



PROGRAM GUIDE

NEW JERSEY

Select 3.0 Auto

Underwritten by Foremost Insurance Company Grand Rapids, Michigan

Agency Service Operations

Underwriting

Technical Support

Licensing

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

New Business Effective
Date 07/11/2024

Renewal Effective
Date 08/13/2024



TABLE CONTENTS

CONTACT INFORMATION..... 1

Online Services	1
Customer Service	1
Addresses.....	1

GENERAL INFORMATION 2

Standard and Basic Policies	2
New Business Binding	2
Identification Cards.....	2
Permanent ID Cards	2
Temporary ID Cards.....	2
Reprinting Permanent ID Cards	2
eSignature	3
Text Alerts	3
Material Misrepresentation	3
Binding Restrictions	3
Severe Storm Warnings & Restrictions	3
Policy Term	3
File Maintenance and Audit Requirements	3
Acquired Business.....	3
Routine Audits	4
Physical Damage Inspections	4

UPLOADING NEW BUSINESS..... 6

Upload Information.....	6
Chargebacks	6
Garaging ZIP Rating and Rules.....	6
Unacceptable Garaging	6
Named Operator Policies.....	6

ACCEPTABILITY..... 7

Unacceptable Policies	7
Unacceptable Operators	7
Unacceptable Vehicles.....	7
Unacceptable Additional Equipment	8
Sample Pictures of Unacceptable Vehicles	9
Vehicle Usage Guidelines	10
Vehicle Usage	10
Definitions	10
Guidelines	10

TIERING DETERMINATION..... 12

Prior Insurance	12
Definition.....	12
Periodic Review	12
Exception for Military Personnel Returning from Overseas or Out of State Deployment	12
Exception to Prior Insurance with Bristol West	12
Processing Proof of Prior Insurance (POP).....	12
Acceptable Proof of Prior Insurance	13
Unacceptable Proof of Prior Insurance	13
Use of Credit	13

Credit Re-ordering.....	13
Periodic Review	13
Credit Disputes	13

DRIVER INFORMATION 14

Application Listing Rule.....	14
Driver Notification	14
Driver Status Guide	14
Relation to Insured	14
Marital Status	14
Driver License Status/Types	15
Unverifiable Driving Record	15

ACCIDENTS AND VIOLATIONS 16

Not-At-Fault Accidents (NAF)	16
Chargeable Date and Period	16
Multiple Violations.....	16

VEHICLE INFORMATION 17

Vehicle Symbols	17
Non-Ascertainable Vehicle Symbols.....	17

COVERAGE INFORMATION 18

Bodily Injury	18
Property Damage	18
Uninsured/Underinsured Motorist.....	18
Uninsured Motorist Property Damage.....	18
Principal PIP	18
Principal PIP Medical Expense Only	18
Health Insurer Primary for PIP	19
Extended Medical Payments	19
Extra PIP Package	19
Extra PIP Package for PNI, Spouse and Resident Relative ..	19
Unlimited Right to Sue and Limited	
Right to Sue	19
Physical Damage/Comprehensive & Collision	19
Additional Equipment.....	20
Towing and Labor.....	20
Rental Reimbursement	20
Auto Loan/Lease Coverage.....	20
Coverage Selection Form.....	20

BILLING AND FEES 21

Fees	21
Fee.....	21
Amount.....	21
Condition	21
Installment Payments	21
Reinstatement With A Lapse.....	21
Payment Instructions	22
Cash/Check	22
Electronic Funds Transfer (EFT)	22
Non-Sufficient Funds (NSF).....	22

TABLE CONTENTS

SERVICE OPERATIONS 23

Endorsement Guidelines.....	23
Vehicle Additions and Changes.....	23
Driver	23
Additional Premium and Credit Endorsements	23
Retroactive/Backdated Cancellations and Changes	23
Excluding Drivers.....	23
Discounts	23
Renewal Guidelines	23
Quotes	23
Rate Capping	23
Payments	24
Renewals After Policy Expiration	24
Non-Renewed Policies	24
Change of Producer at Renewal	24
Cancellation Guidelines	24
Flat Cancellations	24
Insured's Request	25
Loss Payee	25
Company Cancel	25
Duplicate Coverage	25
Nonpayment of Premium Cancel.....	25
Total Losses.....	25
Discounts & Features	25
Core Discounts	25
Multi-Car Discount.....	25
Homeowner Discount	25
Multi-Policy Discount.....	26
Electronic Payment Discount.....	26
Paid in Full Discount.....	26
Prior Insurance Discounts.....	26
Continuous Insurance	26
Prior Insurance	26
Standard Prior Carrier.....	26
Advanced Purchase.....	26
Minor Child Driver Discount	26
Distant Student Discount	26
Go Paperless Discount	26
Safe Driver Discount.....	27
Preferred Driver Discount.....	27
Defensive Driver Discount	27
Anti-Theft Discount.....	27
PIP Discount	27

CONTACT INFORMATION

Online Services

Producers

www.BWProducers.com. Producer-dedicated website.

