BRISTOL WEST®
A Farmers Insurance® Company

Underwritten by Bristol West Insurance Company

Florida

Personal Auto Program Guide
Prima Program

New Business Effective - Not Applicable
Renewal Business Effective: 08/31/2023



Table of Contents

Table of Contents 2-3
How to Contact Us 4
- Addresses 4
- Phone and Fax Numbers 4
- Claim Services 4
- Bristol West Automated Billing Information System 5

General Information 5
- Definition of Private Passenger Auto 5
- Our Rating Software – WebRater 5
- Company Bulletins 5
- Policy Term 5
- Policy & Underwriting Fee 6
- Listing Operators 6

New Business Processing 6
- Policy Issuance 6
- Assignment of Policy Numbers 6
- Binding Information 6
- Commission Levels 7
- Commission Statements 7
- Upload Information 7
- Unacceptable Risks 9
- Unacceptable Vehicles (for any coverage cont'd) 10
- Tier Placement 11
- Prior Insurance - Acceptable Proof 11
- Financial Responsibility Discount 12

Summary of Discounts 12
- Multi-Car 13
- Paid-In-Full 13
- Increased Prior Limits 13
- Homeowners 13
- Passive Anti-Theft Device 13
- Vehicle Recovery Anti-Theft Device 13
- Air Bag 13
- Anti-Lock Braking System 13
- Senior (Mature Driver) 13

Driver Information 14
- Driver Assignment 14
- Driver Classification 14
- Excluded Drivers 14
- Non-Licensed Status 14

Driving Record Points/Violations 14
- Source of Points 14
- Chargeable Period 14
- Chargeable Date 14
- Unknown Dates of Violations or Accidents 15
- Same Day Offenses 15
- Verification 15
- Reduction of Driving Record Points 15
- Unverifiable Driving Record 15
- SR-22 Filings 15
- Accidents 16
- Violations 17
- Major Violations 17
- Minor Violations 17
- Point Values For Violations 17
- Florida Accident and Violation Codes 18

Vehicle Information 21
- Vehicle Use 21
- Model Year 21
- Symbols 21
- Vehicle Inspection 22
- Severe Weather Binding Restrictions 22
- Rating Territory 22

Summary of Coverages 23
BI/PD 23
Basic PIP - $10,000 Limit 23
Extended PIP - $10,000 Limit 23
Physical Damage (Comp/Coll) 23
UM/UIM 23
Medical Payments 23
Extended Transportation 24
Towing and Labor 24
Customizing Equipment 24
Billing 25
Payment Plans-New Business 25
Electronic Funds Transfer (EFT) 26
Credit Card Procedures 26
Check By Phone 26
Western Union Quick Collect 26
Installment Payments & Policy Reinstatement 26
Renewal Guidelines 27
Cancellations 27
Waiver of Premium 27
Non-Sufficient Fund Procedures 27
Additional Processing 28
Endorsements 28

How to Contact Us

Addresses

Installment and Renewal Payments:
Bristol West Insurance Group
P.O. Box 371329
Pittsburgh, PA 15250-7329

Payment Without a Coupon Overnight Delivery and Overnight Payments:
Bristol West Insurance Group
1300 Concord Terrace, Suite 120
Sunrise, FL 33323

Overnight Delivery (Other than Payments):
Bristol West Insurance Group
7340 West Memorial Road
Oklahoma City, OK 73142

Phone and Fax Numbers

ServicePoint®, Technical Support, Agency Supplies, Licensing
1-888-888-0080
Monday through Friday 8 a.m. to 6 P.M.

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**

Fraud Hotline
1-888-662-6616

Fax
Proof of Prior, Endorsements, ServicePoint® _____1-888-888-0070
Accounting _____1-800-682-0817

Claims Services

Bristol West strives to provide fast, fair claims service when a loss occurs. Whenever possible, please encourage your insureds to call us immediately to report an accident or loss. This will enable us to give immediate attention to the claim and provide the best possible service. All claims, including glass/windshield claims, must be called in to the claims reporting phone number listed below.

Claims may be reported by phone toll-free at: **1-800-274-7865**

BRISTOL WEST Automated Billing Information System

Billing information is available 24 hours a day, 7 days a week through Bristol West Automated Billing Information System. The system is easy to use and provides you with quick and accurate policy information. When you call, have the full policy number available. The system needs all numbers to accurately identify policy information. If your policy begins with "NCA" you must enter 9 numbers followed by the # sign, and if your policy begins with anything other than "NCA", you must enter 11 numbers followed by the # sign.

To access the automated billing information system, dial **1-888-888-0080**, then:

1) Select **Option 7** to enter the automated billing information system.

2) The system will ask you to select from the following product options:
   1 – If policy number begins with "A"
   2 – If policy number begins with "G"
   3 – If policy number begins with "W"
   4 – If policy number begins with "E"
   5 – If policy number begins with "NCA"
   6 – If policy number begins with any other letter

3) Enter the policy number followed by the # sign. If your policy number begins with "NCA" you must enter 9 numbers followed by the # sign, and if your policy number begins with anything other than "NCA", you must enter 11 numbers followed by the # sign.

4) The automated billing information system will then provide you with the following current information
   - Policy number
   - Term of policy
   - Status
   - Last payment amount received
   - Date last payment was received
   - Next payment amount if due
   - Refund amount and outstanding balance for canceled policies

5) The system will then ask you:
   1 - Select another policy
   2 - Disconnect
   0 - Transfer to a ServicePoint® representative.

A ServicePoint® representative is available during regular business hours if you have any questions.

General Information

Definition of Private Passenger Auto

The term "private passenger auto" means a four-wheeled passenger vehicle, owned or leased for a term of not less than 6 months by the named insured or a resident relative which is not used for public or private livery conveyance or for commercial purposes other than "Business Use" as defined under "Vehicle Use Definitions".

Our Rating Software – WebRater

Bristol West offers our WebRater software on free IBM compatible rating disks or CD-ROM. With this software you will be able to quote, produce applications, upload policies and transfer billing payments electronically. Call Agent Supplies, at 1-887-270-3452 to get your free rating disk, CD-ROM or comparative rating bridge. Future updates will be released via Electronic Software Distribution.

Company Bulletins

Company bulletins are an official communication of any updates that may occur to our Program Guide and serve as an addendum to the manual. Please keep any future bulletins together with this manual for reference.

Policy Term

Six-month policy terms are available on a direct bill basis. We will order MVR, CLUE and ADD reports on all new business.

We will request a current MVR on all operators every 12 months.

Policy & Underwriting Fee

On business written pursuant to the provisions of F.S. 626.752, the company's managing general agent will charge a $25.00 policy fee. The policy fee is fully earned and will be added to the down payment. All policies that utilize one of our many convenient payment plans will be charged a $10 underwriting fee. This fee is fully earned and will be applied at new business and on the annual renewal of the policy.

Listing Operators

All residents in the household age 15 and older and all regular and frequent vehicle operators MUST be listed on the application. Failure to list any driving member of the insured's household or any regular and frequent vehicle operator may result in the carrier denying liability coverage on the basis of material misrepresentation (F.S. 627.409). A regular and frequent driver is a driver who drives, or anticipates driving, a listed vehicle either 52 days or more in a calendar year or an average of 1 day a week or more during the policy period.

New Business Processing

Policy Issuance

Please provide insureds with a copy of the policy contract at the point of sale. Please review the claims reporting procedures on the policy package with the insured. Contracts are available from Agent Supplies, toll-free, at 1-887-270-3452. We will mail the Declaration Pages and insurance identification cards directly to the insured and the lien holder, if appropriate. Your agency will also receive a copy.

Assignment of Policy Numbers

The policy number will be generated automatically by our WebRater rating software when the policy is uploaded.

