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## **Cheap Car Insurance For Teens Online**

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Many elements determine a car insurance policy. Car insurance companies look at the person's age, his or her driving record, and even the kind of car the person drives before offering a car insurance quote. Unfortunately, these factors can work against teens who are searching for cheap car insurance.

Teens are young, so they don't have much driving experience. This lack of driving experience sometimes results in car accidents and traffic infractions, both of which are documented on their driving records.

One way to get cheap car insurance for your teen is to add him or her onto your existing car insurance policy. This may raise your car insurance premium a bit, but the increase in premium will still be cheaper than a separate car insurance policy for your teen.

There are benefits for parents who add their teen drivers to their existing car insurance policies.

You may get a discount for adding another car to your policy. Many car insurance companies offer discounts to policyholders who add additional cars to their existing policies. Depending on the amount of the discount, it may help you make up the difference for any increase in premium you experience.

You may get a discount if your teen makes the grades. Teens who take, and pass, driver education courses tend to get cheaper car insurance rates than teens that do not. Some car insurance companies offer discounts to teens who make good grades in their other classes. Driver education courses are offered as part of the curriculum in most high schools, and many states require teens to take approved driver education courses before they can obtain their driver licenses.

You are teaching your teen responsibility. If you add your teen to your existing car insurance policy, have your teen pay you for his or her part of the premium. This will help your teen save money and better understand the value of a dollar.

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