Use it to:

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

Customers

www.BristolWest.com Customer-dedicated website.

Use it to:

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

Customer Service

Service Operations

1-888-888-0080

Monday through Friday 7 a.m. to 8 p.m. (CT)

Saturday 7 a.m. to 7 p.m. (CT)

Agency Support Center (ASC)

Technical Support (not for customer use)

1-800-638-8737

Monday through Friday 8 a.m. to 8 p.m. (CT)

Agency Services

Licensing, Administrative Updates and Access

1-913-564-6400

Monday through Friday 7:30 a.m. to 4:30 p.m. (CST)

Claim Services

Report a claim online 24 hours a day on www.BWProducers.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.BWProducers.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

Standard and Basic Policies

Two policy types are offered in New Jersey — STANDARD and BASIC.

- **Standard Policy** - The Standard Policy provides a number of different coverage options and the opportunity to buy additional protection. The Standard Policy is the type of policy chosen by most New Jersey drivers.
- **Basic Policy** - The Basic Policy provides limited benefits and may cost less. It is not for everyone, but it does provide enough coverage to meet the minimum insurance requirements of New Jersey law.

New Business Binding

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

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

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

1. The application is uploaded within 48 hours. 48 hours will be measured as 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 date of application;
5. The producer signing the application is licensed and appointed by us;
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; and
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, the Declarations Page, and other new business endorsements to the insured.

Producers do not have authority to issue the Declarations Page, Endorsements or 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.

The New Business package including the Declarations Page and ID Cards, will be mailed to the customer following upload. ID Cards will also print with the Application packaged, so that they are immediately available to the customer at point of sale.

Identification Cards

Permanent ID Cards

Effective February 11, 2016, we will be utilizing watermarked paper for all Insurance Identification cards that we produce. This paper will be used in all Permanent ID cards that we mail to our customers at New Business, Renewal Business, and Endorsement (Vehicle Additions or Replacements).

Temporary ID Cards

Our systems will also allow agents to produce Temporary ID cards immediately in their office upon upload of a policy or endorsement through the Print ID Cards button that can be found on the Upload Confirmation page. These temporary ID cards **MUST BE PRINTED ON OUR WATERMARKED PAPER IN ORDER TO BE VALID.** This watermarked paper can be ordered through www.IAProducers.com under:

Resources > Agency Supplies > ID Card - watermarked paper (750172)

Reprinting Permanent ID Cards

If necessary, our Permanent ID cards can be reprinted within www.IAProducers.com. When reprinting the Permanent ID cards, it is imperative that our instructions are followed explicitly to ensure that these cards are considered valid:

1. Card must be printed on our watermarked paper

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.

2. Card must be printed on front and back of paper to match the Permanent ID Cards that we mail directly to our customers from our Print Center. To do this, within the Adobe (PDF) print options on your computer, you will need to check the box that reads "Print on both sides of paper" when printing this file. This only needs to be done when reprinting Permanent ID Cards; Temporary ID Cards are to be printed on only one side of the paper.

eSignature

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

The customer has 18 days to complete the eSignature process. If the customer does not complete the eSignature process by the required deadline the policy will be cancelled.

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

Text Alerts

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

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

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

Material Misrepresentation

Material misrepresentation on the application may impact the insured's right to policy benefits. Producers should ask all application questions directly of the applicant and clearly explain the consequences of providing false information.

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

Severe Storm Warnings & 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.

Policy Term

Six (6) month policy 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.

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.

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. Signed EFT / Direct Debit Authorization Agreement Form.
3. Proof of Additional Equipment.
4. Signed Named Driver Exclusion form listing each person excluded from physical damage coverage for a specified vehicle.
5. Signed Coverage Selection form.
6. Verification of Defensive Driver Course to qualify for the Defensive Driver Discount.
7. Proof of not-at-fault accidents when required.
8. Proof of homeownership for Homeowner Discount when required.
9. Proof of prior insurance when required.

(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, 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.

Physical Damage Inspections

Physical Damage inspections are required for all vehicles requesting Physical Damage coverage (including Comprehensive Only coverage) if the vehicle is seven (7) model years old or less. Please adhere to the following guidelines for Physical Damage inspections:

1. For new business, endorsements, and replacement vehicles requesting Physical Damage coverage, inspections are required within seven (7) calendar days of the effective date.
2. At New Business:
 - a) On the APPLICATION SCREEN, in the VEHICLE INFORMATION section, select "Vehicle Inspection" and complete the information requested.

