

Renter/Homeowner

As children leave home, they are most likely to rent a place to live, and most often with a roommate. Here are some helpful things to remember when talking with your son or daughter about insurance:

1. Many renters are under the impression that their landlord's insurance covers their belongings. It does not.
2. Renter's insurance covers your personal possessions even if they are not in the apartment at the time something happens to them. Auto insurance does not cover items stolen from a car – renter's insurance does.
3. Renters experience higher rates of crime, theft and burglary than people who own their home.
4. Renters are liable if someone is injured in their apartment.
5. Renters insurance is not very expensive, **and** you can further lower the cost by getting a single policy with a roommate.

Life/Health

Health insurance may change for your son or daughter as they leave home or receive benefits from work. Some questions to help them consider the best options include:

1. How much will it cost monthly?
2. What are the deductibles?
3. What doctors & hospitals is part of the plan?
4. What is the co-pay?

As children grow older, they often want to know about their parent's coverage. This is a healthy concern – children want to know their parents are taken care of should the need arise. It is often a good idea for a family to develop an insurance plan with their agent that will meet needs as the family matures.

Add to our class discussion:

What is the most important thing teens should know about insurance?

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Parents!

So you have a
teenager in the
house...

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"At your age, Tommy, a boy's body goes through changes that are not always easy to understand."

Insurance Facts You Should Know

Take our quiz inside about
teenagers and driving...

Teen Drivers Quiz

- The leading cause of injury and death among adolescents 16-19 is:
 - poison
 - drug overdose
 - motor vehicle crashes
 - suicide
- Alcohol is involved in ____% of fatal crashes among drivers 15-20.
 - 11
 - 21
 - 31
 - 41
- The first _____ miles are the most risky for newly licensed drivers.
 - 3,000
 - 10,000
 - 20,000
 - 30,000
- A traffic accident occurs every ____ in this country.
 - second
 - minute
 - hour
 - day
- The most common activity that takes attention away from the road is:
 - talking with other passengers.
 - playing with the radio or CD.
 - eating or drinking.
 - using a cell phone.
- ____% of the occupants killed in traffic crashes were not wearing their seat belts.
 - 25
 - 36
 - 51
 - 63
- One way a teenager can lower their insurance premiums is by:
 - doing chores around the house.
 - getting a job.
 - driving at night only.
 - getting good grades.
- The U.S. Dept. of Transportation estimates that ____% of all drivers on a weekend night are legally intoxicated.
 - 5
 - 10
 - 15
 - 20
- 16 year olds will be in ____% of all of the single car alcohol related crashes.
 - 40
 - 30
 - 20
 - 10
- The highest insurance rates are paid by:
 - males under 25
 - females under 25
 - males under 18
 - females under 18

(See Key below)

At 10 points per question, out of a possible 100 points, I scored a:_____.

(Signature)

KEY:
1. c 2. b
3. a 4. a
5. a 6. d
7. d 8. b
9. a 10. c

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