



DEFENSIVE DRIVING COURSE being offered by ASHAR. Open to the public. Available for licensed drivers of all ages.

SAVE 10% on your car insurance and **up to a 4 point reduction** on your license. This is an interactive course that you take once in three years and the 10% savings are in effect for all three years. Save hundreds of dollars! There are no tests involved; by just attending, you pass!!

The course will be given:

Sunday, July 26th 9am - 3pm.

The course will be held at **ASHAR – 70 Highview Road, Monsey**. The class is **limited to 40 people**, so sign up and start receiving your savings as soon as possible.

The cost is \$50.00 per person. Advance payment is \$45.00 per person.

2 or more people from same family: \$40 in advance \$45 at the door.

Please make checks payable to ASHAR PTA.

For more information or to enroll call **Gila 845-362-7799**.



ANSWERS TO FREQUENTLY ASKED QUESTIONS

1. WHO MAY TAKE THE ACCREDITED COURSE?

A. All licensed drivers (but discount/point reduction only applies in New York).

2. HOW DOES THE ACCREDITED COURSE AFFECT MY INSURANCE PREMIUM?

A. Completion of this safety course will entitle the primary driver to a 10% reduction for 3 years. This reduction includes the premium for liability (bodily injury and property damage), collision, and personal injury protection (PIP). Anticipated saving on insurance premiums is estimated to be between \$300 to over \$1000 for the three year period.

3. HOW DOES THE ACCREDITED COURSE EFFECT POINTS INCURRED ON MY LICENSE BECAUSE OF DRIVING VIOLATIONS?

A. Up to 4 points will automatically be reduced from your driving record, if incurred within the previous 18 months. IT WILL NOT PREVENT MANDATORY SUSPENSIONS OR REVOCATIONS BECAUSE OF 3 SPEEDING VIOLATIONS, DWI ETC.

4. ARE ASSIGNED RISK POOL MEMBERS ELIGIBLE FOR AN INSURANCE DISCOUNT?

A. Yes, if he/she is the primary operator of the vehicle that is insured.

5. CAN THOSE WHO ARE CURRENTLY RECEIVING A DRIVER EDUCATION DISCOUNT

RECEIVE AN ADDITIONAL PREMIUM REDUCTION IF THEY COMPLETE THIS COURSE AS WELL?

A. Yes, if the person is the primary driver of the vehicle they are entitled to an additional discount. They are also entitled to the reduction of 4 points, if it is within 18 months.

6. IN ADDITION TO THE STATED FEE ARE THERE ANY OTHER COSTS?

A. No, all materials necessary are provided. Just bring a pen or pencil and your drivers license.

7. HOW LONG DOES IT TAKE TO GET MY COURSE COMPLETION CERTIFICATE?

A. The course certificate will be mailed directly to your home within 3-6 weeks. However, the insurance company will issue you the premium reduction effective the date the course was completed, as long as you get them a copy of the completion certificate within 90 days. This reduced premium is good for 3 years from completion date.

8. HOW IS THE DEPARTMENT OF MOTOR VEHICLES NOTIFIED OF MY PARTICIPATION AND COMPLETION OF THE ACCREDITED COURSE?

A. We, as the authorized agency for the course, notify the Department of Motor Vehicles of your completion. Your certification SHOULD NOT BE SENT TO THE DMV. Completion certificates are for the insurance companies only.

9. WHAT IF THERE ARE TWO CARS IN OUR FAMILY?

A. In order to save 10% on each vehicle, it is necessary for two licensed people in the household to each take the course, the savings go on both cars. Many companies permit the primary insured and any secondary driver to take the class and maximize the discount. However, you should check with your insurance provider.