



PROGRAM GUIDE

CALIFORNIA

Commercial Auto

Underwritten by Coast National Insurance Company

Agency Service Operations

Underwriting

Technical Support

Licensing

1-855-319-7763 (Not for Insured's use)
or www.IAPRODUCERS.com

New Business Effective
Date 08/28/2026

Renewal Effective
Date 08/28/2026

BRISTOL WEST®
A Farmers Insurance® Company

Form 205004 08/26

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CONTACT INFORMATION

Online Services

Producers

www.IAProducers.com. Producer-dedicated website.
Use it to:

1. Quote and sell new policies.
2. View policy summary information and process changes on coverage, drivers, and vehicles.
3. Make payments.
4. View and print policy documents and identification cards.
5. Check claims.
6. Access commission statements.
7. Order supplies including policy jackets and more.
8. View forms such as direct debit authorization, EFT termination, named driver exclusion, and more.

Customers

www.BristolWest.com Customer-dedicated website.
Use it to:

1. Locate a Producer.
2. File a claim.
3. Make a payment and more.

Customer Service

Service Operations

1-888-888-0080
Monday through Friday 7 a.m. to 8 p.m. (CT)
Saturday 7 a.m. to 7 p.m. (CT)

Agency Support Center (ASC)

Technical Support (not for customer use)
1-800-638-8737
Monday through Friday 8 a.m. to 8 p.m. (CT)

Agency Contract Management

Appointment, License, Administrative Updates and Access
1-800-237-6136
Monday through Friday 8 a.m. to 7 p.m. (ET)

Claim Services

Report a claim online 24 hours a day on www.IAProducers.com or call Monday through Friday 8 a.m. to 7 p.m. (ET) at
1-800-274-7865

Agency Supplies

1-877-270-3452
Monday through Friday 8 a.m. to 5 p.m. (ET)

Fraud Hotline

1-888-662-6616

Fax Information

Service Operations - Proof of Prior documentation, Endorsements
1-888-888-0070

Accounting – EFT changes and terminations
1-800-682-0817

Attention: Please use the fax cover sheet that prints with the application to fax documents at all times.

Document Submission - Electronically

Go to www.IAProducers.com and log into your account.
Next, go to 'Manage My Customers' tab and select 'Policy Search'.
Once you have located the policy, under the Options dropdown, select 'Submit a Document' and attach the requested documentation.

Addresses

Payment Without a Coupon and Overnight Payments

Bristol West Insurance Group
ATTN: Box 248829
7340 West Memorial Road
Oklahoma City, OK 73142

Installment and Renewal Payments

Bristol West Insurance Group
P.O. Box 371329
Pittsburgh, PA 15250-7329

Overnight Delivery (Other than Payments)

Bristol West Insurance Group
7340 West Memorial Road
Oklahoma City, OK 73142

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This Information Is Confidential
Producers and their employees are expected to keep such confidential information secure from outside visitors. Under no circumstances is confidential information to be generally released to regulatory bodies, the press and /or the public at large. Anyone claiming a legitimate reason to use such information must do so as required by law or judicial process.

GENERAL INFORMATION

New Business Binding

All Auto policies must be uploaded using www.IAProducers.com.

The customer and producer will bind qualifying risks at the time and date on which the application is completed in full, and signed, when the corresponding premium is paid by the customer, and when the policy number has been obtained. DO NOT BACKDATE COVERAGE. Per our File Maintenance and Audit Requirements guidelines, if coverage is backdated, an E&O claim may result.

Original applications will be bound as of the date on the application if all of the following apply:

1. The application is uploaded the same day as the quote day.
2. All questions and signature blocks on the applications are answered, initialed or signed where necessary.
3. The new business application receives a pre-assigned policy number.
4. The down payment has been made on the date of application.
5. The producer signing the application is licensed and appointed by the Company.
6. The effective date is no earlier than the date upon which the producer received the down payment.
7. The application does not include any class of risk or type of insurance not specified in the underwriting requirements.
8. The information contained within the application is, to the producer's knowledge, truthful and accurate.

The application is part of the policy contract and must be completed and signed by the applicant. By signing, the insured is agreeing that the information contained in the application is accurate. Incomplete applications may result in the policy being rejected, rated differently than submitted, or claims being denied.

The policy contract will be mailed directly to the insured, unless the Go-Paperless option was selected.

Producers do not have authority to issue the Cancellation Notices, unless specifically authorized by the Company in writing.

The Company does not permit sub-brokering of business. It is not acceptable for you to give our ID cards or underwriting materials to other producers, or for you to accept applications from them for risks they have underwritten or will service outside of your office.

eSignature

If the customer elects to sign documents using the eSignature process at new business, the applicable e-signed forms will be maintained by the company and accessible to the customer and your agency.

The customer has 18 days to complete the eSignature process. If the customer does not complete the eSignature process by the required deadline, coverage, payment plan and/or rate changes/policy cancellation may occur.

The eSignature process only applies for new business documents. Any subsequent documents that require a signature, after the new business transaction, will need the customer's physical (wet) signature and must be maintained in your files.

Text Alerts

Text Alerts are available to help customers manage their Auto policy. You can set your customer up for Text Alerts at new business or the customer can enroll at www.BristolWest.com. Customers who enroll in Text Alerts will receive system generated messages to their mobile phone number, such as:

1. Payment reminder alerts;
2. Missed payments alerts; and
3. Links to our new mobile website and IVR for easy access to make payments on www.BristolWest.com.

Customers can cancel Text Alerts at any time by replying STOP to a text alert sent by us or un-enrolling on www.BristolWest.com.

Go Paperless

Go Paperless is available to customers who agree to receive their policy and billing documents via a valid e-mail address. Eligible customers must successfully complete the Go Paperless enrollment process and maintain a valid e-mail account. Customers can cancel Go Paperless and receive policy documents by postal mail delivery at any time. Mid-term enrollments are effective on the date the insured completes the electronic terms and conditions agreement.

Material Misrepresentation

It is the insured's responsibility and obligation to truthfully and fully complete an application for insurance. Material misrepresentation on the application may affect the insured's eligibility to receive the benefits of the insurance contract.

(Material Misrepresentation continued on next page.)

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Producers should ask all application questions directly of the applicant and clearly explain the consequences of providing false information. Bristol West has the right not to pay a claim on a policy if information presented on an application is false or misleading and this improper information results in a premium change or results in our accepting an otherwise unacceptable risk. In addition to denying a claim, Bristol West may void the policy from inception, cancel the policy or collect the additional premium due from inception should misrepresentation be discovered.

Fraud Hotline: 1-888-662-6616

Examples of Material Misrepresentation include, but are not limited to:

1. Failure to rate or exclude all regular vehicle operators and, in the case of Sole Proprietors, all household residents who are of legal driving age, whether licensed or not.
2. Use of an incorrect garaging ZIP Code, Business Class, Radius or address.
3. Failure to report all accidents and violations on the application, regardless of fault.
4. Failure to accurately report vehicle usage or vehicles available for use.

Binding Restrictions

We do not allow Comprehensive, Fire & Theft with Additional Combined Coverage (FTCAC) or Collision coverages to be bound or deductibles on existing physical damage policies to be lowered any time a hurricane, hail, tornado, flood, tropical storm, severe weather, state of emergency warning or watch has been placed by the National Weather Service. This binding restriction only applies to the counties in which the watch or warning is effective. We will reinstate binding 24 hours after the watch or warning is lifted.

Binding restrictions may be activated automatically in our systems to prevent the above activities while a binding restriction is in place.

File Maintenance and Audit Requirements

Acquired Business

If you acquire a customer already insured with the Company, either through a producer-of-record change or through the transfer or purchase of another producer's book of business, you must immediately obtain from the prior producer or agency, all original signed applications (including exclusions and rejections of optional coverages) and all other records relating to that policy. Such records must be maintained in accordance with the terms of your Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agency prove unsuccessful, then you must obtain signed coverage forms, such as coverage rejection or selection and exclusion forms directly from the customer. The date on the forms must be the date they were signed (not backdated to the inception of the policy) and will be in effect from that date forward.

Please be sure to maintain all required documents for a period of seven (7) years after policy expiration. Documents can be stored electronically, as long as the documents can be readily reproduced and are backed up in a secure environment.

These documents include, but are not limited to:

1. Original signed application, including the application questionnaire.
2. SR-22 Filings.
3. Signed EFT Form.
4. Signed Credit Card Authorization.
5. Proof of Additional Equipment.
6. Signed Exclusion Form listing all persons excluded from coverage.
7. Signed Uninsured Motorist Rejection/Selection of Lower Limits Form.
8. Proof of not-at-fault accidents, when required.
9. Proof of prior insurance, when required.
10. Copy of the Named Insured's Driver's License.

