*368 words*

Home and auto insurance discounts can leave more money in your pocket.

“Review your insurance policy each year to ensure you have the coverage you need and you’re taking full advantage of available discounts and savings,” said [INSERT SPOKESPERSON NAME], AAA [INSERT CLUB] (INSURANCE EXECUTIVE).

Insurance discounts vary by state, so you’ll want to contact your agent, go online to your insurance company’s website or reach out by phone for specifics. Some examples of discounts could include:

**Auto insurance discounts and savings**

* Multi-vehicle discount: Insuring all of your vehicles through AAA may bring savings.
* Driver training program discounts: Senior and teen drivers may be eligible for discounts by completing courses or programs; check with your local AAA branch to find out what’s offered.
* Pay in full: Paying your policy up front may save you money on installment fees.
* Good student discount: You may save if you’re a parent insuring a full-time or part-time student who meets certain grade point average and driving record qualifications.
* Low mileage: If you drive fewer miles, you may be able to save on car insurance.
* Higher deductible, lower premium: Raising your deductible – the amount you’ll pay out of pocket before your insurance company payment kicks in – can reduce your annual premium. If you choose to have a higher deductible, make sure you have enough money set aside in case you need to file a claim.

**Home insurance discounts**

* New loan discount: If you recently purchased a home, your homeowners insurance premium may be reduced in the first year if you get a mortgage to purchase your home (does not apply in California).
* Home protection discount: Discounts may be available if your home is in a gated community or equipped with theft and/or fire protection systems.

**Other discounts**

* Multi-policy discounts: Insuring both your home and vehicle(s) through AAA can result in savings. Renters may also qualify for a multi-policy discount.
* Loyalty discount: If you’ve insured your vehicle(s) through AAA or another insurance provider for a designated length of time (without lapses), you may be able to receive a discount (does not apply in California).

For more information on insurance discounts, call your AAA insurance agent or insurance customer service, or visit your local branch.

*250 words*

Insurance discounts vary by state. Some examples of discounts could include:

**Auto insurance discounts and savings**

* Insuring all of your vehicles through AAA may bring savings.
* Senior and teen drivers may be eligible for discounts by completing courses or programs; check with your local AAA branch to find out what’s offered.
* Paying your policy up front may save you money on installment fees.
* You may save if you’re a parent insuring a full-time or part-time student who meets certain grade point average and driving record qualifications.
* If you drive fewer miles, you may be able to save on car insurance.
* Raising your deductible – the amount you’ll pay out of pocket before your insurance company payment kicks in – can reduce your annual premium.

**Home insurance discounts**

* If you recently purchased a home, your homeowners insurance premium may be reduced in the first year if you get a mortgage to purchase your home (does not apply in California).
* Discounts may be available if your home is in a gated community or equipped with theft and/or fire protection systems.

**Other discounts**

* Insuring both your home and vehicle(s) through AAA can result in savings. Renters may also qualify for a multi-policy discount.
* If you’ve insured your vehicle(s) through AAA or another insurance provider for a designated length of time (without lapses), you may be able to receive a discount (does not apply in California).

For more information on insurance discounts, call your AAA insurance agent or insurance customer service, or visit your local branch.

**Social Media**

Looking for insurance discounts? Talk to a AAA Insurance Agent to see if you qualify for discounts like multi-policy, multi-vehicle, teen driver and more. #AAAInsurance



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