



PROGRAM GUIDE

WISCONSIN

Select 2.5 Auto

Underwritten by Bristol West Insurance Company

Agency Service Operations

Underwriting

Technical Support

Licensing

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

New Business Effective
Date 08/08/2024

Renewal Effective
Date 10/02/2024



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CONTACT INFORMATION

Online Services

Producers

www.IAProducers.com. Producer-dedicated website.

Use it to:

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

Customers

www.BristolWest.com Customer-dedicated website.

Use it to:

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

Customer Service

Service Operations

1-888-888-0080

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

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

Agency Support Center (ASC)

Technical Support (not for customer use)

1-800-638-8737

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

Agency Contract Management

Appointment, License, Administrative Updates and Access

1-800-237-6136

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

Claim Services

Report a claim online 24 hours a day on www.IAProducers.com

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

1-800-274-7865

Agency Supplies

1-877-270-3452

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

Fraud Hotline

1-888-662-6616

Fax Information

Service Operations - Proof of Prior documentation, Endorsements

1-888-888-0070

Accounting — EFT changes and terminations

1-800-682-0817

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

Document Submission - Electronically

Go to www.IAProducers.com and log into your account.

Next, go to 'Manage My Customers' tab and select 'Policy Search'.

Once you have located the policy, under the Options dropdown,

select 'Submit a Document' and attach the requested

documentation.

Addresses

Payment Without a Coupon and Overnight Payments

Bristol West Insurance Group

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

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GENERAL INFORMATION

New Business Binding

All Auto policies must be uploaded using our website.

The customer and producer will bind qualifying risks at the time and date on which the application is completed in full, signed, when the corresponding premium is paid by the customer, and when the policy number has been obtained. **DO NOT BACKDATE COVERAGE.**

Per our File Maintenance and Audit Requirements guidelines, if coverage is backdated an E&O claim may result.

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

1. The application is uploaded within 48 hours (two (2) calendar days).
2. All questions and signature blocks on the applications are answered, initialed or signed where necessary.
3. The new business application receives a pre-assigned policy number.
4. The down payment has been made on date of application.
5. The producer signing the application is licensed and appointed by the Company.
6. The effective date is no earlier than the date upon which the producer received the down payment 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.
8. The information contained within the application is, to the producer's knowledge, truthful and accurate.

THE APPLICATION IS AN ENDORSEMENT TO THE INSURED'S POLICY

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, rated differently than submitted, or claims being denied.

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

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

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.

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

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

Text Alerts

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

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

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

Binding Restrictions

Severe Storm Warnings and 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 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.

Policy Term

Six (6) month policy terms are available.

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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. Verification of Traffic Safety School course to qualify for the Mature Driver Discount.
6. Proof of not-at-fault accidents when required.
7. Proof of homeownership for Homeowner discount when required.
8. Proof of increased limits history.

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.

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UPLOADING NEW BUSINESS

Upload Information

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

Chargebacks

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

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

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

Processing Proof of Prior Insurance (POP)

1. When the producer runs consumer reports, the Company will attempt to confirm Increased Limits. The producer will advise when proof is verified.
 - a. If not verified at point-of-sale, you will need to fax proof to the Company immediately following upload.
 - b. 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 888-888-0070 using the pre-filled the 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: 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 increased limits, lapse days, prior carrier), you will be contacted directly to discuss any additional material required.
4. If proof is not received by the Company within five (5) days, a reminder notice will be sent.
 - a. The insured notice advises their immediate response is required to maintain the discount for having increased limits. They will be directed to fax information or contact their producer and provide any necessary information if they have not yet done so.
 - b. 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.

Please be patient with regards to the customer reminder. Situations may occur when the producer has faxed in proof yet the reminder memo has been sent before fax confirmation was received.

1. 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 fifteen (15) days may result in an increase in premium.

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Acceptable Proof of Prior Insurance

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

Unacceptable Proof of Prior Insurance

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

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ACCEPTABILITY

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

Unacceptable Policies	
1.	Policies with more than one (1) Business, Commercial Ridesharing or Artisan Use vehicle. Refer to Vehicle Usage section.
2.	Policies financed through an outside premium finance company.
3.	Policies listing vehicles from more than one household (this does not apply to acceptable student/military personnel).
4.	Policies where estates, receiverships, corporations or partnerships are listed as the named insured.
5.	Policies with principal garaging location out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan, New Jersey or New York.
6.	Two (2) policies in a household are unacceptable except in the following instances. <ul style="list-style-type: none"> a. Seven (7) car or seven (7) driver policies that must be split between two (2) policies. b. Children, regardless of age, who own their own vehicle. c. Unrelated residents/roommates.
7.	Policies where the named insured is not the owner, related to the owner, or the operator of a vehicle on the policy.
8.	Policies with more than one comprehensive only (storage) vehicle.
9.	Policies with more than one operator requiring an SR-22 filing.