Note: Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principal and the Company when you became licensed to sell the Company's insurance products, you are responsible for producing all correctly completed signature forms/proof documents upon our request.

Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.

Routine Audits

Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a Company representative during an on-site visit or via Fax Audit. You will receive a list of required documentation that must be faxed to our office no later than two (2) days after the request. Failure to submit the documentation will result in a failed audit.

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UPLOADING NEW BUSINESS

Upload Information

All new business applications MUST be uploaded through www.IAProducers.com to ensure the most accurate rate at the point of sale. Our system will automatically order relevant customer reports.

Chargebacks

There are several reports, such as but not limited to, those listed below that are ordered by the Company in the course of quoting a risk that enable us to get an accurate rate. The cost of these reports are not charged to your agency when 80% of the reports ordered in connection with quotes you submit convert to an issued policy.

1. Motor Vehicle Reports (MVR).
2. Prior Accident Reports.
3. Current Insurance Reports.

When less than 80% of the reports ordered in connection with quotes you submit convert to an issued policy, the agency will be charged an average of the total cost we incur for the above reports. The amount owed will be deducted from your commission statement each month.

Garaging ZIP Code Rating and Rules

Enter the ZIP Code where the vehicle is principally garaged and your quoting system will automatically assign the proper rating factor.

Unacceptable Mailing/Garaging

If any vehicle is garaged in a state that is unacceptable, the policy is unacceptable. At new business, the policy will not be allowed to upload. At endorsement, the policy will be canceled if within the initial underwriting period or will be set up to non-renew.

Unacceptable mailing addresses for California policies are out of the country or in any of the following states:
District of Columbia, Massachusetts, Michigan, New Jersey or New York.

If any vehicle is garaged outside the state in which the policy is to be issued, the policy is unacceptable.

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UNDERWRITING

Business Type

Choose the most appropriate business type in order to accurately rate your customers. See the Business type Guide and Body type Guide sections for details.

Drivers

It's essential that all individuals who drive or are expected to drive a covered vehicle are listed on the policy. See page 8 for details.

Prior Insurance

Definition

Proof of Prior insurance (POP) shows that the Named Insured has proof of commercial automobile liability insurance, and the policy:

1. Shows the Named Insured listed on the Bristol West Commercial Auto policy as the Named Insured on the prior policy.
2. Provided twelve (12) months continuous coverage with the same company.
3. Did not have any days lapse at the end of the policy period and prior to the new effective date.
4. Limits need to be shown on the proof of prior insurance documentation.
5. Was a Continental U.S., including Alaska and Hawaii, or Canadian commercial auto policy.

In addition to the above rules, prior insurance with Bristol West Personal Auto, or any other personal auto carrier, is eligible for continuous coverage as long as the Named Insured on the new Bristol West Commercial Auto policy (or the CEO/Principal on a Corporation/Partnership) is also the Named Insured/Spouse on the prior Personal Auto policy.

Periodic Review

Underwriting tier is automatically re-evaluated on the annual anniversary renewal when a policy has been in-force with the Company for 12 consecutive months. The evaluation will be based on underwriting rules in effect at the time of policy renewal (excludes credit information). The policy will be adjusted accordingly, provided:

1. There have been no late payments or NSF payments on the policy in the preceding 12 months.
2. No driver on the policy has had any pointed violations or accidents in the preceding 12 months.

Processing Proof of Prior Insurance (POP)

The Company will attempt to confirm proof of prior insurance. Our website will advise when proof of prior is verified. If POP is not verified at point-of-sale, you will need to fax proof to the Company immediately following upload. Our website will print a fax cover sheet with a list of needed documents.

POP documentation should be obtained from your customer at the time of application. Review the information provided for accuracy prior to upload. If the Company receives incomplete proof you will be contacted directly to discuss any additional material required. Failure to submit complete valid proof may result in an increase in premium.

PLEASE BE SURE TO USE THE FAX COVER SHEET OR UPLOAD THE DOCUMENT ON THE POLICY THROUGH THE "SUBMIT A DOCUMENT" OPTION TO ENSURE ACCURATE AND TIMELY PROCESSING.

Acceptable Proof of Prior Insurance

1. Renewal Notice.
2. Non-Renewal Notice.
3. Declarations Page.
4. ID Card showing liability limits.
5. Loss Runs.
6. Certificate of Insurance.
7. Recent bill showing liability limits.

Please refer to the fax cover sheet regarding specific proof requirements for each policy

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Financial Responsibility (FR)

The decision to request a credit report is not to be based on income, address, ZIP Code, race, color, creed, age, marital status, sex, or national origin of the consumer. For sole-proprietors, credit will only be ordered on the primary Named Insured who must also be listed as a driver on the policy (but can be excluded if permitted by the state). For corporations and partnerships, credit will be ordered on the business principal, if he or she is involved in the daily operation of the insured business. The president or CEO is considered the business principal of a corporation, while the partner responsible for the management of the business is considered the business principal of a partnership. The business principal does not need to be a driver to be considered involved in the business.

Be sure to include full name, home address (not business address, if different), date of birth and Social Security number of the individual to avoid inaccurate or unavailable FR information. A customer has the right not to provide his or her Social Security number, but this may result in unconfirmed FR and possibly a higher premium. Credit is not ordered on fleets of 10 – 20 power units.

The following procedures are to be followed by Company employees and producers in connection with the use of credit. In the event of a prolonged catastrophic event (e.g. pandemic) where credit cannot be obtained, the Company shall apply a neutral (or average) credit rating. After the catastrophic event passes and vendors are able to respond to our credit inquires, the Company shall reorder credit upon subsequent renewal and adjust premiums accordingly.

The Company uses TransUnion, Experian, Lexis Nexis and/or Equifax as our supplier of credit information. You will not receive any information contained in the customer's credit report; it is ordered, received and used exclusively by the Company through its mainframe computer.

To order this information, simply follow the instructions on our website. Please be sure to read the short disclosure that appears on our website screen to the customer.

Once FR has been returned successfully for an individual, please do not order FR on a different person for the same entity (or start a new quote for the same risk to order FR on a different person).

Customer-requested FR reorders are permitted once in any 12-month period.

Credit Re-ordering

The credit information on a consumer is good for 60 days. If an application is uploaded 60 or more days after an initial quote, and the producer has not reconfirmed credit, the Company will reorder credit after the application is uploaded. If the consumer's credit score changes, a premium change may result. The producer is responsible for re-quoting any risk after 60 days. Our website will not initiate a reminder.

Credit Disputes

Any consumer who suspects inaccuracies in their credit report or is affected by an adverse underwriting decision (a decision to issue the policy with restrictions that would not apply but for the consideration of the credit report) should be advised that they can obtain a copy of the report by calling the appropriate credit bureau vendor after the confirmation is completed. Producers cannot request this information. Only the customer may contact the credit bureau vendor. An updated credit report may be ordered as part of the renewal quote process, per state law requirements.

USDOT Number

Bristol West uses operating history collected by the FMCSA in determining rates.

If the business has a vehicle with a USDOT number, you must enter the USDOT number during the quote process and the applicant screen. If USDOT information is not found, verify the number in the SAFER system (http://safer.fmcsa.dot.gov/) using the business name.

Note: Risks with less than one year of USDOT experience are unacceptable.

VIN Ordering

Input the year, category and VIN on the vehicle screen. If you don't have the VIN, make sure you complete all other fields on the vehicle screen.
Please note that although you may be able to quote without a VIN, you will not be able to upload until all 17 characters are correct.

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Radius Guidelines

When a radius option is selected on the application for a vehicle, we expect no trips in excess of the selected radius. Vehicles that need to exceed the radius exceptionally may request a trip exception:

1. Insured must call in advance of the trip for approval.
2. 6 month term policy - no more than 1 exception.
3. 12 month term policy - no more than 2 exceptions.
4. Must return from the trip within 30 days.
5. Work/activity done on the trip must not be unacceptable.

Vehicle-to-Driver Differential

To support accurate risk assessment and proper rating, the number of vehicles on a policy must be reasonably aligned with the number of rated drivers. A significant discrepancy between vehicles and drivers, whether more vehicles than rated drivers, or more rated drivers than vehicles, may indicate an exposure that falls outside standard underwriting acceptability. Our point of sale system will advise when an unacceptable differential has been met

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DRIVER INFORMATION

Application Listing Rule

Anyone who drives or is expected to drive any vehicle covered by the policy, in any capacity during the policy period, must be a listed and rated driver. The frequency with which they drive doesn't matter. Note: Drivers may be excluded from coverage in some states.

