

ACCEPTABLE DISCOUNT VERIFICATION

Line of business	Discount	Acceptable verification	Frequency
Homeowners	Home Buyer Discount	Copy of the title dated within past year (Zillow/county records may not update soon enough but are acceptable), or any proof of closing documents	Only required at time of purchase
Homeowners	Smart Home Discount	Photo/proof of purchase of device (Wi-Fi-enabled security, water, thermostat, etc.)	Only required at time of purchase
Homeowners	Safe Premises Discount	No verification required	N/A
Homeowners/ dwelling property	Burglar Alarm Discount	Local: photo of device or proof of purchase Police station: letter/certificate acknowledging monitoring Central station: certificate preferred, can use payment to company (payment likely doesn't have services paid for on a receipt, so certificate strongly preferred)	Update required every three years

Homeowners/ dwelling property	Fire Prevention Discount	Local: photo of device or proof of purchase; smoke detectors are not eligible Fire station: letter/certificate acknowledging monitoring Central station: certificate preferred, can use payment to company (payment likely doesn't have services paid for on a receipt, so certificate strongly preferred)	Update required every three years
Homeowners/ dwelling property/ personal auto	Pay-in-full	No verification required	N/A
Homeowners/ dwelling property/ personal auto	AutoPay	No verification required	N/A
Homeowners/ dwelling property/ personal auto	Paperless	No verification required	N/A
Personal auto	Student- away-at- school	No verification required – mileage confirmation question is sufficient	N/A
Personal auto	Driver training (regular)	Certificate of completion of a driver training course (should match date of the addition of the discount)	Update required every three years
Personal auto	Driver training (mature)	Certificate of completion of a driver training course (should match date of the addition of the discount)	Update required every three years
Personal auto	Driver training (military)	Certificate of completion of a driver training course by a military provider (should	Update required every three years

		match date of the addition of the discount); available only in Kentucky	
Personal auto	Good Student Discount	Copy of current report card showing cumulative GPA is 3.0 or above	Update required every three years
Personal auto	Learn-and-earn	Copy of college degree (within past six months)	No update required
Personal auto	Newlywed	No verification required	N/A
Personal auto	Next Generation	No verification required	N/A