

"WHEN DOES A YOUNG DRIVER NEED THEIR OWN AUTO INSURANCE POLICY"

When a young driver moves out of your household, they need to have their own auto policy, regardless of how the vehicle they take with them is titled. If not titled solely in the child's name, we recommend that the title should be transferred to the child at that time. A child away at school under most circumstances may still be considered a member of the household.

Auto policies today typically cover the parents and family members RESIDING IN THE HOUSEHOLD. Children are typically not listed as Named Insureds but simply as drivers in the household. Once they move out, they no longer have all of the coverages provided by the parents' policy. This means they would have no coverage under the parents' policy if involved in an accident while driving a non-owned vehicle, including but not limited to a friend's vehicle or a rental car. In the event of an accident with an uninsured or underinsured driver, there would be no coverage under your policy for any injuries to your child, whether operating the non-owned vehicle, as a passenger or even if injured as a pedestrian.

Because all policies are not the same and coverage in these situations can be somewhat confusing, ideally it's best to give us a call prior to residency and/or title changes to ensure timely and proper coverage.