



# PROGRAM GUIDE

---

## SOUTH CAROLINA

### Select 2.5 Auto

Underwritten by Bristol West Insurance Company

Agency Service Operations

Underwriting

Technical Support

Licensing

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

New Business Effective  
Date 08/24/2023

Renewal Effective  
Date 10/09/2023



# TABLE CONTENTS

## CONTACT INFORMATION..... 1

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

## GENERAL INFORMATION ..... 2

New Business Binding .....	2
eSignature .....	2
Text Alerts .....	2
Binding Restrictions .....	2
Severe Storm Warnings & Restrictions .....	2
Policy Term .....	3
Claim Services.....	3
Claims Reporting .....	3
File Maintenance and Audit Requirements .....	3
Acquired Business.....	3
Routine Audits .....	3
Producer Supplies.....	3

## ACCEPTABILITY..... 4

Unacceptable Policies .....	4
Unacceptable Applicants/Drivers .....	4
Unacceptable Vehicles.....	4
Unacceptable Additional Equipment .....	5
Vehicle Usage .....	6
Garaging ZIP Rating Rules.....	8
Territory Rules for Out of State Student/Military Risks.....	8
Student .....	8
Military Personnel .....	8

## UPLOADING NEW BUSINESS..... 9

Upload Information.....	9
Chargebacks .....	9
Processing Proof of Prior Insurance (POP).....	9
Acceptable Proof of Prior Insurance .....	10
Unacceptable Proof of Prior Insurance .....	10

## TIERING DETERMINATION..... 11

Prior Insurance .....	11
Definition and Impact on Premiums .....	11
Exception for Military Personnel Returning from Overseas or Out of State Deployment .....	11
Exception to prior insurance with Bristol West.....	11
Credit .....	11
Credit Ordering.....	12
No Hits.....	12
Thin Files.....	12
Periodic Underwriting.....	12
Underwriting Tier .....	12
Credit Tier.....	12

## DRIVER INFORMATION ..... 13

Application Listing Rule.....	13
Named Insured Eligibility.....	13
Driver Rating Guide.....	13
Driver Exclusions.....	13
Driver Exclusion Endorsements.....	13
Non-Rated Driver .....	14
Driver Marital Status .....	14
Driver/Vehicle Assignment.....	14
Frequent Operator.....	14
License Status/Types .....	14
Revoked/Suspended, Canceled License .....	14
Learner's Permit .....	14
Foreign (FDL) and International Driver's Licenses .....	14
Unverifiable Driving Record .....	14
Filing Information (SR-22s) .....	15

## VIOLATIONS ..... 16

Not-At-Fault Accidents (NAF) .....	16
Chargeable Date and Period .....	16
Verification.....	16
Multiple Violations.....	16
Violation Points Quick Reference Chart .....	16

## VEHICLE INFORMATION ..... 17

Pre-Insurance Inspection Guidelines.....	17
Vehicle Symbols .....	17
Non-Ascertainable Vehicle Symbols.....	17

## COVERAGE INFORMATION ..... 18

## DISCOUNT AND SURCHARGE TABLES .... 20

Discount Table .....	20
Surcharge Table.....	21

## BILLING AND FEES ..... 22

Payment Plans/Fees.....	22
Outside Premium Financing .....	22
Fees .....	22
Installment Payments .....	22
Policy Reinstatement .....	22
Billing & Payment Instructions .....	23
Payment Instructions .....	23
Direct Debit - Electronic Funds Transfer (EFT).....	23
Debit and Credit Card Payments.....	23
Non-Sufficient Funds (NSF).....	23

# TABLE CONTENTS

## SERVICE OPERATIONS ..... 24

Endorsement Guidelines.....	24
Territory Changes.....	24
Change of Vehicle .....	24
Adding a Vehicle.....	24
Adding a Driver .....	24
Additional Premium and Credit Endorsements .....	24
Excluding Drivers.....	24
Discounts.....	25
Renewal Guidelines .....	25
Firm Renewal Quote.....	25
Renewals After Policy Expiration .....	25
Renewal Re-Rating.....	25
Non-Renewed Policies .....	25
Change of Producer at Renewal .....	25
Cancellation Guidelines .....	25
Flat Cancellations .....	25
Insured's Request .....	26
Loss Payee .....	26
Company Cancel .....	26
Duplicate Coverage .....	26
Nonpayment of Premium Cancel.....	26
Total Losses.....	26

# CONTACT INFORMATION

## Online Services

### Producers

www.IAProducers.com. Producer-dedicated website.

Use it to:

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

### Customers

www.BristolWest.com Customer-dedicated website.

Use it to:

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

## Customer Service

### Service Operations

Service Operations Technical Support

1-888-888-0080

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

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

### Agency Support Center (ASC)

Technical Support (not for customer use)

1-800-638-8737

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

### Agency Contract Management

Appointment, License, Administrative Updates and Access

1-800-237-6136

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

### Claim Services

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

1-800-274-7865

### Agency Supplies

1-877-270-3452

Monday through Friday 8 a.m. to 5 p.m. (ET)

### Fraud Hotline

1-888-662-6616

### Fax Information

Service Operations - Proof of Prior documentation, Endorsements

1-888-888-0070

Accounting — EFT changes and terminations

1-800-682-0817

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

### Document Submission - Electronically

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

## Addresses

### Payment Without a Coupon and Overnight Payments

Bristol West Insurance Group

1300 Concord Terrace, Suite 120

Sunrise, FL 33323

### Installment and Renewal Payments

Bristol West Insurance Group

P.O. Box 371329

Pittsburgh, PA 15250-7329

### Overnight Delivery (Other than Payments)

Bristol West Insurance Group

7340 West Memorial Road

Oklahoma City, OK 73142

#### Confidential Information - Trade Secrets

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

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

# GENERAL INFORMATION

## New Business Binding

All Auto policies must be uploaded using our website.

The applicant and producer will bind qualifying risks at the time and date on which the application is completed in full, and signed, the corresponding premium is paid by the insured, and 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 the following apply:

1. The application is uploaded within 48 hours. 48 hours will be measured as two (2) calendar days;
2. The application and all applicable documents are complete and signed by the applicant; 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 Company appoints the producer signing the application;
6. The effective date is no earlier than the date upon which you received the down payment and the application is completed and signed by the applicant;
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 your knowledge, truthful and accurate.

The application is part of the policy contract and must be completed. By signing, the insured is agreeing that the information contained in the application is accurate.

Incomplete applications may result in the policy being rejected or rated differently than submitted.

Producers do not have authority to issue policy Declarations Pages, endorsements or cancellation notices unless specifically authorized by the Company in writing.

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

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 brokers, or for you to accept applications from them for risks they have underwritten or will service outside of your office. There is no binding period for installment payments — payments must be postmarked or uploaded before the cancellation date.