Automobile Policy Quote		New Jersey		My Settings Forms Program Guide Save & Exit	
Quote Data		Application		Inspection Location	
Final Rate/Upload					
Mailing Address/Phone Number					
Home Phone		Work Phone			
Driver Information					
Named Insured Email Address		<input checked="" type="radio"/> None			
Select Go Paperless Discount		No			
Additional Insured		None			
Vehicle Information					
1. 2010 FORD ESCAPE XLS 4W (click to collapse) ^					
Loss Payee					
There are no Loss Payees listed for this vehicle.					
Click Here to add one.					
Additional Interest					
There are no Additional Interests listed for this vehicle.					
Click Here to add one.					
Vehicle Inspection					
<input type="radio"/> New/Unused, Purchased/Leased from Dealership					
<input type="radio"/> In Agency Book Transfer					
<input type="radio"/> In Agency Customer Transfer					
<input type="radio"/> None of the Above					
Add Notes					
Continue					

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.

- b) Continue to the INSPECTION LOCATION screen. If an inspection is required, complete the inspection site location information. The Company has an agreement with Carco Group Inc. to provide electronic transmission of photo inspections. For your convenience a link to the Carco site locator is provided in the rating system. If the inspection is performed by your agency, enter your agency name and address. Read the notice to the customer. This notice informs them of the inspection requirements. Then check the box to document that you have verbally informed the applicant that Physical Damage coverage will be suspended if a timely photo inspection is not obtained, and that you have provided them with an inspection location. A copy of the "ACKNOWLEDGEMENT OF NOTIFICATION OF SITE SELECTION FOR PHOTO INSPECTION" notice that prints with the application should be provided to the customer AND maintained in the customer file.
 - c) You and the applicant must sign and complete the "ACKNOWLEDGEMENT OF REQUIREMENT FOR INSURANCE INSPECTION" form that prints with the application. A completed copy of this form should be provided to the customer AND maintained in the customer file.
 3. When processing an endorsement online, follow the process described in 2a) and 2b) above. Please note that the screen names may slightly differ in the endorsement portal, however, the information entered and process is the same. Instead of 2c) the "CONFIRMATION OF PHYSICAL DAMAGE COVERAGE NOTICE OF MANDATORY PHOTO INSPECTION REQUIREMENT" notice will print off with the endorsement package, which is mailed to the customer. The online endorsement system will not allow you to back date Physical Damage coverage. If you have a situation where you need to back date Physical Damage coverage due to a delay (e.g., weekend, holiday) please contact Service Operations.

Automobile Policy Quote		New Jersey		My Settings Forms Program Guide Save & Exit	
Quote Data		Application		Inspection Location	
				Final Rate/Upload	
Inspection Verbal Notice and Inspection Site Location Selection					
Clear Address		Open CARCO Site Locator			
Name					
Address					
City					
State	NJ				
Zip					
<input type="checkbox"/> Save As Default Location					
<input type="checkbox"/> Agent has provided verbal notice of need for inspection and inspection location					
<p>Your vehicle(s) is(are) required to have a physical damage inspection. If the inspection is not completed we are required to remove the Physical Damage Coverage from your vehicle until the inspection is completed. For your convenience we will provide you with a CARCO inspection site in your area. Alternatively you may call 1-888-242-1200 for a CARCO inspection site. Note: If you have a new/unused vehicle purchased or leased from a dealership and can provide the necessary documentation to Foremost Insurance with this application Foremost Insurance will be able to waive the inspection requirement.</p>					
Continue					

4. For a new, unused vehicle (never titled, odometer less than 1,000 miles), you will be required to complete the inspection process outlined in steps two (2) and three (3). However, the inspection requirement will be waived if the Company is provided with the following information immediately following upload of the policy.
 - a) A copy of the bill of sale which contains a full description of the automobile, including all options and accessories; or
 - b) A copy of the window sticker or advanced dealer shipping notice (invoice) showing the itemized options and equipment, the total retail price of the automobile, and any dealer installed option purchased by the customer; or
 - c) Vehicle buyer's order (contract) and/or the dealership invoice to the buyer, including all options and accessories.
 5. A vehicle inspection may be required on endorsements to lower a deductible or add Full Coverage Window Glass mid-term.

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.

UPLOADING NEW BUSINESS

Upload Information

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

Chargebacks

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

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

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

Agents have the ability to order all other reports prior to ordering the more expensive MVR. This provides the opportunity to see a more accurate and partially verified premium before deciding whether to continue with the quote and order the MVR.

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 NJ for at least 10 months of the year for the policy to be acceptable. If we determine that no vehicle is principally garaged in NJ 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 NJ, 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.

The unacceptable garaging states for New Jersey policies are out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan 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, Personal Injury Protection, Uninsured Motorist/Underinsured Motorist Bodily Injury and Uninsured/Underinsured Property Damage are the only coverages written.
7. Business, Commercial Ridesharing or Artisan use is unacceptable.
8. Liability limits greater than 50/100 are unacceptable.
9. Named Insured cannot live outside NJ.

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.

ACCEPTABILITY

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

Unacceptable Policies	
1.	Policies with more than one (1) Business, Commercial Ridesharing 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"> Seven (7) car or seven (7) driver policies that must be split between two (2) policies; Children, regardless of age, who own their own vehicle; Unrelated residents/roommates.
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 located out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan or New York are unacceptable.
8.	New Business Policies with one (1) 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.	Policies where any regular operator or household member of driving age is insured with a different carrier.