While delays in adding a new driver may occur, new drivers should be added to the policy as soon as possible. If a covered loss involves a driver who is not listed on the policy, we'll need to conduct an investigation to confirm there was no intentional misrepresentation or fraud. Additionally, we will add that driver to the policy, unless the customer requests driver exclusion (if permitted) or can provide proof of termination. Policies with one or more unlisted driver claims may be cancelled or nonrenewed in accordance with state laws.

Note: Policies may be subject to a premium increase if there are drivers licensed outside of the policy state.

Driver Status Guide

All listed drivers must fall within one (1) of the following driver statuses:

1. **Rated** – when this status is selected, the driver is rated on policy.
2. **Excluded** – when this status is selected, the driver is excluded from coverage. Any driver may be excluded from the policy except the Primary Named Insured. Other restrictions/procedures apply including:
    a. Individuals who have a permanently revoked license or have never been licensed are not acceptable and must be excluded.
    b. Drivers cannot be excluded from specific vehicles on a policy.
    c. All drivers must be rated or excluded.
    d. NEW BUSINESS: The Named Insured must sign the Named Driver Exclusion Acknowledgement. This exclusion will apply to the current policy term and all renewals and will only be superseded by an endorsement request to add the excluded person to the policy as a driver.
    e. IN-FORCE POLICIES: To exclude specific individuals during the policy term, submit the driver exclusion form, properly completed, showing the effective date of change and observing proper binding rules. An amended Declarations Page will be issued. The endorsement will only be superseded by a request to add the excluded person to the policy as a driver.

    Bristol West will not pay for any claim arising from an accident or loss which occurs while any vehicle is being driven, either with or without the Named Insured's permission, by an excluded driver.

Driver License Status/Types

1. **Valid U.S. License** - Drivers who have a valid U.S. license will have this license type. This license type cannot be selected if the driver is under the minimum license age for the state. These drivers may be rated or excluded.
2. **Valid Foreign and International Driver's Licenses** - Drivers who have a valid foreign or international driver's license, but not a valid U.S. license, will be charged with a Foreign Driver's License violation until they are able to submit proof of a valid U.S. license having been in effect for at least 12 months. These drivers may be rated or excluded.
3. **Temporarily Revoked/Suspended/Cancelled License** - Drivers with a temporarily revoked, suspended or canceled license at any time during the chargeable violation period will be considered for rating. These drivers may be rated or excluded.
4. **Permanently Revoked License** - Drivers with permanently revoked licenses are not acceptable. These drivers must be excluded for us to accept other household members on the policy.
5. **Non-Licensed** - Drivers who are not licensed will have this license type. These drivers must be excluded.

Unverifiable Driving Record

A violation charge will be assessed on any driver whose driving record cannot be verified by the state's Bureau of Motor Vehicles.
This charge will be removed if we receive a valid current MVR.
The MVR must be no more than 30 days old and must be received within 90 days of policy inception.

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Filing Information

For filings requiring a 35-day notice of cancellation, we will continue to earn premium during this period, plus mailing time, regardless of the reason for cancellation.

A filing will be issued after the risk is accepted for coverage and all the necessary filing information is provided. We typically issue filings within 48 hours of receipt. Please note that requests for Federal, State or SR-22 filings cannot be handled 24/7. Once a filing is processed, a vehicle cannot be removed from a policy unless the vehicle is sold or salvaged (excluding an SR-22 filing). A bill of sale or salvage documentation must be submitted to have the vehicle removed from the policy. Brokers can request an SR-22 online when quoting a risk with Bristol West. Agents can also add an SR-22 to an existing policy via the servicing screens of our Bristol West website.

State Filing

State Filings are acceptable under this program. All commercially owned or operated vehicles must be listed and insured on our policy. Minimum limits are 300CSL for vehicles 10,000 lbs. or less GVW, and 500CSL for vehicles over 10,000 lbs. GVW.

Federal Filing

Federal Filings are not acceptable under this program.

SR-22 Filing

1. Policies containing a Financial Responsibility Filing (SR-22) cannot have excluded drivers.
2. A flat $50 charge, earned in full at new business, will be added per filing. The fee drops to $25 per filing at renewal.
3. Filings will only be provided for California.
4. Minimum limits are 15/30/5: (until 12/31/2024), 30/60/15 (on or after 01/01/2025) or 100 CSL.
5. Out-of-state filings cannot be processed.
6. All vehicles owned by the driver requiring the filings must be on the policy.
7. All vehicles listed on the policy must have liability coverage (Comp only vehicles are not allowed).
8. The name on the filing must appear exactly as it reads on the driver's license.
9. Filings are not available for a driver with an unverifiable driving record. If the Company is unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.
10. SR-22 are only available for listed Individual/Sole Proprietors.
11. Listed drivers only.

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FLEET SUBMISSIONS

Fleet risks of 10 – 20 power units (including trailers) are not available at this time. If your business grows and becomes a fleet during the term of the policy, please contact us for possible exception handling.

BUSINESS TYPE GUIDE

Construction—Special Trade Contractors

Tradesman who earns income by performing repair, improvement, installation or maintenance services at residential and commercial locations, including new construction sites.

Unacceptable risks include Oil Field/Well Service, Street Sweepers, and Water Well Drilling contractors.

Construction—Builders & General Trade Contractors

Contractors or builders managing projects related to housing or non-housing construction. They are responsible for the entire project (new work, alterations, remodeling, and repair) and hire special trade contractors for their projects.

Courier, Mail & Newspaper Delivery

Business that earns income by completing the delivery of small documents (letters, documents) or does "last mile" delivery of packages within a 50-mile range, using vehicles up to 9,000 lbs. Allowable vehicles include private passenger autos, pickups (up to Ford F-250 or GM 2500 series), and delivery and full-size vans (up to Sprinter 2500 or Ford E-250). For vehicles over 9,000 lbs., please select the most appropriate Trucking option.

Examples include but are not limited to:

1. Legal Documents
2. Federal Express
3. Greyhound Package Express

Dirt, Sand & Gravel

Business earns income by transporting dirt, sand, gravel or asphalt on a for-hire basis. This business type is unacceptable.

Farming & Livestock

Business earns income by raising livestock or agricultural production. May deliver their own goods, but not those of others for a fee.

Examples include:

1. Farming
2. Ranching
3. Fisheries
4. Nurseries/Floriculture production

Food Delivery

Business earns income by delivering prepared food. Examples include, but are not limited to: Uber Eats, Grub Hub, and Door Dash.
Note: Not acceptable for grocery delivery like Instacart, Shipt, etc.

For-Hire Livery: Black Car/Limo

For-hire transport on a prearranged basis. Vehicles are luxury sedans or large luxury SUVs that are less than 16 years old. This business type is unacceptable.

For-Hire Livery: Taxi

For-hire service that's sent via dispatch that is not typically prearranged. Vehicles are sedans, SUVs, minivans, and vans that are usually bubbled, lighted, or metered and less than 16 years old with a capacity up to 15 passengers. This business type is unacceptable.
Please ask your agent for a quote with our Bristol West Personal Auto product if you are interested in Ridesharing coverage.

Landscaping, Lawn Garden & Tree

Business earns income by providing landscaping services to residential and commercial properties.

Landscaping, Snowplowing & Firewood

Business earns income by providing landscaping or snowplowing services to residential and commercial properties during the winter months. The business can also earn income by delivering or selling firewood.

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Snow Removal & Firewood Delivery
Business earns income by providing snowplowing services to residential and commercial properties during the winter months. Business can also earn income by delivering or selling firewood.

Logging & Log Transport
Business earns income transporting logs or wood chips (for-hire or private property). This business type is unacceptable.

Manufacturing
Establishments engaged in the mass production of products. May deliver their own goods, but not those of others for a fee.

Non-Business
Applicant uses all vehicles for personal use only and no income is earned (or will be earned) by the applicant. A commercial policy is needed because the vehicle types are not acceptable on a personal auto policy. Note, Non-Business is not appropriate for the following situations:

1. If the policy is insuring only personal use vehicles or "service vehicles" for a company or institution, the business type for the policy should match that of the respective company instead of Non-Business.
2. If the insured intends to use the vehicles for business but has not started operating or is between jobs, the business type should reflect the work they will be doing when in business (including For-Hire Trucking) instead of Non-Business. Allowable vehicles for Non-Business include small dump trucks, flat beds, box trucks and stake trucks.

