

Teen driver car insurance is much more expensive than car insurance for experienced drivers. Teens need time to develop skills behind the wheel and to learn good judgment when operating a vehicle. I think texting adds an additional layer of risk for teen drivers.

Many teenagers use texting as their primary form of communication with their friends. They use texts to chat, make plans and even just waste time when they are bored. This behavior leads some teens to become what I call chronic texters. These chronic texting teens are often so attached to the text activity on their phones that you can lose them in the middle of a sentence or the middle of a conversation. They look down at their phones and for a moment they have simply forgotten that you exist or that you are even engaged in a conversation with them. The incoming text and their response to it suddenly take precedence over all other sensory experience for them in that moment. Now this behavior is annoying when it happens during a conversation or at a restaurant. But if it happens while they are driving, then you have more than an aggravation, you have extreme danger for them and all drivers around them. Combine the distraction of texting with a teenager's lack of driving experience and you have some pretty scary behavior going on on our highways and roads.

Recently a Miami court awarded \$8.8 million to the family of a woman killed in a crash. Her car was hit by a teen driver who was speeding and texting at the same time. The phone records show an outgoing text from his phone at 8:19 pm and paramedics were called to the accident at 8:21 pm. Think about this, if your child is driving and texting and has an accident, the court is going to know that your child was texting while driving. What is this knowledge going to mean for the judgment against your child? Yeah, it is going to mean a lot more money out of your pocket. So if I can't convince you to teach your child not to touch his or her phone at all while driving using the safety angle, maybe the thought of losing all that you own will convince you. This is serious stuff, people are dying out there!

Any family with assets to lose who has a teenage driver should seriously consider buying higher liability limits. You may need to add a personal umbrella policy to your portfolio of insurance policies to better protect your assets from the losses a teen driver could cause you. I would suggest a two pronged approach to this problem. First of all, talk to your child and help them understand that the phone must be off limits while they are driving. Model this behavior yourself so that they see that you practice what you preach. Secondly, talk to your insurance agent and purchase as high of a liability insurance limit as you can afford to protect your assets from the risk of your young drivers on your policy.

If you need help with your teen driver insurance, or if you would like a quote on your auto insurance, please visit us on the web at [www.ClinardInsurance.com](http://www.ClinardInsurance.com) , or call us, toll free at 877-687-7557. If you would like to see some of our free tools that can help you teach your teen to be a safer driver, please [visit our teen driver insurance page](#)

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