Unacceptable Applicants/Drivers	
1.	Named insured(s) who has never been licensed.
2.	Operators under the minimum age for state licensing.
3.	Policies where an operator has a permanently revoked license, unless that operator is not rated.
4.	Applicants who have been convicted of insurance fraud.
5.	Persons employed in illegal enterprises and occupations.
6.	Persons employed in occupations involving the use of an insured vehicle by non-resident or non-dependent operators.
7.	Persons who have had a policy canceled by a Farmers-Affiliated Company for loss experience or misrepresentation.
8.	Persons convicted of a felony involving the use of a vehicle that was material to the felony conviction.
9.	Operators without a permanent telephone number where they can be reached.
10.	Operators who do not have a foreign, international or valid U.S. driver's license.

Unacceptable Vehicles/Usage	
1.	Vehicles without a garaging address.
2.	Stated value vehicles.
3.	Gray market vehicles.
4.	Vehicles which 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.

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8. Vehicles leased or rented to other drivers by the applicant.
9. Any vehicles that are regularly available to non-listed driver(s) other than resident relatives.
10. Pickups or vans with a gross vehicle weight rating (GVWR) greater than 14,000 pounds such as the Ford 450 and higher models, Chevrolet 4500 and higher models, GMC 4500 and higher models and other similar models from other Makes, regardless of load capacity or gross vehicle weight, are unacceptable for any type of vehicle usage.
11. Vehicles equipped with altered suspensions - "altered" is defined as homemade, custom-built, or modified; and includes lift kits greater than four (4) inches, cooking equipment or bathrooms.
12. Propane powered vehicles, except hybrids approved by the Company.
13. Vehicles 1980 and older will be acceptable for liability only and will be assigned symbol 69 for all coverages.
14. Vehicles not registered for street use.
15. Vehicles used commercially.
16. Commercial vehicle types such as Step, Panel, Cutaway Vans, Dump Trucks and Wide Load Escort Vehicles.
17. Vehicles transporting explosives, chemicals, radioactive materials or flammable substances.
18. Vehicles with an incomplete chassis.
19. Vehicles not owned or leased by named insured or others listed and rated drivers
20. 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.
21. Vehicles with an original MSRP over \$125,000. 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, McClaren, Panther, Porsche 911, Rolls Royce, Sterling, Triumph, TVR, Golf Cart Style, Micro Trucks and Vehicles with top speeds of 25-30 mph.
22. 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.

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Vehicle Usage

Vehicle Usage	Definitions	Guidelines
Pleasure Use	A vehicle not used for business/commercial purposes.	
Business Use Only one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on a policy.	A vehicle is rated as used for business if any of the following conditions apply: <ol style="list-style-type: none"> 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. Owned or leased by a business or has a business as an additional interest. Owned or leased by an operator who receives a monthly allowance for the vehicle. 	Business Use Surcharge will apply. <u>Acceptable Business Use</u> includes, but is not limited to: <ol style="list-style-type: none"> Used to make regular and frequent trips for business errands (including trips to post offices, financial institutions, retail stores or business offices). Used by real estate or insurance producers, lawyers, doctors, accountants or other professionals visiting multiple locations. 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. Used by sales or service representatives, or for consumer oriented direct home sales (e.g. Avon, Mary Kay, Tupperware). <u>Unacceptable Business Use</u> includes, but is not limited to: <ol style="list-style-type: none"> Vehicles used for livery, limousine, or taxi service; Vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, patients, or members of a van/car pool; 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; Vehicles used for a courier or escort service; Vehicles used for towing; Vehicles with snowplowing equipment.
Commercial Ridesharing Only one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on the policy.	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: <ol style="list-style-type: none"> Commencing when a driver of an auto is available to accept transportation requests for passengers for compensation; Between the driver accepting a transportation request and the passengers entering into or being loaded upon the auto used for this request; Passengers are in or upon the auto used for this request; and Between the passengers exiting or unloading from the auto and the driver is no longer available to accept transportation requests. 	Commercial Ridesharing surcharge will apply: When the optional Commercial Ridesharing coverage endorsement is purchased; Coverage only applies to those vehicles identified on the Declarations page as having this coverage. <u>Acceptable Commercial Ridesharing</u> is: <ol style="list-style-type: none"> 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"> Prearranged Ride, means a period of time that begins when a driver accepts a requested ride through a digital network or similar connection and continues while the driver transports the rider in a personal auto, and ends when the rider departs from the personal auto. Transportation Network Company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network or similar connection to connect riders to drivers for the purpose of providing transportation. <u>Unacceptable Commercial Ridesharing</u> includes, but is not limited to: <ol style="list-style-type: none"> 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. Vehicles engaged in a prearranged ride. Vehicles not identified on the declarations page as having a commercial ridesharing endorsement. Vehicles used to transport goods or property for compensation.

