



checklist **NEW DRIVER**



a practical guide to helping new drivers
stay safe, prepared and properly protected



checklist

NEW DRIVER



Congratulations on This Milestone!

Getting a driver's license is an exciting step toward independence. Whether you're welcoming a teen driver or helping a young adult purchase their first vehicle, it's important to understand how insurance, safety, and responsibility all work together.

This guide will help you prepare for life on the road with confidence.

Before They Hit the Road

- ☐ Add the new driver to your auto insurance policy.
- ☐ Ask your agent about available discounts, including good student, driver training and multi-vehicle discounts.
- ☐ Review your liability limits to make sure they're appropriate for your family's needs.
- ☐ Understand your deductible and what it means if there's an accident.
- ☐ Keep proof of insurance in the vehicle.
- ☐ Make sure registration is current.
- ☐ Schedule routine maintenance for the vehicle.
- ☐ Create a roadside emergency kit.

Did You Know?

Many insurance companies offer discounts for students who maintain good grades or complete an approved driver education course. Ask your agent about available savings—you may qualify for more than one.

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Vehicle Essentials

Every new driver should know where to find and how to use:

- ☐ Vehicle registration
- ☐ Insurance ID card
- ☐ Spare tire or tire repair kit
- ☐ Jack and lug wrench
- ☐ Flashlight
- ☐ Jumper cables
- ☐ First aid kit
- ☐ Owner's manual

If an Accident Happens

Accidents can be stressful, but staying calm can make the situation easier. Remember to:

- ☐ Check for injuries and call 911 if necessary.
- ☐ Move to a safe location if possible.
- ☐ Exchange contact and insurance information with the other driver.
- ☐ Take photos of the vehicles, damage and surrounding area.
- ☐ Gather witness information if available.
- ☐ Avoid admitting fault at the scene.
- ☐ Contact your insurance agent as soon as possible.

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Building Safe Driving Habits

Encourage your new driver to:

- ☐ Eliminate distractions by putting their phone away.
- ☐ Always wear a seat belt.
- ☐ Obey speed limits and traffic laws.
- ☐ Leave extra following distance in poor weather.
- ☐ Avoid driving while tired or impaired.
- ☐ Keep up with regular vehicle maintenance.

Annual Driver Checklist

Each year, remember to:

- ☐ Review your auto insurance coverage.
- ☐ Update your mileage if driving habits have changed.
- ☐ Ask about new discounts.
- ☐ Review who is listed as a driver on your policy.
- ☐ Keep emergency contact information current.
- ☐ Inspect tires, brakes and lights.
- ☐ Make sure insurance cards are up to date.

We're Here to Help

Whether you're adding a first-time driver to your policy or reviewing your family's coverage, we're here to answer your questions and help you choose protection that fits your needs.

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