



Defensive Driving Course

When: Saturday - January 13, 2018
9am-3:30pm

Where: Villages West Clubhouse

Why:

1. Reduce insurance premiums
2. Remove points
3. Learn to be a safer driver

How: Register with:

Steve Borman
115 Rivendell Court
(631) 656-1550

Make check payable to **Martin Hirschfield** in the amount of **\$37 per person**. Reserve your space right away. Open to Villages & Villages West residents, friends & family!

Coffee & cake will be served. Half hour lunch break on your own.

THE Defensive Driving Course

"You Can't Afford to Miss It"

The Insurance Discount

Complete the **Defensive Driving Course (DDC)** through one of our approved training agencies and become eligible for the following motor vehicle insurance discounts, each year, for a full **3 YEARS!**

- A **10% Discount** on **COLLISION** Premiums
- A **10% Discount** on **LIABILITY** Premiums including:

Property Damage (PD)
Bodily Injury (BI)
Personal Injury Protection (PIP)

Your 3-year discount will apply to premiums for **all** vehicles for which you are listed as **principal operator**, including:

Automobiles Recreational Vehicles
Trucks Motorcycles

Who is Eligible?

- **YOUTHFUL DRIVERS**
- **EXPERIENCED DRIVERS**
- **MATURE DRIVERS**
- **ASSIGNED RISKS** – Reduction in liability base rate regardless of driver record
- **COMMERCIAL VEHICLES**– Please Contact your insurance carrier to determine if a discount will be provided. Although the discount is *not* required, improved driving performance may result in a reduction greater than the 10% required by law for passenger vehicles.

The Point Reduction

Up to **four (4) points** will automatically be deducted from the total on your driver record, if you have incurred violations during the 18-month period **prior** to completing **DDC**. The point reduction could help you avoid a license suspension! However, it will *not* cancel a mandatory suspension or revocation, e.g. 3 speeding convictions within 18 months; *nor* will it cancel any action that is already being taken against a motorist's driving privileges.



Please reserve ____ seat(s) for the next DEFENSIVE DRIVING COURSE

Enclosed is my check for \$ **COST: \$37 per person** Payable To: Martin Hirschfield

THIS COURSE WILL BE HELD:

Location: Villages West HOA – Villages West Clubhouse
Date: Saturday, Jan. 13th, 2018
Time: 9:00 AM –3:30 PM
(coffee & cake served) ½ Hour Lunch Break (on your own)

SEND TO:

Steve Borman
115 Rivendell Court
Melville, NY 11747

Name & Tel. No.: _____

For info & registration: 631 656-1550

The Point /Insurance Reduction Program

New York has long been recognized as one of the most progressive states in the area of highway safety programs. **The Point/Insurance Reduction Program** is offered to New York drivers as an incentive for their involvement in a driver improvement course. The goal is to achieve a significant reduction in the number of reportable accidents that occur on New York highways each year.

The National Safety Council, in cooperation with the **Department of Motor Vehicles** and your insurance company, is pleased to offer you a way to lower your **insurance premiums**, reduce your **driver record violation points**, and sharpen your **driving skills**.

What is The Defensive Driving Course?

The **DDC 6-hour** classroom course is presented by the **National Safety Council**-certified instructors who, with the help of modern, multi-media techniques, offer you a new approach to learning accident prevention skills. You'll receive a course guide to use in class and to keep for future reference. Even the most experienced drivers find the course interesting and filled with valuable safe driving tips. It's also great for new drivers, about-to-be drivers, and of course, family involvement is encouraged.

**This Defensive Driving Course Is A
-Classroom Only Course-
-No In-Car Instruction-
-No Exams-**