

My teenaged high school student just got their driving permit. What do you do now besides pray? Do they need to be listed as a driver on your car insurance policy? This is a question every parent eventually asks.

You do not need to obtain additional coverage when your high school student obtains their permit and starts driving under most insurance policies. Nor do you have to list them as driver on your policy while they have their permit. This all changes when they obtain their driver's license. At that time you must call your insurance agent and add your child as a driver on your automobile insurance policy.

The only way I am aware of that will keep your rates somewhat low is to list them on and have them drive an older model car. This would be the only vehicle they would be allowed to drive. Do not lower their coverage limits, other than possibly waiving collision coverage, depending on the value of the car. You want to keep all other coverage we have discussed. You are still responsible for your high school student legally. This means that if he or she causes an injury the injured person can look to you to collect their damages.