

Senior Drivers

People 55 years or older are less likely to drive aggressively or too fast. That's the reason that most insurance companies offer discounts to drivers over 55.

Still, older drivers are more likely to have impaired hearing and slower reflexes, or to be using prescription drugs that might slow down their reaction time. Older drivers' eyesight deteriorates, so they need more light to see, are more sensitive to glare and have a narrower peripheral field of vision. So if you are having problems driving at night or in difficult conditions, use common sense and try to avoid driving when it is dangerous. If you drive when you are not physically able to do so safely, your insurance company may not renew your coverage. You may also want to take a defensive driving class designed for seniors. Inform your insurer that you have taken the class and you may be eligible for a discount on your insurance premium.

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