Passenger Transportation (Not for Hire)
Business earns income through a service to their customers. Passengers are transported as a courtesy and are incidental to the way the business earns a profit. Transportation of passengers is not done on a for-hire basis. Unacceptable risks include taxicabs, transportation of prisoners or reform school students, transporting of children between home and school, and all for-hire livery/passenger risks.

Restaurants
Business earns income by providing and selling prepared food but does not provide food delivery service.

Retail Trade Operations
Sale of goods in small quantities to the public.

Services
Business earns income by providing a service or selling goods. Vehicles used to support business by delivering goods, picking up supplies, running errands, etc.

Towing Services, Gas Stations & Auto Repair
Establishments primarily engaged in providing towing services and auto repair. This business type is unacceptable.

Auto Repair & Maintenance
Establishments primarily engaged in auto repair and mechanic operations. Businesses that use any of the vehicles for towing or roadside assistance services are unacceptable.

Trucking For-Hire
Business earns income by transporting raw materials, goods, or equipment. Trucking for-Hire requiring an MCS-90 Federal Filing is not acceptable. Hazardous materials hauling is not acceptable.

Examples of acceptable goods hauled include Agricultural hauling, Refrigerated goods and General freight.

Waste Haulers
Business earns income by collecting from residential or commercial customers, including containers from construction sites and to/from transfer stations and landfills. Also includes businesses that recycle or sell scrap metal. This business type is unacceptable.

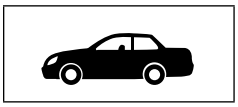
Wholesale Trade
Establishments primarily engaged in the purchase of durable and/or non-durable goods, including food products from manufacturers. May distribute purchased goods to retailers, usually within a regular route.

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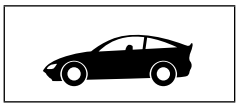
BODY TYPE GUIDE

Most cars, vans, and pickup trucks with up to $2,000 permanently-attached equipment will be rated based on assigned year/make/model symbol. All other vehicles will be rated based on stated amount. Typical examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes bolted or welded onto the vehicle. Vehicles over 33,000 lbs. GVW are subject to eligibility criteria within our quoting system.

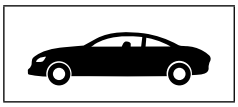
CARS, SUVS AND PICKUPS



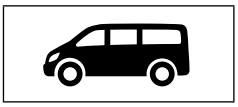
Private Passenger Auto



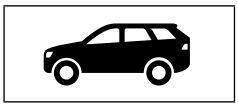
Sports Auto



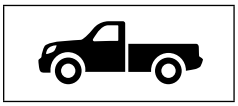
Luxury Auto



Mini Van



Sports Utility Vehicle

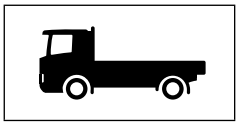


Pickup

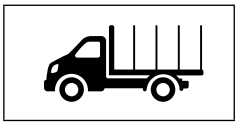
SMALL SPECIALTY TRUCKS



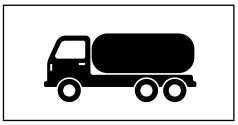
Dump Truck
GVW ≤ 16,000 lbs.



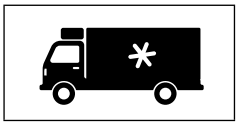
Flatbed Truck
GVW ≤ 16,000 lbs.



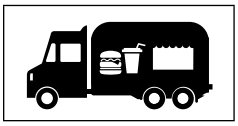
Stake Body Truck
GVW ≤ 16,000 lbs.



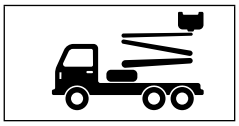
Tank Truck
≤ 1,400 gallons



Refrigerated Truck
GVW ≤ 16,000 lbs.



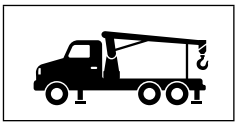
Catering Truck



Bucket Truck
GVW ≤ 16,000 lbs.

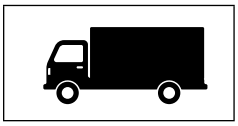


Ice Cream Truck

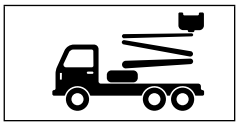


Boom/Crane Truck
GVW ≤ 16,000 lbs.

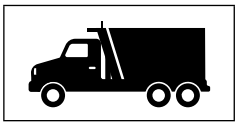
TRUCKS



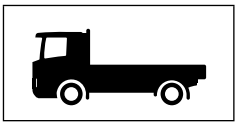
Box or Straight Truck
GVW ≤ 54,000 lbs.



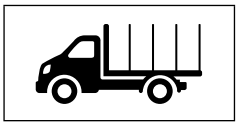
Bucket Truck
GVW ≤ 54,000 lbs.



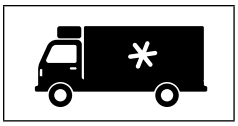
Dump Truck
GVW ≤ 54,000 lbs.



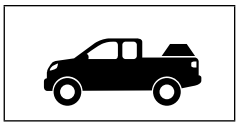
Flatbed Truck
GVW ≤ 54,000 lbs.



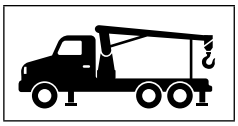
Stake Body Truck
GVW ≤ 54,000 lbs.



Refrigerated Truck
GVW ≤ 33,000 lbs.



Pickup with Fifth Wheel



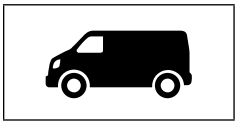
Boom/Crane Truck
GVW ≤ 54,000 lbs.



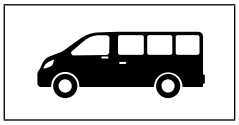
Cement Mixer
(Acceptable for Concrete & Asphalt Work businesses only)

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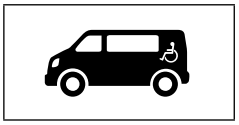
VANS



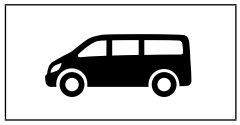
Cargo Van/Full-Size Van



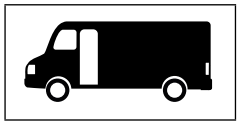
Passenger Van
< 15 Passengers



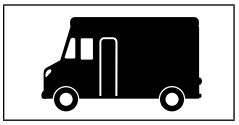
Wheel Chair Van



Mini Van

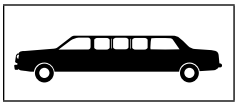


Delivery Van

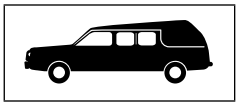


Step Van

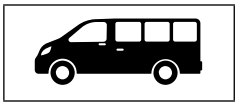
BUSES AND LIVERY VEHICLES



Limousine

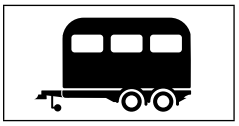


Hearse

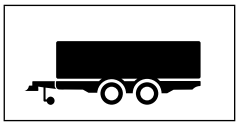


Passenger Bus
(9-15 Passengers)

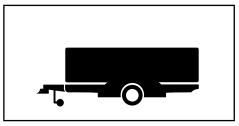
TRAILERS



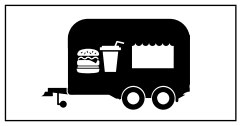
Horse Trailer (1-2 Stalls)



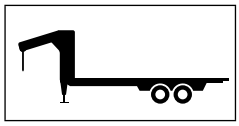
Utility Trailer
(> 12 Feet)



Utility Trailer
(< 12 Feet)



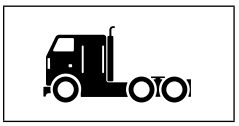
Concession Trailer



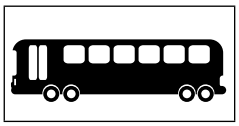
Gooseneck Trailer

UNACCEPTABLE VEHICLE EXAMPLES

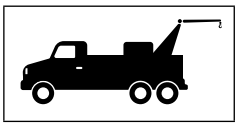
The unacceptable vehicles shown do not reflect all possible unacceptable vehicles. To determine if a vehicle is acceptable, quote the policy using our website.



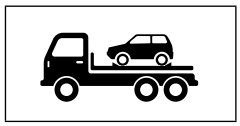
Tractor Truck



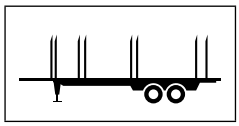
Bus
(> 15 Passengers)



Tow Truck



Car Carrier



Logging Trailer

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COVERAGE INFORMATION

General Coverage Rules

Bodily Injury (BI), Property Damage (PD), Uninsured/Underinsured Motorists (UM/UIM) and Medical Payments (MED) limits must be the same on all vehicles of a multi-car policy.

