

4. CLASSIFICATIONS (Cont'd)

F. Discounts (Cont'd)

11. MyUSAA Legacy Discount

- a. A MyUSAA Legacy Discount shall be applied to the premium for all coverages for a named insured rated operator provided the operator meets the following criteria:
 - (1) The named insured operator has established eligibility through a USAA group sponsor's policy, and
 - (2) Has had no major violations within the last three years and
 - (3) Has been licensed less than **nine** years.
- b. This discount, when applicable, shall apply:
 - (1) To the initial policy period, and each policy term renewal until the operator has been licensed 6 years provided the operator has no major violations within the last three years.
 - (2) Only to one vehicle rated or operated by the eligible named insured operator.
 - (3) Only once to a vehicle regardless of the number of eligible operators.
 - (4) To vehicles classified and rated as a private passenger auto or a miscellaneous type vehicle.

12. Senior Citizen

If the principal operator becomes age 65 during the policy year, the premium shall be reduced and credited to the policyholder on that date by the applicable amount. If the date is within sixty days of the expiration date of the policy, the adjustment may be credited to the renewal policy.

The discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the Merit Rating Plan points or credit.

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GR-14

EFFECTIVE **MAY 29, 2015**

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