## eSignature

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

If the customer does not complete the eSignature process by the required deadline coverage, payment plan and/or rate changes may occur.

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

## Text Alerts

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

1. Payment reminder alerts;
2. Missed payments alerts; and
3. Links to our new mobile website and IVR for easy access to make payments on [www.BristolWest.com](http://www.BristolWest.com).

Customers can cancel Text Alerts at any time by replying STOP to a text alert sent by us or un-enrolling on [www.BristolWest.com](http://www.BristolWest.com).

## 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, or tropical storm 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.

#### 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.

## **Policy Term**

Six (6) Month and Annual Policy Terms are available.

## **Claim Services**

### **Claims Reporting**

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

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

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

Just prior to upload, our website will display a list of documents that are to be kept in your agency file. Please be sure to maintain all required documents for a period of seven (7) years after policy expiration.

These documents include, but are not limited to:

1. Original signed application.
2. SR-22 Filings.
3. Signed EFT / Direct Debit Authorization Agreement Form.
4. Proof of Additional Equipment.
5. Signed Exclusion Form listing all persons excluded from coverage.
6. Signed Uninsured Motorist Rejection/Selection of Lower Limits Form.
7. Verification of Safe Driver Course to qualify for the Mature Driver Discount.
8. Proof of not-at-fault accidents when required.
9. Proof of homeownership for Homeowner discount when required.
10. Proof of prior insurance when required.
11. Pre-insurance inspections and accompanying documents, including any required vehicle photos, if applicable.

(Note: Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principal and the Company when you became licensed to sell, 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.

### **Producer Supplies**

Product guides and other printed materials are available from Producer Supplies. To order call 1-877-270-3452.

#### **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

Unacceptable Policies	
1.	Policies with more than one (1) Business, Commercial Ridesharing or Artisan Use vehicle. Refer to Vehicle Usage section.
2.	Policies listing vehicles from more than one (1) household (this does not apply to acceptable student/military personnel).
3.	Policies where estates, receiverships, corporations or partnerships are listed as the named insured.
4.	Policies with a garaging location out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan, New Jersey or New York.
5.	Two (2) policies in a household are unacceptable except in the following instances: <ul style="list-style-type: none"> <li>a. Seven (7) car or seven (7) driver policies that must be split between two (2) policies.</li> <li>b. Children who own their own vehicle.</li> <li>c. Unrelated residents/roommates.</li> </ul>
6.	Policies with different limits are acceptable. Drivers on low limit policies must be rated on or excluded from high limit policies.
7.	Policies where the named insured is not the owner, related to the owner, or the operator of a vehicle on the policy.

Unacceptable Applicants/Drivers	
NOTE: When permitted by law, the Company retains the option to decline any risk	
1.	Operators under the minimum age for state licensing.
2.	Policies where an operator has a permanently revoked license, unless that operator is excluded from coverage.
3.	Applicants who have been convicted of insurance fraud.
4.	Persons employed in illegal enterprises and occupations.
5.	Persons employed in occupations involving the use of an insured vehicle by non-resident or non-dependent operators.
6.	Persons who have had a policy canceled by the Company for a loss experience or misrepresentation.
7.	Persons convicted of a felony involving the use of a vehicle that was material to the felony conviction.
8.	Operators without a permanent telephone number where they can be reached.
9.	Operators with more than 50 Company points.

Unacceptable Vehicles	
1.	Vehicles without a garaging address.
2.	Stated value vehicles
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.

## 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.

10. Pickups or vans with a gross vehicle weight rating (GVWR) greater than 14,000 pounds such as the Ford 450 and higher models, Chevrolet 4500 and higher models, GMC 4500 and higher models and other similar models from other Makes, regardless of load capacity or gross vehicle weight, are <b>unacceptable for any type of vehicle usage.</b>
11. Vehicles equipped with altered suspensions. "Altered vehicles" are defined as homemade, custom-built, or modified vehicles; vehicles with lift kits, 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. Commercial vehicle types such as Step, Panel, Cutaway Vans, Dump Trucks and Wide Load Escort Vehicles.
18. Vehicles transporting explosives, chemicals, radioactive materials or flammable substances.
19. Vehicles with an incomplete chassis.
20. Conversion vans.
21. Vehicles not owned or leased by named insured or others listed as rated drivers unless rated for Business Use. See Business Use section for special rules.
22. Salvaged Vehicles. a. Exception to salvaged vehicle rule: If vehicle has been rebuilt; and properly certified with the State Department of Motor Vehicles as roadworthy.
23. Vehicles with an original MSRP over \$125,000 are unacceptable. In addition, 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, Micro Trucks and Vehicles with top speeds of 25-30 mph.
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 in an unlocked or open vehicle.
4. Equipment for which the value cannot be determined or verified.
5. Sinks/bathroom/toilet facilities/equipment for cooking.
6. Personal property carried in a vehicle.

We reserve the right to reject any risk within the first 90 days of the policy 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.



## Vehicle Usage

Vehicle Usage	Definitions	Guidelines
Pleasure Use (To and from work)	A vehicle 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>A vehicle is rated as used for business if any of the following conditions apply:</p> <ol style="list-style-type: none"> <li>Used or anticipated to be used to make trips for business purposes more often than 15 days in a month, 90 days in a six (6) month period, or 180 days in a year.</li> <li>Owned or leased by a business or has a business as an additional interest.</li> <li>Owned or leased by an operator who receives a monthly allowance for the vehicle.</li> </ol>	<p>-Business Use surcharge will apply-</p> <p><u>Acceptable</u> Business Use includes but is not limited to:</p> <ol style="list-style-type: none"> <li>Used to make regular and frequent trips for business errands (including trips to post offices, financial institutions, retail stores or business offices).</li> <li>Used by real estate or insurance producers, lawyers, doctors, accountants or other professionals visiting multiple locations.</li> <li>Owned by an insured and used by a domestic employee on a regular basis (e.g. maids, chauffeurs, nannies.) The driver must be listed on the policy.</li> <li>Used by sales or service representatives, or for consumer oriented direct home sales (e.g. Avon, Mary Kay, Tupperware).</li> </ol> <p><u>Unacceptable</u> Business Use includes but is not limited to:</p> <ol style="list-style-type: none"> <li>Vehicles used for delivery, limousine, or taxi service;</li> <li>Vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, patients, or members of a van/car pool;</li> <li>Vehicles used commercially for retail or wholesale delivery of products, such as, but not limited to, magazines, newspapers, mail, pizza, (or other food items), farm animals or produce, limousine or taxi services; or other livery services (including but not limited to vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, patients or members of a van/car pool) or emergency vehicles;</li> <li>Vehicles used for a courier or escort service;</li> <li>Vehicles used for towing.</li> </ol>
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"> <li>Commencing when a driver of an auto is available to accept transportation requests for passengers for compensation;</li> <li>Between the driver accepting a transportation request and the passengers entering into or being loaded upon the auto used for this request;</li> <li>Passengers are in or upon the auto used for this request; and</li> <li>Between the passengers exiting or unloading from the auto and the driver is no longer available to accept transportation requests.</li> </ol>	<p><b>Commercial Ridesharing surcharge will apply:</b>  <b>When the optional Commercial Ridesharing coverage endorsement is purchased;</b>  <b>Coverage only applies to those vehicles identified on the Declarations page as having this coverage.</b>  <b>Acceptable Commercial Ridesharing is:</b></p> <ol style="list-style-type: none"> <li>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"> <li><b>Prearranged Ride</b>, 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.</li> <li><b>Transportation Network Company</b> 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.</li> </ol> </li> <li>Commercial Rideshare requires BI/PD limits of 50/100/50 and UM coverages.</li> </ol> <p><b>Unacceptable Commercial Ridesharing includes, but is not limited to:</b></p> <ol style="list-style-type: none"> <li>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.</li> <li>Vehicles engaged in a prearranged ride.</li> <li>Vehicles not identified on the declarations page as having a commercial ridesharing endorsement.</li> <li>Vehicles used to transport goods or property for compensation.</li> </ol>

