Teen Drivers

Valuable information to help you prepare for and protect the young driver in your home.

The Hartford

It’s about so much more than teaching your teen how to drive a car.

Now’s the time to make sure you and your teen are ready, and we can help

Getting a driver’s license is an exciting milestone for your teen and a major transition for you. At The Hartford, we understand the mixed emotions you might feel. This guide will help you make informed decisions about insurance and ensure your family’s safety.

Evaluate your insurance to ensure adequate coverage for your new driver and explore available discounts. Safety is paramount, so provide your teen with the knowledge and education to develop safe driving habits.

How to reach The Hartford

To manage your policy at The Hartford’s 24-hour online service center, visit **www.thehartford.com/myaccount** and log in to your account. If you’re not registered, it’s easy. Once you’re enrolled, you can make secure payments, view your policy, submit and track claims, and more.

You can also contact The Hartford’s Customer Service using the phone number listed on your policy documents.

How to prepare for a teen driver.

It takes a lot of patience...and a little planning

Getting a driver's license requires patience and planning. When your teen is ready, consider the impact on your auto insurance policy to maximize coverage and minimize costs.

Adding a teen driver to your insurance

It's a good idea to contact The Hartford even before your teen has their license. This way, we can explain your options and determine your insurance costs.

In general, here are some key actions to consider:

- **Expect your new driver to pay more.** Insurance companies base their premiums on accident data, and teenagers, as a group, are involved in more accidents than older, more experienced drivers.
- **Put your teen on your family policy.** It's generally cheaper than insuring a new driver on a separate policy with their own vehicle.
- **Take advantage of available discounts**. From taking a driver training course to being a good student, there may be ways for a teenager to help you save money.

Controlling costs by obeying the law

Every driver has a responsibility to drive responsibly, so it goes without saying that new drivers need to learn and obey the law. It helps keep them and everyone else on the road safe. And when it comes to your insurance costs, it makes a difference because violations or crashes can lead to an increase in a driver's premium.

Saving money with available discounts

Every dollar you save makes a difference. Here are some of the discounts The Hartford offers to help the new driver in your family save money on auto insurance:

- **Driver Education Training Credit -** Receive a credit on your premium for a driver under 21 years old who successfully completes an approved training course.
- **Student Discount -** Get a discount on most coverages for a full-time student under the age of 25.
- **Student Away-At-School Credit -** Get a discount for a full-time student under the age of 25 who resides more than 100 miles from home and only occasionally operates vehicles on your policy.

Note that these discounts may not be available in all states, based on state laws or regulations. If you have any questions about these discounts, simply contact us at The Hartford to discuss how your teen can qualify, or to learn about other options that may be available to help you save money.

Safety is a serious issue, and your guidance is key.

The facts about teen driving

Becoming a good driver takes time, experience, and maturity, which young drivers often lack. This lack of judgment puts teens at a higher risk of serious or fatal accidents.

Teen driving facts:

- The crash rate for 16 to 19-year-olds is almost three times as high as drivers age 20 and older, per mile driven.[1]
- Motor vehicle crashes are the leading cause of death for 15 to 18-year-olds in the U.S.[2]
- Sixteen to 19-year-olds represent 3.7% of licensed drivers, but account for 8.7% of drivers in all crashes and 6.5% of drivers in fatal crashes.[3]

While these statistics are concerning, progress is being made. Strong laws on graduated licensing and night driving restrictions have had a significant impact on reducing teenage crash deaths.

The ultimate goal is to eliminate teen driving fatalities, so it's crucial to understand and prepare for the challenges teen drivers face.

Distractions — doubly dangerous for teens

Today's drivers face more distractions than ever, posing a serious danger. Any activity that diverts a teen's attention from driving is dangerous for everyone on the road. Common distractions include:

- Texting/talking on a cell phone
- Adjusting the radio or GPS
- Eating or drinking
- Carrying too many passengers
- Grooming
- Daydreaming

You are 23 times more likely to crash if you text while driving.[2]

Keep their hands on the wheel, not the phone

Using a cell phone while driving is particularly alarming. Even with hands-free devices, talking on the phone delays reaction time. Texting is even worse, requiring visual, manual, and cognitive attention. Additionally, using a cell phone or smartphone while driving is illegal in many states and can result in costly fines.

