

**Preferred Mutual Insurance Company
Private Passenger Automobile Manual - Massachusetts**

- Good Student Discount** Applies as follows:
- 1) The owner or operator is
 - a) Classified in one of the following inexperienced operator classes: 17, 18, 20, 21, 25, 26, and
 - b) A full time high school, college or university student.
 - 2) A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester.
 - a) Is in the upper 20% of his/her class scholastically, or
 - b) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B".
 - c) When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - 3) Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement. A premium change resulting from a change in the scholastic standing of the student cannot be effected between anniversary dates of the policy.
 - 4) The Good Student Credit does not apply to Motorcycles

Roadside Assistance Credit A policyholder who purchases specific roadside assistance coverage will be eligible for a premium reduction.

To be eligible, the roadside assistance:

- 1) Cannot be part of the original vehicle purchase;
- 2) Must be purchased under separate agreement at the fair market price for such services; and
- 3) Must provide service to the entire continental United States
- 4) The Roadside Assistance Credit does not apply to Motorcycles

One Pay Plan Credit A premium discount applies for policyholders who select a One Pay Plan.

This discount can only be added to a policy as of the policy's effective or renewal date and cannot be added midterm.

Premium finance accounts are not eligible for the One Pay Plan Credit.

Preferred Risk Premium Adjustment A premium discount applies to all vehicles meeting the following criteria

- 1) Liability limits of 100/300 or more
- 2) The rated operator for the vehicle qualifies for the Excellent Driver Plus (99) or Excellent Driver discount (98)
- 3) There are no excluded drivers on the vehicle
- 4) The vehicle has both Comprehensive and Collision coverage (Limited Collision coverage does not qualify)
- 5) The Preferred Risk Premium Adjustment does not apply to Motorcycles

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- ~~4) There are no deferred operators on the policy~~
- ~~5) 4) The vehicle has both Comprehensive and Collision coverage (Limited Collision coverage does not qualify)~~
- ~~6) 5) The Preferred Risk Premium Adjustment does not apply to Motorcycles~~