AM I ALLOWED TO USE MY CELL PHONE WHILE DRIVING?

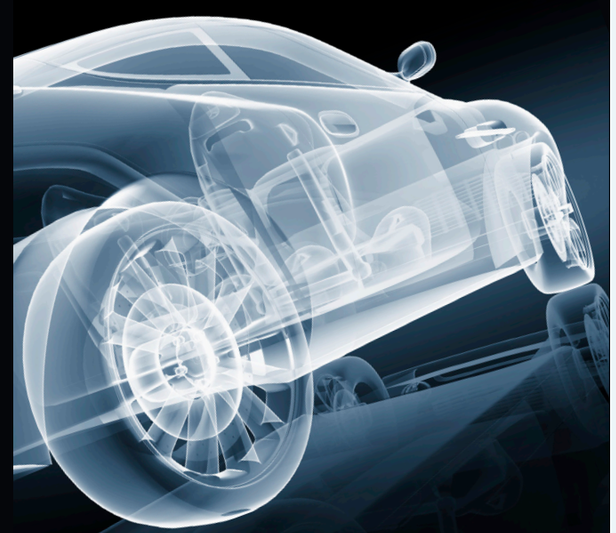
In Louisiana, drivers 18-years-old and younger are not allowed to use a cell phone at all while driving. If caught using a cell phone, drivers will be ticketed and their licence can be suspended. Drivers 18-years-old and older are not allowed to use a cell phone for texting or social media sites. Anyone caught texting or accessing social media sites can be ticketed and accessed additional penalties.

WHO DO I CONTACT IF I HAVE MORE QUESTIONS?

The Louisiana Department of Insurance is always available to answer any questions that you may have about your coverage or your policy. Contact us at 1-800-259-5300 or www.ldi.la.gov.

This public document is published at a total cost of $607.43. 5,000 copies of this public document were published in this fourth printing at a cost of $580.52. The total cost of all printings of this document including reprints is $3,068.85. This document was published by OTS- Production Support Services, 627 N. 4th St., Baton Rouge, LA 70802 to provide answers to common questions teenagers have about auto insurance under authority of the Division of Administration. This material was printed in accordance with standards for printing by State Agencies established in R.S. 43:31. Printing of this material was purchased in accordance with the provisions of Title 43 of the Louisiana Revised Statutes.

Louisiana
Department of Insurance



Guide to TEEN AUTO Insurance

Jim Donelon
Commissioner of Insurance

WHY DO I NEED CAR INSURANCE?

Car insurance protects you if anything happens to you, your car, someone else or someone else's car in the event of an accident. There are many different policies you can choose from, depending on what sort of coverage you want.

Liability Coverage pays claims if you are responsible for hurting another person or for damaging another person's property.

Uninsured Motorists Coverage comes in two parts which must be purchased separately. If you are hit by someone who does not have insurance, Bodily Injury Coverage pays for your injuries, while Property Damage Coverage pays for damage done to your car.

Collision Coverage pays if your own car is damaged in a collision.

Comprehensive Coverage pays for damage to your car, such as theft, vandalism, glass breakage, etc.

Medical Expense Coverage pays medical expenses for you and your passengers.

WHAT IF I DON'T HAVE INSURANCE?

Auto insurance is required by law in Louisiana. If an officer stops you and you don't have insurance, he can tow or impound your car. Not having insurance can also get you in trouble if you are in an accident, even if you are not at fault. According to Louisiana law, the other driver is not required to pay you the first $15,000 of damages resulting in bodily injury or the first $25,000 of property damages if you do not have insurance.

WHEN I GET MY LICENSE, WILL MY PARENTS' INSURANCE COVER ME?

When you get your license, your parents can add your name to their policy as an occasional driver because you're driving their car. When you get a car of your own, you must be listed as the primary driver of that car.

HOW DOES THE COMPANY DECIDE HOW MUCH MY POLICY WILL COST?

The cost, or premium, for your insurance is based on:

- Your driving record
- The make, model and age of your car
- Your age
- Your gender
- Where you live
- Whether you are the primary or secondary driver of the car
- How far you drive to and from school or work

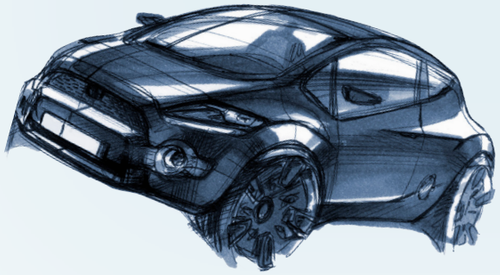
Guide to Teen Auto Insurance.indd 1 11/22/2019 3:43:26 PM

WHY DO TEEN POLICIES COST SO MUCH?