[1] Insurance Institute for Highway Safety (IIHS). Fatality Facts 2020: Teenagers. Arlington, VA: Insurance Institute for Highway Safety, Highway Loss Data Institute; May 2022.
[2] nhtsa.gov/road-safety/teen-driving
[3] injuryfacts.nsc.org/motor-vehicle/overview/age-of-driver

Helping teen drivers become safe drivers.

It starts with enforcing good habits from day one

For teens, getting a license means the end of driver education and can feel like the start of new adventures. So, it's important to balance celebrating their freedom with helping them become safe drivers. Here are some helpful tips:

- **Set ground rules.** Young drivers need boundaries. Consider setting rules for how many passengers they can have and how far they can go unsupervised. Also, establish (and enforce) consequences for when the rules are broken.
- **Limit driving at night**. Statistically speaking, night is the most dangerous time for teen drivers. In fact, the crash risk for teens at night is nearly twice as high as during the day. So it's a good idea to set a curfew.
- **Make sure they wear seat belts.** Seat belts save lives. Yet teen drivers and passengers buckle up less often than adults.
- **Check in early and often.** Ask your teen how they feel behind the wheel. Frequent conversations can help you identify problems early.
    - » **Ride along and observe.** It's the best way to evaluate your teen's driving. Is the radio too loud? Does she wear a seat belt? Is he checking his phone for messages? Watch, learn and point out unsafe behavior.

Choosing a safe car for your teen driver.

It's about meeting your needs and your budget

The process of shopping for a car can seem daunting. There are so many choices. And while you want safety, your teen wants style. To help you find the best car for your family, here are some ideas to consider:

- **Safety features.** There's no perfectly safe car, but there are models which offer added protection. Look for features such as air bags, anti-lock brakes, traction control and vehicle stability control.
- **New vs. used.** Newer cars tend to have the most advanced safety features, yet they obviously cost more. A late model used car may provide most of the features you're looking for at a lower price.
- **Vehicle size.** Teens are generally safer in mid- to larger-size cars. Small cars may seem easier to maneuver, but they're lighter and don't fare as well in crashes with larger vehicles. However, big SUVs are not the best choice because they are more difficult to handle and have higher rollover rates.
- **Speed and power.** Avoid sporty cars because too much power can be tempting for teens who are already more likely to speed. Plus, sports cars are likely to result in higher insurance costs. Keep in mind that sluggish cars can be unsafe too, as they make it harder to merge and change lanes.
- **Crash tests.** One way to evaluate the cars you're considering is to review crash test results on the National Highway Traffic Safety Administration website at **www.nhtsa.gov.**

In the case of an accident, the vehicle your teen is driving can make all the difference. So make sure you get the safest vehicle you can afford.

All about auto insurance coverage.

Understanding your options and how they can help you.

As a general reference to help you understand your policy, below are brief explanations of the most common types of auto insurance coverages.

Auto insurance terms and coverages

- **Bodily Injury Liability -** Protects you against financial loss when you're held legally responsible for an automobile accident causing injury or death to someone else.
- **Property Damage Liability -** Covers you against financial loss if you're found liable for damage to other people's property (e.g. light poles, fences, another vehicle, etc.) caused by your auto.
- **Uninsured Motorist Bodily Injury -** Pays for bodily injury or death expenses for you and any passengers in your vehicle, up to your policy limits, if you're struck by an uninsured driver or a "hit-and-run" driver that you cannot identify.
- **Uninsured Motorist Property Damage -** Pays for damage to your vehicle when it is struck by an uninsured driver, a hit-and-run driver, or an insured driver whose coverage is not sufficient to pay the amount of your property damage loss.
- **Underinsured Motorists -** Pays benefits for the bodily injury or death of you and your passengers after an accident caused by a driver who does not have enough insurance to cover the losses that result from the accident.
- **Personal Injury Protection -** Pays benefits for the cost of personal injuries resulting from an automobile accident regardless of who was at fault. *(Availability may vary by state.)*
- **Medical Payments -** Pays reasonable and necessary medical expenses (up to the selected limits), directly resulting from an auto accident.
- **Collision -** Pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, for losses caused by collision.
- **Comprehensive -** Also known as Other Than Collision coverage, this pays for damage to your covered vehicle (up to its actual cash value), less the deductible amount, caused by events not covered by collision coverage, such as fire, theft, glass breakage, riot, windstorm and hail.
- **Glass Coverage -** Pays the amount of a covered glass loss with no deductible. *(Availability may vary by state.)*
- **Towing & Labor -** Pays up to the selected limit for towing of your covered vehicle when it is inoperable, whether or not there is an accident involved.
- **Rental Reimbursement -** Pays the cost of the rental car (up to your policy limits), if your car becomes inoperable due to a covered loss and you need to rent a substitute.

