

26 WAYS TO SAVE MONEY

ON YOUR AUTO AND HOMEOWNERS INSURANCE

This Web page highlights the many policy credits that are offered by the insurance companies that we represent.

All companies do not offer all credits and the amount of the actual discount varies by carrier.

Contact us at 812-738-2233 to learn exactly which discounts apply to you.

15 Personal Auto Policy Discounts

1. **Passive restraint system** • Factory-installed air bags and automatic seatbelts.
2. **Anti-lock brakes** • Factory-installed anti-lock brakes (ABS).
3. **Anti-theft device** • Discounts vary by type of device installed.
4. **Defensive driver** • For drivers who pass an approved defensive driver course.
5. **Age of driver credit** • "Mature driver" discounts start at age 50.
6. **Credits for increased deductibles on collision or comprehensive.**
7. **Driver training** • For drivers under the age of 21 who pass an approved course.
8. **Good student** • For drivers who maintain a B or 3.0 average.
9. **Resident student** • For drivers who are under 21 and 100+ miles from home.
10. **Multi-car discount** • Requires two or more cars on the same policy or one and a company provided vehicle.
11. **Accident-free driving record** • Requires zero accidents or tickets for 1 or more years.
12. **Long-term policyholder** • Provides discounts when renewing current policy.
13. **Car & home credit** • Discount on each for having both policies with same co.
14. **Credit Score** • For persons with excellent insurance credit scores.

12 Homeowners Policy Discounts

1. **Smoke detector** • Fire extinguisher • Deadbolts • Credits for each or all three.
2. **New home credit** • Discount is based on the age of the home.
3. **Home renovation credit** • Based on the recency and extent of renovations.
4. **Various alarm credits** • Discounts vary by type and function of each alarm.
5. **Age of homeowner credit** • "Mature person" discounts start at age 50.
6. **Credits for an increased policy deductible** • Must be higher than \$250.
7. **Home construction** • Lower rates for masonry construction vs. frame.
8. **Sprinkler system credit.** • For an approved interior sprinkler system.
9. **Long-term policyholder** • Provides discounts when renewing current policy.
10. **Claim-free policyholder** • Reduced premium for claim free homeowners.
11. **Home & car credit** • Discount on each for having both policies with same co.
12. **Credit Score** • For persons with excellent insurance credit scores.