

Discounts

1-Tracking Device

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8-Persistancy

have had a “B” or better, while a full-time student in the previous semester, or cumulative grade point average of 3.0 or greater. All single drivers with less than 8 years license experience assigned to the vehicle must qualify. Documentation supporting the discount must accompany the application.

College means an academic college and does not include trade or vocational schools. Full-time means enrollment in 12 or more units of study for an undergraduate student and 8 or more units as a graduate student. At least ¾ of these units must be taken in courses where grades are assigned.

Group

All vehicles on the policy (except trailers) will qualify for these discounts. Any listed resident will qualify the policy for a group discount. If submitted at a later date, the discount will be effective when received by the Company or Agent.

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Anti-Theft

Documentation supporting the discount for a Lo Jack, Tele Trac or similar device must accompany the application.

Tracking Device – Global positioning system allows a vehicle’s location to be pinpointed, whether or not the engine is running or whether the vehicle is indoors or outdoors.

- LoJack or similar - A separate manual step is required to notify police and engage device.
- TeleTrac or similar - A separate manual step is NOT required to notify police and engage device. Note: LoJack and similar systems may have upgrades available where a manual step would not be required to notify police and engage device.

Good Driver

All drivers assigned to the vehicle must qualify as Good Drivers to qualify for the discount.

Good Student

This discount applies only to single residents, with less than 8 years license experience, who attend a public or parochial school or college. The student must be enrolled as a full-time student in the current semester, and the student must

1. Group 6001 — Scientists and Engineers

A reduction in the BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of one of the professional groups listed.

Engineer— The driver must have a Bachelor’s degree (or higher degree) or be licensed as an engineer. Examples of engineering fields are:

Aeronautical	Civil	Nuclear
Aerospace	Electrical	Petroleum
Architectural	Gas	Structural
Chemical	Mechanical	

Scientist — The driver must have a Bachelor’s degree (or higher degree) in a physical science field. Examples of physical science fields are:

Astronomy	Cybernetics	Meteorology
Biochemistry	Geology	Physics
Biology	Geophysics	Planetary Systems
Chemistry	Information Systems	
Computer Science	Mathematics	

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Discounts (cont)

2. Group 6002 — Educators

A reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is credentialed as a teacher or educational administrator and holds a “Clear”, “Professional Clear”, “Life”, “Preliminary” or “Temporary” designation or is employed full-time as a teacher or professor. Permits are not acceptable.

3. Group 2001 — California Medical Association

A reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of the California Medical Association.

4. Group 1001 — Mercury Insurance Employees

A reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is an employee of Mercury Insurance Services, LLC and Affiliated Companies.

5. Group 2003 — Los Angeles County Bar Association

For CAIC only, a reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of the Los Angeles County Bar Association. A greater discount, and for MIC the only available discount, will be given to those group members willing to sign an Arbitration Agreement (U-241) with Mercury. **Use Group 2004 for those eligible for the higher discount.**

6. Group 2006 — Cal CPA

A reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of the California Society of Certified Public Accountants. Group 2007 will be assigned if this discount is added mid-term or at renewal.

7. Group 6003—Alumni Association (CAIC only)

A reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available if an insured is a member of a recognized alumni association of a 4-year US accredited college. The name of the school and proof of membership must be provided. Proof of membership includes: membership card, letter from the association stating the insured is a member, contact information for the alumni office subject to verification or a current association magazine (or other publication) showing the insured’s name and current address.

Mature Driver

A 5% reduction in BI, PD and Comprehensive premiums is available for Principal drivers age 55 and over who have:

1. Received a driver improvement course certificate from a DMV certified school; and
2. Had no at-fault accidents or traffic convictions since completing the course.

The discount applies for up to 3 years from the completion date of the driver improvement course.

Multi-Car

A multi-car discount may apply when a policy insures 2 or more vehicles. The amount of the discount will vary based on the number of cars and drivers on the policy.

Trailers and campers will not qualify for the multi-car discount, nor will they qualify another vehicle.

Multi-Policy

A reduction in BI, PD, UMBI, Medical, Comprehensive and Collision premiums is available for listed residents who have a Homeowner, Condominium or Tenants policy with the Company.

Persistency

A discount will be applied to policy renewals or rewrites. To qualify, the insured must have had coverage with Mercury for at least one year with no lapse in coverage greater than 30 days. This discount applies only to BI, PD, UMBI, MP, Comprehensive and Collision coverages.