



# PROGRAM GUIDE

## FLORIDA

### Select 3.0 Auto

Underwritten by Security National Insurance Company

Agency Service Operations

Underwriting

Technical Support

Licensing

1-800-638-8737 (Not for Insured's use)  
or [www.IAPRODUCERS.com](http://www.IAPRODUCERS.com)

New Business Effective  
Date 01/19/2023

Renewal Effective  
Date 03/05/2023



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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

Service Operations Technical Support

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

1300 Concord Terrace, Suite 120

Sunrise, FL 33323

### 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

#### Confidential Information - Trade Secrets

Bristol West Producers and the Company have a vital interest in protecting information used by Producers in conducting their business. This includes Underwriting Manuals and Guidelines, and documents and information about policyholders that is contained in their files.

#### 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](http://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 within 48 hours (two (2) calendar days).
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.

Producers are required to distribute the policy contract to the insured.

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.

If the customer does not complete the eSignature process by the required deadline coverage, payment plan and/or rate changes 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](http://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](http://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](http://www.BristolWest.com).

## Material Misrepresentation

Florida Statute 627.409 recognizes 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.

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.

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## **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 all household residents who are of legal driving age, whether licensed or not.
2. Use of an incorrect garaging ZIP Code 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 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. Six (6) month terms are available.

## **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.

Just prior to upload, our system will display a list of documents that are to be kept in your producer file. 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/SR-22-S/FR-44 Filings.
3. Signed EFT / Direct Debit Authorization Agreement Form.
4. Proof of Additional Equipment.
5. Signed Exclusion Form listing all persons excluded from coverage.
6. Signed Uninsured Motorist Rejection/Selection of Lower Limits Form.
7. Verification of Safe Driver Course to qualify for the Mature Driver discount.
8. Proof of not-at-fault accidents, when required.
9. Proof of homeownership for Homeowner discount, when required.
10. Proof of prior insurance, when required.
11. Pre-insurance inspections and accompanying documents, including any required vehicle photos, if applicable.

**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 when requested. You may receive a request for a list of required documentation that must be submitted 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](http://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 Rating and Rules

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

At least one (1) vehicle must be principally garaged in Florida for at least 10 months of the year for the policy to be acceptable. If we determine that no vehicle is principally garaged in Florida for at least 10 months of the year, the policy will be canceled if within the initial underwriting period or will be set up to non-renew.

If any vehicle is garaged outside of Florida, liability limits for the policy will be raised to meet the highest required minimum liability limits for all vehicles on the policy.

## Unacceptable 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 garaging locations for Florida policies are out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan, New Jersey or New York.

## Named Operator Policies

Named operator policies provide liability protection for the named insured while driving non-owned autos. Other rules include:

1. A separate policy is required for each spouse or resident relative.
2. Named operator policies are not available if any household resident has regular access to a vehicle, or if the insured operates a vehicle used for commercial purposes.
3. No member of the named operator's household may own or have access to a vehicle on a regular basis.
4. Coverage does not apply to vehicles owned by the insured or a relative.
5. Coverage only applies to the person listed on the Declarations Page and does not extend to household members.
6. Bodily Injury, Property Damage, Medical Payments, and Uninsured Motorist Bodily Injury are the only coverages written.
7. Business/Artisan Use is unacceptable.
8. SR-22/SR-22-S/FR-44 Filings are acceptable (operator only).
9. Liability limits greater than 10/20 are unacceptable.
  - a. Liability Limits of 100/300/50 are acceptable if an FR-44 Filing is required.
10. Named Insured cannot live outside Florida.

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# ACCEPTABILITY

NOTE: We reserve the right to reject any risk within the first 30 days of the policy term.

<b>Unacceptable Policies</b>	
1.	Policies with more than one (1) Business or Artisan Use vehicle. Refer to Vehicle Usage Guidelines section.
2.	Policies financed through an outside premium finance company.
3.	Policies listing vehicles from more than one (1) household (this does not apply to acceptable student/military personnel).
4.	Policies where estates, receiverships, corporations or partnerships are listed as the named insured.
5.	Two (2) policies in a household are unacceptable except in the following instances: <ol style="list-style-type: none"> <li>Seven (7) car or seven (7) driver policies that must be split between two (2) policies;</li> <li>Children, regardless of age, who own their own vehicle;</li> <li>Unrelated residents/roommates.</li> <li>Policies with different limits are acceptable. Drivers on low-limit policies must be rated on or excluded from high limit policies.</li> </ol>
6.	Policies where the named insured is not the owner, related to the owner, or the operator of a vehicle on the policy.
7.	Policies where the mailing address or the address returned from the third party underwriting report are in an unacceptable state. Unacceptable states are: New York, New Jersey, Michigan, District of Columbia or Massachusetts.
8.	New Business Policies with three (3) or more Personal Injury (PIP) claims within the prior 35 months. This includes At-Fault and Not-at-Fault claims. This includes ALL prior PIP claims listed on the C.L.U.E. report.
9.	New Business Policies where the customer specifically requests a policy with Security National Insurance Company (Bristol West) regardless of premium charged even when there are other auto insurance companies that offer similar coverage for a lower cost.

