

RULE 19. DISCOUNTS

A. Multi-Car

An individual (or lawfully married individuals residing in the same household), who owns two or more automobiles and purchases coverage from Commerce for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. Refer to Miscellaneous Rating Factors page for applicable discount.

B. Account Discount

The Account Discount applies if a named insured:

- (1) purchases a Personal Automobile Insurance Policy from Commerce, (eligible policies must include vehicles of the private passenger type as defined in Rule 27, or motor homes/camper bodies as defined in Rule 39). Vehicles classified as antiques, motorcycles and miscellaneous motor vehicle types (with the exception of motor homes/camper bodies as defined in Rule 39) are not eligible; and
- (2) maintains a Property Policy with Commerce, the FAIR Plan, or other eligible companies. Property Policy shall include a Homeowner, Condominium, or Renters policy, but shall not include a dwelling/fire only policy.

A discount of the premium applicable for Coverage Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 will be given to eligible policyholders. Refer to the Miscellaneous Rating Factors page for applicable discount.

C. Loyalty Discount

The Loyalty Discount applies if a named insured has maintained uninterrupted Personal Automobile Insurance coverage with Commerce for three or more consecutive years. An eligible policy must include vehicles of the private passenger type as defined in Rule 27, or motor homes/camper bodies as defined in Rule 39. Vehicles classified as antiques, motorcycles and miscellaneous motor vehicle types (with the exception of motor homes/camper bodies as defined in Rule 39) are not eligible to receive this discount. A discount of the premium applicable for Coverage Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 will be given to eligible policyholders. Refer to the Miscellaneous Rating Factors page for applicable discount.

D. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The company shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.