Keep in mind that certain coverages can vary by state. This list is not a substitute for the terms and conditions of your current policy, so please refer to your policy for specific details.

Additional resources

Finding helpful information

When it comes to teen driver education and safety, there is a wide variety of additional resources online, including:

- **Your state website**
  - » Teen driver education programs vary by state, with more and more states initiating graduated driver licensing programs. Be sure to check the website for your state's department of motor vehicles or highway safety.
- **www.nhtsa.gov**
  - » The website for the National Highway Traffic Safety Administration (NHTSA) is a robust source of information on driver and vehicle safety, as well as laws and regulations. You can also use this site to search vehicle safety ratings, recalls, and information on specific safety criteria when shopping for a new car.
- **www.iihs.org**
  - » The website for the Insurance Institute for Highway Safety is another source of information on vehicle ratings, current news, research and statistics, and consumer brochures and videos.

Getting the auto insurance value you deserve.

We know you have many options when it comes to choosing auto insurance, so we truly appreciate your business. That's why we're dedicated to providing exceptional value and superior service – as well as unique benefits that go beyond what most insurance companies are willing to offer, including:

- **The Hartford RecoverCare Advantage®**
  We'll help you pay for services while you get back on your feet. If you're injured in an auto accident and need help at home, this coverage provides money to help pay for everyday services, such as housekeeping, yard work or even dog walking. (Availability of benefit and benefit levels vary by state. Terms and conditions apply.)
- **New Car Replacement**
  We'll help you fully replace a totaled new car. If you have a total loss of your new car, The Hartford will pay the entire replacement cost for a new one of the same make, model and equipment – with no deduction for depreciation. (Availability of benefit and benefit levels vary by state. Terms and conditions apply.)

Thank you for choosing The Hartford.

The Hartford

The following additional information applies to policyholders insured through the AARP® Automobile & Homeowners Insurance program from The Hartford.[1]

AARP and its affiliates are not insurers. Paid endorsement. The Hartford pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP membership is required for program eligibility in most states.

The AARP Auto Insurance program from The Hartford is underwritten by Hartford Fire Insurance Company and its affiliates, One Hartford Plaza, Hartford, CT 06155. It is underwritten in AZ, MI and MN by Hartford Insurance Company of the Southeast; in CA, by Hartford Underwriters Insurance Company; in WA, by Hartford Casualty Insurance Company; in MA, by Trumbull Insurance Company; and in PA, by Nutmeg Insurance Company and Twin City Fire Insurance Company. Savings, benefits and coverages may vary and some applicants may not qualify.

[1] In Texas, the Auto program is underwritten by Redpoint County Mutual Insurance Company through Hartford of the Southeast General Agency, Inc. Hartford Fire Insurance Company and its affiliates are not financially responsible for insurance products underwritten and issued by Redpoint County Mutual Insurance Company.

The following additional information applies to policyholders insured by The Hartford through an independent agent.

Auto coverage is provided by Hartford Fire Insurance Co. and its property and casualty affiliates, One Hartford Plaza, Hartford, CT 06155. In AZ, the Auto program is underwritten by Twin City Fire Insurance Company; in CA, by Hartford Casualty Insurance Company; in MN, by Trumbull Insurance Company; in PA, by Hartford Underwriters Insurance Company; and in WA, by Hartford Accident & Indemnity Company.

In Texas, the Auto program is underwritten by Sentinel Insurance Company.

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