<b>Unacceptable Operators</b>	
1.	Named insured(s) who has never been licensed.
2.	Operators under the minimum age for state licensing.
3.	Policies where an operator has a permanently revoked license, unless that operator is excluded from coverage.
4.	Applicants who have been convicted of insurance fraud.
5.	Persons employed in illegal enterprises and occupations.
6.	Persons employed in occupations involving the use of an insured vehicle by non-resident or non-dependent operators.
7.	Persons who have had a policy canceled by the Company for a loss experience or misrepresentation.
8.	Any application with a driver who is nationally or locally known to a large segment of the population (e.g. celebrity, entertainer).
9.	Operators who do not have a valid foreign driver's license or a valid U.S. driver's license.

<b>Unacceptable Vehicles/Usage</b>	
Vehicles with an original MSRP over \$125,000 are unacceptable.	
The following vehicles are unacceptable: Acura NSX, Aro, Aston Martin, Audi R8, Avanti, Bentley, Bricklin, Bugatti, DCX (Dodge) Sprinter, DeLorean, Ferrari, Fisker, Ford Think, GEM, Laforza, Lamborghini, Lotus, Maserati, Maybach, McLaren, Panther, Porsche 911, Rolls Royce, Sterling, Triumph, TVR, Golf Cart Style, Vehicles with top speeds of 25-30 mph and Micro Trucks.	
Additional unacceptable vehicles and vehicle use include:	
1.	Vehicles with an unverifiable garaging address.
2.	Stated value vehicles.

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3.	Gray market vehicles.
4.	Vehicles that are not roadworthy.
5.	Vehicles used for racing.
6.	Vehicles including but not limited to vans, trucks, sedans and utility vehicles either used for business or leased by the applicant for business, unless the usage does not REQUIRE that style of vehicle. (Refer to Artisan Use.)
7.	Recreational vehicles.
8.	Vehicles leased or rented to other drivers by the applicant.
9.	Any vehicles that are regularly available to non-listed driver(s) other than resident relatives.
10.	Pickups or vans with a gross vehicle weight rating (GVWR) greater than 14,000 pounds such as the Ford 450 and higher models, Chevrolet 4500 and higher models, GMC 4500 and higher models and other similar models from other Makes, regardless of load capacity or gross vehicle weight, are <b>unacceptable for any type of vehicle usage</b> .
11.	Vehicles equipped with altered suspensions - "altered" are defined as homemade, custom-built, or modified and includes lift kits, snow plowing equipment, cooking equipment or bathrooms.
12.	Dune buggies and kit cars.
13.	Propane powered vehicles, except hybrids approved by the Company.
14.	Vehicles 1980 and older will be acceptable for liability only.
15.	Vehicles not registered for street use.
16.	Vehicles used commercially.
17.	Vehicles used for retail or wholesale delivery of products, including, but not limited to: <ul style="list-style-type: none"> <li>a. Magazines</li> <li>b. Newspapers</li> <li>c. Mail</li> <li>d. Pizza (or other food items)</li> <li>e. Farm animals</li> <li>f. Produce</li> </ul>
18.	Vehicles used as a limousine or taxi service or other livery service, including, but not limited to vehicles used to transport: <ul style="list-style-type: none"> <li>a. Nursery or school children</li> <li>b. Migrant workers</li> <li>c. Hotel/motel guests</li> <li>d. Patients</li> <li>e. Members of a van/car pool</li> <li>f. Emergency vehicles</li> </ul>
19.	Commercial vehicle types such as Step, Panel, Cutaway Vans, Dump Trucks and Wide Load Escort Vehicles.
20.	Vehicles transporting explosives, chemicals, radioactive materials or flammable substances.
21.	Vehicles with an incomplete chassis.
22.	Vehicles not owned or leased by named insured or others listed as rated drivers unless rated for Business Use. See Business Use section for special rules.
23.	Vehicles with a garaging location out of the country or in any of the following states: New York, New Jersey, Michigan, District of Columbia or Massachusetts.
24.	Vehicle used in Commercial Rideshare Programs, unless they are classified as business use.
25.	Vehicle used Personal Vehicle Sharing Programs.

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# Sample Pictures of Unacceptable Vehicles

Micro Truck



Greater Than One (1) Ton Truck



Dune Buggy



Step Van



Incomplete Chassis



Cutaway Van



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## Unacceptable Additional Equipment

Equipment that is always excluded from Additional Equipment coverage and from Comprehensive/Collision coverage:

1. Additional equipment not permanently installed in the vehicle.
2. Radar detectors, custom murals, nose bras and insect shields.
3. Equipment in an unlocked or open vehicle.
4. Sinks/bathroom/toilet facilities/equipment for cooking.
5. Personal property carried in a vehicle.

