

## How does it Works?

You are allowed by the New York State Department of Motor Vehicles to complete a Defensive Driver Course to obtain a mandatory 10% premium reduction for up to 3 years and reduce up to 4 **License Violation Points** from your driving record. Upon completion of the course, it will be electronically entered on to your driving record and it will automatically reduce up to 4 points.

You must have received the violation and points within 18 months before completing the course. You may take the course once every **18 months** for points received within that time.

**NOTE:** "Point reduction" means the DMV will not count up to four **License Violation Points** from your driving record toward license revocation or suspension.

If you need to verify the Defensive Driver Course completion is on your record, you may request a copy of your driving record through us or directly from the DMV.

### **Obtaining the insurance premium reduction after taking the Defensive Driver Course:**

You will receive a certificate via the delivery method you choose after completing the course. You should provide the certificate to your insurance company, broker or agent within 90 days after course completion. Your liability and collision premium reduction will begin immediately. After the 90 days of course completion, your insurer could issue the premium discount effective from the date presented.

You may take the course once every **3 years** to keep your insurance reduction active.