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<p>Artisan Use</p> <p>Artisan Use surcharge will apply.</p> <p>Only one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on the policy.</p>	<p>An Artisan Use vehicle is rated as Artisan Use if the vehicle is 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.</p>	<p>Artisan use vehicles are acceptable in this program, if all of the following conditions are true:</p> <ol style="list-style-type: none"> 1. The operator must be an artisan. An artisan is a person that performs a craft or trade (e.g. carpentry, plumbing, masonry). A distribution, retail, or delivery business does not qualify as a craft or trade. 2. The insured visits no more than three (3) job sites per day. 3. The insured does not carry more than 500 pounds of supplies or equipment. 4. The vehicle is owned or leased by an individual, not a corporation or partnership. 5. Only the named insured or other resident relatives operate the vehicle. 6. The vehicle is not used to pick up or deliver goods or property for the sole purpose of distribution, resale or delivery. Any goods or property pickup or delivery must be items used by the operator at a job site in the performance of the operator’s craft or trade. 7. 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. <p>Note: As indicated under Unacceptable Vehicle Use, the insured may not transport explosives, chemicals, radioactive materials or flammable substances.</p>
<p>Vehicles Owned or Leased by a Partnership or Corporation</p>	<p>Business Use surcharge will apply.</p>	<p>Acceptable in the Company’s Auto program if all of the following conditions are true:</p> <ol style="list-style-type: none"> 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 vehicles are 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. <p>Corporations or Partnerships cannot be listed as a named insured, but may be listed as an “additional interest.”</p>
<p>Snowplow Use</p>	<p>Pleasure Use vehicles equipped in any way for snow plowing</p>	<ol style="list-style-type: none"> 1. A snow plow use surcharge applies. 2. Only one (1) vehicle equipped with a snow plow is permitted per policy. 3. A Snow plow Use vehicle cannot be Comprehensive only (storage). <p>Note: The snowplow equipment will only be covered if Customizing Equipment (CEQ) coverage is purchased and the snow plow equipment is listed and meets the CEQ coverage requirements.</p>
<p>Storage (Comprehensive only)</p>	<p>A Pleasure Use vehicle in storage for which only Comprehensive coverage is purchased.</p>	<ol style="list-style-type: none"> 1. Available on policies that have at least one (1) other vehicle with required mandatory coverages. 2. 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.

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Named Operator Policies

Named operator policies provide liability protection for the named insured while driving non-owned autos. 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. Bodily Injury, Property Damage, Medical Payments, Uninsured Motorist Bodily Injury and Underinsured Motorist Bodily Injury coverages are the only coverages written.
4. Only liability limits 25/50/10 BI/PD, 25/50/25 BI/PD, 25/50 UM, 50/100 UIM limits are allowed, and any Med Pay limits are allowed.
5. Business, Commercial Ridesharing or Artisan use is unacceptable.
6. SR-22 Filings are acceptable (operator only).
7. Named Insured cannot live outside Wisconsin.

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 Wisconsin 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 Wisconsin are acceptable if the state is not listed as unacceptable in the Unacceptable Policies section. Policies with applicants in an unacceptable state for three (3) or more months per year are unacceptable. 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 Wisconsin are acceptable if the state where the school is located is not listed as unacceptable in the Unacceptable Policies section. Policies with students attending school in an unacceptable state are unacceptable.
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 Wisconsin.
3. Name and address of school attended must be listed on the application.