## Vehicle Usage

Vehicle Usage	Definitions	Guidelines
Pleasure Use	Includes a vehicle used primarily for driving to and from work.	A Pleasure Use vehicle is not used for business/commercial purposes.
Business Use  (There can only be one (1) Business Use or Artisan Use vehicle on the policy)	<p>A vehicle is rated as used for business if any of the following conditions apply:</p> <ol style="list-style-type: none"> <li>1. Used or is anticipated to be used to make trips for business purposes <b>more often</b> than 15 days in a month, 90 days in a six (6) month period, or 180 days in a year.</li> <li>2. Owned or leased by a business or has a business as an additional interest.</li> <li>3. Owned or leased by an operator who receives a monthly allowance for the vehicle.</li> </ol>	<p>Business Use surcharge will apply.</p> <p><b>Acceptable Business Use</b> includes, but is not limited to:</p> <ol style="list-style-type: none"> <li>1. Vehicles used to make regular and frequent trips for business errands (including trips to post offices, financial institutions, retail stores or business offices).</li> <li>2. Vehicles used by real estate or insurance producers, lawyers, doctors, accountants or other professionals visiting multiple locations.</li> <li>3. Vehicles owned by an insured and used by a domestic employee on a regular basis (e.g. maids, chauffeurs, nannies). The driver must be listed on the policy.</li> <li>4. Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g. Avon, Mary Kay, Tupperware).</li> <li>5. Vehicles used in a Commercial Ridesharing Program. Policies with Rideshare option must have Bodily Injury included on the policy. PIP/PD only should not be sold when the Rideshare option is selected.</li> </ol> <p><b>Unacceptable Business Use</b> includes, but is not limited to:</p> <ol style="list-style-type: none"> <li>1. Vehicles used for delivery, limousine, or taxi service;</li> <li>2. Vehicles used to, transport nursery or school children, migrant workers, hotel/motel guests, patients, or members of a van/ car pool;</li> <li>3. Vehicles used commercially for retail or wholesale delivery of products such as, but not limited to, magazines, newspapers, mail, pizza, (or other food items), farm animals or produce, limousine or taxi services; or other livery services (including but not limited to vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, patients or members of a van/car pool) or emergency vehicles;</li> <li>4. Vehicles used for a courier or escort service;</li> <li>5. Vehicles used for towing.</li> <li>6. Vehicles used in a Personal Vehicle Sharing Program.</li> <li>7. Vehicles used to transport goods or property for compensation.</li> </ol>

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<p>Artisan Use</p> <p>(There can only be one (1) Business Use or Artisan Use vehicle on the policy)</p>	<p>The vehicle is rated as Artisan Use if the vehicle is used or anticipated to be used by the operator to regularly transport tools and/or supplies between the operator's home and a job site.</p>	<p>Artisan Use surcharge will apply. Artisan Use vehicles are acceptable in this program if all of the following conditions are true:</p> <ol style="list-style-type: none"> <li>1. The operator must be an Artisan. An Artisan is a person that performs a craft or trade (e.g. carpentry, plumbing, masonry). A distribution, retail, or delivery business does not qualify as a craft or trade.</li> <li>2. The insured visits no more than three (3) job sites per day.</li> <li>3. The insured does not carry more than 500 pounds of supplies or equipment.</li> <li>4. The vehicle is owned or leased by an individual, not a corporation or partnership.</li> <li>5. Only the named insured or other resident relatives operate the vehicle.</li> <li>6. The vehicle is not used to pick up or deliver goods or property for the sole purpose of distribution, resale or delivery. Any goods or property pickup or delivery must be items used by the operator at a job site in the performance of the operator's craft or trade.</li> <li>7. Any signage on the vehicle relates only to the insured's business.</li> </ol>
<p>Storage Use (Comprehensive only)</p>	<p>A Pleasure Use vehicle in storage for which only Comprehensive coverage is purchased.</p>	<p>A Storage (Comp only) surcharge will apply.</p> <ol style="list-style-type: none"> <li>1. There can be only one (1) Storage (Comp only) Use vehicle on the policy.</li> <li>2. At least one (1) other vehicle on the policy must be listed and covered with liability coverages.</li> <li>3. Not available when a Financial Responsibility Filing (SR-22/FR-44) has been applied to the policy.</li> </ol> <p>Note: As indicated under Unacceptable Vehicle Use, the insured may not transport explosives, chemicals, radioactive materials or flammable substances.</p>

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# **TIERING DETERMINATION**

## **Prior Insurance**

### **Definition**

Proof of Prior insurance (POP) shows that the named insured has proof of prior private passenger automobile liability insurance, and the policy:

1. Covered the named insured or spouse.
2. Provided six (6) months continuous coverage with the same company.
3. Was not insured with Bristol West (see exceptions to this rule below).
4. Did not have a lapse greater than 30 days at the end of the policy period and prior to the new effective date
5. Had liability coverage at specified limits over the six (6) months continuous coverage (limits need to be shown on the proof of prior insurance documentation).
6. Was a Continental U.S. including Alaska and Hawaii or Canadian private passenger auto policy.
7. Had at least minimum Bodily Injury Limits.

### **Periodic Review**

Underwriting tier is automatically re-evaluated when a policy has been in-force with the Company for 36 consecutive months. A policy not qualifying for an improved underwriting tier will be re-evaluated at the subsequent renewal. The evaluation will be based on underwriting rules in effect at the time of policy renewal (excludes credit information). If the evaluation results in an improved underwriting tier, the policy will be adjusted accordingly, provided:

1. There have been no late payments or NSF payments on the policy in the preceding 24 months.
2. No driver on the policy has had any pointed violations or accidents in the preceding 24 months.

The underwriting information will be evaluated again after an additional 36 months.

Note: a policy will never be moved to a higher rated (more expensive) underwriting tier as part of this process.

### **Exception for Military Personnel Returning from Overseas or Out of State Deployment**

Military Personnel whose prior policy has lapsed or canceled due to an overseas or out of state military deployment will be considered as having valid prior insurance with no lapse in coverage provided the insured meets all POP qualification guidelines prior to the date of deployment. Provide transfer orders with the dates of overseas or out of state deployment and valid proof that a prior policy was in force at the time of deployment.

