



Get to Know Your Insurance™

Insurance for teen drivers

Handing your keys over for the first time



Get to know your insurance and protect your teen driver

Letting your teen drive for the first time can be nerve-wracking

Ease your mind by ensuring you've got the best protection possible. Allstate Insurance Company of Canada makes getting to know your auto insurance easier. Our Good Hands can protect your family—that's what we're here for.

As parents of teen drivers, you should think about...

- Teaching your teen about responsibility on the road
- Insuring your teen driver
- How to make a claim if the unexpected happens

Did You Know?

Bad weather can affect your driving. Talk to your teen about defensive driving as Canadian weather can change quickly and without warning. Also, consider an accredited driver's education course. In addition to teaching your teen severe weather driving techniques, these courses may save you money on your insurance!

Visit goodhandsadvice.ca for more safe driving tips.



Protect your teen driver

Your Allstate policy extends to any licensed driver given permission to operate your vehicle. When you hand over the keys you are essentially handing over your insurance policy. So any claims made as a result of your teen's actions behind the wheel will directly affect the cost of your insurance policy.

Impaired and distracted driving are major problems, and often involve young and newer drivers.

Consider:

- Research by the Virginia Tech Transportation Institute shows that over 80% of car collisions are the result of distracted driving.
- Distracted Driving includes text messaging, talking on the phone, changing music or anything that takes your mind, eyes or hands away from driving.
- MADD Canada reports that 40% of teenage drivers who are killed in road crashes have been drinking.
- Just one drink can make a difference. By the time a driver reaches a blood alcohol content of 0.10, he or she is 51 times more likely to be involved in a fatal crash than a sober driver.

Did You Know?

Allstate offers a disappearing deductible, which means your deductible will decrease every consecutive term passed without a claim made until the deductible disappears.



Talk to your Allstate Agency about insuring your teen driver



Teach your teen what to do if the unexpected happens

■ You will need to provide your insurance agency with your young driver's:

- 1. Name
- 2. Driver's license number
- 3. Date of Birth
- 4. Vehicle information

■ Get to know the options for insuring your teen:

- New Driver, who is not permitted to operate a vehicle on their own — no charge
- Occasional Driver — 15-20% of what it would cost for a teen listed as principal driver
- Principal Driver — cost depends on driving record, experience and other factors

Helpful Hints

- Getting to know your insurance can save you money.
- Involve your teen when you add them to your insurance policy. Teaching them about insurance early will help prepare them when they are out on their own and buying their first car or renting an apartment.
- Add your teen to your policy as soon as possible. A driver with a longer insurance history of good driving will see bigger savings.
- Passing an accredited driver training course may reduce the cost of your auto insurance and could save your teen money when they get their own insurance in the future.

If your teen is involved in a collision they will need to report it **within 24 hours**. Make sure they know what information to exchange at the scene with the other driver:

- License plate number
- Full name and contact information
- Insurance company
- Type, colour and model of the vehicle
- Location of the accident
- Number of occupants in vehicle
- The full name and phone number of any present witnesses

Driving is a major responsibility. Make sure your teen is not afraid to tell you if they've been involved in a collision. There are consequences for not reporting an incident to your insurance company, including...

- A rejection of future claims on the unreported accident
- An increase in your insurance rates
- The cancellation of your insurance policy
- A refusal to renew your insurance policy

Talk to your insurance agency if you have any questions about your teen driver or their insurance coverage.

For a list of easy-to-understand Insurance Definitions, visit goodhandsadvice.ca/lifeguides



Allstate
You're in good hands.

Get to Know Your Insurance™
Visit goodhandsadvice.ca/lifeguides
Or call or visit your local Allstate Agency today.

The Good Hands Network™

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