

**NAMAKSY-ZAMMITO
INSURANCE AGENCY, INC.
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****SO YOU HAVE A YOUNG DRIVER****

DRIVING WITH A PERMIT:

- MUST BE ACCOMPANIED BY A LICENSED OPERATOR WHO OCCUPIES THE PASSENGER SEAT AND MUST BE AT LEAST 21 YEARS OLD
- IF UNDER 18, YOU MAY NOT DRIVE BETWEEN 12:00 AM AND 5:00 AM, UNLESS ACCOMPANIED BY PARENT OR GUARDIAN
- DOES NOT NEED TO BE LISTED ON THE INSURANCE POLICY

JUNIOR OPERATOR RESTRICTIONS:

- NO PERSONS UNDER AGE 18 IN VEHICLE, OTHER THAN IMMEDIATE FAMILY, FOR 6 MONTHS
- CANNOT OPERATE BETWEEN 12:30 AM AND 5:00 AM, UNLESS ACCOMPANIED BY PARENT OR GUARDIAN
- YOU MAY NOT USE ANY MOBILE ELECTRONIC DEVICE
- CALL WITH LICENSE NUMBER TO ADD TO INSURANCE

****WAYS TO SAVE MONEY****

GOOD STUDENT DISCOUNT (HONOR ROLL-DEANS LIST)
AWAY AT COLLEGE-MORE THAN 100 MILES
REGULAR DRIVERS EDUCATION
ADVANCED DRIVERS ED (WWW.DRIVEINCONTROL.ORG)
5% DISCOUNT FOR DONATION TO WWW.CLEARPATH4VETS.COM
THE FIRST 3 YEARS ARE THE HIGHEST, THEN YEARS 3-6 ARE BETTER
CONSIDERED EXPERIENCED AFTER 6 YEARS
MANY OPTIONS FOR COLLEGE, REMOVE COMPLETELY, CHANGE TO
OCCASIONAL, OR USE THE AWAY AT COLLEGE DISCOUNT