### **Exception to prior insurance with Bristol West**

The following situations qualify as exceptions to prior insurance with Bristol West:

1. Insured is moving to a new state.
2. Insured was originally listed on another Bristol West policy that has been in force for at least six (6) months, where the other Farmers-Affiliated policy is remaining in force and is a parent's policy, a child's policy, or a separated/divorced spouse policy.
3. Insured's prior policy lapsed or canceled due to an overseas or out of state military deployment.
4. Company policies with inception dates prior to the start of the Select 3.0 program (i.e. prior Company policies written in the Prima, Basic, Select 1.0, Select 2.0 or Select 2.5 programs) are acceptable as proof of prior on policy renewal.

Please contact service operations for exception handling.

### **Processing Proof of Prior Insurance (POP)**

The Company will attempt to confirm proof of prior insurance. [www.IAProducers.com](http://www.IAProducers.com) 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. [www.IAProducers.com](http://www.IAProducers.com) 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 TO ENSURE ACCURATE AND TIMELY PROCESSING.\*\***

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### Acceptable Proof of Prior Insurance

1. Renewal Notice.
2. Non-Renewal Notice.
3. Declarations Page.
4. Company Issued ID Card and a recent Billing Statement.
5. Company Issued Letter of Experience.
6. Screen Print from Carrier's System or Producer Management System.

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

### Unacceptable Proof of Prior Insurance

1. Boat or motorcycle policy.
2. A policy from the named insured's employer.
3. Insurance binder.
4. Producer issued letter of experience/certificate of insurance.
5. Acord forms including lost policy releases (LPRs).
6. A copy of an application.
7. Commercial policy (unless named insured specifically listed).
8. Producer issued ID card.

### Use of Credit

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. Credit is ordered on the named insured.

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 inquiries, the Company shall reorder credit upon subsequent renewal and adjust premiums accordingly.

The Company uses TransUnion 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 the [www.IAProducers.com](http://www.IAProducers.com) screen to the customer.

### 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. [www.IAProducers.com](http://www.IAProducers.com) will not initiate a reminder.

### Periodic Review

Once during any six (6) month period, at the request of the named insured, the Company will reorder credit information, recalculate the insurance score and determine the credit tier for the next renewal policy term. The insured's request to reorder the credit information will not result in an increase to the policy premium.

### 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.

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# DRIVER INFORMATION

## Application Listing Rule

The following operators must be listed on the application:

1. All regular operators (operates a vehicle more than 60 times per year).
2. All people living at the address provided for the named insured who have a driver's license (including people who have any type of learner's permit or other permit drivers).
3. All people living at the address provided for the named insured age fifteen and older (including but not limited to relatives by blood or marriage and children away from home or in college).

We allow a maximum of one (1) additional named insured per policy (additional named insured's must have an ownership interest in a vehicle covered by the policy).

Failure to report all operators to the Company may constitute material misrepresentation of risk.

## Driver Notification

Any driver not originally listed on the application that becomes a member of the household or a regular operator of a vehicle must be added to the policy.

In the event an additional household member or regular operator is found through the course of a claims investigation, underwriting or any other policy service activity, the Company will attempt to gather all relevant information needed to rate and add that person to the policy. The Company will send advanced notice to the insured advising that additional information is required in order to underwrite and rate the policy. If the customer does not respond or fails to provide complete information, the default rating values will be used for the added driver.

## 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. However, driver exclusions are not available on any policy with a SR-22, SR-22-S or FR-44 filing. 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. The date of birth for all listed drivers on the policy, including excluded drivers, must be verified by the agent.
  - 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. Basic PIP applies to excluded drivers and Property Damage coverage does not exceed \$10,000.
  - f. A surcharge may apply.

## Relation to Insured

All listed drivers must have one (1) of the following relationships to insured:

1. **Insured** — This will be the relation for the Primary Named Insured on the policy.
2. **Spouse** — For those legally married or those deemed married by state law and will be rated as married.
3. **Domestic Partner** — Select if the driver is a domestic partner of the primary named insured. This relationship will be rated to comply with state law.
4. **Parent** — If the driver is a legal parent of the primary named insured.
5. **Child** — If the driver is a legal child of the primary named insured or spouse.
6. **Other** — If the driver does not fit any of the other relationship choices.

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## Marital Status

All listed drivers must fall into one (1) of the following marital status choices:

1. **Single** — Drivers who are single, widowed, separated, or divorced.
2. **Married** — Drivers who are legally married or those deemed married by state law and will be rated as married.
3. **Domestic Partner** — Drivers who are considered domestic partners according to state law. This relationship will be rated to comply with state law.
4. **Widow(er)** — an internal exception on in-force policies will be made when a spouse becomes deceased creating a widow or widower status. This exception will occur only for insured's who were initially married at the time of upload and were initially rated as married. This marital status is not available for new business policies.

In the event an additional household member or regular operator is found through the course of a claims investigation, underwriting or any other policy service activity, the Company will attempt to gather all relevant information needed to rate and add that person to the policy. The Company will send advanced notice to the insured advising that additional information is required in order to underwrite and rate the policy. If the customer does not respond or fails to provide complete information, the default rating values will be used for the added 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. **U.S. Permit** - Drivers with a valid U.S. Permit will be rated on the policy unless excluded. We do not provide a grace period for valid Permit license types. For any driver 19 years and older with a U.S. Permit, we will charge an Unverifiable Driving Record (UDR). For drivers under the age of 19, a UDR will be assessed at the first annual renewal and subsequent policy terms if an MVR remains unobtainable.
4. **Suspended 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.
5. **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.
6. **Non-Licensed** - Drivers who are not licensed will have this license type. These drivers must be excluded for us to accept other household members on the policy.

