

Auto Insights

January 2025

January Is Teen Driving Awareness Month

Motor vehicle crashes are the leading cause of death for teenagers in the United States. It's crucial to form safe driving habits to help mitigate the risks of being in an auto accident. Talk to your teens about the following:

- **Put down the phone.** Many teens admit to using cell phones while driving. Ask teens to use "do not disturb" settings to minimize distractions.
- **Check the weather.** Unpredictable weather can cause numerous problems for inexperienced drivers. Suggest driving below the speed limit in adverse conditions.
- **Maintain a safe following distance.** Talk with teen drivers about tailgating.
- **Drive sober.** Help teen drivers make back-up transportation plans for big events like extracurricular activities and winter parties. Use ride-sharing apps if needed to ensure everyone's safety.
- **Limit passengers.** Fewer passengers can reduce distractions, which can help prevent accidents.

Now is an ideal time for young drivers to review safe driving practices. Safe driving practices are essential for protecting your teen drivers and others on the road.

Contact Your Agent

Your agent can help evaluate your current auto insurance coverage and confirm that it provides appropriate coverage for your situation. Ask about good student discounts and driver's education classes to help reduce premium costs.



Car Maintenance Resolutions

Regular maintenance extends the life of your vehicle and helps prevent unexpected breakdowns and costly repairs. Here are some resolutions to consider for 2025:

- **Check your tire pressure and tread depth.** Modern cars are equipped with tire pressure monitoring systems. It's crucial to address low tire pressure promptly.
- **Replace your vehicle's battery when necessary.** Cold weather can be tough on batteries. If yours is more than a few years old, consider replacing it to help avoid becoming stranded.
- **Commit to regular oil changes.** Keep your engine running efficiently by getting the oil changed according to the manufacturer's recommendations.
- **Keep your car clean.** Regular washing and waxing can help protect the paint and prevent premature rusting, especially if local roads are salted in winter.

For more detailed advice on maintaining your car, consult your mechanic or refer to your owner's manual.