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What Is the State Farm Steer Clear Program?

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Why use LendingTree?



Key takeaways

The State Farm Steer Clear program helps young drivers save money on car insurance.

Drivers complete an online course and practice safe driving to earn a discount.

The program is free to join, and you aren't penalized if you don't finish.

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Insurance Type
CarZIP Code
📍 98077

Age



Currently Insured?

YES

Find Insurers



It's free, simple and secure.

How does the State Farm Steer Clear program work?

The State Farm Steer Clear program helps drivers under the age of 25 build safe driving habits and earn a [discount](#) on their car insurance.

To get the State Farm Steer Clear discount, first talk to a State Farm agent to see if you qualify. You must:

- Be 25 or younger
- Have a learners permit or valid driver's license
- Have no at-fault accidents or tickets in the last three years

Also, all vehicles at your address must have State Farm car insurance.

If you qualify, you begin by downloading the State Farm Steer Clear app from Google Play for Android or the App Store for iPhone. You can also text "STEER" to 42407 to download the app.

You're now ready to start the Steer Clear program. You get six months to complete the program, and you need to finish five online modules online in that time. These include driving tutorials, quizzes and videos.

Other requirements you need to complete depend on your age:

- **Drivers under age 19:** Complete 20 trips in 60 days. A licensed driver over 25 must supervise at least 15 trips. You must also watch the Steer Clear DVD. You and your parent or guardian must sign the State Farm Parent/Driver Agreement.
- **Drivers ages 19 to 24:** You must complete five trips in 60 days. Drivers in this age group don't need a supervisor and don't have to watch the Steer Clear DVD. You must also sign the State Farm Safe Driver Pledge.

Once you finish the requirements, the Steer Clear app will notify you by sending a certificate of completion. Send the certificate to your State Farm agent. They will add the Steer Clear discount to your car insurance policy.

How does the State Farm Steer Clear app work?

The app is easy to use and includes dashboards that help you track your progress with the program. They also show how close you are to finishing each module.

The Steer Clear app also collects data to help train and monitor young drivers. It tracks important driving habits like how fast you drive, how you brake and how you handle your car. This info helps you understand your strengths and shows you where you can improve as a driver.

What does the Steer Clear online program cover?

The State Farm Steer Clear program includes five online modules. Each module focuses on a different area of driving. You must show you can do well in each area to qualify for the Steer Clear discount.

Module 1: Getting ready to drive

This module shows you how to adjust your steering wheel, mirrors, seat and seat belt so you can drive safely. It also teaches basic car care and explains safety features.

Module 2: Focus and distraction

Here you learn about distracted and impaired driving. It also shows you how to scan the road for hazards to stay safe.

Module 3: Residential and city roads

This module teaches you how to anticipate and signal other drivers. It also shows you how to back up and drive safely in intersections and parking lots.

Module 4: Highway driving

Module 4 teaches you how to enter and exit highways safely. It also shows you how to keep the right speed and distance, change lanes and check blind spots.

Module 5: Special driving situations

This module teaches you how to drive in risky situations, like at night, in bad weather or on rural roads. It also explains how to handle emergencies and car trouble.

Is the State Farm Steer Clear program worth it?

The State Farm Steer Clear program is worth it if you want to save money on teen car insurance and you meet its requirements. The program is free to join, and you won't be penalized if you don't finish it.

Saving money on car insurance for teens is often important because [young drivers pay the most for car insurance](#) of any age group.

The main downsides of the Steer Clear program are that it's only for drivers under 25 and it's not available in every state.



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Insurance Type

Car

▼

ZIP Code

📍 98077

Age

▼

Currently Insured?

YES

Find Insurers

🚗 It's free, simple and secure.

Frequently asked questions

- How much does the Steer Clear discount lower your rate?

+
- How long does it take to finish the State Farm Steer Clear program?

+
- Who can sign up for the State Farm Steer Clear program?

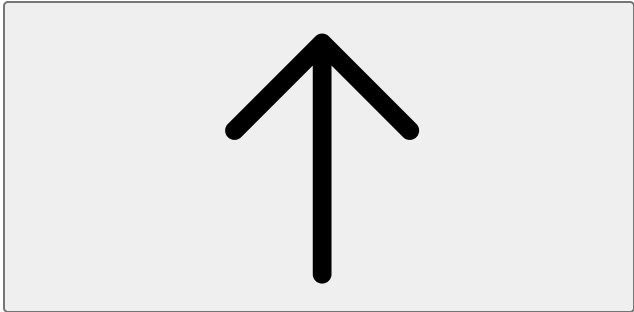
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