

If your car is equipped with certain types of alarm systems or disabling devices, Illinois law permits a reduction in your comprehensive coverage insurance premium.*

*These discounts are mandatory under 50 Illinois Administrative Code, Ch. 1, Sec. 932.40-60.

15% discount

Passive alarm system**

To receive the discount, the alarm system must have the following:

- Ⓢ Installed in a vehicle with a hood lock and latch or inside hood latch control; and
- Ⓢ Triggered by entry of doors, hood, and trunk; and
- Ⓢ If equipped with a motion detector, must sound for no more than 10 minutes, then reset itself; and
- Ⓢ Not permitted to disarm after more than a 20-second re-entry; and
- Ⓢ Only accessible if the hood is open; and
- Ⓢ Has a separate shaker switch independent of the rest of the system if equipped with a motion detector activated by shaking or lifting the vehicle; and
- Ⓢ Is equipped with either another starting device or an internal hood lock.

OR

Passive fuel cut-off switch

- ' Driver has to trip a switch to open the fuel line each time the car is started; and
- ' Fuel line must be blocked when the power is off; and
- ' Fuel line switch must be well hidden from view but accessible to driver from driver's seat.



10% discount

Passive alarm system**

To receive the discount, the alarm system must have the following:

- Ⓢ Makes the ignition or starter system inoperable; and
- Ⓢ Contains a switch not visible from the driver's position when seated unless protected by a separately installed lock; and
- Ⓢ Contains a motion detector which cannot be disarmed independently from the rest of the system.

OR

Nonpassive alarm system

- Ⓢ Meets the same criteria as 5% discount "nonpassive alarm" requirements above, and equipped to operate the horn or headlights for at least five minutes upon removing the key without first setting the alarm.

OR

High-security ignition replacement lock

- Ⓢ Cannot be removed with a conventional slide hammer or lock puller; and
- Ⓢ Is installed in a vehicle with a metal lock AND steering wheel casing.

5% discount

Ignition or starter cut off switch

- Ⓢ Not visible from the driver's position when seated unless protected by a separately installed lock.

OR

Nonpassive alarm system

To receive the discount, the alarm system must have the following:

- Ⓢ Triggered by doors, hood, and trunk; and
- Ⓢ A motion detector and an alarm that sounds no more than 10 minutes and resets itself; and
- Ⓢ Takes no longer than 20 seconds to disarm; and
- Ⓢ Is inaccessible without opening the hood; and
- Ⓢ Installed in a vehicle containing a hood lock and latch or an inside hood latch; and
- Ⓢ Not visible from the driver's seat unless protected by a separately installed lock.

OR

Window identification system

- Ⓢ Vehicle identification number (VIN) is etched at least ¼" in height into all windows (except small vents) and on the front and rear bumpers. The window etching discount is in addition to any other discount qualifying for a 5% discount.

- Ⓜ An additional 5% discount is allowed if your car is equipped with a hood lock and latch, *plus* another starting device or alarm system.
- Ⓜ An electronic keyless device having at least 10,000 combinations may be substituted for a separately installed keyed lock wherever required.
- Ⓜ An affidavit from the insured or agent and the installer (who could be the vehicle owner) is required as reasonable evidence of installation for all devices.
- Ⓜ Override switches may be provided in most cases, but must be disguised or hidden from view.

Discounts are based on the type and number of devices installed in your vehicle. See your insurer for discounts that would apply to you.

ILLINOIS MOTOR VEHICLE THEFT PREVENTION COUNCIL



This information is brought to you by the Illinois Motor Vehicle Theft Prevention Council which was created by the passage of the Illinois Motor Vehicle Theft Prevention Act (20ILCS 4005/1 et seq.), effective Jan. 1, 1991. The purpose of the Act was to develop and manage a unique cooperative venture between government and business to curb motor vehicle theft in Illinois. The Council has the statutory responsibility to “prevent, combat, and reduce motor vehicle theft in Illinois; and to improve and support motor vehicle theft law enforcement, prosecution, and administration of motor vehicle theft laws by establishing statewide planning capabilities for and coordination of financial resources. The Council, along with staff from the Illinois Criminal Justice Information Authority, works together with the insurance industry, and state and federal government agencies to achieve these goals.

For more information or additional copies of this fact sheet, contact the Illinois Motor Vehicle Theft Prevention Council at (312) 793-8550, TDD: (312) 793-4170.

Jim Edgar
Governor

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**administered by the Illinois Criminal Justice
Information Authority**