### 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>Vehicle Usage</b>	<b>Definitions</b>	<b>Guidelines</b>
Owned or Leased by a Partnership or Corporation	A Business Use surcharge will apply.	Acceptable in the Company's Auto program if all of the following conditions are true: 1. The vehicle is ordinarily operated by the named insured or a resident relative for pleasure or commuting; 2. All operators are household members and listed on the policy; 3. No more than one (1) such vehicle is owned or leased by the partnership or corporation; 4. The partnership or corporation does not engage in vehicle use described under Unacceptable Vehicle Use; and 5. The partnership or corporation does not engage in a business that sells, leases, repairs, parks, stores, services, delivers or tests vehicles. Corporations or Partnerships cannot be listed as a named insured, but may be listed as an "additional interest."
Storage (Comprehensive only)	A Pleasure Use vehicle in storage for which only comprehensive coverage is purchased.	Additional equipment coverage is available with storage use. 1. Only available on policies that have at least one (1) other vehicle with required liability coverages. 2. Only one (1) storage vehicle is allowed per policy. 3. A storage (comprehensive coverage only) vehicle cannot be snowplow use. 4. Not available when a Financial Responsibility Filing (SR-22) has been applied to the policy.
Artisan Use (There can only be one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on the policy.)	Used or is anticipated to be used by the operator to regularly transport tools and/or supplies between the operator's home and a job site.	Artisan Use Surcharge will apply 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 operator visits no more than three (3) job sites per day. 3. The vehicle 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 business. 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. No more than one (1) such vehicle listed as Artisan Use is on the policy. 8. Any signage on the vehicle relates only to the insured's business. Note: As indicated under Unacceptable Vehicle Use, the insured may not transport explosives, chemicals, radioactive materials or flammable substances.
Named Operator Policies	Liability protection for the named insured while driving non-owned autos. A separate policy is required for each spouse or resident relative. 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. Named operators are rated with Symbol 66 factors at the base model year.	1. No member of the named operator's household may own or have access to a vehicle on a regular basis. 2. Coverage does not apply to vehicles owned by the insured or a relative. 3. Coverage only applies to the person listed on the Declarations Page and does not extend to household members. 4. Residual Bodily Injury, Property Damage, Personal Injury Protection, Uninsured Motorist, and Underinsured Motorist coverages are the only coverages written. 5. Business, Commercial Ridesharing or Artisan use is unacceptable. 6. SR-22 Filings are acceptable (operator only). 7. Liability limits greater than 50/100 are unacceptable. 8. Named Insured cannot live outside South Carolina.

**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.

## Garaging ZIP Rating Rules

1. Use the ZIP Code where the vehicle is principally garaged.
2. Rate using garaging ZIP Code, not mailing ZIP Code.
3. If mailing address and garaging address differ, list both on the application and provide a clear explanation in the notes section within our website.
4. If the Company is notified that the insured has moved out-of-state and state requirements for liability are higher than those listed on the insured's South Carolina policy, the limits will be raised to meet the out-of-state requirement. Only limits offered by the Company's Auto program would apply. The policy will be canceled if within the 'FREE-LOOK' period or else will be set up to non-renew. The policy will be rated with the out of state territory factor.
5. Applicants/vehicles in a state other than South Carolina are acceptable if the state is not listed as unacceptable in the Unacceptable Policies section. Applicants in an unacceptable state for three (3) or more months per year must be excluded from the policy. Vehicles garaged in a state listed as unacceptable in the Unacceptable Policies section will not be allowed.
6. Applicants in an acceptable state: Enter the garaging ZIP Code on our website then select the out of state risk type. After selecting the type, indicate the state in which the vehicle is garaged.

## Territory Rules for Out of State Student/Military Risks

### Student

1. Students attending school in a state other than South Carolina are acceptable if the state where the school is located is not listed as unacceptable in the Unacceptable Policies section. Students attending school in an unacceptable state must be excluded from the policy.
2. For students attending a school in an acceptable state - Enter the garaging ZIP in our website, then select your out of state risk (Student at School). After selecting the type, indicate the state in which the vehicle is garaged. Permanent residence must be in South Carolina.
3. Name and address of school attended must be listed on the application.

### Military Personnel

1. Military personnel stationed in South Carolina or an acceptable state, are eligible provided they meet program qualifications. Active duty military personnel stationed in South Carolina maintaining an out of state driver's license are acceptable. Military personnel in an unacceptable state must be excluded from the policy. See the Unacceptable Policies section for a list of unacceptable states.
2. Military personnel residing in South Carolina - use territory in which the vehicle is principally garaged.
3. Military personnel stationed in an acceptable state - Enter the garaging ZIP on our website, then select your out of state risk (Dependent Military Risk). After selecting the type, indicate the state in which the vehicle is garaged. Permanent residence must be in South Carolina.
4. The military base, service branch and military address must be listed on the application.

#### 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](http://www.IAProducers.com) to ensure the most accurate rate at the point of sale. Our system will automatically order relevant customer reports.

