

What We Can Offer You

Starting with policies written after 04/01/2009, the Commerce Insurance Company has added a whole new slew of discounts and Premium Packages to all our insureds. They include:

Shop Smart Discount

This discount is only available to those new insureds to the Commerce Insurance Company who purchase a valid Mass. Private Passenger Auto Policy seven (7) days prior to the policy effective date.

Student Away From Home

A discount is available when a policy has a rated inexperienced operator (Class 17-26) who is attending school (college/boardings) more than 100 miles from home. This discount applies to Parts: 1, 2, 4, 5, 7, 8 & 9

Eligibility:

Those requirements as stated in the above definition of a Student Away From Home.

Eligible operator (the student) does NOT have regular access to the covered vehicle while at school.

The discount applies only to the vehicle assigned to the inexperienced driver.

The discount may be added or removed at any time during the policy period.

Discount Schedule

Class 17: 10%

Class 20: 15%

Class 25: 15%

Class 18: 10%

Class 21: 15%

Class 26: 15%

Good Student Discount

A 10% discount will be offered to any policy which has a rated inexperienced operator (Class 17-26) who is a full time student in either High School, College/University who provides a certified copy of his or her academic transcript (report card). The discount will be applied on the date the report card is received at this agency. The discount applies to Parts: 1, 2, 4, 5, 7, 8 & 9

Eligibility:

Same requirements apply as the Student Away From Home Discount. In addition, the student must meet the following requirements:

1. Is rated in the upper 20% of his or her class academically.
2. Must maintain a B average or higher or its equivalent.
3. Had an average of at least 3 points or equivalent for all subjects assigned; or
4. Was included on the Dean's List, Honor Roll or comparable list.

If you are Home Schooling your Child, You can also receive this discount. The following 1 out of 2 pieces of evidence must be submitted in order to get the discount.

- a. A standardized form certified by a 3rd party organization showing evidence that one of the qualifications listed above has been satisfied.
- b. Evidence of scoring in the upper 20% on an annual national standardized exam.

**** Student Away From Home & Good Student Discounts are mutually exclusive and only ONE may apply. If both discounts are applied, the Student Away From Home will prevail. ****

Home & Auto Account Discount

An 8% discount is offered to policy holders who maintain both a Private Passenger Automobile Policy with CIC and a Massachusetts Property Policy as their primary residence. The Account Discount applies to all coverage parts and can be applied at any time during the policy period.

Eligibility:

Must have a current Massachusetts Motor Vehicle Insurance Policy for either a Private Passenger or Motor Home/Camper style vehicle.

Commercial vehicles do NOT qualify for this discount.

Property Policy must be a Homeowner - HO 3, Condominium - HO6 or Renter's Policy - HO4

Property Policy must be the insured's primary residence.

Loyalty Plus Factor "LPF"

A 10% discount will be applied to all CIC Private Passenger and Motorcycle policies based on the following requirements:

1. The number of years an insured has been with the Commerce Insurance Company.
2. The applicable Merit Rating Group (your safe driver credit points).
3. The applicable years licensed (6 years or better driving)
4. A valid AAA membership, including the number of years the insured has been a AAA member.

AAA Package Endorsement

This is an enhanced endorsement now offered by the Commerce Insurance Company in association with AAA. Please remember that an "Endorsement" usually means "ADDITIONAL PREMIUM". The new endorsements now include:

1. Replacement coverage for new vehicles.
2. Cell phone replacement coverage up to \$200
3. Laptop computer replacement coverage up to \$1000
4. Substitute transportation limit is increased to \$30/day up to \$900/month
5. Up to \$250/day loss of earning payment due to hearing/trial attendance at our (CIC) request.
6. Personal belongings replacement up to \$250
7. For repairs, the glass deductible will be waived if glass coverage is provided.
8. Pet injury coverage up to \$500 for your veterinary fees or \$500 for your pet's burial fees (cats & dogs only). Sorry, the goldfish still get flushed.
9. Bail bonds payment increased up to \$500
10. Seat belt death benefit of \$5000
11. Seat belt and air bag death benefit of \$10000
12. Waiver of collision deductible if other vehicle is responsible and insured by the Commerce Insurance Company.

Changes to Existing Discounts

Multi Car Discount

This discount increases from 5% to 8%

Account Discount

Increases from 5% to 8%

Annual Mileage Discount

0-5000 miles increases from 10% to 12%

Public Transportation Discount

This discount was discontinued as of 04/01/2009. The thinking at Commerce was that if you took public transportation, then you would also have low mileage. Charlie cards and letters from your company's payroll department will no longer be accepted.

Anti-theft & XTRA Risk

"Chip" Key is now defined as a Category III device