

# Safeco Insurance® Discounts

Safeco Insurance®

Safeco® offers a wide variety of discounts designed to reward your customers and provide them with the additional benefits that come with being a Safeco policyholder. Providing these discounts to your customers also helps you take full advantage of the many growth and retention opportunities provided by Safeco. The discounts listed below are available in most states although terms may differ. Please refer to your **state Product Guide** on [safeconow.com](http://safeconow.com) for additional details on these and other available discounts.

[Auto](#) | [Home, Condo, and Renters](#) | [Motorcycle](#) | [Watercraft](#) | [RV and Classic Car](#) | [Landlord Protection](#)

## Auto Discounts

Discount Category	Who Qualifies - When to Apply/Offer
<b>Homeowner*</b>	Customers who own a home qualify for a discount of up to 8% on their auto policy regardless of whether or not Safeco writes their homeowners policy.
<b>Account*</b>	Customers who add a home, condo, or renters policy to their existing Safeco auto policy qualify for a discount of up to 12% on their auto policy.
<b>Billing Plan*</b>	Customers who pay their auto policy term premium in full at inception or renewal qualify for a full-pay discount. Customers with annual term policies on a two-pay plan can also receive this discount if they pay their billed amount in full.
<b>Multi-car*</b>	Customers who insure more than one private passenger auto qualify for a multi-car discount on their auto policy.
<b>Advanced Multi-car</b>	Customers who insure one vehicle with Safeco now, with the intent of moving another vehicle to Safeco later, qualify for an advanced multi-car discount on their auto policy.
<b>Advance Quote*</b>	Customers who obtain a quote from Safeco one or more days ahead of the effective date of their newly issued policy may qualify for an advance quote discount on their auto policy.
<b>Coverage*</b>	Customers who insure any auto on their policy with liability and comprehensive and/or collision coverage qualify for a discount on their auto policy.
<b>Anti-theft</b>	Customers buying comprehensive coverage on autos equipped with qualifying anti-theft devices qualify for an anti-theft discount on their auto policy. Anti-theft devices include but are not limited to certain alarms and disabling devices.
<b>Low-mileage</b>	Customers who drive less than 8,000 miles per year are eligible for a low-mileage discount on their auto policy. Age restrictions apply.

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The audience for this information includes insurance agents and brokers nationwide and is therefore general in nature. Every agent and broker is responsible for knowing the guidelines and laws that govern rating, underwriting and claims handling in their states.

The materials herein are for training purposes only. Nothing stated herein creates a contract. All statements made are subject to the provisions, exclusions, conditions and limitations of the applicable insurance policy. If the information in this training conflicts with the policy language that it describes, the policy language prevails.

\* Discounts are automatically applied in Quote & Issue.

## Auto Discounts, continued

Discount Category	Who Qualifies - When to Apply/Offer
<b>SAFECO SAFETY REWARDS™</b> Accident prevention course	Customers who are age 55 or older and successfully complete an approved accident prevention course qualify for this discount on their auto policy for a period of three years from completion.
<b>Teen Safety Rewards™</b> Good student	Customers who are youthful drivers that accomplish certain scholastic achievements – and who provide certification – qualify for a good student discount on their auto policy that can apply for up to 24 months.
Distant student driver	Customers with a youthful driver in their household who is a resident student at an educational institution over 100 miles away from home, and who does not have a car, qualify for a distant student driver discount on their auto policy.
Driver training	Customers who are young drivers who have completed a driver education course qualify for a driver training discount on their auto policy.

## Home, Condo, and Renters Discounts

Discount Category	Who Qualifies - When to Apply/Offer
<b>Newer Home*</b>	Customers whose homes were built less than ten years ago qualify for a newer home discount on their homeowners policy. This does not apply to customers who own a condo or have a renters policy.
<b>Account</b>	Customers who have an auto policy with Safeco qualify for a discount on their homeowners policy.
<b>Umbrella</b>	Customers who have an umbrella policy with Safeco qualify for an umbrella discount on their homeowners policy. This does not apply to customers who own a condo or have a renters policy.
<b>Burglar Alarm</b>	Customers who install an approved and properly maintained burglar alarm system qualify for a burglar alarm discount on their homeowners policy.
<b>Sprinkler</b>	Customers who install and maintain a fire sprinkler system in accordance with nationally accepted fire sprinkler standards qualify for a sprinkler discount on their homeowners policy.
<b>Advance Quote*</b>	Customers who obtain a quote from Safeco one or more days ahead of the effective date of their newly issued policy may qualify for an advance quote discount on their homeowners policy. This does not apply to customers who own a condo or have a renters policy.

