

## Discounts The Lizard Never Told You About

You've seen the countless commercials on TV. You've gotten the letters and postcards in the mail – “Save Big on Your Insurance” if you go with one of the online providers. Sound too good to be true? Well, you know the answer to that.

The truth is, insurance is complicated, and you need to be informed about what coverages will protect your assets. It's not a “one-size-fits-all” situation. Often times, the national Internet companies will miss important coverages you need.

Here's the good news – we research several different insurance companies to find you the right insurance for your needs while also finding a multitude of potential discounts. In the end, by sticking with us, you'll likely end up saving more money than with any of the Internet offers while getting the right coverage!

Here is a summary of discounts you may be eligible for. Check off the ones you think pertain to you and contact us to review your options. We'll build a program with you that will take advantage of all the money-saving opportunities while still making sure you're properly protected!

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### Safe Driver Discounts

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#### Good Driver Discount

If you haven't had an accident in three years, and you don't have any moving violations, you may qualify for a Good Driver Discount.

#### Older Driver Discount

Many insurance companies give older drivers (50 years old +) a discount, as they are more experienced and have been shown to take less risk when driving.

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### Safe Car Discounts

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#### Passive Restraint Systems

Does your car have airbag or factory-installed motorized seatbelts? You may be eligible for a Passive Restraint Discount.

#### Anti-Lock Brakes

Factory-installed ABS (all-wheel, anti-lock braking system), may qualify you for another discount.

#### Anti-Theft Devices

This discount applies in certain states, and can save you money if your car came equipped with approved anti-theft devices.

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## **Additional Discounts Available**

### **\_\_\_\_\_ Multiple Policy Discount**

If you have property insurance with us or if you have multiple auto insurance policies, you may qualify for Multiple Policy Discount.

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### **\_\_\_\_\_ Good Student**

If you're 25 or younger, unmarried, and a full-time student who does well in school, you could save on your auto insurance premiums with this discount.

### **\_\_\_\_\_ Senior Adult**

If you're 65 or older, and you may qualify for a discount on your Personal Injury Protection (PIP) coverage.

### **\_\_\_\_\_ 55 and Retired**

If you're 55 or older, and not employed full-time, you could save even more.

### **\_\_\_\_\_ Resident Student**

If you carry coverage for a student who's under 21 and lives at a school you may receive an additional discount.

### **\_\_\_\_\_ Farm or Ranch Vehicle**

If you're a full-time farmer or rancher, and you're insuring a farm or ranch vehicle used exclusively for work on your property, you may get an additional discount.

## **Homeowners Insurance Discounts**

Check all the discounts that may apply to you, then contact us to discuss how we can help you save!

### **\_\_\_\_\_ Homeowners and Auto Discount**

You may get up to a 20% discount on a home insurance policy when you insure your car and home together.

### **\_\_\_\_\_ Protective Device Discount**

Does your home have smoke detectors, fire alarms, burglary alarms or other qualifying devices? Then you qualify for a discount.

### **\_\_\_\_\_ Claims-Free Discount**

When you stay claims-free, you can get a discount.

### **\_\_\_\_\_ Age of Construction Discount**

Newer homes, or remodeled homes may qualify for a discount.

**Age of Insured Discount**

Some insurers give senior citizens an additional discount off their homeowners insurance.

     **Personal Status Discount**

Married or widowed insureds have proven to be more responsible, so they may qualify for a discount.