

PROGRAM OVERVIEW

The Steer Clear Driver's Program is a great opportunity to review and improve your driving skills. And who can't use a little refresher course?

Successfully complete the Steer Clear Driver's Program, and you'll earn the Steer Clear Safe Driver Discount and save on State Farm auto insurance. **Here are the requirements for participating in the program and what you'll need to do to earn and maintain the discount:**

→ Program Eligibility

You are eligible to participate in the Steer Clear program if:

- You are under age 25* or a new driver with less than three years driving experience.
- You have a valid driver's license or learner's permit.
- You've had no at-fault accidents or moving violations during the past three years or for as long as you've been driving (*if less than three years*).
- All vehicles in your household are insured with State Farm Insurance Companies.

→ Steer Clear Driver's Trip Log and DVD

Drivers under age 19 must complete 20 trips to be eligible for the Steer Clear Safe Driver Discount. A licensed driver over 25 must supervise 15 of those trips. For those with a learner's permit, all 20 trips must be supervised. Drivers in this age group must also view the enclosed DVD.

* Eligibility for discount when over 24 with under 3 years driving experience only applicable in some states.

Drivers ages 19-24 must complete 5 trips to be eligible for the Steer Clear Safe Driver Discount. These drivers aren't required to have their trips supervised or watch the DVD.

New drivers over the age of 24 with less than 3 years driving experience should follow the instructions for drivers ages 19-24.

→ ***Getting the Steer Clear Safe Driver Discount***

Here's the step-by-step process for getting your discount:

- Watch the enclosed DVD. *(Drivers under age 19 only)*
- Sign the Parent/Driver Agreement. *(Drivers under age 19 only)*
- Sign the Safe Driver Pledge. *(Drivers 19 and older)*
- Complete the Pre-Log Driver's Self-Assessment.
- Finish the Trip Log within 60 days.
- Complete the Post-Log Driver's Self-Assessment.
- Meet with your State Farm agent and bring your Trip Log.

→ ***Maintaining the Steer Clear Safe Driver Discount***

As long as you continue to meet your state's eligibility requirements, the Safe Driver Discount will continue to be applied.

For more information, please visit with your local State Farm agent's office.

Program FAQs

Below are a few commonly asked questions about the Steer Clear program. If you have additional questions that aren't addressed here, talk to your State Farm agent.

What happens if I get into an accident during the Steer Clear program?

It depends whose fault it is. If you were the at-fault driver, then you will be ineligible to receive the Safe Driver Discount.

What if I receive a moving violation?

If you are issued a driving citation either before or after qualifying for the Steer Clear program, it may disqualify you from receiving the discount.

If a member of my household has an accident, will this affect my discount?

Generally, no. Once you have received the discount, only you can lose it. However, if two qualified people (under 25) are rated on the same car, both must continue to qualify, or the discount can be discontinued.

Can I qualify for other discounts in conjunction with this discount?

Yes. Talk to your State Farm agent about other discounts for which you may qualify.

I'm under age 19. Can I have a friend do my supervised driving with me?

Only if your friend is 25 or older.

NEXT STEPS

Drivers under age 19: Complete the Parent/Driver Agreement on page 4 then go to the Trip Log Instructions section.

Drivers ages 19-24 or New Drivers: Complete the Safe Driver Pledge on page 6, then go ahead to the Trip Log Instructions section.