

ADDITIONAL RULE – AFFINITY PARTNERSHIP DISCOUNT

Affinity Partner	% Discount
Audi Club of North America (ACNA)	10
BMW Car Club of America	10
Mini Motoring Car Club of America (MCCA)	10
Penn State Alumni	10
Porsche Club of America (PCA)	10
Providence College Alumni	10
Providence College Faculty/Staff	10

ADDITIONAL RULE – STREETSMART PROGRAM DISCOUNT

a.

Score Distribution	Premium Discount
4%	20%
10%	15%
15%	10%
20%	6%
21%	0%
30%	0%
Score Not Yet Available	5%
Additional Discount for New Business Selecting StreetSmart at Inception/Bind <i>(Included only in 1st policy term)</i>	5%

ADDITIONAL RULES

NON-DIVIDEND ENDORSEMENT

3. .835

VIRGINIA BIRTH-RELATED NEUROLOGICAL INJURY FUND ASSESSMENT factor 1.0025