

Anti-theft Discount Levels

Discount Level	Description
A	<p>304.20-430 Twenty percent discount.</p> <p>Motor vehicle insurance companies shall give a twenty percent (20%) discount on comprehensive coverage on any motor vehicle equipped with any of the following antitheft devices:</p> <p>(1) Passive alarm system which meets the following criteria:</p> <ul style="list-style-type: none"> (a) Ignition shall be cut off automatically, or starter shall be disabled automatically; (b) Alarm shall be triggered by entry of doors, hood, or trunk; (c) Hood shall not open unless unlocked from inside the vehicle by a key or by an electronic keyless device; (d) Alarm shall sound for no more than eight (8) minutes and shall reset itself; (e) Alarm shall not emit a pulsating, whooping, or yelping sound which could cause it to be mistaken for the police, fire, or other emergency vehicle siren; (f) Alarm shall be installed in the engine compartment so as to be inaccessible without opening the hood; and (g) The system shall be engaged passively by turning the ignition key to the off position. A tubular lock or electronic keyless device shall be used to disarm the system; <p>(2) Passive fuel cutoff device which is engaged by turning the ignition key to the off position and which requires that a trip be switched to start the motor vehicle and which meets the following criteria:</p> <ul style="list-style-type: none"> (a) The fuel line shall be blocked when the power is off; (b) The switch to open the fuel line shall be hidden from view but accessible to the driver from the driver's seat or a tubular key or electronic keyless device may be used; (c) A parking service attendant override switch may be provided which is not accessible from the passenger compartment unless a warning buzzer sounds while the engine is running and the override switch is engaged; and (d) Any under the dash wiring installed with the device shall blend in color with factory-installed wiring; <p>(3) Armored ignition cutoff switch which is designed to resist tampering and which meets the following criteria:</p> <ul style="list-style-type: none"> (a) Armored cable shall run from a separate key to the coil, starter, solenoid, or other engine component; (b) The device shall prevent hot-wiring of the motor vehicle; and (c) A separate lock shall be of tubular type and installed inside the motor vehicle or an electronic keyless device may be used; <p>(4) Passive multi-component cutoff switch which is activated when the key is turned to the off position and which meets the following criteria:</p> <ul style="list-style-type: none"> (a) The primary wire to the ignition coil shall be disconnected; (b) The device shall disconnect the starter; (c) One (1) or more wires to the electronic ignition system or to the points and condenser shall be disconnected and grounded to the chassis; (d) The wiring shall blend with factory-installed wiring and the disconnecting/grounding wires shall be routed to random points in the electrical system; (e) The control module, if separate from the electronic locking mechanism, shall be hidden in the engine compartment or other place where it will not be easily detectable; and (f) In order to start the car, a lock or electronic device shall be used to deactivate the system. <p>(5) Passive time delay ignition system which requires the operator to wait a prescribed time before moving the ignition key from the on position to the start position;</p> <p>(6) Armored cable or electrically operated hood lock and ignition cutoff switch which</p>

	<p>is a supplemental hood lock operated from within the motor vehicle and which also cuts off the ignition when engaged and meets the following criteria:</p> <ul style="list-style-type: none"> (a) Armored cable hood lock shall have tubing which extends through the firewall. The system shall be engaged by a pushbutton or other device which facilitates use and no portion of the hood lock cable may be accessible from underneath the motor vehicle; and (b) Electrically operated hood lock shall remain locked even if the wiring operating the hood lock is cut. The system shall be engaged by turning the ignition key to the off position. The lock shall be shielded or armored so that it cannot be operated manually. <p>(7) Passive, delayed ignition cutoff system which disables the ignition circuit at a preset engine speed and meets the following criteria:</p> <ul style="list-style-type: none"> (a) The ignition shall cut off automatically as soon as the engine reaches a speed in the range of fifteen hundred (1,500) to two thousand (2,000) RPM; (b) The system shall be automatically armed when the ignition key is turned to the off position; (c) A pushbutton or other type of disarm switch shall be well hidden and the wiring shall blend with factory-installed wiring if placed under the dash; (d) An alarm or horn shall be actuated at the same time the ignition is disabled; and (e) If a parking service attendant switch is provided, a buzzer shall sound all the time the engine is running; <p>(8) Passive ignition lock protective system that consists of a protective cap which fits over the ignition to prevent extraction of the ignition lock cylinder; or</p> <p>(9) High security ignition replacement lock which conforms to federal standards and cannot be removed using a conventional slide hammer or lock puller equipment.</p>
B	<p>304.20-420 Fifteen percent discount</p> <p>Motor vehicle insurance companies shall give a fifteen percent (15%) discount on comprehensive coverage on any motor vehicle equipped with any of the following antitheft devices:</p> <ul style="list-style-type: none"> (1) Internally-operated alarm system which automatically cuts off the ignition or disconnects the starter and is activated if any door, the trunk or hood is opened, but which does not meet all the criteria in subsection (1) of KRS 304.20-430; (2) Nonpassive fuel cutoff device which is activated when a switch is tripped or when the device is engaged by a key; (3) Nonpassive steering wheel lock consisting of a steel collar and barrel, into which the shackle of a lock fits, which is permanently attached to the steering post and the lock is operated by a tubular key; (4) Armored cable hood lock and ignition cutoff switch where the cable extends through the firewall and is secured to prevent retraction, but which does not meet all the criteria in paragraph (a) of subsection (6) of KRS 304.20-430; or (5) Window identification system in which identification letters or numbers are etched into all windows of the motor vehicle other than small vent window.
C	<p>304.20-410 Five percent discount.</p> <p>Motor vehicle insurance companies shall give a five percent (5%) discount on comprehensive coverage on any motor vehicle equipped with any of the following antitheft devices:</p> <ul style="list-style-type: none"> (1) Ignition or starter cutoff switch which is inserted into the ignition wiring of a motor vehicle that has flush or tapered door lock buttons; (2) Nonpassive, externally-operated alarm which is activated if any door, the trunk or hood is opened; (3) Internally-operated alarm which is activated if any door, the trunk or hood is opened, but which does not meet all the criteria in subsection (1) of KRS 304.20-420 or subsection (1) of KRS 304.20-430; or (4) Steering column armored collar which clamps on the steering column over the ignition lock.