Binding Information

Authority - Coverage will be bound as of the date and time the application is signed by both the applicant and producer, provided:

1) The down payment is received by the agent,
2) The application is uploaded within 72 hours of the effective date, and
3) The printed application and additional forms are signed by the **named insured** and kept in your office a minimum of 5 years. A copy of the vehicle registration must be kept in your office. This information must be available for inspection.

In addition:

1) Producer does not have the authority to issue policies, endorsements or cancellation notices unless specifically authorized to do so in writing by us.
2) In no event may a producer permit a solicitor to bind us on a risk. We do not permit brokering of business. It is not acceptable for you to give our underwriting materials to other agents or brokers, or for you to accept applications from them for risks they have underwritten or will service outside your office.
3) If the insured's down payment is paid by a check that is not honored by their bank no coverage will be provided unless the nonpayment is cured within the earlier of 5 days after actual notice by certified mail is received by the applicant or 15 days after notice is sent to the applicant by certified mail or registered mail.
4) Any time a hurricane, hail, tornado or tropical storm warning or watch has been placed by the National Weather Service, we will not allow comprehensive or collision coverages to be bound on an existing or new policy. This binding restriction only applies to the counties in which the watch or warning is effective. Binding will be reinstated 24 hours after the watch or warning is lifted. (See Severe Weather Binding Restrictions for details.)
5) Installment payments must be uploaded or postmarked on or before the cancellation date. Payments uploaded or postmarked on or before the cancellation date will be accepted with no lapse in coverage.

Commission Levels

The following commission level is offered to you by Bristol West:

New	Renewal
12.5%	10%

Commission Statements

Producers will receive commission statements once a month. A debit balance must be paid promptly and in full. The "master producer" will receive commission statements for all branch offices within that account.

Upload Information

All new business MUST be uploaded to the company. Before uploading policies, please complete and return an Electronic Funds Transmittal Form. You may upload installment payments to the company.

Application Upload

Agents should fill out the application entirely, print the application and **obtain signatures and down payment before uploading**. Please retain signed copies of the application and additional forms in your office. Do **NOT** fax or mail to us a copy of the uploaded application. A copy of the vehicle registration must be kept in your office. Proof of prior insurance and any other discount information should be faxed immediately to the Proof Of Prior Team at 1-888-888-0070 once the upload is completed. Electronic Funds Transfer (EFT) will be swept from your bank account within 72 hours of the upload. Please see the EFT section of this rule guide for more details.

Application Procedures

If you wish to upload a new business application, and you have completed the quote or application on an earlier date, please perform the following steps. Quotes older than one (1) day should be updated before uploading.

1) From the **File Menu**, select **"Load Quote"**. A list of existing customers will be displayed.
2) Click on the name of the customer you wish to upload and click the **"Load Data"** button.
3) From the **Screens Menu**, select **"Policy Information"**. Verify the policy effective date and correct if necessary.
4) From the **Screens Menu**, select **"Quote"**. Verify the accuracy of the highlighted Payment Plan.
5) From the **Screens Menu**, select **"To Application Screens"**. Verify the accuracy of the down payment amount indicated. This amount should be equal to the payment provided by the insured.
6) From the **Upload Menu**, select **"Application**" and then select **"Send"**.
7) Deposit the down payment amount into the bank account indicated above. Bristol West will automatically sweep this account for the down payment amount three business days after the policy is uploaded.

   PLEASE DO NOT SEND A CHECK AND UPLOAD A PAYMENT FOR THE DOWNPAYMENT AMOUNT. THIS WILL RESULT IN DOUBLE PAYMENT BEING APPLIED TO THE POLICY!

If you wish to upload a new business application, and you are just completing the quote or application today, please perform the following steps:

1) From the **Upload Menu**, select **"Application"** and the select **"Send"**.
2) Deposit the down payment amount into the bank account indicated above. Bristol West will automatically sweep this account for the down payment amount three business days after the policy is uploaded.

   PLEASE DO NOT SEND A CHECK AND UPLOAD A PAYMENT FOR THE DOWNPAYMENT AMOUNT. THIS WILL RESULT IN DOUBLE PAYMENT BEING APPLIED TO THE POLICY!

Uploading Payments

Upload a payment by selecting Upload from the main menu then choosing Payment. You will be directed to Web Inquiry:

- Within Web Inquiry, search for a particular policy: By Policy Number or By Name.
- Select "Full Policy Information" to take you to the next series of screens, which will provide detailed policy information.
- Payments can be made from either the Policy or Billing History tabs. Click on "Make Payment".
- The payment screen will pre-fill with the Insured Name, Policy Number and Payment amount. Verify that this information is correct.

An Upload confirmation screen will appear after the Upload has been transmitted. If the upload was successful, a confirmation number will be returned. Please print the upload receipt for your records.

Note: If the payment was sent in error, please contact ServicePoint® at 1-888-888-0080 for assistance.

Upload Log

The Upload Log located within Web Inquiry provides a list of all upload transactions.

1) Click on "View Upload Log" from the menu on left hand side of the screen.
2) Find Web Inquiry Uploads for one of the following timeframes:
    - Today
    - Yesterday
    - The past week
    - The past 30 days
3) The Upload log will provide the following information:
    - Confirmation Number
    - Producer Code
    - Policy Number
    - Last Name of Policy holder
    - Upload Date
    - Amount of uploaded transaction
    - Type of transaction (i.e. Payment or New business application)
    - Origin of upload transaction.
4) Upload Log Features:
    - Information can be sorted by any column. For example, to sort by Upload Date", click on the top of the Upload Date column, and the dates will be sorted in chronological order.
    - The upload log can be printed. To print each page of the upload log, click on the "Print" icon in your browser or go to File Menu/Print.

Note: If a specific upload transaction is not listed in the upload log, but you have an upload receipt with a confirmation number, please contact the Helpdesk for technical assistance at: 1-888-888-0080, option 4.

Unacceptable Risks

The following risks are not acceptable for our private passenger auto program:

Unacceptable Policies:

- Policies where any applicant has been convicted of a felony within the past 5 years.
- Policies where any applicant had a prior insurance policy that was voided for material misrepresentation.
- Policies where any applicant had a policy canceled by Bristol West for loss experience or misrepresentation.
- Policies where any regular operator or household member of driving age, including members with learner's permits, are not listed on the application.
- Policies with two or more business use vehicles as defined in the vehicle use definitions.
- Policies requesting named non-owners coverage.
- Policies requesting physical damage only.
- More than one Bristol West policy per household.

Unacceptable Insureds/Drivers:

- Operators under the minimum age for state licensing.
- Operators with a restricted driver's license pertaining to use of illegal narcotics. All other restrictions are acceptable.
- Operators with a permanently suspended or revoked license unless that operator is excluded from coverage.
- Operators requiring a financial responsibility filing in a state other than Florida.
- Operators without a Florida driver's license unless vehicle garaged and registered in Florida. Military risks, including spouses, stationed in Florida are acceptable if the named insured possesses a valid United States operator's license.
- Operators who do not have a valid foreign or U.S. driver's license.
- Operators who have a valid foreign license and do who not obtain a Florida license within 30 days.
- Target risks including entertainers, celebrities, or any professional or other individual who is nationally known or locally well known.
- Named non-owners.
- Operators who are not permanently resident in Florida for a minimum of six (6) months each year (migratory risks). Military risks stationed in Florida are acceptable provided the named insured does not possess out of state transfer orders. Proof of military risk required.
- Any operator with more than 30 violation points.
- Excluded drivers on policies that require a financial responsibility filing.
- Any operator who is physically or mentally impaired who does not provide a physician's statement in which the physician states that the operator is capable of safely operating a motor vehicle.