## 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 containing at least 12 months of driving history.

The MVR must be no more than 30 days old and must be received within 60 days of policy inception.

See U.S. Permit status for exceptions. At this time, New Business Policies are Unacceptable risks if any person listed on the policy has an Unverifiable Driving Record.

## Filing Information (SR-22/SR-22-S/FR-44)

1. Policies containing a Financial Responsibility Filing (SR-22, SR-22-S or FR-44) cannot have excluded drivers.
2. A flat \$15.00 charge, earned in full at inception, will be added per filing, per policy term.
3. Filings will only be provided for Florida.
4. Out-of-state filings cannot be processed.
5. All vehicles owned by the driver requiring the filings must be on the policy.
6. All vehicles listed on the policy must have liability coverage (Comp only vehicles are not allowed).
7. The name on the filing must appear exactly as it reads on the driver's license.
8. 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.
9. SR-22, SR-22-S and FR-44 policies are surcharged.
10. SR-22, SR-22-S and FR-44 that have case numbers beginning with a 2 or a 4 may indicate that a non-cancelable policy is needed, in compliance with Florida Statute 627.7275(2) (a). Company may require these policies to be paid in full. Applications received with less than the full premium will be canceled within the time period allowed by statute.

**Note: Any policy endorsements processed during the first term of the policy must be paid in full using a credit or debit card at the time of the policy endorsement. If the endorsement cannot be paid in full at that time, a new policy MUST BE written.**

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# ACCIDENTS AND VIOLATIONS

## Accident Forgiveness

An insured will not be charged for an accident that occurs with us on any subsequent renewals if the dollar amount of the payout and reserve amount combined is less than \$500.

## Not-At-Fault Accidents (NAF)

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

Accidents are chargeable if the insurer's file contains information from which the insurer in good faith determines that the insured was substantially at-fault in the accident. Proof of NAF documents include:

1. Copy of the police report.
2. Letter from the previous carrier.
3. Court documents.

**Note:** The fax cover sheet that prints with the new business application will indicate when proof of Not-at-fault is required to be faxed to the Company. Submitting one (1) of the documents above does not guarantee that the accident will be rated as a Not-at-Fault accident. Any proof that an accident was Not-at-Fault must substantially disprove our records.

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

### **ACCIDENTS WILL NOT BE CONSIDERED CHARGEABLE IF THE PRODUCER/NAMED INSURED DEMONSTRATES:**

1. The vehicle was lawfully parked at the time of the accident.
2. The accident was caused by collision with flying gravel, missiles or falling objects, or by contact with a bird or animal.
3. The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours.
4. A driver other than the driver of the insured's vehicle was convicted of a moving violation in connection with the accident.
5. The vehicle was struck in rear and applicant was not convicted of a moving traffic violation.
6. The applicant was finally adjudicated not to be liable by a court of competent jurisdiction.
7. The applicant was operating a bicycle, boat, train or snowmobile at the time of accident.
8. The applicant at the time of accident was on duty as a paid or volunteer member of any Police or Fire Department, first-Aid Squad, or Law Enforcement Agency.
9. 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. (This is accordance with Section 626.9541, Florida Statute.) If damages were paid by the insured's carrier as a result of the accident, the written statement alone will not be sufficient to remove the point surcharge.
10. The applicant is reimbursed by or on behalf of a person responsible for the accident or has a judgment against such person.
11. The applicant was operating a vehicle or train over fixed rails as a public conveyance.
12. The applicant was operating a bus for any local transit system or any vehicle certified by the F.P.S.C. or I.C.C.

Please retain these documents in your policy file.

## Chargeable Date and Period

The Company uses the violation occurrence date, not the conviction date, to determine if points are to be charged. The chargeable period for violations is the 35 months prior to the effective date of the policy.

## Multiple Violations

When there are multiple point counts arising out of one (1) occurrence on the same day at the same location, only the highest point charge is used.

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# VEHICLE INFORMATION

## Vehicle Symbols

Ensure that the Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN.

1980 and older vehicles will be acceptable for liability only.

Unlisted New Models - complete the information requested on [www.IAProducers.com](http://www.IAProducers.com). Call service operations and we will assign the proper vehicle symbol.

Conversion vans - will be rated using the vehicles Actual Cash Value (ACV). We will allow physical damage up to \$70,000.

Rebuilt Salvage Vehicles - call Service Operations to obtain symbols for salvage vehicles that are rebuilt and are properly certified with the State Department of Motor Vehicles as roadworthy.

## Non-Ascertainable Vehicle Symbols

In the event you are unable to obtain a vehicle symbol, please contact service operations and we will assign the proper vehicle symbol.

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# COVERAGE INFORMATION

## General Coverage Rules

Florida Statutes require that all automobile insurance policies include coverage for Personal Injury Protection (effective January 1, 2008) and for Property Damage Liability, each at a minimum limit of \$10,000.

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

Liability limits on leased vehicles must be at least 100/300/50, per Florida Statute 324.021(9)(b).

Liability limits on a policy that has a rated driver convicted of a DUI on or after October 1, 2007 must be at least 100/300/50, per Florida Statute 324.023. These limits must be maintained for at least three years.