Military Personnel

1. Military personnel stationed in Wisconsin or an acceptable state, are eligible provided they meet program qualifications. Active duty military personnel stationed in Wisconsin maintaining an out of state driver's license are acceptable. Policies with Military personnel in an unacceptable state are not acceptable. See the Unacceptable Policies section for a list of unacceptable states.
2. Military personnel residing in Wisconsin - 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 Wisconsin.
4. The military base, service branch and military address must be listed on the application.

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TIERING DETERMINATION

Our underwriting criteria 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; 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 needs to be shown on the 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 Increased limits has lapsed or canceled due to an overseas or out of state military deployment will be considered as having no lapse 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 increased limits were 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 the Company employees and producers in connection with the use of credit. In the event of a prolonged catastrophic event (e.g. pandemic) where credit cannot be obtained, carrier shall apply a neutral (or average) credit rating factor of 1.00. After the catastrophic event passes and vendors are able to respond to our credit inquiries, carrier shall reorder credit upon subsequent renewal and adjust premiums accordingly:

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 the producer has not reconfirmed credit, the Company will reorder credit after the application is uploaded. If the consumer's credit score changes, a premium change may result. The producer is responsible for re-quoting any risk after 60 days. Our website will not initiate a reminder.
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 they can obtain a copy of the report by calling the appropriate credit bureau vendor after the confirmation is completed. Producers cannot request this information. Only the customer may contact the credit bureau vendor.

An updated credit report may be ordered as part of the renewal quote process.

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Credit Ordering

Credit is ordered for the named insured. Once during any annual (12) 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 thirty-six (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 points violations or accidents in the preceding thirty-six (36) months. The underwriting information will be evaluated again after an additional thirty-six (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 twelve (12) 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 thirty-six (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.

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DRIVER INFORMATION

Application Listing Rule

Whether they are licensed or not, all residents of the household who are of licensed driving age 16 or learners 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.

A non-rated status may be selected on the Company policy for any household member who is currently insured on a Farmers/MCA policy. The Farmers/MCA policy number must be provided for every household member for whom "Non Rated-Farmers Insurance" is selected.

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

Named Insured Eligibility

Acceptable	Unacceptable
An Individual	Estates or Receivership
An Individual and their Spouse	Corporations
	Partnerships
	Professional Associations
	Trusts

Note: Maximum of one (1) additional named insured per policy. Additional named insureds must have an ownership interest in a vehicle covered by the policy.

Driver Rating Guide

All listed household members must fall within one (1) of the following categories:

Household Member Category	Rated?	Non-Rated	Can be Named Insured
Rated driver	Y	N	Y
Non-Rated driver	N	Y	N
Non-Rated driver - Farmers Insured	N	Y	N
Learner's permit exemption*	N	Y	N

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

Non-Rated – Drivers

According to state regulations, drivers may not be excluded from a private passenger auto policy. Under certain circumstances, however, you may choose that household members be "non-rated" so they are not included in policy rating.

Acceptable reasons for the "Non-rated driver – Farmers insured" classification are:

1. Household member that is currently insured on an auto policy within the Farmers family.
2. The Farmers/MCA policy number must be provided for every household member for whom "Non Rated-Farmers Insurance" is selected.

Acceptable reasons for the "Non-rated driver" classification are:

1. Out of country.
2. Disabled and does not drive.
3. Has other auto insurance (not on an auto policy within the Farmers family).
4. Never been licensed/surrendered license.
5. License permanently revoked or permanently suspended.
6. Age 55 or over, unlicensed and does not drive.
7. Incarcerated.

Driver Marital Status

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

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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.

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 not rated for 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 becomes 16 years of age. We will notify the customer of the change in rating.
2. All other permit drivers must be rated 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. 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 19.
4. A UDR will be charged for drivers 19 and older and licensed less than 12 months.

Filing Information (SR-22s)

1. A SR-22 Fee, will be added per filing and per policy term.
2. An SR-22 surcharge will apply.
3. Filings will only be provided for Wisconsin.
4. The name on the filing must appear exactly as it reads on the driver's license.
5. The Individual requiring a Financial Responsibility Filing (SR-22) cannot be not rated.
6. All vehicles owned by the driver requiring the filings must be on the policy.
7. All vehicles listed on the policy must have liability coverage (Comp only vehicles are not allowed).
8. 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.

