

AUTOMOBILE TITLING FOR MINORS

Insurance premiums increase when a minor is added to automobile coverage. So, it may be tempting to title the car the minor will be driving in his/her own name and have a "minimum limits" policy written up. However, Florida Statutes contain safeguards protecting the public from new drivers and any "minimum limits" policies.

Florida Statute Section 322.09 states:

(1)(a) The application of any person under the age of 18 years for a driver's license must be signed and verified before a person authorized to administer oaths by the father, mother, or guardian, or, if there is no parent or guardian, by another responsible adult who is willing to assume the obligation imposed under this chapter upon a person signing the application of a minor. This section does not apply to a person under the age of 18 years who is emancipated by marriage.

(2) Any negligence or willful misconduct of a minor under the age of 18 years when driving a motor vehicle upon a highway shall be imputed to the person who has signed the application of such minor for a permit or license, which person shall be jointly and severally liable with such minor for any damages caused by such negligence or willful misconduct.

Because injury or damage caused by a minor child while driving a motor vehicle defaults to the parent or legal guardian who signed the license application, speak to us before you sign your minor's permit or license application.