



# Online 55+ Driver Discount Program F.A.Q

## Welcome to the Online 55+ Driver Discount Program!

Thank you for choosing our online training for your accident prevention course that will help you earn your discount with your auto insurance provider! This course is intended to share information with fellow drivers and focus on awareness of changes. We know you have questions and we have answers. Please reference the links below to find answers to questions you may have before, during or after completing this course. If you can't find the information you need here, please contact us at [mhsr-dip@stcloudstate.edu](mailto:mhsr-dip@stcloudstate.edu). Course support is provided during the business week between the hours of 8 am and 4 pm, excluding Holidays.

**Click on the links below to answer common questions regarding our online courses:**

[How do I purchase and take the course?](#)

[I purchased the course, how do I start it?](#)

[Are your courses approved accident prevention courses?](#)

[How do I know if I should take an 8-hour or 4-hour course?](#)

[Do the insurance premium discounts work the same with all insurance companies?](#)

[What if my insurance provider is out not in Minnesota?](#)

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[What are cookies, pop-ups and Flash Player, why do I need these and how can I allow/enable them?](#)

[What do I do if I forget my username or password?](#)

[I started the course but I'm having trouble opening or viewing the content/chapters. What might cause this?](#)

[The system didn't save my place, or I completed a chapter, but didn't get credit for it.](#)

[What are "Browser Tabs" and "Browser Windows" and how do I close a browser tab?](#)

[Will I be graded?](#)

[Can I skip the videos and just complete the quizzes to show I understand the material?](#)

[Do I have to complete the full course all at one time?](#)

[What happens if I do not complete the course within the 60-day requirement?](#)

[What is your refund policy?](#)

[What personal information is collected and how is it used?](#)

[Can I access the course on my mobile device?](#)

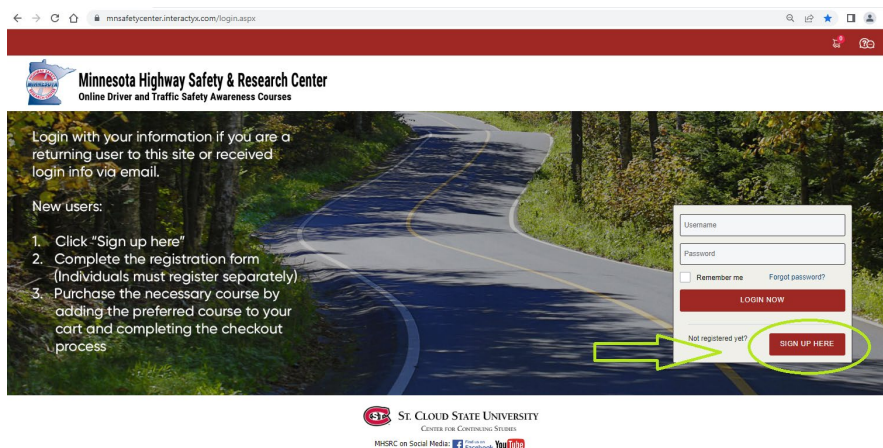
[Can I adjust the volume?](#)

[Can I turn off the sound and is there a transcript for the audio narration?](#)

[Who can I contact if I have additional questions or problems accessing the course material?](#)

## How do I purchase and take the course?

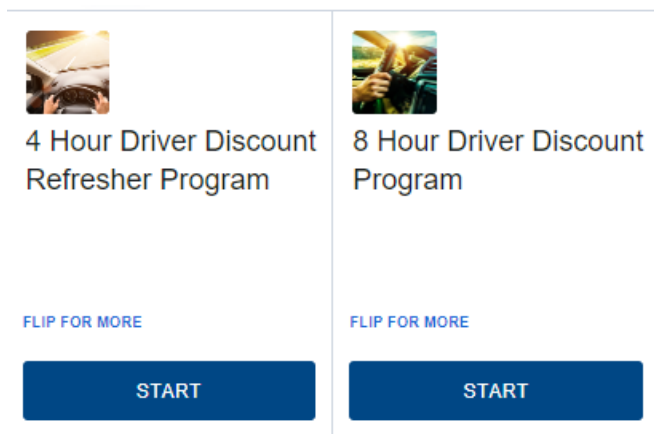
Please start by registering for a new account if you have not previously used our program, or login to your account if you know your login information. In the image below, you will see where to click to register as a new user.



