

Now that you have the keys—what does it mean?

The Cincinnati Insurance Companies

What does it mean?

All your hard work has paid off and now you finally have your driver's license! A driver's license can mean many things: freedom, enjoyment, fun and independence. Most importantly, getting the keys means an increase in responsibility.

Staying safe on the road

To stay safe on the road, you must become aware of how your choices affect yourself and others. Here are some helpful tips in making responsible decisions:

- Refrain from using alcohol or drugs when getting behind the wheel of a car.
- Make sure that every passenger in your vehicle is equipped with a seat belt and that the passengers use them.
- Be aware of other drivers around you. Be prepared by driving defensively and anticipating what other drivers will do.
- Concentrate on your driving. Try to keep distractions (such as the radio, cell phones or other passengers) to a minimum.

Safety and savings

Responsible actions while driving increases your safety and the safety of other motorists and can lead to lower insurance payments. Follow these guidelines to keep your insurance payments low:

- Obey all traffic laws. Getting a ticket can increase the payments you make on your insurance.
- Avoid situations that may lead to accidents. Involvement in just one accident will increase the cost of your insurance.
- Choose higher physical damage coverage deductibles.
- Drive a standard vehicle. Sports cars and other high performance vehicles mean higher insurance costs.

A responsible driver is one who is dependable, reliable and trustworthy. Responsible actions while driving keep you, your passengers and other motorists safe, plus they can save you money on your car insurance.

To keep the keys, develop good driving habits that can stay with you forever.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract.



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