Unacceptable For Physical Damage:

- Vehicles 1985 and older at original policy inception date.
- Vehicles with a salvage title or vehicles previously declared total losses. A vehicle previously declared a total loss should have a new issue title that reads "Rebuild". A new metal tag # for the VIN should have been installed in the left front pillar and can usually be found by opening the left front door.
- Vehicles not in safe mechanical condition, vehicles with over $1,000 pre-existing damage and gray market vehicles.
- Vehicles with additional or non-factory custom equipment over $4,000.
- Vehicles with murals, decaled logos or advertising except if written as artisan use and meeting the artisan use guidelines.

Unacceptable Vehicles (for any coverage):

- Vehicles without a complete and verifiable garaging address and vehicles not garaged at the address used to rate the policy.
- Vehicles not registered, titled, and principally garaged in Florida more than 10 months per year. Military risks stationed in Florida are acceptable if vehicle is principally garaged in Florida regardless of state registration and title.
- Non-owned autos.
- Pickups, vans or utility vehicles with a load capacity (ton rating) in excess of one ton or gross vehicle weight of greater than 10,000 pounds.
- Vehicles with more or less than 4 wheels, including "dualies".
- Vehicles used for: pickup or delivery of goods (including, but not limited to, pizza, mail, magazine, newspaper); limousine; racing; taxi; emergency or medical services; transportation of nursery or school children, migrant workers or hotel/motel guests.
- Vehicles with altered suspensions; with snowplowing equipment; not registered for street use; modified for high performance; equipped with cooking equipment or bathrooms.
- Vehicles leased or rented to other operators by the applicant.
- Campers, dune buggies, racing vehicles, taxicabs, limos, jitneys, emergency vehicles, farm vehicles, kit cars, conversion vans and motor homes.
- Commercial vehicle types including: step vans, panel vans, flatbed trucks, stake trucks or dump trucks.
- Vehicles used to transport person(s) or property for a fee.
- Vehicles with 'Incomplete Chassis' indicator in the VIN unless proof, two photos and a copy of the title or registration, are submitted that body type is acceptable per our guidelines. We run VIN checks on all vehicles on the policy. VIN check may indicate an "incomplete chassis" which is unacceptable. We will require proof as indicated above that body type is acceptable per our guidelines.

Unacceptable Vehicles (for any coverage cont'd)

- Vehicles over $50,000 cost new based on ISO unadjusted symbol 23. Including but not limited to:

Make	Model
Acura	NSX
Alfa Romeo	All Models
AM General	All Models
Aro	All Models
Aston Martin	All Models
Audi	A8, S, RS
Avanti	All Models
Bentley	All Models
Berton	All Models
BMW	M, 7, 8, Z8
Bricklin	All Models
Cadillac	Escalade
Chrysler	Prowler
DeLorean	All Models
Dodge	Viper, Shelby
Ferrari	All Models
Fiat	All Models
Ford	Th!nk
Hummer	All Models
Infiniti	Q45
Lamborghini	All Models
Lancia	All Models
Land Rover	Range Rover
Lexus	LX
Lotus	All Models
Maserati	All Models
Mercedes Benz	SL, CL, G, S, AMG
Peugeot	All Models
Pininfarina	All Models
Plymouth	Prowler
Porsche	All Models
Rolls Royce	All Models
Toyota	Land Cruiser
Triumph	All Models
TVR	All Models

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

Tier Placement

Tiers will be based upon status at policy inception. Tier placement will be based upon prior insurance coverage, number of days lapse in coverage prior to the Bristol West effective date, advance purchase status and whether the current policy is being purchased with or without BI coverage.

Prior insurance coverage refers to whether there is proof of valid prior insurance. Days lapse refers to the number of days lapse prior to the Bristol West policy effective date. Advance Purchase is a policy uploaded at least 2 days prior to the effective date of the Bristol West policy. The prior policy must not have a lapse in coverage.

Prior Insurance Status	Purchased Coverage	Tier
> 30 Days Lapse	N/A	NSA
1-30 Days Lapse	No BI	NSA
1-30 Days Lapse	With BI	Silver
No Lapse	No BI	Silver
No Lapse	With BI	Gold
Advance Purchase* (or In Agency Transfer) and no Lapse	No BI	Gold
Advance Purchase* (or In Agency Transfer) and no Lapse	With BI	Platinum

Credit is rechecked per the automatic re-tiering guidelines following, or upon renewal, once per term, at the request of the insured, whichever is soonest. Revised credit, if favorable to the insured, will result in re-tiering per our underwriting guidelines.

Renewals will be automatically re-tiered only when the following conditions are met:

- Policy has remained in force with Bristol West for twenty-four (24) continuous months.
- During the twenty-four (24) month period, there may not be any of the following:
    - Non-Sufficient Funds – checks returned by the payor.
    - Chargeable accidents or violations.

If a policy meets these qualifications, Bristol West will re-underwrite the business. If the policy then qualifies for a lower priced tier, the insured will be re-tiered into the appropriate tier per our underwriting guidelines, and the policy will be re-evaluated again in another twenty-four (24) months. Policies not moving to a better tier will be re-evaluated for movement at each subsequent renewal. Each re-tiering, whether the result of an insured request or our automated renewal process, will begin another 24 month evaluation period. The insured will not be remarketed to a higher priced tier.

Prior Insurance - Acceptable Proof

Documentation shows that the named insured has proof of prior private passenger automobile liability insurance, and the policy:

1. Covered the named insured or spouse; and,
2. provided six months continuous coverage; and,
3. was not insured through a Bristol West Company.

Proof of Prior insurance must be submitted at time of application or the policy will be uprated. Please fax proof of prior insurance when uploading the application in order to avoid uprates of premium and potential billing problems for your customers. Please use the Bristol West fax cover sheet when faxing proof. Send **all** policy service faxes to 1-888-888-0070.

In Agency Renewal transfer is defined as Bristol West effective date is within 30 days of prior policy expiration date.

In Agency Mid-term transfer is defined as Bristol West effective date is not within 30 days of prior policy expiration date.

Examples:

1) Renewal transfer if Bristol West effective date equals 01/01/03 and prior policy expiration date equals 01/01/03.
2) Mid-term transfer if Bristol West effective date equals 01/01/03 and prior policy expiration date equals 03/31/03.
3) Renewal transfer if Bristol West effective date equals 01/01/03 and prior policy expiration date equals 01/10/03.

Following are the documents that we accept as valid proof of prior insurance:

Policy moved to Bristol West at renewal (the new business effective date is equal to the prior policy expiration date):	**Policy moved to Bristol West mid-term** (the new business effective date is not equal to the prior policy expiration date): **Proof must still cover six months.**		
▪ Renewal Notice; or ▪ Non-Renewal Notice; or ▪ Declarations Page; or ▪ Company Issued ID Card.	▪ Renewal Notice*; or ▪ Non-Renewal Notice*; or ▪ Declarations Page; or ▪ Company Issued ID Card	**PLUS**	Bill within the last 30 days; or Company Cancel Notice; or Other Company Documentation of Policy End Date.**

* A renewal notice or non-renewal notice alone is sufficient if the new business effective date is equal to or before the renewal effective date.
** This includes a printout from a carrier's system confirming the active status of a policy or a letter of experience from the prior insurance company.

If the applicant is receiving the Increased Prior Limits Discount, a Declarations Page must be provided to show proof of the prior limits.

We reserve the right to request additional proof to verify the prior policy end date.