## Chargebacks

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

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

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

## Processing Proof of Prior Insurance (POP)

1. When you run consumer reports, the Company will attempt to confirm proof of prior insurance. The software will advise when proof of prior is verified.
  - a. If POP is not verified at point-of-sale, you will need to fax proof to the Company immediately following upload.
  - b. POP documentation should be obtained from your customer at the time of application. Review the information provided for accuracy prior to upload.
2. Fax complete proof to 1-888-888-0070 using the pre-filled Company fax cover sheet that prints with the application. Alternatively, you can print a blank fax cover sheet from our website using the select print option or complete and fill one from [www.IAProducers.com](http://www.IAProducers.com): FORMS. If a blank cover sheet is used, Producer Name, Producer Code & Policy Number must be filled in. You must use a Company fax cover sheet to ensure accurate and timely processing.
3. If the Company receives incomplete proof (i.e., insufficient proof to confirm the length of continuous coverage, lapse days, coverage limits, prior carrier), you will be contacted directly to discuss any additional material required.
  - a. If the Company does not receive proof within five (5) days, a reminder notice will be sent.
4. The insured notice advises their immediate response is required to maintain the discount for having prior automobile insurance. They will be directed to fax information or contact their producer and provide any necessary information if they have not yet done so.
5. The producer notice directs you to fax the insureds necessary missing information if you have not yet done so. The Company will also post a reminder on our website. You can review your reminders by running the Underwriting Letter report accessed through [www.IAProducers.com/Producer Reports/ Mail/Underwriting Letter](http://www.IAProducers.com/Producer Reports/ Mail/Underwriting Letter).
6. Please be patient with regards to the customer reminder. Situations may occur when you have faxed in proof yet the reminder memo has been sent before fax confirmation was received.
7. The Company recognizes that there are times when you may not have complete proof at time of upload.
  - a. Failure to submit complete valid proof within 15 days may result in an increase in premium.

### 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

<b>If the expiration date of the prior policy is EQUAL TO the Company new business effective date, then add:</b>	<b>If the expiration date of the prior policy is NOT EQUAL TO the Company new business effective date, then add:</b>
<ol style="list-style-type: none"> <li>1. Renewal Notice; or</li> <li>2. Non-Renewal Notice; or</li> <li>3. Declarations Page; or</li> <li>4. Company Issued ID Card; or</li> <li>5. Company Issued Letter of Experience; or</li> <li>6. Screen Print from Carrier's System or Producer Management System.</li> </ol>	<p>In order to confirm prior policy status we need any one of the items on the left, <u>PLUS</u> any one of the following:</p> <ol style="list-style-type: none"> <li>1. Invoice within 30 days of the Company policy inception date; or</li> <li>2. Company Cancel Notice; or</li> <li>3. Other Company Documentation of Policy End Date.</li> </ol>

## Unacceptable Proof of Prior Insurance

<ol style="list-style-type: none"> <li>1. Boat or motorcycle policy.</li> <li>2. A policy from the named insured's employer.</li> <li>3. Insurance binder.</li> <li>4. Producer issued letter of experience/certificate of insurance.</li> </ol>	<ol style="list-style-type: none"> <li>5. Acord forms including lost policy releases (LPRs).</li> <li>6. A Copy of an Application.</li> <li>7. Commercial policy *</li> <li>8. Producer issued ID card.</li> </ol> <p>*Commercial policies are unacceptable as proof of prior insurance unless the named insured is specifically listed on the commercial policy.</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

The Company uses two (2) pieces of information to determine the tier placement. Our website will automatically calculate the final underwriting matrix tier.

## Prior Insurance

### Definition and Impact on Premiums

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 months **continuous** coverage (see page 11); 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 new effective date; and
5. Had liability coverage at specified limits over the six months continuous coverage (limits need to be shown on the proof of prior insurance documentation).
6. Was a Continental U.S., including Alaska and Hawaii or Canadian private passenger auto policy.

Prior insurance is very important. It affects rates through several rating factors including Underwriting Tier and related discounts.

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

1. 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.
2. 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:

1. Insured is moving to a new state (please contact the Company for applicable discount).
2. Insured was originally listed on another Bristol West policy that has been in force for at least six (6) months, where the other policy is remaining in force and is a parent's policy, a child's policy, or a separated/divorced spouse policy.
3. Insured's prior policy lapsed or canceled due to an overseas or out of state military deployment (see above).

## Credit

The decision to request a credit confirmation is not to be based on income, address, ZIP Code, race, color, creed, age, marital status, sex, or national origin of the consumer. The following procedures are to be followed by Company employees and producers in connection with the use of credit:

1. To order this information, simply follow the instructions in our website. **Please be sure to read the short disclosure that appears on the screen to the customer.**
2. The credit confirmation on a consumer is good for 60 days. If an application is uploaded 60 or more days after an initial quote, and you have 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. You are responsible for re-quoting any risk after 30 days. Our website will not initiate a reminder.
3. 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.
4. Any consumer who suspects inaccuracies in his/her 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 he/she 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.

#### 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.

### **Credit Ordering**

Credit is ordered for the named insured. Once during any six (6) month period, at the request of the named insured, the Company will reorder credit information and recalculate the insurance score. In the absence of a request from the named insured, the Company will proactively reorder credit information every 36 months.

### **No Hits**

A No Hit occurs when the credit vendors are unable to return a credit report on the named insured or eligible spouse. No Hits are classified into underwriting tiers based on the age of the named insured.

### **Thin Files**

A Thin File occurs when the credit report cannot be scored due to the absence of eligible trade lines. Thin Files are classified into underwriting tiers based on the age of the named insured.

### **Periodic Underwriting**

The Company performs periodic reviews of underwriting tier and credit tier to determine any needed adjustments.

### **Underwriting Tier**

Underwriting tier is automatically re-evaluated when a policy has been in-force with the Company for 36 consecutive months. The evaluation will be based on the new business underwriting rules (refer to Underwriting Criteria) 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 there have been no late payments or NSF payments on the policy and 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. A policy not qualifying for an improved underwriting tier will be re-evaluated at the subsequent renewal. A policy will not be moved to a higher rated underwriting tier.

### **Credit Tier**

Once during any six (6) month period, at the request of the named insured, the Company will reorder credit information, recalculate the insurance score and determine the credit tier for the next renewal policy term. Absent a request by the named insured to recalculate the insurance score, the Company will proactively reorder credit information and recalculate the insurance score 36 months following the previous order. Each order of credit information, whether at the request of the named insured or proactively by the Company, starts a new waiting period for subsequent orders.

#### **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

All residents of the household who are of licensed driving age (16) or permit age (15) must be listed on the application whether they are licensed or not. Whether they are licensed or not, all residents of the household who are of licensed driving age (16) or learner's permit age (15), all frequent operators, and children who live away from home and drive the vehicles, must be listed on the application. 'Children who live away from home' is defined as the insured's dependent children who drive the insured's vehicles during regular visits.

Failure to report all operators to the Company may constitute material misrepresentation of risk or result in an increase in premium.

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.

## Named Insured Eligibility

The following are ACCEPTABLE as the named insured:

1. An individual, or
2. An individual and his/her spouse.

Note: 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.

