

Teen Driving & Insurance Basics  
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Direction: Remind the students that at the end of this class they will know:

- Your State's Driving Laws
- What To Do After an Accident
- The Six Major Coverage Parts of an Insurance Policy
- How You Can Save \$\$ on Your Insurance.

**I The Law (Washington)**

*Washington's mandatory Insurance Law was passed 12/31/1989 and went into effect 1/1/1990. What does it mean? (Replace with your state's law)*

- Must have Current driver's license, current registration and your insurance ID card.
- Driving without Insurance (RCW46.63.110) will cost you \$500 including fees.

**II What Affects Your Insurance?**

- Cost Factors
  - Driving Record
  - Age
  - Where You Live
  - Your Car
  - Credit (depending on the company)
  - Number of Miles Driven
  - Coverage

**III What You're Paying For & Why?**

- Premium
  - Liability
  - Uninsured or Underinsured Motorist Coverage
  - Medical

- Personal Injury Protection
- Collision
- Comprehensive

#### **IV Exclusions**

- Custom sound equipment
- CDs
- Video Systems
- Custom Wheels and paint
- Customized parts/finishes
- Problems resulting from poor maintenance
- Theft of personal belongings

#### **V The Deductible**

- What is it?
- How Does It Work?

#### **VI Saving Money on Your Insurance**

- Good Student Discount (B-average)
- Comparison Shop
- Raise Your Deductible
- Drop Collision/Comprehensive on older cars
- Insure with the same company as your parents
- Buy a Safe Car

#### **VII Additional Resources**

- NW Insurance Council ([www.nwinsurance.org](http://www.nwinsurance.org))
- Insurance Information Institute
- Insurance Institute for Highway Safety
- National Highway Traffic Safety Administration