Unacceptable Proof of Prior:

- A boat or motorcycle policy
- Letter of experience/ certificates of insurance from an agent
- Acord forms including lost policy releases (LPRs)
- A policy from the named insured's employer
- Insurance binder
- A Copy of an Application
- Agent issued ID card

Frequently Asked Questions

- If an insured has prior insurance from more than 1 company during the 6-month period before the inception of a Bristol West policy, do I need to submit proof for each company? Yes, we require 6 months of continuous coverage and if an insured had multiple companies during the 6-month period, we require acceptable proof from each company. We need documentation of an end date for each policy.

- What do we mean by "policy end date?" The policy end date is the last day of coverage of the insured's prior policy. This allows us to confirm that the insured did not have a lapse in coverage and that the prior policy was active through the effective date of the Bristol West policy.

- Does a youthful driver qualify for the proof of prior status if they were listed on their parent's policy? Yes. In fact, any named insured originally listed on another Bristol West policy that has been in force for at least six (6) continuous months qualifies for the proof of prior status if the policy they were listed on qualified for proof of prior status.

Financial Responsibility Discount

A credit score may be ordered for the first Named Insured on all applications submitted to Bristol West. Credit will allow you to offer a lower rate to qualifying customers. The ordering of credit is included as a step within our rating software. A customer has the right not to provide his/her Social Security Number, but this may result in an unconfirmed score.

Please request the applicant's permission to order a credit score by reading the following:
"To apply for a quote with Bristol West your credit score is required. Your score is based on your credit history but your credit history is not revealed. By proceeding, you authorize Bristol West to get this score. Upon your request, I can inform you of the name and address of the consumer reporting agency that will furnish this score."

This credit score is an inquiry only and will not affect an applicant's credit history or his/her ability to obtain credit for future purchases or loans. Bristol West uses Choice Point as the supplier of credit information. If the applicant suspects the report is inaccurate, they may contact:

Choice Point Consumer Service Center
P.O. Box 105108
Atlanta, GA 30348-5108
Phone: 1-800-456-6004

If you encounter difficulties obtaining a score, please contact our Technical Support Staff at 1-888-888-0080, menu option 4.

Summary of Discounts

Discount	Definition	Proof Requirements	Coverages
Multi-Car	A multi-car discount applies to common coverages if there is more than one vehicle on the policy.	N/A	BI, PD, PIP, Medical Payments, Comprehensive and Collision
Paid-In-Full	A paid-in-full discount will be applied if the insured pays 100% of the quoted policy premium at point of sale.	N/A	BI, PD, PIP, Medical Payments, Comprehensive and Collision
Increased Prior Limits	An increased prior limits insurance discount applies to new business if the applicant submits proof of prior insurance from another carrier, which indicates Bodily Injury limits greater than or equal to 100/300.	Prior policy Declarations page.	BI, PD, PIP, Medical Payments, Comprehensive and Collision
Homeowners	A homeowners discount will be applied if the named insured or spouse owns the home they reside in, including townhomes, condominiums, and mobile homes.	Proof of ownership in the form of a homeowner's insurance declarations page, tax bill, or mortgage statement.	BI, PD, PIP, Medical Payments, Comprehensive and Collision
Passive Anti-Theft Device	A passive anti-theft device discount will apply for vehicles equipped with a passive device that disables the vehicle's fuel, ignition or starting mechanisms.	Certificate of installation.	Comprehensive
Vehicle Recovery Anti-Theft Device	An anti-theft device discount will apply for vehicles equipped with a homing type security device, either LoJack or a similar fully pre-paid electronic homing type anti-theft device.	Certificate of installation.	Comprehensive
Air Bag	An air bag discount will be applied for vehicles equipped with air bags for the driver and/or front-seat passengers.	NA	PIP and Medical Payments
Anti-Lock Braking System	An anti-lock braking system discount will be applied for vehicles equipped with an anti-lock braking system.	NA	BI, PD, PIP, Medical Payments and Collision
Senior (Mature Driver)	<u>The Senior Driver's discount shall be applied provided that the rated operator:</u> - Is 55 years of age or older; and - Has successfully completed an accident prevention course approved by the Department of Motor Vehicles within the past 36 months. This discount does not apply if the insured enrolls in and successfully completes an approved course pursuant to a court order. The discount will be cancelled if the insured is involved in an at-fault accident or is convicted of a major violation. <u>This discount shall be applied:</u> -To new and renewal policies with inception dates within the 36 month period following course completion. -Only to the auto(s) rated on the operator with the course completion certificate; and -Only once to each such auto regardless of the number of operators with course completion certificates.	Proof of successful completion of the course (typically a certificate of completion) is required. For subsequent applications of the discount, the course will have to be successfully repeated.	BI, PD, PIP and Collision

Driver Information

Driver Assignment

All operators in the household shall be evaluated. If there are more vehicles than operators, rate highest vehicle to highest driver in descending order. The remaining vehicle shall be assigned the lowest driver classification factor on the policy **excluding** violation surcharge and accident surcharge.

Driver Classification

Drivers are classified by age, sex and marital status. Age refers to the age attained by the driver's last birthday before inception of the policy. Marital status is defined as follows:

- **Single -** an operator who is not married, or is legally separated.
- **Married -** an operator who is living with a spouse and meets the local statutory definition of married. Married status also includes any current customer who becomes widowed and maintains continuous coverage. Inability of married persons to live together because of military service does not deny them the married classification.

Excluded Drivers

All residents in the household age 15 and older and all regular and frequent vehicle operators MUST be listed on the application and MUST be either rated or excluded. Unlicensed operators will be considered for rating, unless excluded. People who have never been licensed and who do not qualify for non-licensed status are unacceptable and must be excluded. People who have a permanently revoked license are unacceptable and must be excluded. The named insured may be an excluded driver. A driver requiring an SR-22 may not be excluded. There will be a surcharge applied to PIP and PD on all policies with excluded drivers.

The Named Insured must sign the Bristol West Exclusion Form to exclude a driver from coverage. A copy of the Bristol West Exclusion Form should be faxed to the company (1-888-888-0070) when endorsing an excluded driver or retained with the application if the driver is excluded at the time of policy issuance. This exclusion will apply to the current policy term and all renewals and may only be superseded by an endorsement request to add the excluded person(s) to the policy as a driver.

Non-Licensed Status

A resident who has never been licensed and is the spouse of a rated or excluded operator qualifies for non-licensed status. The company will verify non-licensed status. The full name, date of birth and Social Security Number of the non-licensed spouse is required on the application. The named insured cannot be non-licensed. Operators requiring an SR-22 or SR-22A cannot be non-licensed.

Driving Record Points/Violations

Driving record points are assigned to drivers with chargeable accidents and violations.

Source of Points

For each listed driver, charge for accidents and violations that occurred while the driver was operating a private passenger auto, motorcycle or recreational vehicle.

Chargeable Period

All chargeable accidents and violations occurring in the 36-month period prior to the policy's effective date are considered when determining driving record points. If a driver is added mid-term, chargeable accidents and violations will be considered for the appropriate period prior to the driver being added to the policy.

Chargeable Date

Use the occurrence date, not the conviction date to determine if the accident or violation falls within the chargeable period.

Unknown Dates of Violations or Accidents

If the exact day of an accident or violation is unknown, use '01' for the day. You should still include the correct (or approximate) month and year of the violation or accident. Format: mm/01/yy. Please indicate in the application notes screen that a 'dummy' date was used.

Same Day Offenses

When there are multiple point counts arising out of one occurrence on the same day at the same location, only the highest point charge is used. Please enter all violations and accidents for each listed driver on the policy. Bristol West's rating software will automatically calculate the appropriate point charges. Failure to include such information can result in an uprate once we receive the policy.

Verification

To verify accidents and violations, we use ChoicePoint's Comprehensive Loss Underwriting Exchange (CLUE) and MVR reports.

