy of your own. Hint: Ask about bundling your auto insurance with any home or renter's insurance for an even better rate.

- **If you’re the parent of a young adult or professional …**
  Watching your teen or young adult take this step is exciting, but it also comes with new responsibilities. Help your child compare policies, understand different levels of protection, and find a plan that fits their needs and budget. Some insurance providers offer discounts for good students, safe drivers, and bundling, so explore all the available options. While you’re at it, take the time to talk about safe and distraction-free driving.

Whether you’re a young driver or the parent of one, staying informed, and choosing the right policy can make all the difference. Have questions? Talk to a local, independent agent about auto insurance for teens.

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