Unacceptable Operators	
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 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 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 foreign drivers license or a valid U.S. driver's license.
10.	Operators without a permanent telephone number where they can be reached.
11.	Persons convicted of a felony involving the use of a vehicle which was material to the felony conviction.

Unacceptable Vehicles	
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.

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.

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 unacceptable for any type of vehicle usage.
11. Vehicles equipped with altered suspensions -- "altered" are defined as homemade, custom-built, or modified; and includes lift kits greater than four (4) inches, snowplowing 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 commercially for retail or wholesale delivery of products, including, but not limited to: <ul style="list-style-type: none"> a. Magazines b. Newspapers c. Mail d. Pizza (or other food items) e. Farm animals f. Produce
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"> a. Nursery or school children b. Migrant workers c. Hotel/motel guests d. Patients e. Members of a van/car pool f. Emergency vehicles
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 with a garaging location out of the country or in any of the following states: New York, Michigan, District of Columbia or Massachusetts.
23. Salvaged Vehicles. <ul style="list-style-type: none"> a. Exception to salvaged vehicle rule: If vehicle has been rebuilt and properly certified with the State Department of Motor Vehicles as roadworthy.
24. Vehicles used in Commercial Rideshare Programs, unless the optional buyback provision is purchased.

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 for which the value cannot be determined or verified.
4. Sinks/bathroom/toilet facilities/equipment for cooking.
5. Personal property carried in a vehicle.

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.

Sample Pictures of Unacceptable Vehicles

Micro Truck



Greater Than One (1) Ton Truck



Dune Buggy



Step Van



Incomplete Chassis



Cutaway Van



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.

Vehicle Usage Guidelines

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, Commercial Ridesharing or Artisan Use vehicle on the policy.)	<p>The vehicle is rated as used for business if any of the following conditions apply:</p> <p>The vehicle is used or is anticipated to be used to make trips for business purposes more often than any of the following:</p> <ol style="list-style-type: none"> 1. 15 days in a month; or 2. 90 days in a six (6) month period; or 3. 180 days in a year. <p>The vehicle is owned or leased by an operator who receives a monthly allowance for the vehicle.</p>	<p>Business Use surcharge will apply.</p> <p>Acceptable Business Use includes, but is not limited to:</p> <ol style="list-style-type: none"> 1. Vehicles used to make regular and frequent trips for business errands (including trips to post offices, financial institutions, retail stores or business offices). 2. Vehicles used by real estate or insurance producers, lawyers, doctors, accountants or other professionals visiting multiple locations. 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. 4. Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g. Avon, Mary Kay, Tupperware). <p>Unacceptable Business Use includes, but is not limited to:</p> <ol style="list-style-type: none"> 1. Vehicles used for delivery, limousine, or taxi service. 2. Vehicles used to transport nursery or school children, migrant workers, hotel/motel guest, patients, or members of a van/car pool; 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; 4. Vehicles used for a courier or escort service; 5. Vehicles used for towing. 6. The vehicle is owned or leased by a business or has a business as an additional interest.
Commercial Ridesharing (There can only be one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on the policy.)	<p>The vehicle is used in a Commercial Ridesharing Program, which means an arrangement or activity through which persons are transported for compensation, regardless of the amount or form of compensation charged or paid and includes the time:</p> <ol style="list-style-type: none"> 1. Commencing when a driver of an auto is available to accept transportation requests for passengers for compensation; 2. Between the driver accepting a transportation request and the passengers entering into or being loaded upon the auto used for this request; 3. Passengers are in or upon the auto used for this request; and 4. Between the passengers exiting or unloading from the auto and the driver is no longer available to accept transportation requests. 	<p>Commercial Ridesharing surcharge will apply:</p> <p>When the optional Commercial Ridesharing coverage endorsement is purchased;</p> <p>Coverage only applies to those vehicles identified on the Declarations page as having this coverage.</p> <p>Acceptable Commercial Ridesharing is:</p> <ol style="list-style-type: none"> 1. The time period commencing when you and your covered auto are available to receive requests for transportation through a digital network or similar connection used by a Transportation Network Company, and ending when you and your covered auto are engaged in a Prearranged Ride. <ol style="list-style-type: none"> a. Prearranged Ride, means a period of time that begins when a driver accepts a requested ride through a digital network or similar connection and continues while the driver transports the rider in a personal auto, and ends when the rider departs from the personal auto. b. Transportation Network Company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network or similar connection to connect riders to drivers for the purpose of providing transportation. 2. Commercial Rideshare requires minimum BI/PD limits of 50/100/25, UM/UIM, UMPD and PIP coverages.

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.

