

MARINE CHOICE

Making Discounts Work for You!



MULTI-POLICY DISCOUNT

Marine Choice utilizes a tiered approach to the multi-policy discount. That means customers who have more than one additional Farmers® family policy will receive a steeper discount.

- If a Marine Choice customer has one other policy – home, auto, specialty, life – they will receive an 8% discount
- If a Marine Choice customer has two or more additional policies they will receive a 16% discount

MULTI-UNIT DISCOUNT

Customers who insure more than one watercraft on a Marine Choice policy will enjoy the benefit of a tier discount as well.

- If there are 2 watercraft units on a Marine Choice policy a 10% discount applies
- If there are 3 or more watercraft units on a Marine Choice policy a 15% discount applies

BOATING SAFETY COURSE/LICENSE DISCOUNT

Customers who have completed specific safety courses or carry an approved marine license will receive the discounts shown below. The best part is that these will stack up to 20%!

Commercial Aviation License	5%	Chapman Boating School	5%
Coast Guard Course	5%	Coast Guard Auxillary	5%
State/Fed Accredited Maritime Academy	5%	Merchant Marine License	5%
Marine Pilot's License	5%	Power Squadron Course	5%
State Administered Course	5%	Captain's License	10%

Copy of current license/certificate required with copy retained by the agent

PROTECTIVE DEVICE DISCOUNT

Policies with watercraft that have any of the following protective devices will receive the discounts shown ... and they will stack up to 10%.

Automatic Fire Extinguishing Equipment	5%	Dock Assist System	2%
Alarm System (High Water, Fire, etc.)	3%	NMMA Certification*	2%
PWC Braking System	2%	No Strike Lightning System	2%
Central Station Monitoring System	5%	Theft Recovery System	2%

* Did you know most new boat models are NMMA certified? If you're not sure, you can check out the following link for more details: <http://www.nmma.org/certification/certification/boats/default.aspx>

LAY-UP DISCOUNT

Even though base rates for Marine Choice account for the appropriate seasonal use by state (on average), we've introduced a new lay-up discount to help those who know they lay-up their watercraft for at least 3 months each year. Based upon how many months they anticipate laying up their vessel, we offer the following discounts:

0-2 months	Base	3-5 months	3%
	6-12 months		5%



This brief summary is not a policy document. Please read the actual policy documents for your state for important details on coverages, exclusions, limits, conditions and terms. If there is any conflict between this summary and the policy documents, the policy documents will control. Not all products and discounts are available in every state.

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