Youthful Driver Umbrella Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

This is a personal umbrella written specifically for households with drivers under 25, adding liability limits above your auto policy.

WHAT'S COVERED

Auto accident liability
Injuries and damage your teen causes above your auto policy limits.

Parental liability
Claims brought against parents for a minor child's driving.

Students away at school
Drivers attending college away from home, with or without a car.

Borrowed and rental cars
Excess coverage when your teen drives a friend's or rental car.

Home liability
Also sits above your homeowners policy for incidents at home.

Legal defense
Attorney fees and court costs, usually outside the limit.

Good to know
Carriers may require driver training completion, good student status or a telematics program, and higher underlying auto limits.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Racing
- × Delivery or rideshare driving
- × Intentional acts

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Each driver's name, date of birth and license date
- Driver training certificates and recent report cards
- Your auto policy declarations page
- Any accidents or tickets in the past 3-5 years

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/youthful-driver-umbrella/

Important information: This brochure is a general summary provided for informational purposes only. It is not an insurance policy, contract, binder or offer of coverage. Actual coverages, limits, deductibles, exclusions and conditions are set solely by the policy issued by the insurance company and may differ from the descriptions in this brochure; if there is any difference, the policy language governs. All coverage is subject to underwriting approval. Coverage is not in force and is not bound until you receive a written confirmation of coverage (binder or confirmation receipt) from Societies Insurance or the issuing insurance company. Requesting a quote or submitting an application does not bind coverage. Products, coverages and discounts vary by insurer and are not available in all states. Societies Insurance is an independent insurance agency, Agency NPN 16247324 (in California: DBA Cavlogix Insurance Agency).