

## AM I ALLOWED TO USE MY CELL PHONE WHILE DRIVING?

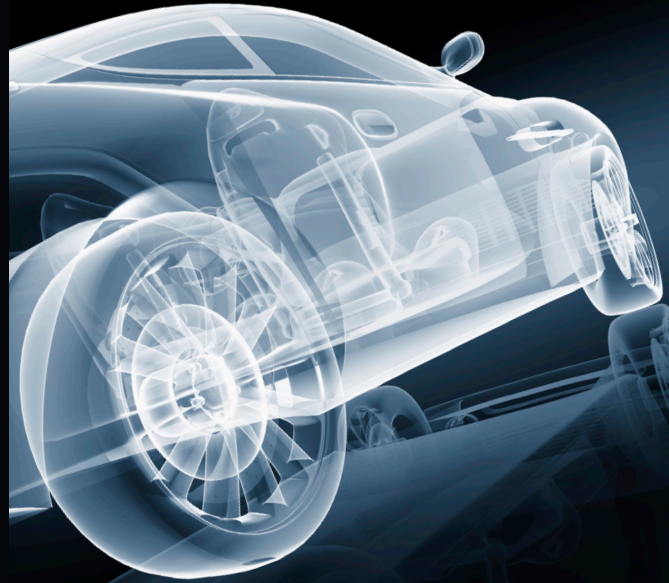
In Louisiana, drivers 18-years-old and younger are not allowed to use a cell phone at all while driving. If caught using a cell phone, drivers will be ticketed and their licence can be suspended. Drivers 18-years-old and older are not allowed to use a cell phone for texting or social media sites. Anyone caught texting or accessing social media sites can be ticketed and assessed 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.lidi.la.gov](http://www.lidi.la.gov).

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Louisiana  
Department of Insurance



# Guide to TEEN AUTO Insurance

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## 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

