



Once a teenager gets his or her driver's permit or license, nothing can slow down their urge to hit the road whenever possible. Parents must take a good look at their auto insurance coverage when adding a teen driver to their policy. Insurance companies in NC charge higher premiums when you add your teen driver to your auto insurance policy, but at Clinard Insurance Group, we have special programs that offer better rates for teen drivers in NC than the others.

Purchasing North Carolina auto insurance for your teen is not an area to skimp on protection. Teen drivers are much more likely to be involved in an accident, often resulting in a big cost for you. This is the most important time for most families to buy the highest liability limits they can afford. With most insurance agencies, adding your teen to your insurance plan can add 50 to 100 percent or even more to the cost to your policy. You need an agent that specializes in families with teen drivers. At Clinard Insurance Group, we have specialized in auto insurance for teen drivers for years. We've even written a 50 page "Teach Your Teen to Drive" guide that will show you step-by-step the process of teaching your child to become a safe driver. Be sure to ask an agent how you can get a FREE copy of this guide worth \$49.95 when you call our office.

When updating your car insurance plan to include your teenager, be sure to ask about the discounts that may be available to you, such as limited-use vehicles, anti-theft devices, good student discounts, and discounts for a good driving record. If you're already a customer with us, we may also be able to combine this insurance with another policy to lower the cost to you. We can also help you with installing a GPS device in your teenager's car that will alert you if they

speed and allow you to place geographic and time boundaries on their driving privileges. Feel free to call us toll free at 877-687-7557 to learn more.

As a parent or guardian, the most important thing for you is to keep your child safe. We can give you the tools to do this while protecting your assets and cutting your insurance costs. Please call us today and our professional, experienced agents will take as much time as you need to help you get this important insurance step right the first time.



**Teen Driver  
Safety Tools**

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- Keep Your Children Safe
- on the Road and Keep Your
- Assets Protected
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