Bodily Injury/Property Damage Coverage (BI/PD)	Bodily Injury Liability provides coverage in case of an accident, if a covered vehicle causes injury or death to another person and the insured is considered at-fault. Expenses related to medical costs, lost wages, sickness, death, and pain and suffering for an injured third party are covered. It also covers legal defense costs related to claims against covered damages. Property Damage Liability provides coverage in case of an accident, if a covered vehicle causes damage to any property and the insured is considered at-fault. It also covers legal defense costs related to claims against covered damages. **Available limits ($000's):** 15/30/5 (until 12/31/2024) — 100 CSL 25/50/15 (until 12/31/2024) — 300 CSL 30/60/15 — 500 CSL 50/100/25 — 750 CSL* (available when requested with a state filing) 100/300/50 — 1,000 CSL* 150/300/50 250/500/100 *We use a combination of variables (type of business, years of experience, etc.) to determine if a customer is eligible for high limits on their policy. Our POS software will automatically determine whether your customer is eligible or not. **Rules:** 1. Bodily Injury limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged. 2. The BI/PD limits must be the same for all vehicles on the policy. We will not write multiple policies for the same Named Insured. 3. Limits shown may not be available for all body or business types.
Uninsured/Underinsured Motorists Coverage (UM/UIM)	UM/UIM provides coverage for damages from another party who is considered at-fault for an accident, but is uninsured or underinsured for the level of damages. **Available Limits ($000's):** 15/30 (until 12/31/2024) — 100 CSL 25/50 (until 12/31/2024) — 300 CSL 30/60 — 500 CSL 50/100 — 750 CSL* (available when requested with a state filing) 100/300 — 1,000 CSL 150/300 250/500 *We use a combination of variables (type of business, years of experience, etc.) to determine if a customer is eligible for high limits on their policy. Our POS software will automatically determine whether your customer is eligible or not. Available Limit for UMPD: 3,500 **Rules:** 1. Limits can only be written in conjunction with BI/PD. 2. Limits cannot exceed BI. 3. Limits must be the same for each power unit of a multi-vehicle risk. 4. A completed, signed Uninsured Motorists Selection/Rejection form must be obtained at new business when UM limits are not equal to BI limits or if UM is rejected entirely. A completed, signed form must also be obtained in the event of any endorsement or renewal where there is a change in BI limits. Failure to obtain this form will result in UM limits equal to BI limits on the policy. Retain the original signed form in the policy file. 5. UMPD is only available when UM/UIM BI is purchased and Collision is not.

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Medical Payments Coverage (MEDPAY)	Medical Payments provides coverage for certain medical and funeral expenses for all those occupying a covered vehicle involved in an accident regardless of who is at fault. **Available Limits:** 500 1,000 2,000 5,000 **Rules:** 1. Medical Payments coverage is optional. 2. Available on power driven vehicles only. 3. Can only be written in conjunction with BI/PD. 4. Limits must be the same on all covered vehicles of a multi-vehicle risk. 5. Coverage limits are per person and not per accident.
Physical Damage / Comprehensive, Fire and Theft & Collision (COMP/FTCAC/COLL)	**Collision** provides coverage in the event of a loss or damage to an insured vehicle caused by a collision or overturn. Collision must be written with Comprehensive or Fire and Theft with CAC. **Comprehensive** provides coverage in the event of a loss or damage to an insured vehicle caused by incidents other than collision. This includes damages due to fire, theft, vandalism, windstorm, or contact with an animal. **Fire and Theft with Combined Additional Coverages** provides coverage in the event of a loss or damage to an insured vehicle caused by a specific occurrence. The damage or loss must be caused by: fire, lightning or explosion; theft; windstorms or hail; earthquakes; flood or rising waters; malicious mischief or vandalism; while being transported by a third party; or by a collision with an animal. **Available Deductibles:** 100 500 2,500 250 1,000 3,500 Note: If Collision coverage with waiver is selected, the Collision coverage deductible will be waived in the event of a collision with an uninsured vehicle. **Rules:** 1. For each covered physical damage loss, only one deductible will appy, regardless of the number of covered vehicles involved. 2. Physical Damage limits depend on whether a vehicle is assigned a symbol or uses stated amount. **Vehicles with Symbol Assigned:** We will assign a symbol to year/make/model to most private passenger autos, vans, and pickup trucks with up to $2,000 permanently-attached equipment. Examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes bolted or welded onto the vehicle. In the event of a loss, we will pay actual cash value on a symboled vehicle, plus up to $2,000 for permanently-attached equipment, or cost to repair or replace. **Loan/Lease Gap (Financed Value) coverage** Loan/Lease Gap coverage is also available for symboled vehicles. It will provide coverage for the gap between the actual cash value of a vehicle and what is owed to a lender. Payment will not exceed 25% of the actual cash value. **Stated Amount Vehicles:** All other vehicles require a stated amount. The stated amount should reflect a vehicle's current retail value which includes any special or permanently-attached equipment. To determine stated amount, consider condition, mileage and location. Also consider any vehicle upgrades, engine or major component rebuilds that could further increase a vehicle's value. Update stated amounts prior to renewal to ensure they remain accurate. Bristol West does not automatically depreciate stated amount. Possible resources include:* 1. Valuation publications and Internet sites - Truck Blue Book, truckpaper.com, trucks.com, pricedigests.com, N.A.D.A. 2. Dealerships. 3. Manufacturers. 4. Lending and Financial institutions. 5. Market-value software.
(Continued on next page.)	*Bristol West does not have any affiliation with the stated amount resources listed above.

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Physical Damage / Comprehensive, Fire and Theft & Collision (COMP/FTCAC/COLL) (cont.)	Rules for stated amount vehicles: 1. A minimum value of $5,000 will be applied for rating purposes. (This minimum does not apply to horse or utility trailers.) 2. The customer is responsible for determining the appropriate amount of coverage. In the event of a loss, our policy pays the least of the stated amount, actual cash value, or cost to repair or replace. 3. Financed Value coverage is included on stated amount vehicles. In the event of a total loss, we will pay actual cash value or the amount owed on the loan, whichever is higher, up to stated amount. The stated amount listed on a policy does NOT constitute an agreed value and is subject to review upon servicing a claim.
Comprehensive Only Coverage	Comprehensive Only coverage is designed for seasonal businesses that do not operate year round and store their vehicles for prolonged periods. Coverage is designed to protect vehicles in the event of damages due to fire, theft, vandalism, windstorm, or contact with an animal. Comprehensive Only coverage applies to all vehicles on a policy. **Rules:** 1. Coverage changes will take effect on the date requested by the insured, provided the effective date is no earlier than the date of the request. 2. Only available by endorsement. Cannot endorse off liability within the first 30 days of inception. 3. Not available on vehicles that require state or federal filings. 4. Endorsement request must be made to add liability back on to policy. Policy will not revert back to full coverage on renewal.
Towing and Labor	Towing and Labor reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term. 1. Towing of a covered disabled vehicle to the nearest qualified repair facility; and 2. Labor (up to one hour) on a covered disabled vehicle at the place of disablement, including: battery jump-start, flat tire change, emergency fuel and fluid delivery, and locksmith service when necessary due to a covered emergency. 3. Available Limits per disablement/term: **Available Limits per disablement/term:** **$75/$300** **Rules:** 1. Available only on private passenger type vehicles and small utility trailers. 2. Can be purchased for one, several or all vehicles listed on the policy.
Rental Reimbursement	Rental Reimbursement reimburses the insured for the lesser of actual daily rental charges or the purchased limit option for a maximum of 30 days for each qualified disablement on a covered vehicle. Qualified disablement means a loss covered by the Liability, Comprehensive/Fire and Theft or Collision sections of the policy. **Available limits for all vehicles:** $30/day, maximum of 30 days $40/day, maximum of 30 days $50/day, maximum of 30 days **Additional limits are available for some larger vehicle types:** $70 per day $90 per day $80 per day $100 per day **Rules:** 1. Comprehensive (or Fire and Theft) and Collision coverage are required

