

KennCo Reminds Young Drivers and Parents to Review Insurance Rules Ahead of College Term

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/EINPresswire.com/ -- As students across Ireland prepare to head to college, [KennCo Insurance](#) is issuing a reminder young drivers and their parents to be aware of key [road safety and potential insurance issues](#). With official data highlighting increased risks for younger motorists, understanding the rules is essential to ensure they are safe and properly insured.

Data from the Road Safety Authority (RSA) consistently shows that road users aged 16-24 are the highest-risk group on Irish roads. This risk can be heightened when young people begin driving in new and busy cities and towns, often with unfamiliar traffic layouts and more distractions.

It's important that young drivers stay focused and don't engage in other activities such as using a mobile phone while driving, even if it's to check a map, read a message or make a call. Even interacting with a car's built-in computer can take a driver's focus off the road and increase the chances of a collision.

It's vital that young drivers recognise these risks and keep their full attention on the road.

Beyond the challenges of driving in a new location, KennCo is highlighting several critical insurance pitfalls that can leave families exposed to significant financial risk:

Insurance Fronting:

Car Insurance Fronting is when a more experienced driver, usually a parent, is named as the main driver of a car that is primarily being used by a young driver. It is a form of insurance fraud and can lead to a policy being voided.

Change of Location:



KennCo is reminding students and young drivers to review insurance documents and road safety advice ahead of the new college year.

An insurance premium is calculated based on a number of different factors, including where a vehicle is normally kept overnight. If a student takes a car to college in a different town or city, the insurer must be notified to keep the policy valid.

Learner Drivers:

Learner drivers face several restrictions that fully licensed drivers do not. It is illegal for a learner permit holder to drive unaccompanied. If a learner driver has an accident while driving alone, their insurance policy will not cover them. Additionally, learner drivers are not permitted to drive on motorways or carry passengers for hire or reward.

Noel Gavin, Marketing Manager of KennCo Insurance, stressed the importance of transparency. "Starting college is a major milestone, and for many young people, it comes with the new freedom of having a car. We want to ensure that experience is a safe one for all road users. Statistics show young drivers need to be especially cautious, but it's the insurance details that can often catch families out."

Mr. Gavin continued, "Issues like fronting or forgetting to update a policy address might seem like minor details, but they can have massive consequences. An invalidated policy can leave a family liable for costs or legal trouble. Our advice is simple: be open and honest with your insurer about who is driving the car and where it is being kept. A correct policy is the only policy that truly protects you."

KennCo recommends that families check their insurance policy to ensure all details, including the main driver and the car's term-time address, are correct and up-to-date. KennCo also advises that [young and learner drivers](#) adhere to the rules of the road and allow extra travel time for new routes to ensure the academic year gets off to a safe start.

About KennCo Insurance: KennCo Insurance is a 100% Irish-owned company providing car, van, travel and home insurance policies for over 20 years. KennCo is dedicated to delivering exceptional customer service and supporting Ireland's next generation of safe, confident drivers.

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