Please reinforce to the applicant the importance of providing accurate and complete information regarding the driving records of all drivers on the policy. This will help to provide an accurate premium at the point of sale, thus avoiding an unexpected premium uprate or a policy cancellation.

Reduction of Driving Record Points

Driving record points that expire during the policy term are not removed from the policy until renewal. The policy will not be re-rated until renewal. Exception: If an operator is removed from the policy (no longer a member of the household), points for that operator will be removed.

Unverifiable Driving Record

No Valid MVR: If we are unable to obtain a valid MVR for an individual, we will require the agent to submit within thirty (30) days of policy inception a copy of a valid driver's license and/or a current valid MVR (in English) for that individual. Current MVR is no more than thirty (30) days old. If this information is not provided the policy will cancel according to our underwriting guidelines.

MVR Indicating Less Than Three (3) Years Experience: We will assess four (4) driving record points on any operator whose driving record, as verified by a state's Bureau of Motor Vehicles, does not show a minimum of thirty-six (36) months experience since their license was issued. Drivers with a foreign driver's license will be required to obtain a valid Florida license within 30 days and will be assessed points at that time if they have less than thirty-six (36) months of verifiable foreign driving experience.

SR-22 Filings

We will issue financial responsibility filings for Florida. Any operator requesting a filing must have a verifiable driving record. If Bristol West is unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation. A filing will be issued until cancelled with a fully earned $15 charge made for this filing. If a filing is requested by endorsement, there is a $15 charge.

Case numbers beginning with a 2 indicate that a noncancellable policy in compliance with Florida Statute 627.7275(2)(a) is needed. These policies **MUST BE** paid in full. Applications received with less than the full premium will be cancelled within the time period allowed by statute.

For agent-issued SR-22s:

1. Select "SR-22 (AI)" in the Driver Information section of our rating software.
2. Complete the SR-22 form in its entirety, using the policy number assigned by the software.
3. Provide one copy to the insured and one copy to the state at the following address:
   Bureau of Financial Responsibility
   Neil Kirkman Boulevard
   Tallahassee, Florida 32301
4. Please fax one copy to us at 1-888-888-0070.

For company issued SR-22s:

If you prefer, we will issue the SR-22. To do this, you will need to select "SR-22" in the Driver Information section of our rating software to notify the company to issue the filing. An SR-26 will be issued upon cancellation or expiration of policy. The filing will be reinstated when the policy reinstates or renews.

Accidents

In accordance with Florida Statute 626.9541 (1)(o)(3a)

- Accidents are considered not-at-fault unless the insurer's file contains information from which the insurer in good faith determines the insured was substantially at-fault in the accident.
- Examples of proof of not-at-fault documents include:

  -a copy of the police report or court documents;

  -a letter from the previous carrier; or

  -any other documentation that proves not-at-fault.

In accordance with Florida Statute 626.9541(1)(o)(3b)

We will also accept details of not-at-fault from the agent or customer such as:

a) applicant's automobile was lawfully parked

b) applicant's automobile was involved in a direct collision with a bird or animal

c) judgment or reimbursement was obtained from responsible party

d) struck in rear and not convicted of moving traffic violation

e) struck by hit-and-run driver and such accident was reported by applicant to the proper authorities

f) applicant was not convicted of a moving traffic violation in connection with the accident, and the other operator of the vehicle involved in such accident was convicted of a moving traffic violation

g) applicant was finally adjudicated not to be liable by a court of competent jurisdiction

h) accidents involving physical damage, limited to and caused by flying gravel, missiles, falling objects or by contact with animals or fowl

i) applicant was operating a vehicle other than a private passenger auto, motor home or motorcycle at the time of accident

j) the operator at the time of accident was on duty as a paid or volunteer member of any police or fire department, first aid squad or any law enforcement agency (This exception does not include an accident occurring after the emergency situation ceases or after the automobile ceases to be used in response to such emergency.)

k) in receipt of a traffic citation which was dismissed or nolle prosequi

l) not-at-fault as evidenced by a written statement from the insured establishing facts demonstrating lack of fault which are not rebutted by information in the insurer's file from which the insurer in good faith determines that the insured was substantially at-fault. Proof of damages paid by Bristol West or another carrier as a result of the accident is not sufficient to remove the point surcharge.

Comprehensive Claims

All comprehensive occurrences should be listed on the application. In the rating software, OCG and OCL are the codes for such claims.

- OCG - Comprehensive Claim resulting in a claim that is greater than $1000
- OCL - Comprehensive Claim resulting in a claim that is less than $1000

Violations

Violations are classified as major violations (incidents which suggest the presence of a materially increased risk in a motorist) and minor violations (routine traffic infractions like speeding or failure to yield).

Major Violations

The following violations are considered major violations:

- Fleeing or attempting to elude a law enforcement office, in violation of F.S. 316.1935;
- Leaving the scene of an accident, in violation of F.S. 316.027 and/or F.S. 316.061;
- Driving or being in actual physical control of any vehicle while under the influence of alcoholic beverage, any chemical substance set forth in F.S. 877.111, or any substance controlled under F.S. 893, in violation of F.S. 316.193;
- Conviction of any felony where vehicle is used;
- Reckless driving, in violation of F.S. 316.192;
- Making false motor vehicle reports, in violation of F.S. 316.067;
- Willfully failing or refusing to comply with any lawful order or direction of any law enforcement type officer or member of the fire department, in violation of F.S. 316.072(3);
- Obstructing an officer of the Department of Transportation at the scene of a fire, in violation of F.S. 316.545(1);
- Driving without a valid driver's license in violation of F.S. 322.15, or driving while license is suspended or revoked, in violation of F.S. 322.24 (Expired license is not a valid driver's license.)

Minor Violations

The following violations are considered minor violations:
All other moving violations not specifically noted above. Violations for the following shall not be regarded as moving violations:

- Failure to display proper license plates provided such plates are in existence.
- Any motor vehicle "equipment" requirement of the motor vehicle and traffic laws, except brakes.
- Failure to have in possession, operator's or chauffeur's license, provided there is one in existence.
- Car pool lane violation.
- Speeding 70 mph or less, but more than 55 mph on a four lane divided highway.

Point Values For Violations

The Company uses the following driving record point assignments based on the violation and the date when the violation occurred:

	Last 12 Months	Months 12-36
Speeding	2	2
Minor Violations*	2	2
Major Violations	5	5
Driving Under the Influence (DUI)	2	2
At-fault Accidents	4	4
At-fault Accidents Involving Drugs or Alcohol	5	5
Unverifiable Driving Record	4	4

*Minor violation notes:

- The first minor infraction in the most recent 18 month period is not subject to surcharge.
- A second minor infraction committed within the most recent 18 month period is 1 violation point, or
- A third or subsequent minor infraction committed within the past 36 month period are 1 violation point each.