Bodily Injury (BI)	<ol style="list-style-type: none"> <li>1. All vehicles insured for BI liability must also include Personal Injury Protection Insurance (PIP) and Property Damage (PD).</li> <li>2. Liability coverage for the insured vehicle also applies to any Additional Interest. Policy must include BI coverage to show an Additional Interest.</li> <li>3. BI is required with all SR-22, SR-22-S and FR-44 filings. Liability limits of at least 100/300/50 are required with FR-44 filings.</li> <li>4. If the applicant is an out-of-state resident or the vehicle is principally garaged out-of-state, BI coverage limits must meet or exceed minimum limits of that state.</li> <li>5. 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.</li> </ol> <p>Available limits are (\$000's): 10/20, 25/50, 50/100, 100/300, 250/500</p>
Property Damage (PD)	<ol style="list-style-type: none"> <li>1. 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 (2) months out of the year.</li> <li>2. All vehicles on the policy must carry the same limits.</li> </ol> <p>Available limits are (\$000's): 10, 25, 50, 100</p>
Uninsured Motorist Bodily Injury (UM)	<ol style="list-style-type: none"> <li>1. Limits cannot exceed the bodily injury liability limits.</li> <li>2. A completed, signed Uninsured Motorists Selection/Rejection form must be obtained at new business when UM limits are not stacked and/or not equal to BI limits. 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 stacked UM limits equal to BI limits on the policy. Retain the original signed form in the policy file.</li> <li>3. Uninsured Motorist coverage can only be written on policies providing BI/PD/PIP coverage.</li> <li>4. The following states have mandatory Uninsured Motorist coverage laws. UM cannot be rejected in: Connecticut, District of Columbia, Illinois, Kansas, Maine, Maryland, Massachusetts, Minnesota, Missouri, Nebraska, New Hampshire, New York, North Dakota, Oregon, South Carolina, South Dakota, Vermont, Virginia, West Virginia, Wisconsin.</li> <li>5. If a UM/UIM increase limits rejection form is not signed, UM/UIM coverage will be automatically added to the policy at limits equal to the selected BI limits.</li> </ol> <p>Available limits are (\$000's): 10/20, 25/50, 50/100, 100/300, 250/500</p>
Medical Payments (MED)	<ol style="list-style-type: none"> <li>1. Medical Payments coverage is optional.</li> <li>2. Medical Payments coverage may only be written on policies with BI coverage.</li> </ol> <p>Available limits are: \$500, \$1,000, \$2,000, \$5,000</p>
Physical Damage / Comprehensive & Collision (COMP/COLL)	<ol style="list-style-type: none"> <li>1. No physical damage only policies.</li> <li>2. Comp only on a vehicle provided liability exists on at least one other vehicle on the policy is allowed (a surcharge will apply). Not available when a Financial Responsibility Filing (SR-22/FR-44) has been applied to the policy.</li> <li>3. Comp may be purchased without Collision (a surcharge will apply).</li> <li>4. Allowed on vehicles 1981 and newer.</li> <li>5. Only equipment that is permanently installed by the original manufacturer is covered. To cover other permanently installed equipment, select Additional Equipment coverage.</li> </ol> <p>The following deductibles can be selected in any combination: \$100, \$250, \$500, \$1,000, \$2,500</p>

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Personal Injury Protection (PIP)	<p>Options apply to either the named insured only or named insured and resident relatives — only one of these PIP options can be selected per household. The named insured and resident relatives option should be used for single-member households.</p> <p><b>Basic PIP</b>  Basic Personal Injury Protection (PIP) - \$10,000 LIMIT</p> <ol style="list-style-type: none"> <li>1. This coverage provides 80% medical, 60% Disability Benefit (formerly called Wage Loss) and \$5,000 Death Benefit.</li> <li>2. It is available with Disability Benefit Exclusion or deductibles.</li> <li>3. The elected deductible or Disability Benefit Exclusion must be the same on all vehicles of a multi-car risk.</li> </ol> <p><b>Extended PIP</b>  Extended (Full Coverage) Personal Injury Protection (PIP) - \$10,000 Limit</p> <ol style="list-style-type: none"> <li>1. This coverage provides 100% medical, 80% Disability Benefit (formerly called 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.</li> <li>2. Extended PIP is available with deductible or Disability Benefit Exclusion options.</li> <li>3. It is the recommended coverage for applicants with limited medical or disability benefits.</li> </ol> <p>Personal Injury Protection Options are available for both Basic and Extended PIP (Available for named insured only or named insured and resident relatives):  \$0, \$250, \$500, or \$1,000 Deductible</p> <p>Disability Benefit Exclusion (WLE): This option, if selected, excludes any Disability Benefits for an injured person with respect to loss of income and earnings.</p>
Additional Equipment	<ol style="list-style-type: none"> <li>1. Additional equipment means permanently installed or attached custom parts, equipment, devices, accessories, enhancements, and changes that alter the appearance or performance of your covered auto and that were not installed by the original automobile manufacturer. Additional equipment includes, but is not limited to, permanently installed stereo equipment, custom paint and exterior body panels, custom wheels and tires, equipment to modify vehicle height on both raised and lowered vehicles, custom seats, and safety or alarm devices.</li> <li>2. Additional equipment is \$1,000, unless you have purchased Additional Equipment Coverage. If you have purchased Additional Equipment Coverage, the most we will pay is \$1,000, plus the amount of Additional Equipment Coverage you have purchased.</li> </ol> <p>Available limits are: any amount up to \$5,000</p>
Towing and Labor	<ol style="list-style-type: none"> <li>1. Reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term.</li> <li>2. May be purchased for any vehicle.</li> </ol> <p>Available limits are:  \$50 per disablement with a maximum of \$150 for a 6-month term policy or \$300 for a 12-month term policy.</p>
Rental Reimbursement	<ol style="list-style-type: none"> <li>1. 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.</li> <li>2. Qualified disablement means a loss covered by the Liability, Comprehensive or Collision sections of the policy.</li> <li>3. Rental Reimbursement may be purchased for any vehicle covered by Comprehensive and Collision coverages</li> </ol> <p>Available limits are:  \$20/day, maximum of 30 days  \$30/day, maximum of 30 days  \$40/day, maximum of 30 days</p>

