

Company Name: DriveSure Auto Insurance

Discount Program Information

Document Name: DriveSure Auto Insurance - Maximizing Your Savings with Discounts

At DriveSure Auto Insurance, we believe in rewarding responsible drivers and loyal customers. Our comprehensive discount program is designed to help you lower your car insurance premiums by recognizing safe driving habits, smart choices, and your commitment to DriveSure. Explore the various ways you can save on your policy.

I. Driver-Related Discounts

These discounts are based on your driving behavior, experience, and personal characteristics.

- **A. Good Driver Discount:**
 - **Description:** Rewards drivers who maintain a clean driving record over a specified period.
 - **Eligibility:** Typically applies to drivers with no at-fault accidents or major traffic violations (e.g., DUI, reckless driving) for a continuous period, often 3 to 5 years.
 - **Benefit:** Significant percentage reduction on your premium.
- **B. Safe Driver Program Discount (DriveSure Connect):**
 - **Description:** Enroll in our telematics program, "DriveSure Connect," which uses a mobile app or a small device to monitor your driving habits.
 - **Eligibility:** Voluntary enrollment and consistent safe driving behavior (e.g., smooth braking, minimal rapid acceleration, limited late-night driving, lower mileage).
 - **Benefit:** Initial enrollment discount, with potential for further savings at renewal based on your driving score.
- **C. Defensive Driving Course Discount:**
 - **Description:** For policyholders who complete an approved defensive driving or accident prevention course.
 - **Eligibility:** Completion of a state-approved course from a recognized provider. Often applies to drivers of all ages, but can be particularly beneficial for younger or senior drivers.

- **Benefit:** A percentage discount applied to certain coverages.
 - **D. Good Student Discount:**
 - **Description:** Available for full-time students who maintain strong academic performance.
 - **Eligibility:** Typically for drivers under the age of 25 who are enrolled full-time in high school or college and maintain a specified GPA (e.g., B average or 3.0 GPA).
 - **Benefit:** A percentage discount on the policy.
 - **E. Student Away at School Discount:**
 - **Description:** For families with a student driver who is away at college or university without a vehicle.
 - **Eligibility:** Student must be attending school a certain distance away from home (e.g., 100+ miles) and not have access to the insured vehicle while at school.
 - **Benefit:** Reduced premium reflecting the lower usage of the vehicle by the student.
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II. Policy-Related Discounts

These discounts are offered when you combine multiple policies or choose certain payment options with DriveSure.

- **A. Multi-Car Discount:**
 - **Description:** Save money when you insure multiple vehicles on the same DriveSure policy.
 - **Eligibility:** Insuring two or more cars, trucks, or SUVs under one DriveSure policy.
 - **Benefit:** A percentage discount applied to the premiums of all eligible vehicles.
- **B. Multi-Policy Discount (Bundling Discount):**
 - **Description:** Receive a discount when you bundle your DriveSure Auto Insurance with other DriveSure policies.
 - **Eligibility:** Having both your auto insurance and another eligible DriveSure policy (e.g., Homeowners, Renters, Motorcycle, Life Insurance) with us.

- **Benefit:** A significant percentage discount applied to both your auto and other bundled policies.
 - **C. Paid-in-Full Discount:**
 - **Description:** Rewards you for paying your entire policy premium upfront for the full term.
 - **Eligibility:** Paying your 6-month or 12-month premium in one lump sum.
 - **Benefit:** A small percentage discount on your total premium.
 - **D. Paperless Discount:**
 - **Description:** Save when you opt to receive your policy documents and billing statements electronically.
 - **Eligibility:** Enrolling in paperless billing and policy documents.
 - **Benefit:** A small flat-rate or percentage discount.
 - **E. Auto-Pay Discount:**
 - **Description:** For setting up automatic recurring payments from your bank account or credit card.
 - **Eligibility:** Enrolling in automatic payment withdrawals.
 - **Benefit:** A small flat-rate or percentage discount per billing cycle.
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III. Vehicle-Related Discounts

These discounts are based on the safety features and equipment installed in your vehicle.

- **A. Anti-Theft Device Discount:**
 - **Description:** For vehicles equipped with approved anti-theft systems.
 - **Eligibility:** Your vehicle must have a factory-installed or professionally installed alarm system, vehicle recovery system (e.g., GPS tracking), or engine immobilizer.
 - **Benefit:** A percentage discount on your comprehensive coverage premium.
- **B. Safety Features Discount:**
 - **Description:** For vehicles equipped with specific safety features that reduce the risk of accidents or injuries.

- **Eligibility:** Features like anti-lock brakes (ABS), airbags (dual front, side, curtain), electronic stability control (ESC), daytime running lights, adaptive cruise control, lane departure warning, or automatic emergency braking.
 - **Benefit:** Varies by feature, typically a percentage discount on specific coverages like medical payments or bodily injury liability.
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Important Considerations for Discounts:

- **Eligibility Varies:** Not all discounts are available in all states or for all policy types. Eligibility criteria may also vary.
- **Combinability:** Some discounts may not be combinable with others.
- **Review Regularly:** Your eligibility for discounts can change over time (e.g., new vehicle, new driver, improved driving record). We recommend reviewing your policy and potential discounts periodically.
- **Maximum Savings:** The best way to maximize your savings is often by combining multiple eligible discounts.

For a personalized assessment of which discounts you qualify for, please contact a DriveSure Auto Insurance representative or use our online quoting tool. We're here to help you get the best possible rate!