Florida Accident and Violation Codes

A	
Accident - At fault	AAF
Accident - Not at fault	NAF
Accident/DUI/DWI	AFD
Accident/Minor violation	AAF
Accident/Passing school bus	AAF
Accident/Reckless driving	MAJ
Altered/Fictitious Driver's License	MIN
Avoiding traffic light	MIN
C	
Car pool lane violation	NoChg
Careless/Improper driving	MIN
Child restraint violation	MIN
Comp claim over $1000	OCG
Crossing median	MIN
D	
Defective brakes	MIN
Defective equipment other then brakes	NoChg
Disobey emergency vehicle	MIN
Displaying altered/fictitious license	MIN
Drag racing	MAJ
Driving disabled/impaired	DUI
Driving on wrong side of road	MIN
Driving shoulder/side	MIN
Driving too fast for conditions	MIN
Driving under the influence	DUI
Driving under the influence of drugs	DUI
Driving unlawful vehicle on the road	MIN
Driving w/o consent	MIN
Driving w/o insurance	NoChg
Driving w/o license provided a valid license exists	NoChg
Driving while intoxicated	DUI
Driving while view obstructed	MIN
Driving with suspended or revoked license	MAJ
Driving without a valid license	MAJ
Driving without lights	MIN
Driving wrong way	MIN
DUI	DUI
E	
Eluding police	MAJ
Equipment violation - brakes	MIN
Equipment violation other then brakes	NoChg
Exceeds bumper height requirements	NoChg
Expired license < 12 mos.	MIN
Expired tag	MIN
F	
Failed to avoid pedestrian	MIN
Failed to control vehicle	MIN

Failure to comply with officer of law or fire department	MAJ
Failure to display plate - no plate exists	MIN
Failure to display plate - plate exists	NoChg
Failure to obey traffic device	MIN
Failure to pay toll	NoChg
Failure to render aid	MAJ
Failure to report	MIN
Failure to signal	MIN
Failure to submit to substance test	MIN
Failure to use due care	MIN
Failure to yield	MIN
Failure to yield emergency vehicle	MIN
False report	MAJ
Felony with a motor vehicle	MAJ
Filing false report	MAJ
Fleeing to elude police	MAJ
Following too close	MIN
H	
Hit & run	MAJ
I	
Illegal activity vehicle	MAJ
Impeding traffic	MIN
Implied consent	MAJ
Improper backing	MIN
Improper enter/exit traffic	MIN
Improper lane	MIN
Improper start/stop	MIN
Improper towing	NoChg
Improper turn	MIN
Improper/Illegal passing	MIN
L	
Lane changing violation	MIN
Laying drag	MAJ
Leaving scene of accident	MAJ
Leaving scene w/ BI PD	MAJ
Leaving vehicle unattended	MIN
Lic/Tag/Reg/Title	MIN
M	
Making false accident report	MAJ
Mandatory SR-22	NoChg
Manslaughter	MAJ
Minor violation	MIN
N	
Negligent homicide	MAJ
No turn indicator	MIN
Non Accident Claim	NoChg
Noncancellable SR-22	NoChg
O	
Obstructing an officer	MAJ
Obstructing traffic	MIN
Open container – Driver	MIN

Open container - Passenger	MIN
Operating vehicle w/o consent	MIN
Other moving violation	MIN
P	
Parking on highway	MIN
Passing stopped school bus	MIN
Permit unlicensed operator to drive	MIN
Possession of narcotics	NoChg
Proof of insurance	NoChg
R	
Racing/Drag racing	MAJ
Reckless/Negligent driving	MAJ
Refusal to submit to substance test	MIN
Refusing to comply with officer of law or fire department	MAJ
Reinstated license	NoChg
Revoked or Suspended License – Unacceptable - Must Be Excluded	NoChg
Riding on exterior of vehicle	MIN
Running stop sign	MIN
S	
Seatbelt violation	MIN
Sign/Signal violation	MIN
Speed 55 | 70 Div Hiway	NoChg
Speed school zone > 15 MPH	SPD
Speeding < minimum	MIN
Speeding > 15 MPH	SPD
Speeding 15 MPH or less	MIN
Speeding on highway under 16 MPH	NoChg
Speeding school zone < 15 MPH	MIN
Substance test refusal to submit	MIN
Suspended and Reinstated License	NoChg
Suspended or Revoked License – Unacceptable – Must Be Excluded	NoChg
T	
Too fast for conditions	MIN
Traffic control violation	MIN
Transporting hazardous substance (Unacceptable Risk)	NoChg
Transporting liquor/drugs	NoChg
Turning violation	MIN
U	
Unverifiable driving record	UDR
V	
Vehicular homicide/assault	MAJ
Violation of restriction	MIN
W	
Wrong side of road	MIN

Vehicle Information

Vehicle Use

Pleasure Use– Vehicles not used for business/commercial purposes; vehicles used to commute back and forth to work or school; vehicles used primarily on a farm, ranch or orchard.

The following usage types, Business Use, Artisan Use and vehicles owned or leased by a Corporate/Partnership, are subject to a surcharge. Only one business/artisan vehicle is allowed per policy and a business/artisan form must be submitted.

Business Use– Use of a vehicle in sales or service occupations is acceptable provided the vehicle is not used to pick up goods or deliver property. In all cases, Business Use must be incidental and not the primary use of the vehicle.

Acceptable Business Use includes but is not limited to:

- Vehicles used by real estate or insurance agents, doctors, accountants or other professionals visiting 2 or more locations;
- Vehicles used by sales or service representatives, or for consumer-oriented direct home sales (Tupperware, Avon, Mary Kay).

Unacceptable Business Use includes but is not limited to:

- Pick-up or delivery of goods (newspaper, pizza or other food items);
- Vehicles used as a taxi, limousine, or emergency vehicle;
- Vehicles used for the transportation of nursery or school children, migrant workers, hotel/motel guests.

Artisan Use– Use of a vehicle by an artisan who uses a vehicle only as a means of transportation of the insured and his/her tools to and from the job site is acceptable provided:

- The vehicle is not used to pick up goods or delivery of property.
- The vehicle must be registered to the named insured (not to a corporation or business) and be operated by only the insured and listed family members. Insured can be self-employed.
- Used to visit no more than five sites per day within a 50 mile radius.
- The vehicle must not carry equipment in excess of 500 pounds.
- The vehicle must not have a custom truck body or flatbed.
- The vehicle may have a tool box, a rack (for ladders, pipe, or building material), or a tool rack. (Tools and equipment are not covered.)
- The vehicle may have signage, which indicates insured's name and type of service, i.e., "Smith's Landscaping".
- No flammable liquids, chemicals or explosive materials are transported.

Acceptable Artisan occupations include but are not limited to carpenter, plumber, brick mason, roofer, welder and tree trimmer.

Vehicles owned or leased by a Corporate/Partnership – Are acceptable if all the following conditions are met:

- All operators are household members and are listed on the policy; and
- The vehicle is ordinarily used for pleasure or commuting to and from work; and
- No more than 4 vehicles are owned or leased by the corporation or partnership.

Corporations or Partnerships cannot be listed as a named insured, but may be listed as an additional interest.

Model Year

The model year of the private passenger auto is the year assigned by the original automobile manufacturer. If the auto is rebuilt or structurally altered, then the model year of the chassis determines the model year of the automobile.

Symbols

Bristol West uses company defined vehicle symbols that are assigned based on the Vehicle Identification Number (VIN). Please ensure that the VIN number is correct and the rating disk will provide the vehicle symbol. Vehicles not appearing on the rating disk that require only liability coverage are rated with Symbol 69 factors. If you have difficulty finding a symbol for a vehicle, please call ServicePoint® at 1-888-888-0080.

Vehicle Inspection

Pre-Insurance Inspections:

All vehicles with existing damage require a pre-insurance inspection form with photographs if covered for physical damage (photographs must show all sides of the vehicle).

State-Mandated Pre-Insurance Inspections-

In accordance with Florida Statute 627.744, a pre-insurance inspection is REQUIRED for a motor vehicle policy issued with Physical Damage coverage on a private passenger motor vehicle principally garaged in Broward, Dade, Duval, Hillsborough, Orange, Palm Beach or Pinellas Counties. Failure to obtain the required inspection(s) will result in suspension of Physical Damage coverage.

Exceptions to #2 above – Inspection is not required if any of the following criteria apply:

A policy that has been insured for two years or longer, without interruption, under a private passenger motor vehicle policy which provides physical damage coverage, if the agent of the insurer verifies previous coverage.