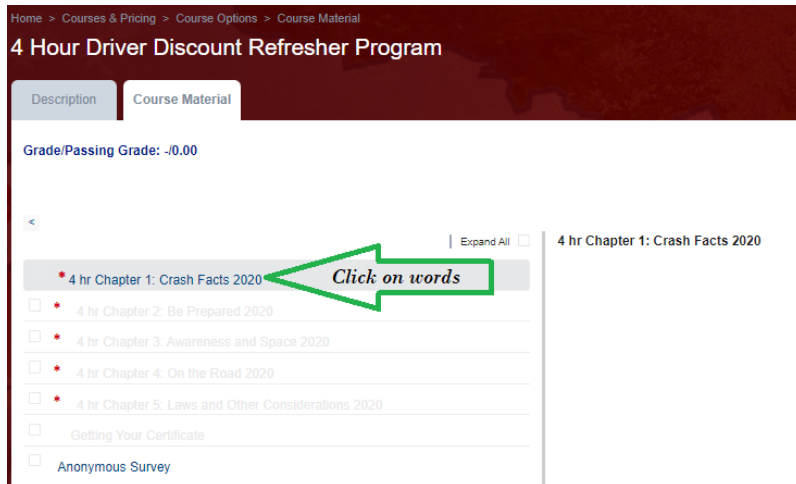
Once you have a username and password, you'll be able to simply choose your course from the [Courses and Pricing](#) menu, and follow the registration/payment steps.

## I purchased my course, how do I start it?

Open the [login page](#) and login to the site with your username and password. Scroll down to the course you purchased and click on the **“Start”** button under the course.



Next, please click on the words for the chapter that you would like to work on.



When you are done working on the class or have to step away for an extended period of time, please be sure to close all the windows of the course so your progress is saved. Each time you come back to the course, please login again at [www.driverdiscountonline.com](http://www.driverdiscountonline.com). We do not recommend you save the website on your bookmark bar or leave the program open as it will time-out on you.

### **Are your courses approved accident prevention courses?**

Yes, both our 8-hour and 4-hour programs are approved as eligible accident prevention courses and are recognized by the Minnesota Department of Public Safety.

### **How do I know if I should take an 8-hour or 4-hour course?**

You must take an initial 8-hour accident prevention course in Minnesota to receive your insurance premium discount. The certificate is valid for 3 years and at that time, you should take a 4-hour refresher course to maintain your discount. You do not need to retake the 8-hour class unless you have specifically been told to do that by a higher authority. Please check with your insurance company to confirm their requirements.

### **Do the insurance premium discounts work the same with all insurance companies?**

Not necessarily. Please check with your provider to be sure you understand the details of their requirements.

### **What if my insurance provider is not in Minnesota?**

MHSRC Accident Prevention courses are approved by the Minnesota Department of Public Safety. Minnesota statute 65B.28 requires any insurer, who is approved by the Department of Commerce in Minnesota, to provide a 10% discount on insurance for private passenger vehicles to anyone 55 years or older who has completed an approved accident reduction course.

## **Do my spouse and I need to take the course separately with our own unique login?**

Yes. Each certificate is issued individually and will show your first and last name exactly as entered when you sign up for the course.

## **What if I misplace my certificate?**

You will want to make a note of your login and password for the course so that you can go back and re-print/e-mail your certificate if you need an additional copy. You will be able to access the certificate until your access period expires. If you are unable to access the certificate from the site, you may request a copy by e-mailed to you and we would be happy to assist you. We do not mail out certificates for the online program. Please direct your emailed request to us at [mhsrc-dip@stcloudstate.edu](mailto:mhsrc-dip@stcloudstate.edu) if you need a replacement certificate.

## **What are the online courses like?**

Both the 8-hour and 4-hour courses consist of 5 required chapters. Each chapter contains a series of interactive slides and videos followed by a very short review with a few quiz-like questions. There is no final test to prepare for and your driving ability is never assessed. This course is intended to share information with fellow drivers and focus on awareness of changes. You'll have **60 days** to complete the required material. You can take a break at any time, just be sure to please close all course windows and log-out. When you are ready to resume working on the program simply log back in.