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# BILLING AND FEES

Outside premium financed policies are unacceptable.

## Fees

Fee	Amount	Condition
MGA Policy Fee	\$25.00	On business written pursuant to the provisions of F.S. 626.7451, the Company's managing general agent will charge a \$25.00 MGA policy fee. Depending on the market tier and whether or not EFT is utilized, the fee will be fully earned on the down payment or allocated equally across the down payment and all installments. The fee is applied for each renewal.
Underwriting Fee	\$10.00	All policies that utilize one of our many convenient payment plans will be charged a \$10 underwriting fee. Depending on the market tier and whether EFT is utilized it may be charged in full with the down payment or allocated equally across the down pay and all installments. This fee is applied at new business and each annual renewal.
Filing Fee	\$15.00	For each SR-22, SR-22-S or FR-44 filing on the policy.
NSF Fee	\$15.00	For any payment not honored by a financial institution.
Late Fee	\$10.00	Payments postmarked five (5) days after the installment due date will be subject to a late fee.
Installment Fee	18% of the unpaid balance capped at \$10.00 per installment	For each installment payment made via any method.
Paper Documents Fee	\$10.00	A fee applies per policy when paper documents are sent instead of receiving electronic documents through our Go Paperless option. It applies at new business and each subsequent renewal that the customer does not select the Go-Paperless option. Customers can avoid the Paper Documents Fee by signing up for our Go Paperless option. Customers not only avoid the Paper Documents Fee but also get a discount on their premium by signing up for Go Paperless.

## 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.

## 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 upload 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.

**Note:** In accordance with Florida Statute 627.728(c), the insured has 15 days after the Null and Void Letter is issued, which is included in the Cancellation Notice, to replace the down payment check.

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 [www.IAProducers.com](http://www.IAProducers.com), except for:

1. Change or delete named insured.
2. Change payment plan.
3. Add a discount.

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

1. Change the named insured (only allowed if primary named insured becomes deceased).
2. A request by the insured to reduce coverages or delete vehicle(s) (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 except for adding or changing a vehicle. You must maintain signatures in your office for endorsements transacted by phone.

## 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 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 household or regularly operate a covered vehicle. An MVR will be ordered to verify the driving record. See Driver and Household Resident Information.

## 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.

## 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, 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.

## Renewal Guidelines

### Quotes

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

### Rate Capping

The Company caps premium increases and decreases on renewal policies. This process will take place at every renewal and occurs prior to the application of additional driver points. Some factors are not included in the rate capping process.

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## **Payments**

1. The insured should pay the premium directly to the Company before the expiration date (or the producer can upload through [www.IAProducers.com](http://www.IAProducers.com)) to avoid a lapse in coverage.
2. Policies will not renew unless required premium is received.
3. Renewal payments uploaded through [www.IAProducers.com](http://www.IAProducers.com) 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. If the renewal payment is postmarked on or after the expiration date of the in-force policy, the Company will change the effective date to one (1) day after the date of postmark shown on the envelope containing the renewal payment.
2. A lapse in coverage will occur if renewal payment is not made prior to the expiration date of the in-force policy.
3. Renewals requested with more than a 30 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 issued approximately 10 days from the receipt of the payment in our office. Refund will be mailed in the form of a check to address listed on the policy. Any outstanding balance on the cancelled policy must be paid-in-full.

## **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, PIP, 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.

## **Cancellation Guidelines**

### **Flat Cancellations**

Flat cancellations are permitted after inception of a policy only in the following situations (proof required):

1. The vehicle is returned to the dealer after purchase.
2. There is duplicate insurance effective on or before 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. Calling Service Operations;
2. Mailing/faxing or submitting online a signed written request; or
3. Contacting their Producer to process the cancellation.

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.

Any return premium due will be calculated on a pro-rata basis from the effective date of the cancellation.

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A policy may not be cancelled during the first 60 days immediately following the effective date of the policy except for (proof required):

1. Total destruction of the insured motor vehicle.
2. Transfer of ownership of the insured motor vehicle.
3. Purchase of another policy covering the motor vehicle that was covered under the policy being canceled\*.
4. Uprate in premium.
5. Unacceptable risk or underwriting cancel.
6. Misrepresentation on application.
7. NSF null and void.
8. Nonpayment of premium.

Cancellation requested in accordance with Florida Statute 627.7282 - If the insured requests a cancellation because an incorrect premium for the risk was charged resulting in an additional premium, the Company will cancel the policy pro-rata based on the quoted premium. If the cancel request is due to additional points, return premium will be calculated pro-rata based on developed premium. If additional amounts are due (resulting from short down payment or endorsements), the insured will receive a bill for the premium due up to the cancel date.