New, unused motor vehicle purchased from a licensed motor vehicle dealer or leasing company, if insurer is provided a copy of bill of sale or buyer's order which contains a full description of the motor vehicle including all options and accessories; or a copy of the title/registration showing transfer of ownership and a copy of the window sticker/dealer invoice with all options listed;

A temporary substitute motor vehicle;

A motor vehicle which is leased for less than six (6) months, if the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition;

A vehicle that is ten (10) years old or older, as determined by reference to the model year;

A renewal policy (an existing Bristol West policy that renews with no change in vehicle or coverage); and

An individual insured's coverage that is initiated and transferred within the same agency to Bristol West.

The inspection may be deferred for up to seven (7) calendar days following the effective date of coverage for a new policy or for the addition of a vehicle or coverage to an existing policy if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. The applicant must be notified of the requirement for the inspection by completing a "Pre-insurance Acknowledgement" form that can be found under the "forms" section on www.IAProducers.com.

Severe Weather Binding Restrictions

Security National Insurance Company will restrict binding Comprehensive and Collision coverage when the National Hurricane Center issues a hurricane, tornado, hail or other severe weather watch or warning. Security National Insurance Company will not grant binding authority until such time as the National Hurricane Center lifts the current watch or warning and the severe weather no longer poses a threat.

- No physical damage coverage may be written or bound as new business.
- No endorsement of existing policies may be requested which will have the effect of increasing the company's exposure.
- Renewals of the company's expiring policies may be written providing there is no increase in exposure to the company.
- Agents who submit applications with an effective date/postmark combination that would violate the above will have the application rejected and no coverage will have existed.
- Normal binding authority will resume after the watch and/or warning is lifted by the National Weather Service. Before binding coverage within the first 48 hours after the watch/warning is lifted, each auto must be inspected by the agent to determine existing damage.

Rating Territory

The rating territory applicable to an automobile is the territory in which the automobile is principally garaged. Determine the rating territory by referring to the rating disk.

New ZIP Codes and any ZIP Code not found on the rating disk should be assigned to the territory of the listed ZIP Code whose boundaries contain the unassigned ZIP Code. If more than one ZIP Code borders the unlisted ZIP Code then the ZIP Code generating the lowest premium may be selected.

Summary of Coverages

BI/PD	Basic PIP - $10,000 Limit	Extended PIP - $10,000 Limit
▪ Bodily Injury and Property Damage 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 for more than two months out of the year. ▪ All vehicles on the policy must carry the same limits. ▪ Bodily Injury coverage is required on policies that require a SR-22 filing. ▪ Available limits are ($000s): 10/20/10 50/100/50 10/20/25 100/300/50 15/30/10 100/300/100 15/30/25 25/50/10 25/50/25 50/100/25	▪ Personal Injury Protection may be written with deductibles of $0, $250, $500 or $1,000. ▪ Options apply to named insured only or named insured and each dependent relative who resides with the policyholder. ▪ Only one PIP deductible option may be selected per household. ▪ The elected deductible, Wage Loss Exclusion for PIP must be the same on all vehicles of a multi-car risk. ▪ The option to exclude wage loss is available. ▪ This coverage provides 80% medical, 60% wage loss and $5,000 death benefit.	▪ Extended Personal Injury Protection may be written with deductibles of $0, $250, $500 or $1,000. ▪ Options apply to named insured only or named insured and each dependent relative who resides with the policyholder. ▪ Only one PIP deductible option may be selected per household. ▪ The elected deductible, Wage Loss Exclusion for PIP must be the same on all vehicles of a multi-car risk. ▪ The option to exclude wage loss is available. ▪ This coverage provides 100% medical, 80% wage loss and $5,000 death benefit for the named insured and relatives living in the household. Basic PIP is provided to other injured persons.
Physical Damage (Comp/Coll)	**UM/UIM**	**Medical Payments**
▪ We do not write physical damage only policies. ▪ Comprehensive and Collision must be purchased and rejected together. ▪ Comprehensive and Collision are not required to have the same deductible. ▪ Comprehensive and Collision coverage will not be allowed on vehicles 1985 and older at original policy inception. ▪ Physical Damage coverage does not have to be selected for each vehicle on a multi-vehicle policy. ▪ Only equipment that is permanently installed by the original manufacturer is covered under Comprehensive and Collision coverages. To cover other permanently installed equipment, select Customizing Equipment coverage. ▪ The following deductibles can be selected: 100 250 500 1,000 2,500	▪ UM/UIM coverage is only available on policies with a minimum of BI, PD and PIP coverages. ▪ All vehicles on the policy must carry the same limits. ▪ Limits cannot exceed the bodily injury liability limits. ▪ It may be selected or specifically rejected. Stacked or un-stacked UM/UIM coverage are available. If a UM rejection form is not received, UM coverage will be automatically added to the policy at limits equal to the selected BI limits. If the selection form is not signed, uninsured motorist coverage will be added equal to the selected bodily injury limits. ▪ Available limits are ($000s): 10/20 15/30 25/50 50/100 100/300	▪ The coverage must be selected or rejected for all vehicles on the policy. ▪ The available limits are: 1,000 2,000 5,000

Extended Transportation	Towing and Labor	Customizing Equipment
▪ Extended transportation reimburses the insured for the lesser of actual daily rental charges or $20 per day for a maximum of 30 days for each qualified disablement on a covered vehicle. ▪ Qualified disablement means a loss covered by Comprehensive or Collision sections of the policy. ▪ Extended Transportation may be purchased for any vehicle covered by Comprehensive and Collision coverages.	▪ Towing and Labor reimburses the insured for the lesser of actual towing charges or $50 for each disablement on a covered vehicle subject to a $300 maximum limit per policy term. ▪ Towing and Labor may be purchased for any vehicle covered by Comprehensive and Collision coverage.	▪ Customizing Equipment coverage provides physical damage protection for any permanently installed add-on equipment except radar detectors or equipment for cooking or bathrooms. ▪ To purchase this coverage, the insured must provide an itemized list of Customizing Equipment and pay the appropriate premium. Customizing Equipment Coverage is subject to a $50 deductible and provides coverage up to the lesser of actual cash value or the stated amount specified by the insured but not greater than $4,000. ▪ Customizing Equipment may be purchased for any vehicle covered by both Comprehensive and Collision coverages. ▪ The agent will be required to maintain receipts, documentation and proof of payment for customized equipment and installation.

Billing

Payment Plans-New Business

Policy Term	Bill Plan	Minimum Down-payment	Installments	Installment Due Every…
6 Months:	Paid-In-Full**	100% + Fees****	0	-
6 Months:	3-Pay Plan* (Down + 2 installments)	50% + Fees****	2 @ 25%	Month See Note 1 Below
6 Months:	3-Pay Plan (Down + 2 installments)	40% + Fees****	2 @ 30%	Month See Note 1 Below
6 Months:	5-Pay Plan* (Down + 4 installments)	34% + Fees****	4 @ 16.5%	Month See Note 1 Below
6 Months:	5-Pay Plan (Down + 4 installments)	26% + Fees****	4 @ 18.5%	Month See Note 1 Below
12 Month Renewals:	Paid-In-Full**	100% + Fees****	0	-
12 Month Renewals:	4-Pay Plan* (Down + 3 installments)	25% + Fees****	3 @ 25%	2 Months
12 Month Renewals:	10-Pay Plan* (Down + 9 installments)	17% + Fees****	8 @ 9.2% Final 9.4%	Month See Note 1 Below
12 Month Renewals:	11-Pay Plan	12.5% + Fees****	10 @ 8.75%	Month See Note 1 Below

*34% is the minimum down payment allowed on a PIP/PD/CMP/COLL six month policy. 50% is the minimum down payment allowed on a PIP/PD six month policy. 17% is the minimum down payment allowed on a PIP/PD/CMP/COLL twelve month policy. 25% is the minimum down payment allowed on a PIP/PD twelve month policy.
**Eligible for Paid-In-Full discount.
****FEES: On business written pursuant to the provisions of F.S. 626.752, the company's managing general agent will charge a $25.00 policy fee. The policy fee is fully earned and will be added to the down payment. All policies that utilize one of our many convenient payment plans will be charged a $10 underwriting fee. This fee is fully earned and will be applied at new business and on the annual renewal of the policy.