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Any Auto Legal Liability Coverage	Any Auto provides liability protection for any owned vehicle listed or acquired during the policy period, and includes both Hired Auto and Employer's Non-Ownership coverages. For individual named insureds, coverage applies to an unlisted vehicle while used in the business. See the policy for details. **Rules:** 1. The coverage is available for incidental or "if-any" exposures only; annual cost of hire cannot exceed $5,000 at policy inception. 2. Customer must have a contract requiring Any Auto. 3. For partnerships and corporations, all owned vehicles must be listed at the start of every policy period for coverage to apply. 4. For individual named insureds, all owned vehicles used in the business must be listed at the start of every policy period for coverage to apply. 5. Eligible business classes include but not limited to construction/trade contractors, builders, general contractors and landscapers. 6. Limits must match BI/PD. 7. Cannot be written in conjunction with Hired Auto or Employer's Non-Ownership. 8. At new business, insured cannot have more than 10 employees.
Hired Auto Liability Coverage	Hired Auto provides excess liability coverage for a non-owned, unlisted vehicle the insured has leased, hired, rented or borrowed. **Rules:** 1. The coverage is available for incidental or "if-any" exposures only; annual cost of hire cannot exceed $5,000 at policy inception. 2. Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, couriers, pizza delivery, or towing services. 3. Limits must match BI/PD.
Employer's Non-Ownership Liability Coverage	Employer's Non-ownership provides excess liability coverage to an insured for employees using their own (unlisted) vehicles incidentally in the course of the Named Insured's business. **Rules:** 1. The coverage is available for incidental or "if-any" exposures only. 2. Regular use of unlisted employee vehicles is unacceptable. "Regular" is defined as more than three times per week. 3. Must be written in conjunction with primary liability coverage. 4. Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, couriers or pizza delivery. 5. Limits must match BI/PD. 6. At new business, insured cannot have more than 10 employees.
Transportation Expenses Coverage	Transportation Expenses provides coverage for temporary transportation expenses incurred as a result of a private passenger insured auto being stolen. Coverage will begin 48 hours after the theft is reported to Bristol West and ends when the insured auto is returned to the insured, or the vehicle is paid as a total loss. **Rules:** 1. The vehicle must carry Comprehensive for this coverage to apply. 2. Coverage will reimburse up to $30 per day, with a maximum of $900 total coverage 3. Automatically extends to eligible risks. 4. Coverage is included at no charge
Additional Insured Endorsement	An additional insured is a listed individual, entity or corporation who shares many of the rights of the Named Insured. 1. Considered primary insurance. 2. An unlimited number of additional insureds may be listed on a policy, but a fully-earned fee is charged for each of the first five listed on the policy. Fees apply at new business and every renewal.

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Waiver of Subrogation Endorsement	Waiver of Subrogation is an endorsement that will prevent Bristol West from recovering losses from a third party. 1. Frequently used in temporary contracting situations. 2. Add during the quote, or via the servicing screens on an in-force policy. 3. A $25 fully-earned fee for each of the first five waiver of subrogation on the policy at new business and every renewal. 4. Add during the quote.
Blanket Additional Insured and Waiver of Subrogation Endorsements	You can also offer blanket endorsements, which extend liability coverage to any person or organization with whom your customer has a written contract requiring an extension of liability coverage. A fully-earned fee of $100 will apply for each endorsement. If the blanket endorsements are not removed prior to the policy renewal, the fee(s) will be charged again at each renewal.
Permissive Use	Bristol West Commercial Auto allows permissive use on insured vehicles.
Temporary Substitute Auto	Excess Liability and Physical Damage coverage extend to "temporary substitute autos." A temporary substitute auto is any non-owned auto that is used by the insured or an employee, with the express or implied permission of the owner, as a substitute for an insured auto that is unavailable for normal use due to servicing, repairs or a loss. 1. Physical Damage coverage will apply to a temporary substitute auto based on its actual cash value rather than the stated amount of the replaced vehicle.

These definitions only provide a high level summary of the coverage offered. This is not an insurance contract. In any conflict situation between these definitions and the insurance contract, the insurance contract will be primary.

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UNACCEPTABLE RISKS

NOTE: We reserve the right to reject any risk within the first 60 days of the policy term.

Business Category

1. For-hire livery (taxis, limos, etc.).
2. Any risk with a USDOT number whose operating history does not meet minimum standards. This includes USDOT numbers with shared vehicles that have unacceptable inspection history.
3. Businesses that engage in the transportation of prisoners, reform school students, or agricultural workers.
4. Religious organizations
5. Companies involved in selling, leasing, or renting vehicles.
6. Delivery vehicles and courier services operating under special time constraints (For example: speedy express, rush deliveries, fast food delivery).
7. Dirt, Sand, and Gravel risks.
8. Driving schools of any kind.
9. Home heating oil delivery.
10. Hotshotters or Expediters.
11. Non-emergency medical transportation.
12. Residential ice cream risk requesting limits greater than 50/100/25 or 100 Combined Single Limits.
13. Risks operating with pilot cars or escort vehicles.
14. Risks involving vehicles used in armed surveillance or security where operators carry guns, tasers, or use guard dogs.
15. Risks over twenty (20) units total (including non-power units) or risks over 9 power units.
16. Risks requiring federal filings (ICC, Federal Motor Carrier Safety Administration/FMCSA, BMC91X).
17. Tour operators (Jeep tours, sightseeing tours, etc.).
18. Towing risks including companies or individuals involved in vehicle repossession.
19. Water Hauling.
20. Any cannabis, hemp, or CBD-related risk. (You can contact CannGen Insurance Services at 1-888-751-3141 or visit www.canngenins.com for a quote.)

Vehicle Types

1. Agricultural Trucks.
2. Any commercial truck with a stated amount greater than $150,000 or any private passenger type vehicle with an actual cash value greater than $125,000.
3. Double-decker buses.
4. Dump trucks when used on a FOR HIRE basis.
5. Emergency vehicles.
6. Exhibition vehicles (monster trucks, race cars, etc).
7. Garaged outside the state.
8. Garbage haulers.
9. Gray market and any other automobiles not manufactured for sale in the United States of America.
10. Horse Trailers with 3 or more stalls.
11. Kit cars and antique vehicles.
12. Military vehicles.
13. Mobile equipment of any kind.
14. Mobile home toters.
15. Roll-off trucks or vehicles used to haul roll-off containers.
16. Steel, coal, log or pulpwood haulers.
17. Street Sweepers.
18. Tandem or double trailers.
19. Tank trucks over 1,400 gallons and any tank trailer.

(Vehicle Types continued on next page.)

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20. Tow Trucks and Car Carriers.
21. Tractor-trailers / long haul trucks.
22. Trailers where we do not insure the pulling power unit, or trailer-only policies.
23. Vehicles hauling hazardous or explosive materials, including vehicles requiring a placard.
24. Vehicles with perimeter seating or open to the public: bookmobiles, bloodmobiles, construction trailers, party buses, etc.
25. Vehicles regularly operated outside a 500 (five hundred) mile radius from place of principal garaging.
26. Vehicles used as a living facility (such as motor homes, campers, RVs, travel trailers).
27. Vehicles used for passenger transportation for a fee, ride share or taxi service, including vehicles used to transport nursery or school children, or migrant workers.
28. Vehicles with a GVW in excess of 54,000 lbs.

Coverages

1. Hired, Non-owned coverage on certain risks (see Coverages pages for details).
2. There is no coverage on vehicles hauling hazardous or explosive materials, including vehicles requiring a placard.
3. Personal Use if organization type is "individual" and the only vehicles on the policy are autos, full-size vans, or pickups.

Operators

1. Applicants who have been convicted of insurance fraud.
2. Named Insured or any driver who has never been licensed or has a permanently revoked license, unless he or she is excluded from coverage.
3. Operators with 16 or more violation points are not acceptable (excludes Foreign Driver's License).
4. Operators with 3 or more claims within the prior 36 months.

Other

1. Canadian filings.
2. Dealer license plates.
3. Drivers with diplomatic licenses.
4. Multiple policies for the same customer in the same state, if liability coverage or filings are requested.
5. Policies where the mailing address or the address returned from the third-party underwriting report is in an unacceptable state. Unacceptable states are: New York, New Jersey, Michigan, District of Columbia or Massachusetts.
6. Policies financed through an outside premium finance company.
7. Any risk with a USDOT number whose operating history does not meet minimum standards (including "chameleon carriers" that have recreated themselves to appear like new or different ventures).
8. Named Operator policies.
9. Risks that have a Motor Carrier status of "Out of Service".
10. Prior Bristol West customers whose previous policies had underwriting issues.
11. Federal Filings.
12. Foreign mailing address (including Canada and Mexico).
13. Dealer/transport plate coverage.
14. Customers that are currently insured by Bristol West Commercial.

