

Insurance 101

Keeping Your Teen Driver Safe

Perhaps you have mixed feelings about your teen learning to drive. But one thing you're sure of is that you want him or her to be safe behind the wheel. Here are a few suggestions on how you can protect your new teen driver:

Truth and consequences. Set ground rules for your teen driver and explain the consequences. Consider putting it in writing.

Know your laws. Each state has different laws regarding teen drivers. These graduated driver licensing laws ease teens into driving by ensuring they're more experienced by the time they have a full license. Here's where you can find [your state's law](#).

Be a model driver. Be a role model for your child and practice safe driving. Like always buckling up. Reducing distractions. And avoiding driving if you've been drinking.

Get the right insurance. It's generally less expensive to put your teen on your policy than for your teen to buy one on his or her own. You might also purchase excess liability, such as Kemper's Personal Catastrophe Liability (PCL) coverage. Should you or your new teen driver be involved in an accident where someone is injured, the costs may exceed your regular auto insurance limits. PCL could then kick in to help keep your assets safe.

Sources: National Highway Traffic Safety Administration's [safecar.gov](#), Insurance Information Institute