Bristol West does not accept premium financing.

Notes:

1) The 1st installment is due 30 days from the policy effective date. The 2nd and subsequent installments will be due at 30 day intervals thereafter. For example, a policy with an effective date of January 8th would have installments due on February 8th, March 8th, etc.
2) **An interest charge of 18% simple interest per year will be charged on the unpaid premium balance. The interest charge for the current installment = the unpaid premium balance of the policy X .01479.**
3) Submit all premiums gross including policy fee, underwriting fee and SR-22 fee if applicable. **Do not** retain commission.
4) Partial payments may result in a cancel notice or re-bill being issued immediately.
5) Installment notices will be mailed directly to your customers. Your customers should mail payments directly to the address shown on page 2 (a pre-addressed envelope is included with each installment bill).
6) If payment is accepted on a policy pending cancel and the payment NSF the policy must be re-written.
7) **Payments postmarked or uploaded five (5) or more days after the installment due date will be subject to a $10.00 late fee.**

Electronic Funds Transfer (EFT)

Funds are automatically swept from the agent's account the 3rd business day after the policy is uploaded. If it is uploaded late in the day or if it is uploaded from a later time zone, it may actually be swept on the 4th business day due to timing issues. Bristol West sweeps the amount the agent uploaded. If you have any problems with the EFT process, please contact accounting services at 1-888-888-0080 x 8014251.

Credit Card Procedures

Credit card payments are accepted for down payments and installment payments. Credit card verification will be performed through WebRater and Web Inquiry. If credit card transaction is authorized the upload will continue as normal. If credit card transaction is not authorized you will receive one of the following messages: 1) Credit Card has expired.; 2) Invalid Credit Card number.; or 3) Credit Card has been declined. The insured can also call us directly with a credit card number for installment payments.

Check By Phone

Your customers may make their installment and renewal payments through our Check By Phone option. To use check by phone, your customers will need their Bank Routing Number and Account Number (both can be found on a check) and should call ServicePoint® at 1-888-888-0080 during our regular business hours. **Note:** Check By Phone cannot be used to reinstate a policy that cancelled as a result of an NSF check.

Western Union Quick Collect

Your customers may make their payment through Western Union Quick Collect (City Code "OAK TREE", State Code "OH"). For the nearest location, call 1-800-325-6000. Western Union will accept the payment (must be in cash) plus their fee. Customers must have their policy number available.

Installment Payments & Policy Reinstatement

We issue installment bills to the insured 20 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 $10.00 late fee.**

If the payment is uploaded or postmarked on or 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 on or before the cancellation date.

We will REINSTATE WITH LAPSE IN COVERAGE. Policies, which have been cancelled for non-payment of premium for up to thirty (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 thirty (30) days of the cancel effective date. Late payments received more than thirty (30) calendar days after the cancellation date will not enable reinstatement.

Renewal Guidelines

We issue the renewal bill no later than 45 days before the policy expiration. You may accept payments in your office up to the expiration date of the policy with no lapse in coverage provided you either postmark or upload the payment by the expiration date. Please contact ServicePoint® if you accept a payment in your office on or near the policy expiration date. They will document the transaction to avoid a lapse in coverage.

Renewal down payments will be accepted up to 30 days from the renewal effective date.

- Down payments postmarked after the renewal effective date will be re-written with a lapse in coverage effective one day after the postmark date.
- Payments received in a producer's office will be re-written with a lapse in coverage effective the date and time the payment was received.
- The renewal policy will have new effective and expiration dates.

Any payments received more than 30 days from the original renewal effective date will be applied to the policy to pay any outstanding balance. Any refund due the insured will be issued approximately 10 days from the receipt of the payment in our office. The policy may be submitted as new business with new effective and expiration dates and the required down payment. Any outstanding balance on the cancelled policy must be paid in full.

Cancellations

Cancellation requests are acceptable by fax. Signatures should be retained in your office.

●●●●● PLEASE DO NOT MAIL CANCELLATION REQUESTS! ●●●●●

Rules:

1) **Flat Cancellations – not permitted after policy inception.** If the insured's down payment is paid by a check that is not honored by the bank no coverage will be provided.

2) Insured's Request – Cancellation requested by the insured requires either the return of the policy or the insured's written request. The effective date of the cancellation will be no earlier than the date of the fax or the postmark date of the mailing of the request to Bristol West. Return premium will be calculated on a daily pro-rata basis from the effective date of the cancellation. An insured may not cancel a policy during the first 60 days immediately following the effective date of the policy except: a) upon total destruction of the insured motor vehicle; b) upon transfer of ownership of the insured motor vehicle; or c) after purchase of another policy covering the motor vehicle that was covered under the policy being canceled. Nonpayment of premium is not considered insured's request to cancel.

1) Loss Payee – We will mail a cancellation notice unless the loss payee submits a written release of their policy copy.

2) Company Cancel – Return premium will be calculated on a daily pro-rata basis from the effective date of the cancellation.

3) Nonpayment of Premium Cancel – Return premium will be calculated on a daily pro-rata basis from the effective date of the cancellation.

Waiver of Premium

Additional premium or return premium of $5.00 or less may be waived. Bristol West will grant any premium due if requested in writing by the insured.

Non-Sufficient Fund Procedures

Fax the following information to Accounts Receivable at 1-800-682-0817 and Bristol West will EFT funds back to your agency's account within 3 to 5 business days of receipt.

1) A copy of the insured's check front and back.
2) A copy of any bank fees incurred as a result of the NSF.

Additional Processing

Endorsements

PLEASE NOTE: Insured's are not permitted to phone in endorsements to delete drivers or delete/lower coverage.

Fax # (Toll-Free): 1-888-888-0070

The following types of endorsements must be faxed to us:

- Change or delete named insured (If there are two named insureds, both named insured's signatures are required.)
- Request by insured to reduce coverages
- Any coverage changes that require signed forms
- Change of agent

Phone # (Toll-Free): 1-888-888-0080

Any other endorsements, such as the following, are acceptable by fax or phone:

- Coverage changes that do not require signed forms
- Adding operators
- Adding or deleting vehicles
- Correct surcharges
- Adding or changing loss payee.

Please maintain signatures in your office for endorsements transacted by phone.

●●●●● PLEASE DO NOT MAIL ENDORSEMENTS! ●●●●●

Details:

1) **Territory Changes-** Premium adjustments resulting from a change in rating territory will be made on a pro-rate basis and will become effective on the date of the phone call or fax or the postmark date of the envelope containing notification to us.

2) **Change of Vehicle-** We must be notified of a change of vehicle and any request for additional coverage within 30 days of the date of delivery of the replacement automobile.

3) **Adding a Vehicle -** When placing an additional vehicle on an existing policy, we must be notified within 30 days of the date of delivery.

4) **Excluding Drivers** – The Bristol West Exclusion Form is required and must be faxed to the company when excluding a driver by endorsement.

5) **Additional Premium and Credit Endorsements -** If a request results in additional premium due, we will spread this amount over the remaining installment payments and bill the insured. If a request results in return premium due the insured, we will first credit this amount to any past due amount. Then, any remaining credit is divided equally among all subsequent installment payments. If there is no remaining balance after all credits have been applied, a draft is 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.

1) **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, 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 on to be effective at renewal.