

## **Insurance Tips**

### **Auto Insurance**

Your teen just started driving and the full impact was felt with the arrival of your new auto insurance premium. To reduce the cost of insurance, consider letting your teen drive the safest car you own. Larger cars and safety features such as air bags and antilock brakes reduce the risk of injury.

Rates will be lower if the teen is driving a "family" car and not a high-performance model. Make it clear that drinking and driving is not acceptable. In addition to the obvious dangers, your child needs to realize that a conviction for driving under the influence most likely will mean the only insurance option will be a high-risk carrier - with corresponding higher rates.

Look for "good student" discounts, if available. Remind your teen that seat belts are not optional and this includes belts for all passengers. Besides increased safety, this limits the temptation to pile too many teens into the car.

Please call the Kentucky Office of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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