

[Your Name/Organization Name]  
[Address]  
[City, State, Zip Code]  
[Date]

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

**Subject: Important Information Regarding Parental Liability and Teen Driving**

Dear [Parent/Guardian Name],

Congratulations to [Teen Driver's Name] on obtaining their driver's license. As your teenager begins to drive, it is important to understand the legal and financial responsibilities associated with having a minor driver in the household.

Please review the following information regarding parental liability:

- **Civil Liability:** In many jurisdictions, parents or guardians can be held financially responsible for damages or injuries caused by a minor driver under the "Family Purpose Doctrine" or through "Negligent Entrustment."
- **Insurance Requirements:** All household members of driving age must be disclosed to your insurance provider. Failure to do so may result in a denial of claims or policy cancellation.
- **Vicarious Liability:** If the vehicle is registered in the parent's name, the parent may be held liable for any accidents involving that vehicle, regardless of who was driving.
- **Traffic Violations:** Points accumulated on a teen's record can significantly impact household insurance premiums for several years.

To help mitigate these risks, we recommend the following steps:

- Establish a Parent-Teen Driving Contract outlining clear rules for vehicle use.
- Limit the number of passengers allowed in the vehicle.
- Enforce a strict "no cell phone" and "no distractions" policy.
- Verify that your liability coverage limits are sufficient to protect your family assets.

If you have any questions regarding your specific policy or legal obligations, please contact [Name/Office] at [Phone Number].

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title]