- Teenage drivers have higher rates of fatal and nonfatal crashes compared to older drivers, and they are more likely to be at fault in their crashes.
- Teens are less likely to use safety belts, adding to the risk of fatal injuries.
- Crashes are the leading cause of death among teens, accounting for more than one third of all deaths of 16-18 year-olds.
- Drivers between ages 16-19 are more likely to speed, run red lights, make illegal turns and drive while under the influence.
- Distractions caused by cell phone use, loud music and too many passengers are also factors in the high rate of crashes among teens.

HOW OFTEN DO I HAVE TO PAY MY PREMIUM?

With most companies, you have the option of paying your premium every month, six months or 12 months. At the end of this time period, it is up to your insurance company to decide whether your policy will be continued.



WHAT IF I DON'T PAY MY PREMIUM?

If you don't pay your premium, the company will cancel your policy. This may make it harder and more expensive to get a policy elsewhere. Some companies may give you the option of paying your premiums in installments, but you will be required to pay interest.

MY DAD TAUGHT ME TO DRIVE, WHY DO I NEED DRIVER'S ED?

According to Louisiana law, you must take driver's ed before you can get your license, if you are under 18. Although driver's ed is not required after you turn 18, you may still want to enroll because many insurance companies offer lower costs for drivers who complete the course.

IS IT TRUE THAT AS A FULL-TIME STUDENT WITH A "B" GPA, I WON'T PAY AS MUCH FOR INSURANCE?

Maybe. Most Louisiana insurance companies give breaks to full-time students with a "B" grade point average or higher. Check with your agent to see if you qualify.

WHAT ELSE CAN I DO TO SAVE MYSELF A FEW DOLLARS?

You can lower your premiums by:

- Keeping a clean driving record
- Keeping a clear claims history
- Maintaining a good credit history
- Asking your agent about discounts
- Checking the premium rates before you buy a car.

CAN MY COMPANY CHARGE MORE FOR TICKETS OR MINOR WRECKS?

Your driving record is one of the main factors your company uses to determine your cost of insurance. They have a right to charge you more even if you've only had one moving violation or were involved in one accident in which you were more than 50 percent "at fault."

CAN MY COMPANY CANCEL MY POLICY FOR TICKETS OR MINOR WRECKS?

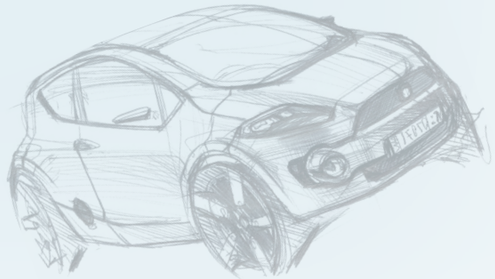
Yes. Tickets and "at fault" accidents can seriously affect your insurance policy. Your driving record may affect the policies of your parents and siblings too. Even if you are on a different policy, their policies could be cancelled because of your driving record.

I'M GOING TO COLLEGE IN ANOTHER STATE. ARE THERE ANY CHANGES I NEED TO MAKE TO MY INSURANCE?

If you are not taking permanent residence in the other state or have a good driving record and your insurance company has offices in the other state, most companies do not require you to make any changes to your policy. However, your rates can be affected by the area in which you live. Some areas have higher rates than others. Your premium will be adjusted to align with the new area's standards.

IF I LET MY FRIEND DRIVE MY CAR AND HE HAS AN ACCIDENT, WILL HE BE COVERED?

As long as your friend has the owner's permission to drive the car, he is covered under the owner's policy. If you drive your parent's car, your friend must have their permission before he drives the car. Your permission is not good enough.

WHAT DO I DO IF I AM IN AN ACCIDENT?

- Call the police.
- Make sure you get the other driver's:
  - Name
  - Address
  - Telephone Number
  - License Plate Number
  - Driver's License Number
  - Insurance Information
- Give the other driver the same information about you.
- Notify your insurance agent or company as soon as possible.
- Download the NAIC "Wreck Check" mobile app for iPhone and Android devices.