

<mark>teen</mark>SMART

You've signed up for the SafeTeen education program, great choice!

WHAT'S NEXT?

Here's what you can expect:

- 1) You will get an **email with a link** to the online training course.
- 2 Once you visit the website, have your **teen register** for the program.
- The program takes approximately 6–8 hours to complete and can be worked on during different dates or times. The only requirement is that your teen successfully passes the final exam within 60 days of signing up for the program.
- 4 You will get email notifications on your teen's progress periodically to let you know how they are doing and whether or not they are working on the course.
- 5) Once the teen successfully passes the course, you will be **emailed a certification for your records**. The Hanover will automatically be notified of your completion and there are no further steps required.

*New York will apply the discount to the policy after the successful completion of the program.



If your teen does not complete the program within the 60 days,

the discount will be removed* from your policy and you will receive a notice by mail of the change in premium. Please note: you will be updated frequently if your teen is getting close to the deadline without successful completion.



Common questions

Q. What if my teen completed this course with another insurance company?

 A. Your agent can send the certificate of completion or the customer information to The Hanover.
We will validate that the course was completed and then add the discount to your policy.

Q. What does the course cover?

A. The course is a combination of simulation driving and quizzing on gap analysis, hazard detection, risk prediction, visual searching for awareness and distracted driving. You can take a look at a sample of the program at **teensmartdriving.com**

Q. If I have two teen drivers, can they both take the course and get a discount?

A. Yes, the discount is applied to the driver, so if multiple teen drivers pass the course, your discount can increase.

Q. Is this course the same as the required training my teen went through to get their license?

A. No, this course is directed towards new drivers and the different distractions they could encounter. With a proven 30% reduction in crashes* for teen drivers, you can rest assured this extra education will help your new driver when they are out on the road by themselves. Contact your agent to find out more about our SafeTeen program or visit hanover.com/safeteen

*Insurance Institute for Highway Safety. 2013. Unpublished analysis of data from the 2008 National Household Travel Survey. Arlington, VA: Insurance Institute for Highway Safety.



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hanover.com/personalinsurance The Agency Place (TAP)—https://tap.hanover.com

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