Commercial Ridesharing (continued)		<p>Unacceptable Commercial Ridesharing includes, but is not limited to:</p> <ol style="list-style-type: none"> 1. Vehicles used for Personal Vehicle Sharing Program where a legal entity is engaged in the business of facilitating the sharing of private passenger cars, utility cars, or utility trailers for noncommercial use by individuals within the state. 2. Vehicles engaged in a prearranged ride. 3. Vehicles not identified on the declarations page as having a commercial ridesharing endorsement. 4. Vehicles used to transport goods or property for compensation.
Artisan Use (There can be only one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on the policy.)	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>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"> 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. 2. The insured visits no more than three (3) job sites per day. 3. The insured does not carry more than 500 pounds of supplies or equipment. 4. The vehicle is owned or leased by an individual, not a corporation or partnership. 5. Only the named insured or other resident relatives operate the vehicle. 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. 7. Any signage on the vehicle relates only to the insured's business.
Storage Use (Comp only)	Pleasure Use vehicle in storage for which only Comprehensive coverage is purchased.	<p>A Storage (Comp only) surcharge will apply</p> <ol style="list-style-type: none"> 1. There can be only one (1) Storage (Comp only) Use vehicle on the policy. 2. At least one (1) other vehicle on the policy must be listed and covered with liability coverages. 3. Check your state to determine if special handling or requirements regarding Comp only policies exist. <p>Note: As indicated under Unacceptable Vehicle Use, the insured may not transport explosives, chemicals, radioactive materials or flammable substances.</p>

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.

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; and
2. Provided six (6) months continuous coverage with the same company; and
3. Was not insured with Bristol West (see exceptions to this rule below); and
4. Did not have a lapse greater than 30 days at the end of the policy period and prior to the Company's effective date; and
5. Had liability coverage at specified limits over the six (6) months continuous coverage; and (limits needs 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.

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; and
2. No driver on the policy has had any pointed violations or accidents in the preceding 36 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. Please 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 the prior six (6) months, (and remains in force) and the new policy is for:
 - a. A separated/divorced spouse who is leaving the household;
 - b. A child who is leaving the household;
 - c. A child who owns their own vehicle and remains in their parent's household.
3. Insured's prior policy lapsed or canceled due to an overseas or out of state military deployment.

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 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 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.****

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.

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 Agency 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); or
8. Producer issued ID card.

Use of Credit (Standard policies only)

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 at least 19 years of age. If neither the named insured nor rated spouse is at least 19 years of age, then the policy will be assigned to a designated credit tier.

The following procedures are to be followed by the 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 screen to the customer.

Credit Re-ordering (Standard policies only)

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 will not initiate a reminder.

Periodic Review

Once during any 36 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.

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.

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.

DRIVER INFORMATION

Application Listing Rule

The following operators must be listed on the application:

1. All regular operators (operates a vehicle more than 60 days per year) (Note: If any regular operator or household member of driving age is insured with a different carrier the policy is unacceptable).
2. All licensed household members (including permit drivers).
3. All household members of legal driving age (including 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.

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 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.

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 Physical Damage coverage for the specified vehicle. Any driver may be excluded from a vehicle with Physical Damage coverage. Other restrictions/procedures apply including:
 - a. Individuals who have a permanently revoked license or have never been licensed are not acceptable as a driver.
 - b. All drivers must be rated or excluded, unless prohibited by state law.
 - c. The named insured must sign the Named Driver Exclusion Acknowledgement, indicating the specific vehicle(s) that the driver is excluded from.
3. **Non-Licensed Spouse** — Only a Spouse or Partner of the named insured who have never been licensed. When this status is selected the Spouse or Partner will not be rated.

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. **Civil Union Partner** — Select if the driver is a civil union 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.

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. **Civil Union Partnership** — Drivers who are considered civil union 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 or civil union partner becomes deceased creating a widow or widower status. This exception will occur only for insureds who were initially married or civil union partners at the time of upload and were initially rated as married. **This marital status is not available for new business policies.**

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.

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 surcharge 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. **Non-Licensed Spouse** - Spouse/Partners who have never been licensed can have this license type.

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.

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.

ACCIDENTS AND VIOLATIONS

Not-At-Fault Accidents (NAF)

All accidents will be rated as at-fault unless proof of not-at-fault (NAF) is provided. 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.

ACCIDENTS WILL BE RATED AS NOT-AT-FAULT IF THE PRODUCER/CUSTOMER 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. A "hit-and-run" driver struck the vehicle, and the accident was reported to the proper authorities within 24 hours.
4. An operator other than the operator of the insured's vehicle was convicted of a moving violation in connection with the accident.
5. The owner or operator of the insured's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.
6. A portion of any covered Collision loss is recovered through subrogation.
7. The vehicle was struck in the rear by another vehicle and the operator of the vehicle, that was struck in the rear, was not convicted of a moving violation in connection with the accident.

At-Fault Accidents resulting in less than \$1000 in total losses across all coverages will not be charged any violation points and should be listed as "AFN".

Chargeable Date and Period

The Company uses the occurrence 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.

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.

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 in 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.

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.

