

Personal Lines Connect Discounts From State Auto®

Because You Deserve More For Your Money

We think saving money should be easy. We're guessing you do, too. Here are some simple ways to save big on your personal insurance.

We have a lot of ways you can save on your auto and homeowners insurance — see the variety of available discounts for yourself.



Auto Discounts



State Auto Safety 360®

- Vehicle is private passenger auto
- Earn an initial 10% participation discount - and you could earn up to 50% off of your auto renewal premium for a safe driving score*
- Customer has agreed to vehicle participation in usage-based insurance (UBI)

*Availability and discount may vary by state



Anti-Theft Device

- Vehicle is equipped with an active or passive Anti-Theft device
- Vehicle must be a private passenger auto or motor home
- Other conditions may apply



Driver Training

- Discount available for drivers 21* years old or younger with a valid license and a certificate for successful completion of a driver training course
- Must have a private passenger auto on the policy

*For South Carolina drivers, discount is available for drivers up to 25 years old



Multi-Car

Must have two or more of the following on the same policy:

- Private passenger auto or motor home
- Registered golf cart
- Registered off-road vehicle
- Classic regular use vehicle



Paid-In-Full

- Discount is available when the full-term premium is paid-in-full



Accident Prevention Course

- Must be 21 years of age or older with a valid license and certificate for an Accident Prevention Course in the past 36 months
- Must have a private passenger auto on the policy



Good Student

- Drivers 16-24 years old and enrolled as full-time student with a B Grade Point Average or higher (3.0+)
- License must be valid



Multi-Policy

Discount applies to insureds who have the following eligible policies written in combination with a private passenger auto with State Auto:

- Umbrella
- Homeowners
- Dwelling Fire



State Auto Start-Up

- Discount varies based on the number of days the policy is quoted in advance of the effective date as well as prior insurance



Homeowners Discounts



Advance Quote

- Quote must be 8 or more days in advance of the effective date (based on original quote date)
- Applies to both primary and seasonal dwellings, for Homeowner and Condo policies (HO3, HO5, HO6)



Fortified Home

- Applies to a one or two family dwelling that has been certified as meeting the requirements of the FORTIFIED for Safer Living® Standards
- Certificate must be submitted at new business for underwriting review
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)



Prior Carrier

- Applies to homeowner policies that have been continuously insured with the same prior carrier for at least three years



New Construction

- Based on year of construction
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)



Multi-Policy

- Applies to insureds that have any of the following eligible policies written with State Auto:
 - Private Passenger Auto
 - Umbrella
 - Dwelling Fire
 - Seasonal/Secondary Home
- Also applies when there's a promise of a corresponding Auto, Umbrella, Dwelling Fire or seasonal/secondary policy
- Applies to Homeowner, Condo and Renter policies (HO3, HO4, HO5, HO6)



Protective Devices

- A variety of discounts given for protecting your home (things like smoke detectors, security, and fire alarms)
- For the Central Station Alarm Discount, a certificate must be submitted
- Applies to Homeowner, Condo, Renter and Dwelling Fire policies (HO3, HO4, HO5, HO6 and DP1, DP2, DP3)



Roof Construction

- Discount is based on roof material if tile, concrete, metal or slate, and age of roof
- Applies to Homeowner and Dwelling Fire policies (HO3, HO5 and DP1, DP2, DP3)



Bundling Has Benefits!



The average customer can save up to 14% by combining their Auto and Home policies with State Auto®.¹



Convenience of managing multiple insurance policies in one spot.



A trusted company, with nearly 100 years of industry experience.

¹. Bundling discount may vary by state.

Auto and Homeowners discount availability and variables may vary by state.

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accidents and losses, or satisfy federal, state and local codes, ordinances and regulations.