

NEW JERSEY

P12 Affinity Discount

The affinity classification is determined by the number of GM relationships on the policy such as:

- OnStar Subscriber: Either the Named Insured or spouse has one or more active OnStar subscriptions as of the policy inception date.
- GM Rewards: Either the Named Insured or spouse is an active member of the GM Rewards program as of the policy inception date.
- Employee: Any Rated Driver on the policy is a current or retired employee of GM, GM Financial, or a GM Dealership as of the policy inception date.
- Multiple GM Vehicles Insured: There are two or more GM vehicles listed on the policy as of the policy effective date.
- GM Financial Loan or Lease: At least one vehicle listed on the policy is financed or leased through GM Financial as of the policy effective date.

The Company may take reasonable steps to verify this information.

When changes are made that affect the number of GM vehicles on the policy, the Affinity Discount will be updated as of the effective date of the change. When a vehicle with a GM Financial loan or lease is added or removed from the policy, the Affinity Discount will be updated as of the effective date of the change.

Refer to the rate factor pages for corresponding factors and coverages to which they apply.