## **How long will it take me to complete a course?**

The 55+ Driver Discount Program courses are set by the state of Minnesota. If you are taking the 8-hour course, it should take you 8 hours to complete. Likewise, the 4-hour course will take 4 hours to complete. The actual time it will take you will vary, depending on how quickly you are able to respond to the interactive pieces and how many additional links you choose to explore.

## **What equipment and settings do I need in order to access the course site and material?**

In order to access the course online, you will need:

- Computer or mobile device connected to the Internet.
- A [web browser](#) like Google Chrome, Safari, or Firefox.
- Soundcard and speakers.
- Current Adobe Flash Player [add-on](#) (Desktop and laptop users) For instructions getting, installing and enabling this free software visit <https://helpx.adobe.com/flash-player.html>
- Adobe Acrobat Reader (PDF viewer). This is only needed to directly download and open your certificate. If you don't want the reader, you can contact us at [mhsrc-dip@stcloudstate.edu](mailto:mhsrc-dip@stcloudstate.edu) to request a copy of the certificate that can be opened without the reader. Download free reader here: <http://get.adobe.com/reader/>

## What is a web browser?

A [web browser](#) is the software you use to access the internet. Most computers and devices have one of the four web browsers on it:

[Google Chrome](#)  (Free download)

Safari 

[Firefox](#)  (Free download)

Edge 

How your web browser interacts with content on the web is based on its default settings and [add-ons](#), unless you choose to make changes. It is always a good idea to be familiar with these settings and adjust them as needed. Your browser, and the settings you choose for it, can greatly influence your web experience and the content you see.

Each browser is different, so you'll need to consult the "Help" section of your browser for more information on the available settings and how to change them.

**If you see three flashing dots** while your program is loading, please click on them to open the program. If you experience issues in one web browser, please try a different web browser as the issue is often resolved when switching web browsers.

## What are cookies, pop-ups and Flash Player, why do I need these and how can I allow/enable them?

**Cookies** are small files placed on your computer by websites. They store information about your actions and profile on the website. Cookies are required to identify you when you log into the site and track your progress in the course. Check your browser "Help" section for information on how to adjust the settings.

**Pop-ups** are required to view material attached to the course. Your course **Home Page** will show a list of titles in a table of contents on the left side of the screen. Clicking each title will open a new window or tab on your Internet browser. Check your browser "Help" section for information on how to adjust the settings.

**Adobe Flash Player** is a web browser [add-on](#), or plugin, that allows you to run the interactive content on our course site. You'll need a current version of the Flash player. You'll also need to be sure the player is enabled in your browser. Many browser's default will not let the Player automatically run. You can find information on installing and enabling the player here <https://helpx.adobe.com/flash-player.html>

## What do I do if I forget my username or password?

If you remember your username but not your password, you can click on the “forgot password” link on the [login page](#) and follow the instructions to reset your password.

If you forgot both the username and password, e-mail [mhsr-dip@stcloudstate.edu](mailto:mhsr-dip@stcloudstate.edu) to retrieve your username and have a new password set.

## I started the course but I’m having trouble opening or viewing the content/chapters. What might cause this?

**If you see three flashing dots** while your program is loading, please click on them to open the program. If you experience issues in one web browser, please try a different web browser as the issue is often resolved when switching web browsers.

Several things could cause the course content not to open, content to run slowly, audio to overlap, or screens to freeze. The most common issues are related to internet connectivity, Flash Player, or browser settings. Here are a few things you can try:

- **Clear all of your cookies/cache and then close all browser windows and re-boot (shut down and restart) your computer or device. Please visit the website at [www.driverdiscountonline.com](http://www.driverdiscountonline.com) after completing these steps and try logging into the course without any other programs running.**
- Try opening the course in another type of browser, such as [Google Chrome](#).
- Make sure you have [enabled cookies, pop-ups and Flash in your browser settings](#).
- If you have any toolbar add-ons, such as Google or Yahoo toolbars, it is recommended to disable them.
- Check your computer or device for any virus, malware or apps that run data in the background. Often other programs are sending and receiving data in the background. These things can slow down your computer and Internet connection.
- You may also find a stronger signal by moving your Wi-Fi device closer to the router and by making sure other Wi-Fi devices are turned off. On a laptop, consider temporarily connecting your Ethernet cable directly to your computer.
- Check your Internet connection speed at Ookla’s speed test website found at <https://www.speedtest.net/>. You can also find more ideas there for troubleshooting connection problems.