### **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.

### **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 Florida 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.

## **Discounts and Options**

### **Core Discounts**

Core discounts provide better rates for customers who: own homes\*, insure multiple vehicles, and pay in full. \*Mobile homeowners do not qualify for the Homeowner discount.

### **Multi-Car Discount**

This discount applies when more than one vehicle with property damage coverage is on the policy.

### **Homeowner Discount**

This discount is available when the named insured or spouse owns the home in which they reside including town homes or condominiums. Proof of Homeownership must be in the form of:

1. Declarations Page or binder from the Homeowner policy (within the last 12 months of the effective date of the policy).
2. Property tax bill (within the last 12 months of the effective date of the policy).
3. Deed (Deed showing the name insured and/or spouse).
4. Acord Homeowner application (within the last 12 months of the effective date of the policy).
5. Mortgage statement (within the last 30 days).
6. County issued appraisal (within the last 12 months of the effective date of the policy).

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## **Multi-Policy Discount**

This discount can apply when the named insured also has additional policies with another Farmers-Affiliated Company. This includes Farmers, Foremost and Zurich Companies.

## **Electronic Payment Discount**

Pay with EFT\* using customers checking account or savings account and receive a discount. Combine EFT\* with the Paid-in-Full discount to maximize savings. \*Customers who choose Producer Sweep for the down payment or Credit/Debit Card for installments are not eligible for the EFT discount. Changing EFT mid-term could result in the addition or removal of this discount. If EFT is added mid-term and qualifies for the discount, the discount will be added and pro-rated for the remainder of the term.

## **Prior Insurance Discounts**

We offer a variety of different ways to take advantage of a customer's prior insurance history. See below for opportunities:

### **1. Continuous Insurance**

This discount is automatically verified and will require no follow up. It is based on the length of continuous coverage of the customer's prior carrier. If a customer transfers coverage between carriers, only the most recent carrier is included in the calculation of this discount. We will consider coverage from both the Named Insured and spouse.

It is a tiered discount with three (3) different price points:

- a. Greater than or equal to 12 months but less than 24 months.
- b. Greater than or equal to 24 months but less than 36 months.
- c. Greater than or equal to 36 months.

### **2. Prior Insurance**

In addition to the Continuous Insurance discount, if the customer has at least six (6) months of continuous coverage without a lapse and with the same carrier the policy will qualify for Prior Insurance. If follow-up is required, please be sure to utilize the fax cover sheet in order to ensure timely processing.

### **3. Advanced Purchase**

This discount applies when the policy qualifies for Prior Insurance and the policy is uploaded at least two (2) days prior to the policy effective date. The Named Insured (and spouse if applicable) must both be at least 19 years old to qualify. In addition, quoting the policy between seven (7) and 59 days prior to the effective date, will increase this discount.

## **Minor Child Driver Discount**

The Minor Child Discount applies to a licensed single driver under the age of 19 that is a child of the Primary Named Insured. The policy must be in force for at least twenty-four months.

This discount will not apply if the child was disclosed as a result of a claim with the Company. This discount cannot be combined with the Distant Student discount. If both discounts apply, then only the higher discount will be applied to the policy.

## **Distant Student Discount**

The Distant Student discount applies to licensed single driver under the age of 23 and a child of the primary named insured. The student must not have regular access to a covered vehicle while away at school. The student must reside at a school more than 100 miles from the nearest garaging ZIP Code of the policy.

This discount will not apply if the child was disclosed as a result of a claim with the Company. This discount cannot be combined with the Minor Child discount. If both discounts apply, then only the higher discount will be applied to the policy.

## **Accident Forgiveness**

Accidents with our Company when the total payout and reserve amount is less than \$500 will not be charged at renewal. This applies to both At-Fault and Not-At-Fault accidents.

## **Go Paperless Discount**

The discount is available to applicants who agree to receive their policy and billing documents via a valid e-mail address. Eligible applicants must successfully complete the Go Paperless enrollment process and maintain a valid e-mail account. The discount will be removed if the applicant requests to receive policy documents by postal mail delivery. Mid-term enrollments are effective on the date the insured completes the electronic terms and conditions agreement.

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**Safe Driver Discount**

This discount is available to all policies where all rated drivers are without At-Fault Accidents or Violations in the past three (3) years. There can be no permissive user claims in the last 3 years. The primary named insured must be at least 23 years old and cannot be excluded. No rated drivers can have a foreign driver's license or be charged for an unverified driving record. Not-At-Fault accidents and Comprehensive claims are allowed.

**Mature Defensive Driver Discount**

This discount is available if any rated driver aged 55 or older has successfully completed a Florida state-approved Defensive Driver Program in the past three (3) years and does not have any violations or accidents in the past 35 months.

**Airbag Discount**

This discount is available if the vehicle has an airbag. This discount applies if the vehicle is certified through the vehicle identification number or producer to have airbags.

**Anti-Lock Brake Discount**

This discount is available if the vehicle has Anti-Lock Brakes. This discount applies if the vehicle is certified through the vehicle identification number or producer to have Anti-Lock Brakes.

**Anti-Theft Discount**

This discount applies to vehicle that has any item or system, designed to prevent unauthorized use, which is installed in the vehicle and activates automatically when the operator turns the ignition key to the off position. Including recovery/tracking devices and passive alarms.

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