Safeco Discounts

- **Multi-car-** will apply if more than one vehicle is insured with a Safeco Insurance company. A vehicle is defined as a private passenger auto, pickup, van, motorhome, or collector car all with liability coverage, or a trailer, excluding horse trailers without living quarters and utility trailers
- **Advance quote**-Applies if the quote date is 1 day or more in advance of the effective date of the policy or the prior policy expiration date. New business discount only, rewritten policies are not eligible for this discount.
- **Homeowner discount-** Applies if the named insured owns a home or condominium.
- **Coverage discount-**Applies to each vehicle on a policy if one or more vehicles have both liability coverage (bodily injury and property damage) and comprehensive and/or collision coverage.
- **Billing plan-**

  • Paid in Full – Applies if the policy term premium is paid in full at inception or renewal. Installment payments will be offered at renewal, but the discount will be deleted if not paid in full.

  • Annual Two-pay plan – Annual term policies on a two-pay plan will be offered this discount. The discount will apply if the billed amount is paid in full. The discount will be deleted if the bill is not paid in full.

- **Account discount-**Applies if your customer has an in-force homeowners, condominium, renters, watercraft, motorcycle, landlord, or umbrella policy with us, or has their home insured on an inforce farm policy.
- **Good student**-Does not apply to any driver with a driving record with eight or more points under the safe driver insurance plan rule. Applies if the insured vehicle is classified under any youthful owner or operator classification, provided:

  • a youthful operator is not less than 16 years of age

  • is a full-time student in high school or enrolled in at least four courses per term as a full-time student in a certificate or degree program in an accredited college or university, or home school program

  • the scholastic records for the immediately preceding school semester or quarter (or comparable segment) show that each such student: – is ranked scholastically among the upper 20 percent of his or her class

  •B- for a full-time student at a two- or four-year college or university (if the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent)

  •in schools that maintain a dean’s list, honor roll or comparable listing for scholastic achievement, was included in such a list

  •in a Home School Program, has state testing data, or grade or grade point equivalency verification of the above requirements

For each such student, a copy of the student's most recent grade report or a statement, certified by a responsible official of the school, indicating the attainment of at least one of the above scholastic requirements should be obtained.

- Certification obtained at inception of the policy or on any renewal date will apply for four terms (two terms for annual policies). Certification obtained mid-term will apply for the remainder of the current term and three additional terms (two terms for annual policies).
- **Distant student-**Applies to a youthful operator who is in your customer's household but is a resident student at an educational institution over 100 road miles from the principal garaging address if they do not have a car at school.
- **Driver training-**Applies to youthful operators, under the age of 21, who complete a driver education course. Proof of course completion should be kept in your file while the discount applies. This discount does not apply if:

  • your customer is taking a course intended to be a penalty, imposed by a court or other governmental entity, or resulting from a moving traffic violation

  • during the most recent 36 months, your customer has been:

    – involved in an at-fault vehicle accident

    – convicted of or has pleaded guilty or nolo contendere to a moving traffic violation for which points may be assessed against your customer's driver's license

- **Accident prevention course-**Applies to operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion. Proof of course completion should be kept in your files while the discount applies.
- **Anti-theft(only applies to comprehensive coverage)-**Only one discount level is allowed. To qualify the vehicle must be equipped with a device described below.

  • Alarm Only – An alarm device which sounds an audible alarm that can be heard at a distance of at least 300 feet for at least three minutes.

  • Disabling Device – A disabling device makes the fuel, ignition or starting system inoperative.

    – Active Disabling Device – An active disabling device requires you to turn the system on.

    – Passive Disabling Device – A passive disabling device does not require a separate manual step to engage the device.

If the vehicle has an active vehicle recovery device/service (such as a LoJack, Teletrac or On-Star® system), comprehensive deductible will be waived if the vehicle is stolen and the service is activated at the time of loss.

- **Low mileage-**The Low Mileage Discount shall apply to regular pleasure use vehicles driven less than 8,000 miles annually. It is available at new business or through endorsement. The company may periodically request that the customer report estimates of annual mileage. The customer can either report their mileage at https://mileage.safeco.com/respond or complete the received mileage verification postcard and return by mail. If a customer fails to respond to our requests, we will reduce the discount each term and remove the discount completely by the end of the second year. Once the mileage has been verified at the next renewal, the policyholder will receive the full discount for the reported mileage. If the policyholder provides information indicating that they are not a low mileage driver, they are no longer eligible for the discount and it will be removed at renewal.

- **Accident Free-**Applies to new business or renewal policies that are accident free for 36 months or greater. The accident free discount is not impacted by not at-fault accidents, below the threshold at-fault accidents or forgiven accidents. Added driving activity can affect eligibility of this discount.
- **Violation Free-**Applies to new business or renewal policies that are violation free for 36 months or greater. Added driving activity can affect eligibility of this discount.
- **Newly Independent-**Applies to drivers who are currently listed on a Safeco policy, and are purchasing their own Safeco policy (such as a recent college graduate moving to their own policy after being insured on their parents' policy).
- **RightTrack(Telematics)-** Safeco will recognize the safe choices you're making on the road and reward you for them. Some Specific behaviors observed by RightTrack include braking, acceleration, nighttime driving, and how many miles you drive.