[Current Date]

[Parent/Guardian Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Protecting Your Teen Driver and Your Financial Future

Dear [Parent/Guardian Name],

Congratulations on having a new driver in your household! This is an exciting milestone, but it also brings new responsibilities and potential financial risks. As you add your teen to your auto policy or purchase their first vehicle, we want to ensure your family is fully protected.

We are writing to introduce our **Teen Driver Debt Protection & Life Insurance Bundle**. This specialized coverage is designed to address two critical areas:

- **Vehicle Debt Protection:** If the vehicle is involved in a total loss accident, this coverage helps pay off the remaining loan balance, ensuring you aren't left paying for a car that can no longer be driven.
- **Youth Life Insurance:** A permanent or term policy for your teen that provides a financial safety net and guarantees their future insurability, regardless of health changes later in life.

By combining these protections now, you can lock in lower rates and gain peace of mind knowing that both your financial investment in the vehicle and your child's future are secured.

Please contact our office at [Phone Number] or reply to this email to receive a personalized quote. We would be happy to review your current coverage and show you how these additions fit into your budget.

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]
[Website/Email]