



WELCOME TO THE ROAD: A GUIDE FOR TEEN DRIVERS IN WASHINGTON

Getting your license is an exciting milestone, and a big responsibility. We're here to help you drive safely, smartly, and confidently — so you're ready for whatever the road brings.



Owning A Vehicle

In Washington, once you turn 18, you're legally an adult — and that means it's time to consider taking full responsibility for your vehicle. If you're driving a car titled in your parent's name and you cause a serious crash, your parents could be held financially liable for the damages. To help protect them, it's a smart move to own your own vehicle and carry a separate insurance policy in your name. This not only reduces their legal exposure, but also starts building your own insurance history, which can lead to lower premiums over time.



Car Insurance Basics

In Washington, all drivers must carry minimum liability insurance. However, it's often a good idea to get more than the minimum. Insurance helps protect you financially after an accident. Ask about the following coverage types, and review our helpful guide to understanding your auto insurance.

- Liability Insurance
- Uninsured/Underinsured Motorist (UIM)
- Personal Injury Protection (PIP)
- Collision & Comprehensive
- Roadside Assistance & Rental Coverage



Getting Your Own Policy

As a new driver — especially once you turn 18 — it's often a smart move to get your own car insurance policy, especially if you own your own vehicle. This not only helps build your personal insurance history but can also protect your parents or guardians from legal and financial responsibility if you're involved in an accident.

At Armstrong Injury Law, we support teen drivers and their families with compassionate, knowledgeable guidance when accidents happen. We understand how stressful and confusing it can be for young drivers and their parents to navigate insurance, liability, and injury claims — especially when emotions run high. Our team takes the time to explain each step clearly, advocate for your teen's rights, and protect your family's financial future.



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