



Sensa Insurance – Applicable discounts



Driver discounts

1. Distant Student Discount

A distant student is defined as an eligible-to-be-rated driver other than the primary named insured or spouse who is under the age of 23, resides away from home, and is a full-time student enrolled at an educational institution located where the student resides.

To qualify for the Distant Student Discount, the following conditions must be met:

- A. the student may not have regular access to a covered vehicle while at school; and
- B. the school must be more than 100 miles away from the garaging zip code of the covered vehicle on the policy that is nearest to the student's residence at school.

2. Teen Driver Discount

A teen driver is defined as a single, eligible-to-be-rated driver who is under the age of 19 and a child of the primary named insured. To qualify for the Teen Driver Discount, the policy must have at least 12 months of Continuous Insurance.

3. Good Student Discount

A good student is defined as an eligible-to-be-rated driver other than the primary named insured or spouse who is under the age of 23, a full-time student, and in good academic standing.

To qualify for the Good Student Discount, at least one of the following conditions must be met:

- 1. must be ranked in the upper 20th percentile;
- 2. must maintain an overall grade average of at least a B;
- 3. must maintain a GPA of at least 3.0;
- 4. must maintain scholastic achievement of Dean's List, Honor Roll or comparable listing; or
- 5. must test in the upper 20th percentile in one of the following standardized tests; PSAT, PACT, SAT, ACT, IA test, CA achievement, or TAP.

Proof of the student's academic standing may be required and the discount will be removed if requested proof is not received.

4. Senior/Mature Driver Discount

Driver must be over 55.

Policy discounts

1. Homeowner Discount (up to 10%)

A homeowner discount applies if the named insured or resident spouse's primary residence is a house or condominium owned by the named insured or resident spouse. The Company may take reasonable steps to verify this information.

2. Paid in Full Discount (up to 20%)

A policy is deemed to be Paid in Full (PIF) if the named insured chooses a 1-pay bill plan.

For any payment method (direct invoice, electronic funds transfer or automatic card payments), a Paid in Full discount is applied to the new business term or the renewal term if the named insured chooses a 1-pay bill plan. If a policy is changed mid-term from an installment bill plan to a 1-pay bill plan, the Paid in Full Discount will be applied at the next subsequent renewal term and any existing payment method discount (Electronic Funds Transfer or Automatic Card Payments) on the policy will be maintained for the remainder of the current policy term. If a policy is changed from a 1-pay bill plan to an installment bill plan, the Paid in Full Discount will be removed as of the effective date of the change.

3. Advance Shop Days (up to 7%)

For purposes of determining the Advance Quote Factor, the Advance Shop Days are defined as the number of days between the date a customer initiates a quote with the Company and the policy effective date. This discount reaches its maximum 8 days or more prior to the policy effective date.

4. Continuous Insurance Discount (up to 20%)

The length of time the primary named insured or spouse has been continuously covered under private passenger automobile liability insurance policies issued by the insurer immediately prior to the Company is used to determine the Continuous Insurance Discount at Current Policy Inception as shown in the table below:

Months of Continuous Insurance	Continuous Insurance Discount Level	Maximum discount
60 or more	Platinum 2 Select	20%
36-59	Platinum 1 Select	17%
12-35	Gold Select	15%
1-11	Silver Select	1%

5. Three Year Safe Driving Discount (up to 8%)

This discount will be applied if all of the following conditions are met:

- None of the eligible-to-be-rated drivers have any occurrences of accidents and violations;
- There are no Permissive Use Accidents on the policy during the Chargeable Period for Points Assignment;
- The named insured or spouse has been insured at least 31 days prior to the inception of the term
- The age of one or more eligible-to-be-rated drivers is greater than or equal to the state minimum unsupervised license age plus 3 years.

6. New Business Five Year Accident-Free Discount (up to 5%)

This discount will be applied at the time of sale, or within 31 days of the new business policy term effective date, if all of the following conditions are met:

- A. None of the eligible-to-be-rated drivers have any occurrences of an At-fault Accident during the Accident and Violation Evaluation Period. For drivers who are endorsed onto the policy within 31 days of the new business effective date, their Accident and Violation Evaluation Period will be 59 months prior to the date on which they are added to the policy;
- B. None of the eligible-to-be-rated drivers have any occurrence of a not at-fault accidents class code during the Accident and Violation Evaluation Period;
- C. None of the eligible-to-be-rated drivers have any occurrence of an Unverifiable Driving Record or a Foreign Driver's License during the Chargeable Period for Points Assignment;
- D. The age of at least one eligible-to-be-rated driver is greater than or equal to the state minimum unsupervised license age plus 5 years; and
- E. The named insured or spouse has been insured at least 31 days prior to the inception of the term

Vehicle discounts

1. Smart Technology Discount

A vehicle is eligible for a Smart Technology Discount if the vehicle is equipped with any of the following factory installed features:

- Automatic emergency braking
- Blind spot warning

2. Sensa Technology Discount

All vehicles are entitled for the Sensa technology discount by default. The discount is granted for installing the proprietary Sensa windshield sensor (Sensa Tag) which is delivered to all vehicles included in new and renewed policies. The discount will be removed if either of the following occurs:

1. The Sensa Tag was not installed within 7 days of the effective date.
2. The Sensa Tag was removed and/or tampering occurred within the policy term.