

[Your Name/Agency Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Homeowner Name]
[Address]
[City, State, Zip Code]

Subject: Protecting Your Home and Assets with a New Teen Driver

Dear [Homeowner Name],

Our records indicate that there may soon be a new driver in your household. Adding a teenager to your auto policy is a significant milestone, but it also increases your liability exposure as a homeowner.

As you prepare for this change, we recommend reviewing your current coverage to ensure your home and personal assets are fully protected. We offer several options to help manage these changes:

- **Good Student Discounts:** Savings for students who maintain a "B" average or higher.
- **Driver Training Credits:** Discounts for completing approved safety courses.
- **Umbrella Liability:** Highly recommended for homeowners to provide an extra layer of protection above your auto and home policy limits.

Please contact us at [Phone Number] or [Email Address] so we can update your policy and find the most competitive rates for your growing family.

Sincerely,

[Your Name]
[Your Title]