COVERAGE INFORMATION

Note: Coverage information applies only to STANDARD Policies unless otherwise noted.

Bodily Injury (BI) — STANDARD	<ol style="list-style-type: none"> 1. Bodily Injury limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged. 2. All vehicles on the policy must carry the same limits. <p>Available limits are (\$000s): 25/50, 50/100, 100/300, 250/500</p>
Bodily Injury (BI) — BASIC	<ol style="list-style-type: none"> 1. Coverage is optional 2. Only limit available is \$10,000 3. Only the Limitation on Lawsuit option is available with this coverage.
Property Damage (PD) — STANDARD	<ol style="list-style-type: none"> 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. 2. All vehicles on the policy must carry the same limits. <p>Available limits are (\$000s): 25, 50, 100</p>
Property Damage (PD) — BASIC	<ol style="list-style-type: none"> 1. Coverage is mandatory 2. Only limit available is \$5,000
Uninsured/Underinsured Motorist (UM/UIM)	<ol style="list-style-type: none"> 1. Mandatory as required by law. 2. Policy level coverage. 3. Limits cannot exceed the bodily injury liability limits. <p>Available limits are (\$000s): 25/50, 50/100, 100/300, 250/500</p>
Uninsured Motorist Property Damage (UMPD)	<ol style="list-style-type: none"> 1. Mandatory as required by law. 2. Limits cannot exceed property damage limits. 3. A \$500 deductible applies to each coverage limit. <p>Available limits per vehicle are (\$000s): 25, 50, 100</p>
Principal PIP	<ol style="list-style-type: none"> 1. Medical Coverage is mandatory as required by law. 2. Limits are per person and must be the same on all vehicles. The Health Insurer Primary for PIP option may be selected 3. Available MED limits are (\$000s): 15, 50, 75, 150, 250 4. Available Deductibles are: \$250, \$500, \$1,000, \$2,000, \$2,500 5. The following coverages are automatically included when Principal PIP is selected: <ol style="list-style-type: none"> a) Income Continuation Weekly: \$100, Total: \$5,200 b) Essential Services Daily: \$12, Total: \$4,380 c) Funeral Expenses Limit: \$1,000 6. Extended Medical Payments coverage is mandatory at a \$1000 limit and an optional \$10,000 limit is available.
Principal PIP Medical Expense Only — STANDARD	<ol style="list-style-type: none"> 1. Same as Principal PIP but does not include Income Continuation, Essential Services and Funeral Expenses. 2. Available MED limits and Deductible are the same as Principal PIP
Principal PIP Medical Expense Only — BASIC	<ol style="list-style-type: none"> 1. Coverage is mandatory 2. Only limit available is \$15,000 <p>Available deductibles are: \$250, \$500, \$1,000, \$2,000, \$2,500</p>

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.

Health Insurer Primary for PIP	<ol style="list-style-type: none"> 1. For a reduction in premium, the customer can elect to use their own health insurance as the primary source of coverage in the event of an auto accident. Before selecting this option, the customer should verify that their health insurance provider will cover injuries related to auto accidents. 2. Medicare and Medicaid cannot be used for the Health Insurer Primary selection. 3. Before issuing the policy, the name and policy/group number of the Health Insurer who will be primary must be entered into the quote. 4. Health Insurer Primary for PIP is available with Principal PIP and Principal PIP — Medical Expenses Only.
Extended Medical Payments	<ol style="list-style-type: none"> 1. \$1,000 coverage is mandatory by law. 2. An increased amount of \$10,000 may be purchased for an additional premium. 3. Provides coverage for medical payments to insured persons in an accident resulting from the use of a vehicle not owned by the PNI, spouse or resident relative.
Extra PIP Package	<ol style="list-style-type: none"> 1. Policy must have Principal PIP coverage. 2. Benefit applies to PNI and Spouse. 3. Package includes the following four coverages: <ol style="list-style-type: none"> a) Income continuation Weekly/Total Options Available: \$100/\$10,400; \$100/Unlimited \$125/\$13,000; \$125/Unlimited \$175/\$18,200; \$175/Unlimited \$250/\$26,000; \$250/Unlimited \$400/\$41,600; \$400/Unlimited \$500/\$52,000; \$500/Unlimited \$600/\$62,400; \$600/Unlimited \$700/\$72,800; \$700/Unlimited b) Essential Services Available Daily. Total Limits are based on selected Income Continuation Limits: \$12/\$8,760 — Available when Income Continuation \$100/\$10,400 or \$100/Unlimited selected. \$20/\$14,600 — Available when Income Continuation other than \$100/\$10,400 or \$100/Unlimited selected. c) Death Benefit \$10,000 limit d) Funeral Expenses \$2,000 limit
Extra PIP Package for PNI, Spouse and Resident Relative	<ol style="list-style-type: none"> 1. Policy must have Principal PIP and Extra PIP Package. 2. Extends Extra PIP Coverage to Resident Relatives.
Unlimited Right to Sue and Limited Right to Sue	<ol style="list-style-type: none"> 1. If the insured purchases the Unlimited Right to Sue and Limited Right to Sue option, they will retain the right to sue the person who caused an auto accident for pain and suffering for any injury. 2. If the insured DOES NOT purchase the Unlimited Right to Sue and Limited Right to Sue option, they agree not to sue the person who caused an auto accident for your pain and suffering unless you sustain one of the permanent injuries listed here: loss of body part, significant disfigurement, displaced fracture, loss of a fetus, permanent injury, death. 3. This selection applies to BI and UMBI/UIMBI coverages
Physical Damage / Comprehensive & Collision (COMP/COLL)	<ol style="list-style-type: none"> 1. No physical damage only policies. 2. Comp only, on a vehicle provided liability exists on at least one (1) other vehicle on the policy, is allowed (a surcharge will apply). 3. Comp maybe purchased without Collision (a surcharge will apply). 4. Allowed on vehicles 1981 and newer. 5. Only equipment that is permanently installed by the original manufacturer is covered. To cover other permanently installed equipment, select Additional Equipment coverage. 6. "Full glass" (or \$0 glass deductible) is available for comprehensive. When purchased the deductible is waived completely for glass losses. <p>The following deductibles can be selected in any combination (\$000s):</p> <p>Comp/Comp with \$0 glass deductibles: 100, 150, 250, 500, 750, 1000, 1500, 2000</p> <p>Collision deductibles: 100, 150, 250, 500, 750, 1000, 1500, 2000</p>