The following are UNACCEPTABLE as the named insured:

1. Estates or receiverships.
2. Corporations, partnerships, professional associations or trusts.

## Driver Rating Guide

All listed household members must fall within one of the following categories:

Household Member Category	Rated?	Non-Rated (Can only be used if cannot exclude)	Can be Named Insured?
Rated driver	Y	Y	Y
Excluded driver	N	N/A	Y
Non-Rated	N	Y	N
Learner's permit exemption*	N	N	N

\*Driver with a learner's permit, single, under the age of 19 and a child of the primary named insured.

## Driver Exclusions

1. Any driver may be excluded from the policy. However, exclusions are not available on any driver with an SR-22 filing (Financial Responsibility Filing, or policy if state required).
2. Only individuals having the following may be excluded from coverage:
  - a. A suspended or revoked drivers license; or
  - b. Other insurance.
3. Drivers cannot be excluded from specific vehicles on a policy.
4. All drivers must be rated, non-rated or excluded, unless prohibited by state law.

## Driver Exclusion Endorsements

1. An endorsement excluding coverage while a named individual operates an insured motor vehicle is permitted.
2. NEW BUSINESS: The named insured must sign the Named Driver Exclusion Acknowledgement of the application. This exclusion will apply to the current policy term and all renewals and will only be superseded by an endorsement request to add the excluded person to the policy as a driver.

### 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. **IN-FORCE POLICIES:** To exclude specific individuals during the policy term, submit the driver exclusion form, properly completed, showing the effective date of change and observing proper binding rules. An amended Declarations Page will be issued. The endorsement will only be superseded by a request to add the excluded person to the policy as a driver.
4. Additional Interests may be excluded. Inform the applicant that the Additional Interest has no coverage if **DRIVING** the vehicle.
5. The Company will not pay for any claim arising from an accident or loss which occurs while any vehicle is being driven, either with or without the named insured's permission, by an excluded driver.
6. A surcharge is applied to all coverages on the policy with excluded drivers.

### **Non-Rated Driver**

1. A resident of South Carolina who has never had a license or permit to drive in South Carolina must be listed as non-rated.
2. The Company will verify non-rated status.
3. The full name, date of birth and social security number of the non-rated driver is required on the application.
4. The named insured cannot be non-rated.
5. Operators requiring an SR-22 cannot be non-rated.

### **Driver Marital Status**

Only legally married or those deemed married by state law will be rated as married. Drivers, who are single, widowed, separated or divorced must be rated as single.

### **Driver/Vehicle Assignment**

The Company determines an average rating factor for all rated drivers and then applies that factor to all vehicles. This is done automatically through our website. We do not require you to assign drivers to specific vehicles.

### **Frequent Operator**

Frequent Operator is a driver who drives, or anticipates driving, a listed vehicle an average of five (5) days a month or more, or 52 days or more in a calendar year.

### **License Status/Types**

#### **Revoked/Suspended, Canceled License**

1. Drivers with a temporarily revoked, suspended or canceled license at any time during the chargeable violation period will be considered for rating.
2. Drivers with permanently revoked licenses are not acceptable. The driver must be excluded from us to accept other household members on the policy.

#### **Learner's Permit**

1. Drivers with a learner's permit who are single, under the age of 19, and a child of the primary named insured, will not be included in the rating of the policy. The permit driver will become a rated driver at the earliest of:
  - a. Notification by the insured that the permit driver has obtained his/her full license, or
  - b. The first renewal of the policy after the permit driver is at least 16 years of age. We will notify the customer of the change in rating.
2. All other permit drivers must be rated or specifically excluded from coverage by completing the driver exclusion block on the application.

#### **Foreign (FDL) 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 FDL violation until they are able to submit proof of a valid U.S. license having been in effect for at least 12 months. Enter "FDL" violation code in our website.

#### **Unverifiable Driving Record**

1. A violation charge will be assessed on any driver whose driving record cannot be verified by the state's Bureau of Motor Vehicles.
2. This charge will be removed if the Company receives 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.
3. At new business, drivers with a learner's permit will not be charged for an Unverifiable Driving Record (UDR). UDR points will be assessed at the first annual renewal and subsequent policy terms if an MVR still remains unobtainable. This pertains to drivers under the age of 19.
4. A UDR will be charged for drivers 19 year old and older and licensed less than 12 months.

#### **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.

**Filing Information (SR-22s)**

1. A flat \$25.00 charge, earned in full at inception, will be added per filing per policy term.
2. Filings will only be provided for South Carolina.
3. All vehicles owned by the driver requiring the filings must be on the Company policy.
4. All vehicles listed on the policy must have liability coverage (Comp only vehicles are not allowed).
5. The name on the filing must appear exactly as it reads on the driver's license.
6. Filings are not available for a driver with an unverifiable driving record. If the Company is unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.
7. SR-22 policies are surcharged.

Individuals requiring a Financial Responsibility Filing (SR-22) cannot be excluded from coverage.

**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.

# **VIOLATIONS**

## **Not-At-Fault Accidents (NAF)**

All accidents are considered chargeable unless proof of not-at-fault is provided. Examples of proof of NAF documents include:

1. A copy of the police report or court documents;
2. A letter from the previous carrier.

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

1. The vehicle was lawfully parked at the time of the accident.
2. The accident was caused by collision with flying gravel, missiles or falling objects, or by contact with a bird or animal.
3. A "hit-and-run" driver struck the vehicle, and the accident was reported to the proper authorities within 24 hours.
4. A driver other than the driver of the insured's vehicle was convicted of a moving violation in connection with the accident.
5. The 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. In which the vehicle was struck in the rear by another vehicle and the driver of the vehicle, which was struck in the rear, was not convicted of a moving violation in connection with the accident.

At Fault Accidents resulting in less than \$1,000 in total losses across all coverages will not be charged any violation points and should be listed as "NAF".

## **Chargeable Date and Period**

The Company uses the conviction date, not the violation 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.

## **Verification**

The Company uses ChoicePoint's Comprehensive Loss Underwriting Exchange (C.L.U.E.) reports and/or MVRs to verify accidents and violations. Please explain to the applicant the importance of providing full and accurate information to avoid a premium uprate or policy cancellation.

## **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.

## **Violation Points Quick Reference Chart**

The following is a quick reference chart of violations in alphabetical order (does not reflect all possible violations). Violation point assignments vary by coverage.

