

VERMONT MUTUAL MASSACHUSETTS PERSONAL AUTOMOBILE MANUAL

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, has a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B" or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - i. A standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - ii. Evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. When the good student discount is initially requested, and;
 - b. At renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof.

Away at School Discount

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount.

***H. Hybrid Automobile Discount**

A 10% discount for Parts 1-12 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

***I. Years Licensed Discount**

The years licensed discount (based on the number of years the operator has been licensed) will be applied to Parts 1-12.

Years Licensed Discount – Parts 1-12 (Rule 19)	
Years Licensed	Discount
0-6	0%
7-9	5%
10-15	8%
16-30	10%
31-50	10%
51+	0%

J. Advanced Driver Training

[Reserved]

***K. Paid In Full Discount**

A 5% discount will apply to Coverage Parts 1-12 when the policy premium is paid in full with the first payment for the new or renewal policy term.

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A 5% discount will apply to Coverage Parts 1-12 when Vermont Mutual's one-pay billing plan is selected and the policy premium is paid in full with the first payment for the new or renewal policy term.