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DISCOUNTS & SAVINGS

In general, discounts will not be added onto a policy mid-term. However, if the insured qualified for a discount at policy inception and necessary proof is provided in a timely manner as specified by the Company, the discount will be endorsed onto the policy to be effective back to the inception date of the policy. Otherwise, all discounts that the insured becomes eligible for during the course of the policy will be added effective at renewal.

Multi-Product Discount

A discount may be applied to the policy if there are fewer than 10 power units scheduled and the Named Insured has an in-force General Liability (GL) or Business Owner's policy. Current in-force declarations page must be provided. Discount varies by coverage. Trucking businesses are not eligible for this discount.

Proof of Prior Insurance

A policy will be eligible for additional savings if the customer has had continuous Liability or Comprehensive or Fire and Theft with CAC coverage for at least one year with the same carrier, without a lapse. If follow-up is required, please be sure to upload documents or utilize the fax cover sheet in order to ensure timely processing.

Electronic Funds Transfer (EFT) Discount

An EFT discount is available to certain business types. Policies that qualify will receive a discount if an EFT bill plan is selected. Changing EFT mid-term could result in the addition or removal of this discount (if applicable).

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BILLING AND FEES

Policy Period
Bristol West Commercial Auto offers (6) six-month policies.

Bill Plans
We offer multiple bill plans for new business. All bill plans are not available on all risks. Go to our website for the bill plans available on any particular risk.

Outside premium financed policies are unacceptable.

Bill Plan Fees
A maximum service charge of up to $10 per installment will be charged on EFT installments. A maximum fee of up to $12 per installment will be charged on non-EFT installments. The charge does not apply to the initial payment (new business only) or Paid-in-Full policies. A $15 late fee will apply on the non-EFT options when the minimum amount due is not paid or payment is postmarked more than five days after the premium due date. Please note that there will be a $25 fee for any payment returned for nonsufficient funds.

Installment Payments
We issue installment bills to the insured 15 days before the due date. We issue cancellation notices 14 days prior to the effective date of cancellation. Payments postmarked or uploaded five (5) or more days after the installment due date will be subject to a late fee.

If the payment is uploaded or postmarked before the cancellation date, we will accept the payment with no lapse in coverage. If you accept a payment in your office, the payment must be uploaded or postmarked before the cancellation date. There is no binding period for installment payments – payments must be postmarked or uploaded before the cancellation date in order to avoid a lapse in coverage.

Reinstatement With A Lapse
Policies that have been cancelled for non-payment of premium for up to 30 calendar days, can be reinstated with a lapse in coverage. The insured must provide full payment for the amount listed on the cancellation notice within 30 days of the cancel effective date. A fully-earned fee will be applied.

Reinstatement Without A Lapse (if available)
Policies that have been cancelled for non-payment of premium for up to 5 calendar days, can be reinstated without a lapse in coverage with a Statement of No Loss. The insured must provide full payment for the amount listed on the cancellation notice within 5 days of the cancel effective date. A fully-earned fee will be applied.

Policy Rewrites
Policy rewrites are not acceptable. A new policy must be submitted.

Payment Instructions
1. No exceptions will be made.
2. Payment due dates cannot be changed.
3. Cancellations for non-payment to the producer cannot be issued.
4. There is no binding period for installment payments.
5. Payments must be postmarked or uploaded before the cancellation date.
6. Renewal payment should be sent directly to the Company via check or uploaded by the due date.
7. Renewal payments must be postmarked or uploaded at least one (1) day prior to expiration to avoid lapses in coverage.

Cash/Check
Collect the amount due from the customer for the selected payment option for all new application premiums, deposit into the agency account, and upload the down payment with the application. All premium/cancellation refunds are sent directly to the insured.

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Electronic Funds Transfer (EFT)

A billing schedule will be sent to the insured, specifying the amount and date of each withdrawal for the complete policy term.
If there is a policy change that affects premiums, a revised billing schedule will be sent. **Renewal payments will automatically be swept on policies set up with EFT.** Changes to EFT may impact the discount.

Service Operations Can Help…
Confirm if EFT is active.
With the last four (4) digits of the account number.
Confirm the amount due.
Change EFT mid-term (in order to change mid-term to EFT, the authorization form must be completed and mailed or faxed in).

Service Operations Can Not Help…
Change the due date (sweep) date.
Make changes to EFT if it's less than three (3) business days until the due date (sweep) date.
Change the amount due after the invoice is "generated" (even though they do not get mailed an invoice).
Give you the credit card number.

Non-Sufficient Funds (NSF)

If a payment is not honored by the financial institution, a notice of cancellation will be issued immediately. To avoid cancellation the insured must remit the original payment plus the assessed fee prior to the cancellation date. If the NSF was on the down payment of the policy, coverage will be null and void.

The Company will post an EFT transaction to return funds and any fees back to your account within two (2) business days.
You must notify the Company within 30 days of uploading the payment that was not honored.

If an insured's check to your agency is not honored by a financial institution, please fax the following information to Accounts Receivable:

1. A copy of the front and the back of the insured's check.
2. A copy of any bank fees incurred as a result of the NSF.
3. The Company will post an EFT transaction to return funds and any fees back to your account within two (2) business days.
   You must notify the Company within 30 days of uploading the payment that was not honored.

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SERVICE OPERATIONS

Endorsement Guidelines

Endorsements are available online at our website, except for:

1. Change or delete Named Insured.
2. Change or delete organization type.
3. Change or delete business type classification.
4. Change payment plan.
5. Add a discount.

Endorsements will be effective on the postmark date and time of the request or the fax date. The following types of endorsements require policyholder signatures:

1. Change the Named Insured.
2. A request by the insured to reduce coverages or delete vehicle(s) only if there is an active state filing (coverage cannot be bound by voicemail).
3. Any coverage changes that require signed forms.
4. Exclude a driver.
5. Change of producer.

Producers have 48 hours (two (2) calendar days) binding authority for all endorsements. You must maintain signatures in your office for endorsements transacted by phone.

We do not suspend coverage.

Adding filings to a policy requires re-underwriting which may result in rate or other changes.

Mid-policy period bill plan changes may result in a change to the installment fee.

Vehicle Additions and Changes

Requests for additional or replacement vehicles must be made within 30 days of the date of delivery of the vehicle.

If adding a vehicle converts the policy to a fleet policy, underwriting approval will be required. A previously approved fleet policy does not need subsequent approvals resulting from adding/removing vehicles.

If the request must be backdated documentation will be required that clearly show the date of purchase.

Acceptable proof:

1. Bill of sale from the dealership or used car lot.
2. Title Transfer from the Department of Motor Vehicles (DMV).
3. Loan or Lease agreement from a bank or other financial institution.

Handwritten or documents not listed above are unacceptable.

Driver Additions and Changes

Add to the policy any drivers/individuals that subsequently join the business or regularly operate a covered vehicle. An MVR will be ordered to verify the driving record. We will not remove driver points or change driver age during the policy period.

Additional Premium and Credit Endorsements

If a request results in a premium change, we will spread this amount equally over future installment payments and bill the insured. If there is no remaining balance after all credits have been applied, a draft will be sent to the insured. If a policy is pending cancellation, neither an additional premium or credit endorsement will reinstate the cancellation. We DO NOT re-bill if a policy is pending cancellation.

Retroactive/Backdated Cancellations and Changes

Any retroactive/backdated cancellations or change in information of which the insured failed to promptly inform the company will be limited to the current term plus the policy term immediately preceding the term in which it is reported to the company.

All cancellations or changes will still require the necessary supporting documentation to request the cancellation or change. If support is not provided, the cancellations or changes will need to be made effective current date.

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Producers and their employees are expected to keep such confidential information secure from outside visitors. Under no circumstances is confidential information to be generally released to regulatory bodies, the press and /or the public at large. Anyone claiming a legitimate reason to use such information must do so as required by law or judicial process.

Excluding Drivers
The Named Driver Exclusion Form is required and must be faxed to the Company when excluding a driver by endorsement.

Discounts
In general, discounts will not be added onto a policy mid-term. However, if the insured qualified for a discount at policy inception and necessary proof is provided in a timely manner as specified by the Company, the discount will be endorsed onto the policy to be effective back to the inception date of the policy. Otherwise, all discounts that the insured becomes eligible for during the course of the policy will be added effective at renewal.

Service Fees
Policy Fee – The fee will be fully earned and allocated equally across the down payment and all installments. The fee is applied for each renewal.

Loss Runs
To request loss runs, send an email to: contact@bristolwest.com
Include the policy number in the body.