<b>Violation Description</b>	<b>Violation Point Class</b>
At-Fault Accident	AAF
At-Fault Accident/DUI	AFD
Driving Under the Influence	DUI
Major Violation	MAJ
Minor Violation	MIN
Not-At-Fault Accident	NAF
Comprehensive Claim > \$1,000	OCG
Comprehensive Claim < = \$1,000	OCL
Speeding (< = 15 MPH above speed limit)	SPL
Speeding (> 15 MPH above speed limit)	SPH
Foreign Driver's License	FDL
Unverifiable Driving Record	UDR

### **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

## Pre-Insurance Inspection Guidelines

1. Vehicle Inspections are not required; however, producers are encouraged to perform vehicle inspections on all vehicles being insured for physical damage coverage (collision and comprehensive), including vehicles where collision coverage is endorsed onto a policy unless:
  - a. The vehicle is new and unused, and a copy of the window sticker or dealer invoice is provided; OR
  - b. The coverage is being transferred within the agency, without a lapse in coverage, and an inspection from another Company is already on file.

You should keep the original inspections on file.

## Vehicle Symbols

The Company uses Company-defined vehicle symbols, which are automatically generated by our website.

1. Please ensure that the Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN.
2. 1980 and older vehicles will be acceptable for liability only and will be assigned symbol 69 for all coverages.
3. Unlisted New Models: Complete the information requested in our website. Call Service Operations and we will assign the proper vehicle symbol.
4. Conversion vans, stated amount and gray market vehicles are unacceptable.

## Non-Ascertainable Vehicle Symbols

In the event you are unable to obtain a vehicle symbol, please call Service Operations. Service Operations will then submit a request to obtain a valid 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

Bodily Injury (BI)	<ol style="list-style-type: none"> <li>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 for more than two (2) months out of the year.</li> <li>2. All vehicles on the policy must carry the same limits.</li> <li>3. Available BI limits are (\$000s): 25/50, 50/100, 100/300, *250/500 *250/500 BI limits are only available if the named insured is age 25 or older. No driver with more than 10 points has access to these limits. Our website will determine further eligibility depending on policy profile.</li> </ol>
Property Damage (PD)	<ol style="list-style-type: none"> <li>1. Property Damage limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two (2) months out of the year.</li> <li>2. All vehicles on the policy must carry the same limits.</li> </ol> <p>Available Property Damage Limits are (\$000s): 25, 50, 100</p>
Uninsured/Underinsured Motorist (UM/UIM)	<ol style="list-style-type: none"> <li>1. UM and UIM coverage is mandatory as required by law and cannot be rejected in writing.</li> <li>2. UM and UIM is a policy level coverage.</li> <li>3. Limits must be equal to the bodily injury liability limits.</li> <li>4. If a UM/UIM increase limits rejection form is not signed, UM/UIM coverage will be automatically added to the policy at limits equal to the selected BI limits.</li> </ol> <p>Available UM limits are (\$000s): 25/50, 50/100, 100/300, 250/500</p>
Uninsured/Underinsured Motorist Property Damage (UM/UIM PD)	<ol style="list-style-type: none"> <li>1. UM coverage is mandatory as required by law. UIM coverage can be specifically rejected.</li> <li>2. UM/UIM is a policy level coverage.</li> <li>3. Limits cannot exceed property damage limits.</li> <li>4. A \$200 deductible applies to each coverage limit.</li> <li>5. If a UM/UIM increase limits rejection form is not signed, UM/UIM coverage will be automatically added to the policy at limits equal to the selected PD limits.</li> </ol> <p>Available limits per vehicle are (\$000s): 25, 50, 100</p>
Medical Payments (MED)	<ol style="list-style-type: none"> <li>1. Med Pay coverage is an optional coverage that pays for reasonable and necessary medical and funeral expenses for covered persons.</li> <li>2. These expenses must be incurred as a result of an auto accident.</li> <li>3. Limits are per person.</li> <li>4. Limits must be the same on all vehicles.</li> </ol> <p>The available limits are: \$500, \$1,000, \$2,000, \$5,000, \$10,000</p>
Physical Damage/ Comprehensive & Collision (COMP/COLL)	<ol style="list-style-type: none"> <li>1. We do not write physical damage only policies.</li> <li>2. We will allow Comp only on a vehicle provided liability exists on at least one (1) other vehicle on the policy (a surcharge will apply). Not available when a Financial Responsibility Filing (SR-22) has been applied to the policy.</li> <li>3. Comp may be purchased without Collision (a surcharge will apply).</li> <li>4. Comp/Coll coverage will only be allowed on vehicles 1981 and newer.</li> <li>5. Physical Damage coverage does not have to be selected for each vehicle on a multi-vehicle policy.</li> <li>6. Only equipment that is permanently installed by the original manufacturer is covered under Comp/ Coll coverages. To cover other permanently installed equipment, select Additional Equipment coverage.</li> </ol> <p>The following deductibles can be selected in any combination: \$100, \$250, \$500, \$1,000</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.

Towing and Labor	<ol style="list-style-type: none"> <li>1. Towing and Labor reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term.</li> <li>2. Towing and Labor may be purchased for any vehicle covered by Physical Damage Coverage. Limits available: \$50 per disablement with a maximum of \$150 for a 6-month term policy or \$300 for a 12-month term policy or \$75 per disablement with a maximum of \$225 for a 6-month term policy or \$450 for a 12-month term policy.</li> </ol>
Rental Reimbursement	<ol style="list-style-type: none"> <li>1. Rental Reimbursement reimburses the insured for the lesser of actual daily rental charges or the purchased limit option for a maximum of 30 days for each qualified disablement on a covered vehicle.</li> <li>2. Limit options are \$20 per day, \$30 per day and \$40 per day.</li> <li>3. Qualified disablement means a loss covered by the Liability, Comprehensive or Collision sections of the policy.</li> <li>4. Rental Reimbursement may be purchased for any vehicle covered by Comprehensive and Collision coverages.</li> </ol>
Additional Equipment	<ol style="list-style-type: none"> <li>1. Additional Equipment Coverage provides physical damage protection for any permanently installed add-on equipment that was not installed by the original automobile manufacturer and may be purchased for any vehicle covered by both Comprehensive and Collision coverages.</li> <li>2. Examples of eligible additional equipment: <ol style="list-style-type: none"> <li>a. Permanently installed stereo valued at \$1,500 or less. The limit applies to the total of all stereo equipment installed, not to each component.</li> <li>b. Custom paint and exterior body panels (spoilers, ground effects, fender flares, running boards, etc).</li> <li>c. Custom wheels and tires, including oversized tires.</li> <li>d. Equipment to modify vehicle height both raised and lowered vehicles. All modifications must be to suspension only.</li> <li>e. Custom seats or interior features.</li> <li>f. Safety or alarm devices.</li> </ol> </li> <li>3. Examples of items NOT eligible as additional equipment: <ol style="list-style-type: none"> <li>a. Equipment not permanently installed on the vehicle.</li> <li>b. Equipment not listed on the application.</li> <li>c. Equipment for which a value cannot be determined.</li> <li>d. Televisions, VCRs, DVD players, and radar detectors.</li> <li>e. Bath, toilet, or kitchen equipment, including refrigerators.</li> <li>f. Chassis modification.</li> <li>g. Vehicles equipped with hydraulic or pneumatic suspension equipment designed to make a vehicle rock, jump or bounce.</li> </ol> </li> </ol> <p>An itemized list of Additional Equipment must be provided on the application. At time of claim, the insured will be required to provide proof of purchase and installation. Additional Equipment Coverage is subject to a \$50 deductible and provides coverage up to the lesser of actual cash value, declared value, or actual cost to repair. Maximum coverage is \$5,000.</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.