## The system didn’t save my place, or I completed a chapter, but didn’t get credit for it.

The best way to avoid this is to stay present and active with the content and to make sure that your computer is not set to automatically go into sleep or hibernation mode after a short period of inactivity. Even if you are watching the content, there are areas where it may be several minutes before you need to take any action. For more information on how to adjust these settings on your machine, try one of these sources:

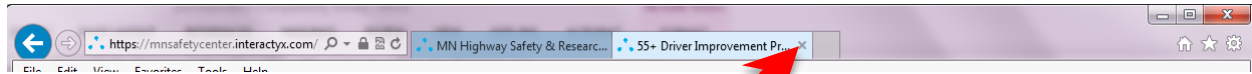
PC: <https://support.microsoft.com/en-us/help/13770/windows-shut-down-sleep-hibernate-your-pc>

Mac: <https://support.apple.com/en-us/HT201714>

## What are “Browser Tabs” and “Browser Windows” and how do I close them?

Each title opens an interactive video in a new tab\window within your web browser. All browsers and computers (or tablets) look a little different, but you will see something similar to the below example at the top of your screen while you are viewing each video.

The course is still open on the first tab and the video is open on the second tab.



Click the “x” on the video tab to close that tab.  
Close the video before closing your browser.

## Will I be graded?

Courses are not graded. Throughout each chapter there are places where your input is required to continue. There is no final overview test to prepare for.

## Can I skip the videos and just complete the quizzes to show I understand the material?

No, the state of Minnesota requires that drivers complete a full 8-hour initial course and then a 4-hour refresher course every 3 years in order to earn the insurance premium discount. Our program is set up to ensure that it meets these minimums in the allotted times.

Experienced drivers will be familiar with most of the material, but the reality is that many things have changed since we obtained our licenses and as driving becomes routine and mundane; we forget to focus on some of the important safety issues. The insurance premium discount may be the primary reason many take this course, but the real reason for the course is to allow the participant time to focus and reflect on traffic related changes, traffic safety issues, and age-related changes to driving ability.

## Do I have to complete the full course all at one time?

You do not have to complete the entire course all at once, but you do have to complete all of the required material **WITHIN 60 DAYS** of registering in order to earn your certificate.

## What happens if I do not complete the course within 60 days?

Your course access will expire 60 days from your date of purchase. There are no refunds for the online course. If you do not complete the course within the 60 days, please contact us by e-mail to discuss your options.

## What is your refund policy?

There are no refunds for the online course. For full details on our refund policies, visit <http://www.stcloudstate.edu/continuingstudies/mhsrsc/PolicyLinks.asp>

## What personal information is collected and how is it used?

We require your full name, address, e-mail, phone number and date of birth to sign up for the course. This information is kept confidential and will never be used or shared for any marketing or solicitation purposes. This information is used to verify your account in our system should you need assistance with your program or a replacement certificate.

Your credit card information is needed to complete the purchase via a secure online banking form that we do not access. No credit card information is retained in our system.

Your purchase receipt and notifications from our system will be sent to the e-mail address you provide.

Your name will appear on your certificate exactly as entered in the first and last name fields.

For full details of our security and privacy policies, visit:

