

Car Insurance Discounts

(Varies by Company)

Accident Forgiveness

If you have a car insurance policy with a company for a set number of years (varies by carrier if available) and remain accident free for the set number of years, the rate stays the same if you have an accident. This is because the accident happens after the set time frame, even if you are at-fault.

Accident Prevention Course

Successfully complete an approved driver improvement course

Age 55 and Over

Be a principle operator on at least one of the insured vehicles

At School Discount

Unmarried, full-time college students who spend most of the college term away from home and without the possession of a vehicle

Driver Training Discount

Young drivers under the age of 21 who successfully complete an accredited driver training course

Good Driver

If you have no accident or violations in the past five years, you qualify as a safe driver.

Good Student

To be eligible for the Good Student Discount, the driver must:

1. Be a full-time student
2. Be unmarried and under the age of 25
3. Have a B average (3.0 GPA or higher)
4. Proof of eligibility for the discount must also be retained in the agent's file

Homeowner

Receive a discount on your car insurance if you own your house, condo or mobile home

Multi-Car

Insure more than one car with the same company and you'll save money on your car insurance policy

Pay-in-Full

Pay your policy premium up-front and receive up to 10%

Reduce Use

If your car is unused for at least 90 consecutive days during the policy period

Youthful Driver Discount

Unmarried drivers under 32 who reside with their parents and have no at-fault accident