# DISCOUNT AND SURCHARGE TABLES

## Discount Table

Discount	Coverages	Applies to	Other requirements
Advanced Quote	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	<ol style="list-style-type: none"> <li>1. Applies when policy is quoted 7-59 days prior to the policy effective date.</li> <li>2. Named insured has prior insurance with no lapse in coverage.</li> <li>3. Named insured and the spouse of the named insured, if applicable, are 19 years old or older.</li> </ol>
Prior Carrier	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	Applies when the named insured has prior insurance with no lapse in coverage from a standard carrier.
Paid in Full	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	Policy must be paid in full.
Go Paperless	BI, PD, UM/UIM, Med, Comprehensive, Collision	All Vehicles	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.
Homeowner	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	<p>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:</p> <ol style="list-style-type: none"> <li>1. Declarations Page or binder from the Homeowner policy (within the last 12 months of the effective date of the policy).</li> <li>2. Property tax bill (within the last 12 months of the effective date of the policy).</li> <li>3. Deed (Deed showing the named insured and/or spouse).</li> <li>4. Acord Homeowner application (within the last 12 months of the effective date of the policy).</li> <li>5. Mortgage statement (within the last 30 days).</li> <li>6. County-issued appraisal (within the last 12 months of the effective date of the policy).</li> </ol>
Multi-Car	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	More than one (1) vehicle on the policy, which have liability coverage.
EFT Electronic Funds Transfer	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	Applicant chooses to pay by checking/savings account EFT.
Defensive Driver	BI, PD, Collision	Drivers who have completed state approved driver training course	Applies to drivers 25 and older who have completed a state approved driver training course. The discount will apply for a period of 36 months after course completion. The driver must have no AAFs from the date of course completion to receive the discount. A copy of the Certificate of Completion must be provided.

### 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.

Discount	Coverages	Applies to	Other requirements
Multi-Policy	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	Applies when the named insured has a Personal Lines policy within Farmers-Affiliated Company (including Foremost policies)
Distant Student	BI, PD, Med Pay, Comprehensive, Collision	Licensed single drivers under the age of 23 and a child of the primary named insured	Driver attends a school that is at least 100 miles from the nearest garaging ZIP Code shown on the policy. Discount will not apply if the child was disclosed as a result of a claim with the Company. Cannot be combined with Minor Child discount. Higher discount applies.
Minor Child	BI, PD, Med Pay, Comprehensive, Collision	Licensed single drivers under the age of 19 and a child of the primary named insured	Policy must be in force for at least 24 months and applied at the earliest of: 1. Endorsement date when adding the minor child to the policy. 2. First renewal upon meeting the 24-month requirement.  Cannot be combined with Distant Student Discount. Higher discount applies.

## Surcharge Table

Surcharge	Coverages	Applies to:	Other requirements
Business Use	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Acceptable Business Use vehicles	Please see Business Use Guidelines regarding acceptable Business Use.
Artisan Use	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All acceptable Artisan Use vehicles	Please see Artisan Use Guidelines regarding acceptable Artisan Use.
Excluded Driver	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All vehicles where a driver has been excluded on the policy	
Low down pay	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All vehicles. Specific pay plans.	1. Applies to 22% and 20% down 6 month non EFT pay plans, and 10% down 12 month non EFT pay plan. 2. Does not apply to EFT pay plans.
SR-22	BI, PD, UM/UIM, UMPD, Med Pay, Comprehensive, Collision	All Vehicles	1. Surcharge applies when any rated driver has an SR-22 filing. 2. All vehicles listed on the policy must have liability coverage.
Comprehensive without Collision	Comprehensive	Vehicles that have liability and comprehensive coverage without collision coverage	1. At least one (1) other vehicle on the policy must have liability. 2. Not available when a Financial Responsibility Filing (SR-22) has been applied to the policy.
Comp Only (Storage) Vehicles	Comprehensive	Any vehicle with comp coverage as the only coverage purchased (no BI, PD, etc.)	At least one other vehicle on the policy must have liability.

### 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

## Payment Plans/Fees

1. The Company directly bills installments to the insured. All installment bills will issue 20 days prior to the bill due date. This does not apply when the customer has signed up for an EFT payment plan.
2. Payments can be made at [www.IAProducers.com](http://www.IAProducers.com), or by phone. Credit card payments are acceptable for down payments and on uploaded policies in our website and Paid-in Full plans.
3. Pay Plans may vary by policy profile. Our website will determine pay plan eligibility.
4. Do not retain commission.
5. A service charge will be added to all installment bills.
6. All pay plans have EFT availability (except paid in full).

## Outside Premium Financing

1. Select the OPF payment plan option in our website on the Premium screen.
2. List the name and the address of the Outside Premium Finance Company within the space provided on the last page of the application.
3. Upload the entire premium amount. Funds for the entire premium will be automatically swept from your account on the 3rd business day after the policy is uploaded.
4. Fax a copy of the executed Outside Premium Finance Agreement to the Company when the policy is bound.

Any policy refunds will be sent directly to the insured unless we are notified of the outside premium financing in this manner. Failure to follow these procedures may also result in cancellation of the policy.

## Fees

Fee	Amount	Condition
Policy	\$25.00	All policies will be charged a policy fee. The fee will be allocated equally across the down payment and all installments. The fee is applied for each renewal.
SR-22	\$25.00	For each SR-22 filing on the policy.
NSF	\$25.00	For any payment not honored by a financial institution.
Late Fee	\$10.00	Payments postmarked two (2) or more days after the installment due date will be subject to a late fee.
Reinstatement Fee/Lapse Fee	\$10.00	A fee applies to any policy issued as reinstatement w/lapse or renewal w/lapse.
UM Fund	\$1.00 / \$2.00	UM Fund charge applies to each vehicle with Uninsured Motorist Bodily Injury Coverage. \$1.00 for 6 month policies and \$2.00 for 12 month policies. This will be included in the UM premium calculation.
Installment Fee - Non-EFT	\$10.00	For each installment payment made via any method other than EFT.
Installment Fee - EFT	\$5.00	For each installment payment made via EFT.

