



KW Insurance Agency

Tips for Saving on your Automobile Insurance

KW Insurance offers auto insurance coverage at competitive prices. We take care of our clients with legendary customer service — and when you switch to KW Insurance Agency Auto Insurance you could save.

Bundle:

- Account Credit - By bundling your automobile insurance policy with another product (such as home, renters, condominium, investment property, etc.) you could save as much as 25% on your automobile insurance.
- Multicar Discount - By having more than one automobile policy, you could save as much as 20% on each policy.

Discounts:

- Safe Driver Credit - Maintain a good driving record for more than six years and obtain a good or excellent driver credit.
- Defensive Driving Credit – participate in an approved driving course such as Distractology, Advanced Driver Training, Driver Simulator or Defensive Driving Training Program Credit - save as much as 7%.
- Good Student Discount – An experienced driver can save by maintaining a grade point of 3.0 or higher.
- Multicar Family Discount – A family can save as much as an additional 5% when insuring vehicles with the same company.
- Student Away at School – An inexperienced driver who is a college student that attends a college 100 miles or more away from residence, can qualify for an additional 15% off the policy premium.
- Electronic Delivery/Green Discounts – A policy holder can save an up to an additional 5%.
- Active Duty Military Discount – Active Duty policyholder can save up to 10%.
- Renewal Loyalty Rewards Discount – A policyholder who remains with a company earns reward credits and can save as much as 5%.
- Advance Issue Discount - Shop your policy early and save as much as 7%.
- Paid in full Discount - Pay your insurance premiums in full and save as much as 9%.
- Anti-Theft Discount - Qualified anti-theft systems can save up to 36% off your comprehensive insurance.
- Low Mileage Discount – Rewards policyholders who may drive less than average mileage. Qualified Low mileage discounts available up to 20%.
- Hybrid & Electric car Discounts – Qualified vehicles save up to 10%.

Billing Fees:

- Electronic Funds Transfer / Auto Check withdrawal – Can remove billing fees from the policy.
- On Line Bill Enrollment – Reduces or waives fees for billing charges.

Other Ways to Save:

- Accident Forgiveness – Qualified Drivers who purchase, or are afforded, accident forgiveness protection, who are involved in an accident that is determined their fault, will have the surcharge waived by that company. This can save thousands over the six year surcharge period.
- Disappearing Deductible – Qualified drivers and policies will be rewarded a reduction in their deductible each year they are accident free.
- Adequately insure yourself.

Inquire about these, and other ways to save, with any of our professional staff. We welcome any opportunity to service all your insurance needs.