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.

Additional Equipment	<ol style="list-style-type: none"> 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 that you have purchased. <p>Available limits are: any amount up to \$5,000</p>
Towing and Labor	<ol style="list-style-type: none"> 1. Reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term. 2. May only be purchased for any vehicle covered by Comprehensive Coverage. <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. \$75 per disablement with a maximum of \$225 for a 6-month term policy or \$450 for a 12-month term policy.</p>
Rental Reimbursement	<ol style="list-style-type: none"> 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. 2. Qualified disablement means a loss covered by the Liability, Comprehensive or Collision sections of the policy. 3. Rental Reimbursement may be purchased for any vehicle covered by Comprehensive coverage. <p>Available limits are: \$20 per day, \$30 per day, \$40 per day, \$50 per day</p>
Auto Loan/Lease Coverage	<ol style="list-style-type: none"> 1. Auto Loan/Lease Coverage will provide the greater of outstanding indebtedness under a finance agreement or Actual Cash Value of the damaged or stolen property in the event of a covered total loss. 2. This coverage is optional and may be purchased for any vehicle covered by Physical Damage Coverage.

Coverage Selection Form

A Coverage Selection form is required for all New Jersey Standard and Basic policies at New Business and after certain midterm or renewal changes. The Coverage Selection forms must be signed by the insured and retained by the producer.

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.

BILLING AND FEES

Outside premium financed policies are unacceptable.

Fees

Fee	Amount	Condition
NSF Fee	\$15.00	For any payment not honored by a financial institution.
Late Fee	\$10.00	Payments postmarked after the installment due date will be subject to a late fee (the fee is waived on the first late payment).
Reinstatement Fee/Lapse fee	\$10.00	A fee applies to any policy issued as reinstatement with lapse or as renewal with lapse.
Installment Fee - Non-EFT	\$6.00	For each installment payment and renewal down payment made via any method other than EFT.
Installment Fee - EFT	\$3.00	For each installment payment and renewal down payment made via EFT.
Paper Document Fee	\$4.00	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.
New Jersey Property-Liability Insurance Guaranty Association (PLIGA) Surcharge	% of Premium (set by State)	The New Jersey Property-Liability Insurance Guaranty Association (PLIGA) provides a safety net designed to mitigate the effects of loss on claimants and policyholders who, through no fault of their own, find themselves without coverage. All car insurance companies in NJ are required by the state to be members and pay into this fund. This surcharge is a recoupment, and the percent of the surcharge is controlled by the state of NJ (amount may change from year to year).

Installment Payments

We issue installment bills to the insured 15 days before the due date. We issue cancellation notices 14 days for non-pay cancellations and 13 days for all other, prior to the effective date of cancellation. Payments postmarked or uploaded after 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.

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.

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.

Electronic Funds Transfer (EFT)

A billing schedule will be sent to the insured specifying the amount and date of each withdrawal for the complete policy term.

If there is a policy change that affects premiums, a revised billing schedule will be sent. **Renewal payments will automatically be swept on policies set up with EFT.** Changes to EFT may impact the discount.

Service Operations Can Help...

Confirm if EFT is active.

With the last four (4) digits of the account number.

Confirm the amount due.

Change EFT mid-term (in order to change mid-term to EFT, the authorization form must be completed and mailed or faxed in).

Service Operations Can Not Help...

Change the due date (sweep) date.

Make changes to EFT if it's less than three (3) business days until the due date (sweep) date.