## Installment Payments

We issue installment bills to the insured 20 days before the due date unless the customer signs up for an EFT payment plan. We issue cancellation notices 18 days prior to the effective date of cancellation. **Payments postmarked or uploaded after the installment due date will be subject to a late fee.**

If the payment is uploaded or postmarked before the cancellation date, we will accept the payment with no lapse in coverage. If you accept a payment in your office, the payment must be uploaded or postmarked before the cancellation date.

## Policy Reinstatement

We will **REINSTATE WITH LAPSE IN COVERAGE**. 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.

## Billing & Payment Instructions

### Payment Instructions

Collect the amount due from the applicant 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.

No exceptions will be made. Cancellations for non-payment to the producer cannot be issued.

1. The Company will render a bill for any premium due directly to the insured (except for EFT plans).
2. Renewal payment should be sent directly to the Company via check or upload by the due date.
3. Any renewal payment made directly to the agency should be postmarked on the same day it is paid to the agency.
4. Renewal payments must be postmarked or uploaded before expiration to avoid lapses in coverage.

PLEASE NOTE: If an insured writes a personal check made out to your agency rather than the Company, simply deposit the check into your agency account and upload.

### Direct Debit - Electronic Funds Transfer (EFT)

With EFT the customer's payments are automatically withdrawn from their checking/savings account or automatically applied to their debit or credit card. Customers don't have to remember to send monthly payments, and they qualify for lower down payments and installment fees.

When EFT is selected as a payment option in our website simply enter the requested banking or credit card information and installments will automatically be withdrawn from the insured's checking/savings account or automatically charged to the insured's credit card. A schedule of future payments will be sent to the insured specifying the amount and date of each withdrawal for the complete policy term. A revised billing schedule will be sent if there is a policy change that affects premiums.

1. EFT is required for certain bill plans but is available for all bill plans except paid in full.
2. Policies may be converted to an EFT bill plan during the policy term.
3. The renewal payment will automatically be swept on policies set up with EFT.

### Debit and Credit Card Payments

1. Initial down payment - our website permits debit card and credit card down payments on uploaded policies.
2. Credit cards are also acceptable on installment payments. We accept MasterCard, Visa, Discover/Diners Club cards.
3. Debit and credit card EFT is available.

### 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

PLEASE NOTE: Endorsements will be effective on the postmark date of the request or the fax date. Insureds are not permitted to phone in endorsements to delete drivers, vehicles or delete/lower coverage. You must process these endorsements and the signatures are to be maintained in your office.

The following types of endorsements require signatures:

1. Change or delete named insured (if there are two (2) named insureds, both named insureds' signatures are required).
2. A request by insured to reduce coverages or delete vehicle(s).
3. Any coverage changes that require signed forms.
4. Change of producer.

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

Any other endorsements, such as the following, are available online at [www.IAProducers.com](http://www.IAProducers.com):

1. Coverage changes that do not require signed forms.
2. Adding operators.
3. Adding vehicles.
4. Correct surcharges.
5. Adding or changing loss payee.
6. Changing BI may require a new UM form, see Uninsured Motorist Coverage rules.

Producers have 48 hours (two (2) calendar days) binding authority for all endorsements except for adding or changing a vehicle. Please maintain signatures in your office for endorsements transacted by phone. Please do not mail endorsements.

## Territory Changes

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

## Change of Vehicle

We must be notified of a change of vehicle and any request for additional coverage within 30 days of the date of delivery of the replacement automobile.

## Adding a Vehicle

When placing an additional vehicle on an existing policy, we must be notified 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.**

## Adding a Driver

Add to the policy any drivers/individuals that subsequently join the household or regularly operate a covered vehicle. See Driver and Household Resident Information. See guidelines relating to changing Named Non-Owner policies.

## Additional Premium and Credit Endorsements

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

## Excluding Drivers

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

### 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.

## Discounts

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

## Renewal Guidelines

Prior to policy expiration, a renewal quote will be sent to you and the insured.

### Firm Renewal Quote

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

1. The insured should pay the premium directly to the Company before the expiration date of the current policy term (or you can upload through our website) to avoid a lapse in coverage. Policies will not renew unless required premium is received.
2. EFT Payment - The insured will be notified that funds will be automatically withdrawn at renewal if EFT payment was selected. If the insured does not want the funds to be withdrawn by EFT at renewal or they want to change account information, they should call Service Operations at 1-888-888-0080.
3. If requesting a change at renewal, you should fax or phone the change to the Company.
4. You may accept payments in your office up to the expiration date of the policy with no lapse in coverage provided you either postmark or upload the payment before the expiration date. THERE IS NO GRACE PERIOD.

### 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 day after the date of postmark shown on the envelope containing the renewal payment. A lapse in coverage will occur if renewal payment is not made prior to the expiration date of the in-force policy.
2. Renewal payment uploaded through our website is honored effective the date and time of upload.
3. Renewals requested with more than a 30 day lapse in coverage will not be honored. A new application must be submitted. 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 more than 30 days from the original renewal effective date will be applied to the policy to pay any outstanding balance. Any refund due the insured will be issued approximately 10 days from the receipt of the payment in our office. Any outstanding balance on the cancelled policy must be paid in full.

### Renewal Re-Rating

1. Affected discounts will be removed and points charged if a chargeable loss or chargeable violation has occurred.
2. Losses and violations that occur after the date of renewal quote issuance and before the inception date of the renewal policy will be charged on the renewal policy.

### Non-Renewed Policies

If a condition exists which warrants non-renewal of the policy, a non-renewal notice will be issued pursuant to state law.

### Change of Producer at Renewal

1. Producer of Record changes will be effective only at policy renewal.
2. Request to change Producer of Record must be received at least 14 days prior to policy expiration.
3. If you acquire a customer already insured with the Company, you must obtain from the prior agency all original signed applications and signature forms (exclusions, UM, etc.).
4. If you are unable to obtain these documents from the previous agency, 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: the vehicle is returned to the dealer after purchase; there is duplicate insurance effective on or before the effective date of the Company policy; the applicant NEVER HAD possession of the vehicle. Proof is required. 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.

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

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

1. Total destruction of the insured motor vehicle;
2. Transfer of ownership of the insured motor vehicle;
3. Purchase of another policy covering the motor vehicle that was covered under the policy being canceled;
4. Misrepresentation on application;
5. Payment of premium with insufficient funds; or Nonpayment of premium after 30 days except if there is a SR-22 present on the policy.
6. Payment of premium with insufficient funds; or Nonpayment of premium after 90 days, only if there is a SR-22 present on the policy.

### **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.

### **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 South Carolina 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 below — a new application must be submitted and the policy rated and uploaded via our website to obtain coverage.

### **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 (i.e. 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.

#### **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.