Renewal Guidelines

Renewal Checklist
Make sure to review this checklist BEFORE a commercial auto policy is up for renewal to ensure the most competitive rate for your customer.
1. EFT: Approximately 5% discount may be applicable for EFT bill plans.
2. Review Radius.
3. Stated Amount review: Determine each vehicle current retail value including any permanently-attached equipment, taking condition, mileage, location and upgrades into consideration.
4. Review deductibles.
5. Verify drivers.

Quotes
Quotes are sent to the insured approximately 30 days prior to expiration.

Payments
If the renewal payment is postmarked within thirty (30) calendar days after the expiration date of the in-force policy, the Company will:
1. Reinstate with a lapse.
2. Policies will not renew unless required premium is received.
3. Renewal payments uploaded through our website will be honored effective the date and time of upload.
4. If the policy is set up on EFT, the insured will be notified that funds will be automatically withdrawn at renewal.
5. If the insured does not want the funds to be withdrawn by EFT at renewal or they want to change account information, they need to complete the EFT Termination form or a revised EFT Authorization form and fax to Accounting. The form must be received at least three (3) business days prior to the renewal effective date.

Renewals After Policy Expiration
1. A lapse in coverage will occur if renewal payment is postmarked within thirty (30) calendar days after the expiration date of the in-force policy.
2. If you call to make a payment within five (5) calendar days after the expiration date of the in-force policy, the Company may reinstate the policy without a lapse in coverage. Reinstatement without a lapse is subject to no losses during the policy expiration period.
3. Renewals requested with more than a 30-day lapse in coverage will not be honored. New business rules apply to determine discounts and signature requirements. The policy must be submitted as new business with new effective and expiration dates and the required down payment.
4. Payments received will be applied to the policy to pay any outstanding balance. Any refund due the insured will be refunded electronically to the last payment method, when possible, otherwise the refund will be mailed to the address listed on the policy. Any outstanding balance on the cancelled policy must be paid-in-full.

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Non-Renewed Policies
If a condition exists which warrants non-renewal of the policy, a non-renewal notice will be issued at least 45 days prior to expiration of the in-force policy.

Change of Producer at Renewal
Producer of Record changes will be effective only at policy renewal. Request to change Producer of Record must be received at least 14 days prior to policy expiration. If you acquire a customer already insured with the Company, you must obtain from the prior producer all original signed applications and signature forms (Exclusions, UM, etc.). If you are unable to obtain these documents from the previous producer, then the insured must complete and sign all forms relevant to their policy. Maintain these documents as indicated in File Maintenance and Audit Requirements.

Remarketing at Renewal (Re-underwriting)
The state of California requires us to reorder and update financial responsibility information every 12 months.

Cancellation Guidelines
To request cancellation, please call us at 1-855-319-7763, after obtaining the required insured signature for your file.

Flat Cancellations
Flat cancellations are permitted after inception of a policy only when there is no filing and in the following situations (proof required):
1. The vehicle is returned to the dealer after purchase.
2. There is duplicate insurance effective within 30 days of the effective date of the Company policy.
3. The applicant NEVER HAD possession of the vehicle.
4. The customer's down payment is paid by a check that is not honored by the bank (i.e. NSF). No coverage will be provided to the insured and a copy of the front and back of the customer's returned check is required as proof.

Insured's Request
The insured can request the cancellation of their policy by:
1. Contacting their Producer to process the cancellation;
2. Calling Service Operations; or
3. Mailing/faxing or submitting a signed written request on-line.

The effective date of the cancellation will be no earlier than the date of the phone call, fax or postmark date of the requests to the Company.
If the Insured contacts you to process the cancellation, you are required to obtain a signed request and retained in your files.
Funds will be withdrawn from policies with EFT unless request to cancel is received at least three (3) business days prior to scheduled withdrawal date.

We will not cancel policies with state or federal filings earlier than 35 days after our receipt of the insured's request.

Bristol West Commercial Auto will prorate cancel all cancel requests from the effective date of the cancellation.

Certificates of Insurance (COI)
Our commercial auto brokers can print a certificate of insurance on our website when requested by the insured to apply for a job.
Remember, a certificate holder may not be extended coverage or protection under the terms of the policy.
Please note:
1. Certificates of insurance can only be provided for active, in-force policies.
2. We do not send notice of cancellation to the certificate holder.
3. We issue symbol 7 type policies unless symbol 1, 8, or 9 is approved.

Loss Payee
We will mail a cancellation notice to the loss payee unless they submit a written release to the Company.

Company Cancel
Return premium will be calculated on a daily pro-rata basis from the effective date of the cancellation. This includes cancellation for nonpayment of premium. A cancel fee may apply.

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Duplicate Coverage

Requests for cancellations due to duplicate coverage must be accompanied by one of the following from the duplicate insurance carrier:

1. Declarations Page that clearly shows the Named Insured, name of the insurance carrier, effective dates, vehicles and coverages.
2. ID Cards that clearly shows the Named Insured, name of the insurance carrier, effective dates and vehicles.
3. Letter of Experience printed on the duplicate insurance carrier's letterhead that clearly identifies the Named Insured and the effective dates of coverage.

Nonpayment of Premium Cancel

Cancel notices are issued prior to the effective date of cancellation, in accordance with state law. If the payment is uploaded or postmarked before the cancellation day, we will accept the payment with no lapse in coverage. If you accept a payment in your office, the payment must be uploaded or postmarked before the cancellation day. Policies with payments postmarked or uploaded on or after the day of cancellation will not be reinstated except as described in the Billing and Fees section under Policy Reinstatement.

Total Losses

In the event of a total loss, coverage will be canceled effective one (1) day after the loss, if proof of a total loss is submitted (e.g., salvage title or other documentation). If proof that the vehicle was totaled is not received, the policy will be canceled effective one (1) day after postmark of the request or one (1) day after the fax date.

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BRISTOL WEST®
A Farmers Insurance® Company

CALIFORNIA COMMERCIAL QUOTE WORKSHEET

Use Bristol West rating website to quote, bind and upload applications for eligible risks of 1 – 9 vehicles. If you should need further assistance, please call a representative at 1-888-888-0080.

*Insured's Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

EIN: _____ SS#: _____ Date of Birth: _____

*Financial Responsibility will be ordered on all risks. For a corporation or partnership, use the name of the President, CEO or partner responsible for the daily operations of the business.

Organization Type:
- ☐ Individual/Sole Proprietorship
- ☐ Partnership
- ☐ Corporation

Prior Insurance Carrier: _____ BI Limits: _____

Inception/Effective Date: _____ Cancel/Expiration Date: _____

Number of Additional Insureds Listed: _____

Number of Waivers of Subrogation Required: _____

We charge a fee for each Additional Insured (AI) on an annual or six-month policy and a fee for each Waiver of Subrogation.

Business Information	
Business Type (e.g., plumber, landscaper):	
Year Current Business was Established:	
Does Insured have a GL or BOP Policy?	☐ Yes ☐ No
USDOT Number and Date Issued:	

Vehicle Information	**Vehicle #1**	**Vehicle #2**	**Vehicle #3**	**Vehicle #4**
Year/Make/Model				
Vehicle Type				
Vehicle Identification Number (VIN)				
Passenger Capacity (for vans & buses ONLY)				
Gross Vehicle Weight (if no VIN)				
Trailer Hitch?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Use of Vehicle/Goods Hauled/ No. Sites Per Day				
Any Personal Use?	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No
Garaging Zip Code				
Total Stated Amount (includes permanently-attached equipment)				
Radius of Operation	☐ 300 ☐ 500	☐ 300 ☐ 500	☐ 300 ☐ 500	☐ 300 ☐ 500

BRISTOL WEST®
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Driver Information	Driver #1	Driver #2	Driver #3	Driver #4
Driver's License Number				
Age and Marital Status	___ yrs. ___ M or S	___ yrs. ___ M or S	___ yrs. ___ M or S	___ yrs. ___ M or S
Accidents in Past 35 Months				
Date CDL Issued				
Violations in Past 35 Months (list violation and date)				
Filings Required? (list type)				

Coverages - Limits/Deductibles	Vehicle #1	Vehicle #2	Vehicle #3	Vehicle #4
BI/PD				
UM/UIM				
UMPD				
Medical Payments				
Comprehensive or F&T w/CAC				
Collision				
Non-Owned (include # of employees)				
Hired Auto (include annual cost)				
Rental Reimbursement				
Towing and Labor Reimbursement				
Loan Lease Gap				
Any Auto Legal Liability (include # of employees and annual cost)				

THE PREMIUM LISTED IS FOR QUOTE PURPOSES ONLY.

PREMIUM IS SUBJECT TO CHANGE UPON FINAL UNDERWRITING!