



O.P.E.I.U Local 6 Members:
AUTOMOBILE & HOMEOWNER BENEFIT PROGRAM
NO DOWN PAYMENT WITH PAYROLL DEDUCTION

AUTOMOBILE INSURANCE COMPETITION HAS ARRIVED IN
MASSACHUSETTS!

AND THERE'S NEVER BEEN A MORE CONVENIENT WAY THAN
THRU **PAYROLL DEDUCTION** TO GET AUTO AND HOMEOWNER INSURANCE.

WE WORK WITH VARIOUS INSURANCE CARRIERS TO OFFER YOU THE BEST
PRICE AVAILABLE.

**OUR DISCOUNTS AND CREDITS COULD SAVE
YOU HUNDREDS OF DOLLARS ON YOUR AUTOMOBILE AND
HOMEOWNER INSURANCE PREMIUM.**

**START SAVING MONEY ON YOUR INSURANCE NOW!
DON'T WAIT TILL YOU RENEW!**

BE AWARE: YOUR INSURANCE PREMIUM PAYMENT HISTORY (INCLUDING LATE
PAYMENTS AND CANCELLATIONS) MAY COST YOU HIGHER INSURANCE
PREMIUMS IN THE FUTURE.

*PAYROLL-DEDUCTION ASSURES YOUR TIMELY PAYMENT AND OFFERS THE
FOLLOWING BENEFITS:*

- *As long as you get a paycheck you won't miss a payment or be assessed a late-fee payment or possible cancellation.*
- *No monthly fee's, interest or finance charges.*
- *Payments spread over 26 pay periods.*
- *No mailing in checks or waiting for bills.*

**PLEASE CALL THE FLYNN INSURANCE AGENCY
FOR A QUOTE!**

Flynn Insurance Agency, Inc.
30 Park Street Charlestown, MA 02129
(800) 462 0037 or (617) 242 1200 - FAX (617) 242 6086
www.flynnins.com email: cdaveiga@flynnins.com

Our Auto Insurance Carrier discounts Include (May vary by carrier):

- SDIP excellent driver discount
- **Motor club association discount up to 5% off your total annual premium (Includes AAA, AARP and various other motor-club associations)**
- Anti-theft discount (applied to comprehensive coverage)
- **Early shopper discount for insureds who bind their policy 7 or more days before their renewal date with their existing carrier.**
- Low annual mileage Discount off your total annual premium
- Multi-car discount (Parts 1, 2, 4, 5, 7,8 & 9)
- Driver training and Advanced driver training discounts (Parts 1,2,4 & 7 – discount applied to inexperienced drivers only).
- **10% discount (off your total annual premium) for signing up for Electronic Fund Transfer (EFT) billing option.**
- Annual discount for years insured with agency and/or carrier (off total annual premium)
- **Companion Credit discount (save an additional 6% on your auto insurance when you insure your home, condo or tenant policy with us). Receive up to a 4% discount on your auto insurance if you have an active home, condo or tenant insurance (regardless of the insurance carrier or whether the Flynn Agency writes the policy or not)**
- Student-away-at-school discount (Parts 1, 2 4, 5,6,7,8 & 9). Applies to certain driving classes
- Good student discount (Parts 1, 2 4,5,6,7,8 & 9). Applies to certain driving classes
- Up to a 9% discount on your automobile insurance if you have SBLI life insurance (off your total annual premium). DOWN PAYMENT REQUIRED
- Up to a 7% discount on your automobile insurance if you have a WBUR membership (off your total annual premium). DOWN PAYMENT REQUIRED

Auto insurance Carrier Benefits (May vary by carrier):

- Accident Insurance Forgiveness benefit
- Crash-buster appraisal; service (90% claim service satisfaction rate)
- Deductible reward program
- Membership in SAVINGS PASS program (discounts on auto related services)
- Replacement Cost program
- Enhanced rental car coverage program

Homeowner/condo and tenant insurance Credits (May vary by carrier):

- **Discount on your homeowner's insurance when you insure your automobile with one of our auto insurance carriers.**
- New Home discount (off your total annual premium).
- Claim-free discount (off your total annual premium).
- Security system and smoke detector discounts (off your total annual premium).
- Agency loyalty discount.
- Deductible Discount