Change the amount due after the invoice is "generated" (even though they do not get mailed an invoice).

Give you the credit card number.

Non-Sufficient Funds (NSF)

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

The Company will post an EFT transaction to return funds and any fees back to your account within two (2) business days.

You must notify the Company within 30 days of uploading the payment that was not honored.

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

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

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.

SERVICE OPERATIONS

Endorsement Guidelines

Endorsements are available online at www.IAProducers.com, except for:

1. Change or delete named insured.
2. Change policy term.
3. Change payment plan.
4. 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) 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

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 nor credit endorsement will reverse the cancellation. We DO NOT re-bill if a policy is pending cancellation.

Retroactive/Backdated Cancellations and Changes

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

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

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.

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.

Renewal Guidelines

Quotes

Quotes are sent to the insured not less than 30 days and not more than 45 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.

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) to avoid a lapse in coverage.
2. Policies will not renew unless required premium is received.
3. Renewal payments uploaded through 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 day lapse in coverage will not be honored. New business rules apply to determine discounts and signature requirements. The policy must be submitted as new business with new effective and expiration dates and the required down payment.
4. Payments received will be applied to the policy to pay any outstanding balance. Any refund due the insured will be 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 no less than 60 and not more than 90 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's 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.

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.

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. A cancel fee may apply.

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

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 New Jersey 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 & Features

Note: Discounts and Features apply only to STANDARD Policies unless otherwise noted.

Core Discounts

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

Multi-Car Discount (STANDARD and BASIC)

This discount applies when more than one vehicle is on the policy, which have liability coverage.

Homeowner Discount (STANDARD and BASIC)

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).

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.

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 midterm could result in the addition or removal of this discount. If EFT is added midterm and qualifies for the discount, the discount will be added and prorated for the remainder of the term.

Paid in Full Discount

This discount will apply when the policy is paid in full. Combine Paid in Full discount with EFT to maximize savings.

Prior Insurance Discounts

We offer a variety of different ways to take advantage of a customer's prior insurance history:

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 (STANDARD and BASIC)

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.

Note: In order to qualify for Prior Insurance, the prior policy must be a STANDARD policy – prior BASIC policies do not qualify for Prior Insurance.

3. Standard Prior Carrier

This discount applies when the Named Insured qualifies for Prior Insurance and we determine the prior carrier to be a standard carrier using a third party report for verification.

4. 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.

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 24 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.

Go Paperless Discount (STANDARD and BASIC)

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.

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.

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. 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. This discount can be combined with the Preferred Driver discount.

Preferred Driver Discount

This discount is available to all policies where all rated drivers are without At-Fault Accidents in the past five (5) years. The Primary Named Insured must be at least 25 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. This discount can be combined with the Safe Driver discount.

Defensive Driver Discount (STANDARD and BASIC)

This discount applies to all coverages and is provided for a 3-year period beginning with the next policy period after the course was completed. The driver must complete a state approved defensive driving course in order to be eligible for the discount, and the discount shall remain on the policy unless driver's license is suspended or driver accumulated 4 or more motor vehicle points.

Anti-Theft Discount

CATEGORY I:

A vehicle qualifies for a Category I Anti-theft device discount if it meets one of the devices listed below.

1. Ignition cut-off switch - externally.
2. Non-passive (manually activated) alarm.
3. Steering column armored collar.

CATEGORY II:

A vehicle qualifies for a Category II Anti-theft device discount if it has one of the devices listed below.

1. Non-passive (manually activated) fuel cut-off device.
2. Non-passive (manually activated) steering wheel lock device.
3. Armored cable hood lock & ignition cut-off switch.
4. Emergency handbrake lock device.
5. Car transmission lock device.

CATEGORY III:

A vehicle qualifies for a Category III Anti-theft device discount if it has one of the devices listed below.

1. Passive (automatically activated) alarm.
2. Qualified fuel cut-off device.
3. Armored ignition cut-off device.
4. Passive (automatically activated) multi-component cut-off switch.
5. Passive (automatically activated) time delay ignition device.
6. Armored cable or electronically operated hood lock & ignition cut-off device.
7. Passive (automatically activated) delayed ignition cut-off device.
8. Passive (automatically activated) ignition lock protection device.
9. High security replacement lock device.
10. Hydraulic brake lock device.
11. Window etching identification system.

CATEGORY IV:

A vehicle qualifies for a Category IV Anti-theft device discount if it has one of the devices listed below.

1. Lo-Jack or other GPS tracking device.

CATEGORY V:

A vehicle qualifies for a Category V Anti-theft device discount if it has one of the devices listed below.

1. Combination of a Category III and Category IV anti-theft device (according to requirements above).

PIP Discount (STANDARD and BASIC)

Discount only applies to Principal PIP coverage (including Med Exp only). Does not apply to Extra PIP package. Applies only to excess vehicles on policy where there is only one driver in household (Named Insured).

Does not apply if there is an excluded driver in household.

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.