

reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

**3. Application of Discount**

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points under a merit rating plan.

**F. Passive Restraint Discount**

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

**\*G. Support Policy Discount**

A policyholder who purchases coverage from Vermont Mutual Insurance Group for insurance\* other than private passenger automobiles, antiques or miscellaneous types rated in this manual, or purchases Homeowners coverage from the Massachusetts Property Insurance Underwriting Association (FAIR Plan), shall be entitled to a 10% discount on the premium applicable to Coverage Parts 1-12.

\* Qualifying purchase of insurance coverage with Vermont Mutual Insurance Group includes: Businessowners, Commercial Umbrella, Dwelling Fire, Homeowners (forms HO 00 02, HO 00 03, HO 00 04 and HO 00 06) or Personal Umbrella.

**\*H. Renewal Discount**

A policyholder who maintains continuous coverage and renews with the Vermont Mutual, shall be entitled to a renewal credit discount on premium applicable to Coverage Parts 1-12. Upon completion of each year of coverage, a renewal credit discount will apply based on the number of consecutive years insured with Vermont Mutual as follows:

<b>Renewal Discount – Parts 1-12</b>	
<b>Number of Renewal Years</b>	<b>Discount</b>
1	2%
2	3%
3	4%
4	5%
5-6	6%
7-10	7%
11 or more	8%

**\*I. Student Discounts**

These discounts will be given to eligible operators with 0-6 years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must also have 2 or less SDIP surcharge points. These discounts apply to Parts 1-12 of the rated vehicle(s) that the student is assigned to. Both discounts will be applied when a student is eligible for both.