

State Auto Connect[®] Auto Discounts

We think saving money should be easy.
We're guessing you do, too.



We have a lot of ways you can save on your Auto insurance — see the variety of available discounts for yourself.



State Auto Safety 360[®]

- Vehicle is private passenger auto
- Earn an initial 10% participation discount - and you could earn up to 50% off of your auto renewal premium for a safe driving score*
- Customer has agreed to vehicle participation in usage-based insurance (UBI)

*Availability and discount may vary by state



State Auto Start-Up

- Discount varies based on the number of days the policy is quoted in advance of the effective date as well as prior insurance



Driver Training

- Discount available for drivers 21* years old or younger with a valid license and a certificate for successful completion of a driver-training course
- Must have a private passenger auto on the policy

*For South Carolina drivers, discount is available for drivers up to 25 years old



Multi-Car

Must have two or more of the following on the same policy:

- Private passenger auto or motor home
- Registered golf cart
- Registered off-road vehicle
- Classic regular use vehicle



Distant Student

- Licensed single driver under 25
- No regular access to vehicle
- 100 miles from nearest garaging zip code
- Must be child of primary named insured

Discounts may vary by state.



Multi-Policy

Discount applies to insureds who have the following eligible policies written in combination with a private passenger auto with State Auto:

- Umbrella
- Homeowners
- Dwelling Fire



Good Student

- Drivers 16-24 years old who are enrolled as full-time students with a 3.0 or higher grade point average
- License must be valid



Accident Prevention Course

- Must be 21 years of age or older with a valid license and certificate for an Accident Prevention Course in the past 36 months
- Must have a private passenger auto on the policy



Anti-Theft Device

- Vehicle is equipped with an active or passive Anti-Theft device
- Vehicle must be a private passenger auto or motor home
- Other conditions may apply



Paid-In-Full

- Discount is available when the full-term premium is paid in full



Bundling has benefits!



Savings

The average customer can save up to 14% by combining their Auto and Home policies with State Auto®.¹



Convenience

Convenience of managing multiple insurance policies in one spot.



Special Account Deductible Endorsement

If there's a covered loss caused by a single accident or occurrence that affects both your Auto and Home policies, we'll apply only one deductible!²



Satisfaction

A trusted company, with 100 years of industry experience.

Tips on getting the best Auto rate:

- **Check out how long you've been with your prior insurance carrier and get a quote in advance.**
 - The Startup discount is maximized for insureds who get a quote 15 days in advance and have at least 72 months tenure with a Standard or Preferred Carrier — the maximum discount being greater than 40%.³
 - Even quoting 1 day in advance may get you a 10% discount!
- **Enroll [State Auto Safety 360®](#) – our usage-based Auto program.**
 - One of the best ways to save! There's an instant initial 10% participation discount when you enroll and you could earn up to 50% off of your Auto renewal premium for a safe driving score.⁴



1. Bundling discount may vary by state.

2. The deductible to be applied will be the higher of either your Homeowners policy's Section I deductible or "your covered auto's" physical damage deductible that applies to the covered loss. The highest deductible applies to the total of all damages which results from the same accident or occurrence. Deductibles will be applied separately when this would be to your benefit. The Special Account Deductible Endorsement does not waive or replace the Homeowners policy's coverage-specific deductibles, including but not limited to, earthquake, water back-up or sump pump overflow, freezer contents, or watercraft deductibles. All other provisions of the Homeowners policy apply. This endorsement must be attached to the Change Endorsement when issued after the policy is written. The Special Account Deductible Endorsement may not be available in all states.

3. Prior Carrier maximum discount may vary by state.

4. Instant initial discount may vary by state; program is not available for NC customers.

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accidents and losses, or satisfy federal, state and local codes, ordinances and regulations.