

GEICO is recognized as the fastest-growing auto insurer in the nation, serving over 10 million policyholders and promoting safe driving among new drivers and their families. The company produced a DVD titled "Real Teen Driving," featuring real teens in authentic driving situations captured by in-car cameras without scripts, highlighting the mistakes that inexperienced drivers often make. The video reveals that motor vehicle crashes are the leading cause of death for 13- to 19-year-olds, with alarming statistics indicating that one in five 16-year-olds has an accident within the first six months of obtaining their license, and over one-third of fatal teen crashes are speed-related. Additionally, more than half of the teens killed in crashes in 2009 were not wearing safety belts.

To enhance safety, GEICO provides ten essential tips for young drivers, including developing a positive attitude towards driving, getting supervised practice, always wearing safety belts, avoiding underage drinking and drug use, limiting passengers and night driving, driving slowly, training for poor weather, and using cell phones only in emergencies. GEICO emphasizes that driving is a privilege that requires skill and practice, supporting state graduated licensing programs (GDL) that help new drivers gain experience in a structured manner. GDL consists of three stages: learner's permit, intermediate license, and full licensure, and has been shown to significantly reduce crashes among teens.

The policy outlines four primary auto insurance coverages: bodily injury liability, property damage liability, comprehensive coverage, and collision coverage. Bodily injury liability pays for damages resulting from accidents where the insured is at fault, while property damage liability covers damages to others' property. Comprehensive coverage protects against theft and other perils, and collision coverage addresses damages from collisions. Each coverage is subject to specific terms, limits, and conditions outlined in the policy.

The document also discusses the consequences of unsafe driving, including license suspension,

fines, and increased insurance premiums. It highlights the importance of safety belts, the risks associated with multiple passengers and night driving, and the dangers of speeding and distractions like cell phones. GEICO encourages young drivers to familiarize themselves with auto insurance coverage and its implications, providing resources for further information on safe driving practices and GDL laws. The company aims to keep young drivers safe on the roads, urging them to drive responsibly.