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## Motorcycle Discounts

Discount Category	Who Qualifies - When to Apply/Offer
<b>Motorcycle Safety Course/ Instructor</b>	Customers who successfully complete an approved motorcycle safety course qualify for this discount for a period of three years from course completion.
<b>Multi-cycle</b>	Customers who have more than one motorcycle or off-road vehicle (snowmobile, ATV, or golf cart) insured with Safeco qualify for a discount on their motorcycle policy. The more vehicles there are than drivers, the greater the discount.
<b>Companion Policy</b>	Customers who have any other Safeco insurance policy qualify for a discount on their motorcycle policy.
<b>Association</b>	Customers who have membership in any of a number of identified riding associations qualify for a discount on their motorcycle policy.
<b>Prior Insurance</b>	New Safeco customers with continuous motorcycle insurance coverage over the previous 12 months qualify for a discount on their new motorcycle policy.
<b>Homeowners</b>	Customers whose primary residence is a single-family residence, townhouse, condominium, or mobile home owned and resided in by the named insured qualify for a discount on their motorcycle policy.
<b>Garaging</b>	Customers who have comprehensive coverage and lock their motorcycle or off-road vehicle in a secured structure overnight qualify for a discount on their motorcycle policy.
<b>Billing Plan*</b>	Customers who pay their policy term premium in full at inception or renewal qualify for a discount on their motorcycle policy.
<b>Recovery Device</b>	Customers who have comprehensive coverage and whose vehicle is equipped with a device that uses a radio frequency network in conjunction with a participating police agency to locate the vehicle qualify for a discount on their motorcycle policy.
<b>Anti-lock Braking System</b>	Customers whose vehicle is equipped with a factory installed anti-lock braking system (ABS) qualify for a discount on their motorcycle policy.
<b>Claim Free Renewal*</b>	Customers whose policy has been in effect for at least 12 months and to whom no at-fault claims have been paid during the previous term qualify for a discount on their motorcycle policy.
<b>Experience</b>	New Safeco customers with one or more years of motorcycle, snowmobile or ATV riding experience qualify for a discount on their motorcycle policy.
<b>Ownership</b>	Customers who have owned one or more insured motorcycle or off-road vehicle for two or more years qualify for a discount on their motorcycle policy.
<b>Advance Quote*</b>	Customers who obtain a quote from Safeco one or more days ahead of the effective date of their newly issued policy may qualify for an advance quote discount on their motorcycle policy.

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## Watercraft Discounts

Discount Category	Who Qualifies - When to Apply/Offer
<b>Account*</b>	Customers who have an auto, home, condo, renters, or motorcycle policy with Safeco qualify for a discount on their watercraft policy.
<b>Safety Course</b>	Customers who have completed a coast guard auxiliary course or state boating safety course qualify for a discount on their watercraft policy.
<b>Diesel Power</b>	Customers who have watercraft powered by diesel engines qualify for a 10% credit on their watercraft policy. Outboard boats and personal watercraft are not eligible.
<b>Homeowners</b>	Customers who are homeowners qualify for a watercraft discount of up to 10%.
<b>Billing Plan*</b>	Customers who pay their policy term premium in full at inception or renewal qualify for a discount on their watercraft policy.
<b>Boating Experience</b>	Customers with five or more years of boating experience qualify for a discount.
<b>Boat Ownership</b>	Customers who have owned any vehicle for two or more years qualify for a discount of up to 5%.
<b>Multi-watercraft*</b>	Customers with two or more listed watercraft qualify for a Multi-watercraft discount.
<b>Advance Quote*</b>	Customers who obtain a quote from Safeco one or more days ahead of the effective date of their newly issued policy may qualify for an advance quote discount on their watercraft policy.

\* Discounts are automatically applied in Quote & Issue.

## RV and Classic Car Discount

Discount Category	Who Qualifies - When to Apply/Offer
<b>Multi-vehicle*</b>	Customers who have their auto and motor home written on the same policy qualify for a private passenger auto discount.

\* Discount is automatically applied in Quote & Issue.

## Landlord Protection Discount

Discount Category	Who Qualifies - When to Apply/Offer
<b>Account*</b>	Customers who also have a homeowners (home, condominium, or renters) policy with Safeco qualify for a discount of 5% on their Landlord Protection Policy.
<b>Advance Quote*</b>	Customers who obtain a quote from Safeco one or more days ahead of the effective date of their newly issued policy may qualify for an advance quote discount on their Landlord Protection Policy.

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