

New & New-Arrival Driver Guide

Getting started with US car insurance — for new drivers, young drivers, and people new to the US or driving on a foreign license.

What insurers usually ask for

- ✓ A driver's license (or your foreign license + status, depending on the insurer).
- ✓ The vehicle details (make, model, year, VIN if you have it).
- ✓ Where the car is kept (your ZIP code) and roughly how much you drive.
- ✓ Any prior insurance history — even from another country can sometimes help.

Why new drivers often pay more — and what helps

- ✓ Less US driving history means insurers have less to go on, so premiums can start higher.
- ✓ Building a clean US driving and insurance record over time usually helps.
- ✓ Ask about good-student, low-mileage, and safe-driver discounts.
- ✓ Adding yourself to a family policy is sometimes cheaper than a solo one.

Smart first steps

- ✓ Decide how much coverage you really need — the minimum is rarely enough.
- ✓ Compare more than one quote at the same coverage level.
- ✓ Read the policy before you buy; ask for it in your language if you can.
- ✓ Get matched, free, with a licensed agent who handles new-arrival drivers.

IMPORTANT

CoverPair is a free matching service, not an insurer, agency, or broker. This is general, educational information, not a quote or insurance advice. Coverage, requirements, and prices vary by state and insurer. Never share your full SSN, driver's license number, or policy numbers to get matched.