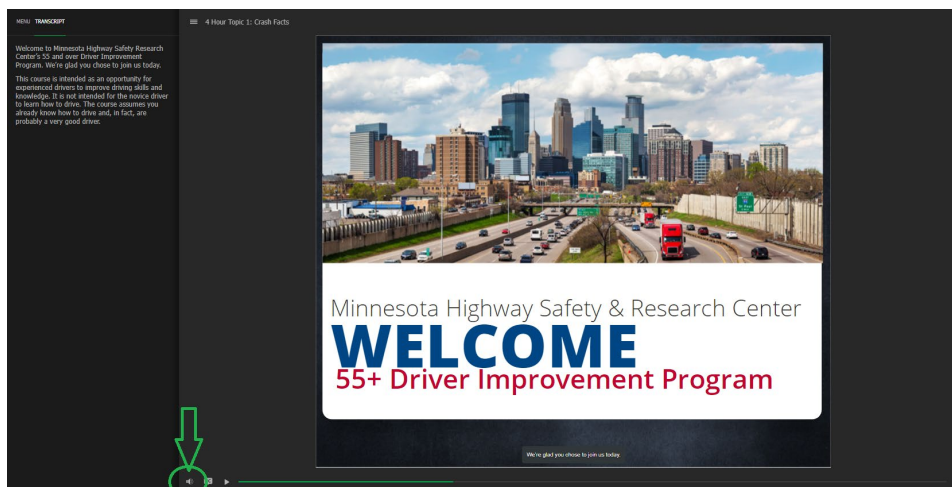
<http://www.stcloudstate.edu/continuingstudies/mhsrsc/PolicyLinks.asp>

## Can I access the course on my mobile device?

Yes, you can view the course on most tablets and newer smartphones. Some devices may experience issues running the embedded content. In many of these cases, you'll see a blank screen until the content has run through and then be able to continue on. If using a mobile device, we encourage the use of a Wi-Fi connection rather than using your mobile data since the course requires a significant amount of data if you do not have an unlimited plan.

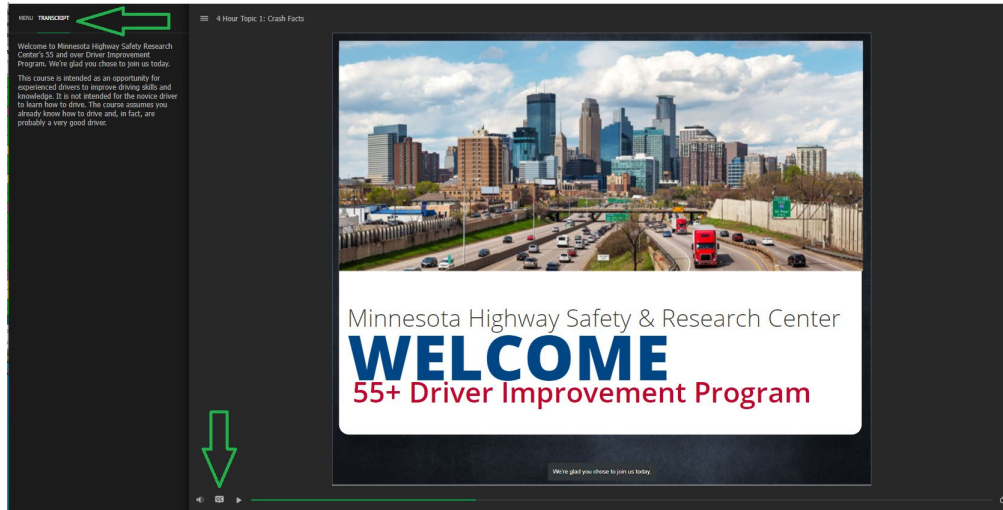
## Can I adjust the volume?

You can adjust the volume of the audio with the audio controls of your device through your speakers and by clicking on the speaker icon at the bottom of the interactive video player. Please be sure to turn your media volume up on your device.



## Can I turn off the sound and is there a transcript for the audio narration?

Yes, you can view the narration transcript by clicking on the **Transcript** tab on the interactive video player (upper left corner). Although the course includes a transcript, some embedded videos may not.



## Who can I contact if I still have questions or problems accessing the course?

If you have any problems with the course, please contact us at [mhsrsc-dip@stcloudstate.edu](mailto:mhsrsc-dip@stcloudstate.edu). Course support is provided during the business week between the hours of 8 am and 4 pm.

We can also be reached at 320-308-1400 or at 1-888-234-1294 during our open business hours for help making a purchase, updating your password, logging in, certificates, or for general course support. If you are having trouble installing Flash, troubleshooting connection issues, or any other general computer problems we recommend transferring to an in-person class. We offer classes at locations throughout Minnesota and you can find the current schedules here:

<https://www.stcloudstate.edu/continuingstudies/mhsrsc/55-plus/default.aspx>