

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 Coverage 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	8%
31-50	8%
51+	8%

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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Miscellaneous Rating Factors

Multi-Car Discount - Part 1, 2, 4, 5, 7, 8, and 9 (Rule 19)
10%

Supporting Policy Discount - (Rule 19)
12%

Renewal Discount - Parts 1-12 (Rule 19)	
Number of Renewal Years	Discount
3	1%
4-5	2%
6-10	3%
11 or more	4%

Student Discounts - Parts 1-12; Classes 17, 18, 20, 21, 25, 26 (Rule 19)		
Good Student	At Home	Away At School
No	0%	10%
Yes	10%	21%

Hybrid Automobile Discount - Parts 1-12 (Rule 19)
10%

Class 15 Discount - (Rule 19)
25%

Annual Mileage Discount - Parts 1-8 and 12 (Rule 19)	
Annual Miles Driven	Discount
0 - 5,000	10%
5,001 - 7,500	5%

Paid In Full Discount - Parts 1-12 (Rule 19)
5%

Advance Shopper Discount - Parts 1-12 (Rule 19)	
Year 1	5%
Year 2	3%
Year 3	1%

Years Licensed Discount - Parts 1-12 (Rule 19)	
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51+	8%

Fire, Theft and Combined Additional Coverage (Rule 21)	
Coverage	Actual Cash Value
Fire	10% of Comprehensive Coverage
Fire & Theft	70% of Comprehensive Coverage
Fire, Theft & C.A.C.	85% of Comprehensive Coverage

Excess Electronic Equipment Coverage (Rule 46)
Apply a rate of \$4 to each \$100 of valuation

Original Equipment Manufacturers Parts Coverage - Parts 7, 8, 9 (Rule 48)	
Coverage	Factor
Comprehensive	1.01
Collision	1.05
Limited Collision	1.05

* Comprehensive coverage is subject to a \$1.00 minimum premium.

Use of Other Automobiles (Rule 50)	
Liability	Physical Damage
See Rule 50 for rating procedure	See Rule 50 for rating procedure

Vermont Mutual Auto Enhancement (Rule 59)
\$49 per Automobile

Auto Loan/Lease Gap Coverage (Rule 60)
\$25 per Automobile

Tiering Factors (Rule 26)	
Preferred	0.960
Standard	1.000
Select	1.040

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***I. Years Licensed Discount**

~~A discount will be given to eligible operators in classes 10, 17, 18, 20, 21, 25, 26, and 30, based on the number of years they have been licensed. The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12. The years licensed discount (based on the number of years the operator has been licensed) will be applied to Coverage Parts 1-12.~~

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