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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. The vehicle was struck by a "hit-and-run" driver, and the accident was reported to the proper authorities within 24 hours.
4. A driver other than the driver of the insured's vehicle was convicted of a moving violation in connection with the accident.
5. The 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.
7. The accident occurred while the insured was operating a commercial vehicle in the course of business. (Stat.632.36)
8. A phantom vehicle caused the accident in which there was no physical contact and the operator cannot be ascertained.

Chargeable Date and Period

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

Verification

The Company uses Choice Point'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

The following is a quick reference chart of violation point classes in alphabetical order (does not reflect all possible violations).

Violation point assignments vary by coverage.

Description	Violation Point Class
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 > \$1000	OCG
Comprehensive Claim ≤ \$1000	OCL
Speeding (<= 15 MPH above speed limit)	SPL
Speeding (> 15 MPH above speed limit)	SPH
Foreign Driver License	FDL
Unverifiable Driving Record	UDR

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VEHICLE INFORMATION

Pre-Insurance Inspection Guidelines

Vehicle Inspections are not required; however, agents 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:

1. The vehicle is new and unused, and a copy of the window sticker or dealer invoice is provided; OR
2. The coverage is being transferred within the agency, without a lapse in coverage, and an inspection from another company is already on file.

The agent 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. Conversion vans will be acceptable for liability only and are rated using vehicle Actual Cash Value (ACV).
4. Unlisted New Models: Complete the information requested in our website. Call Service Operations and we will assign the proper vehicle symbol.
5. Grey Market vehicles are unacceptable.

Non-Ascertainable Vehicle Symbols

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

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COVERAGE INFORMATION

<p>Bodily Injury/Property Damage (BI/PD)</p>	<ol style="list-style-type: none"> 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. All vehicles on the policy must have the same limits. Available limits are (\$000s): 25/50/10, 25/50/15, 25/50/25, 50/100/15, 50/100/25, 50/100/50, 100/300/50, 100/300/100, 250/500/100* <p>*250/500 BI limits are only available if the named insured is age 25 or older. Our website will determine further eligibility depending on policy profile.</p>
<p>Uninsured Motorists (UM)</p>	<ol style="list-style-type: none"> Uninsured Motorists coverage (UM) is mandatory and cannot be rejected. Limits must be identical for all vehicles on the policy. Limits cannot exceed 100/300 unless the bodily injury liability limits are 250/500. Available limits are (\$000s): 25/50, 50/100, 100/300, 250/500* <p>* Not available at initial release.</p>
<p>Underinsured Motorists (UIM)</p>	<ol style="list-style-type: none"> Underinsured Motorists coverage (UIM) is optional. Limits must be identical for all vehicles on the policy. Limits must equal UM limits. Available limits are (\$000s): 50/100, 100/300, 250/500* <p>* Not available at initial release.</p>
<p>Medical Payments (MED)</p>	<ol style="list-style-type: none"> Medical Payments coverage is optional. Medical Payments coverage may only be written on policies with Bodily Injury coverage. Available limits: \$1,000, \$2,000, \$2,500, \$5,000, \$10,000
<p>Physical Damage/ Comprehensive & Collision (COMP/COLL)</p>	<ol style="list-style-type: none"> We do not write physical damage only policies. 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. Comp may be purchased without Collision (a surcharge will apply). Comp/Coll coverage will only be allowed on vehicles 1981 and newer. Physical Damage coverage does not have to be selected for each vehicle on a multi-vehicle policy. Only equipment that is permanently installed by the original manufacturer is covered under Comp/Coll coverages. To cover other permanently installed equipment, select Additional Equipment coverage. The following deductibles can be selected in any combination: \$100, \$250, \$500, \$750, \$1,000
<p>Towing and Labor</p>	<ol style="list-style-type: none"> Towing and Labor reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term. Towing and Labor may be purchased for any vehicle covered by Physical Damage Coverage. Limits available: <ol style="list-style-type: none"> \$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.

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<p>Rental Reimbursement</p>	<ol style="list-style-type: none"> 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. 2. Limit options are \$20, \$30 and \$40 per day. 3. Qualified disablement means a loss covered by the Liability, Comprehensive or Collision sections of the policy. 4. Rental Reimbursement may be purchased for any vehicle with physical damage except for storage (comprehensive coverage only) vehicles i.e., you can have Rental Reimbursement Coverage on a vehicle with liability with comprehensive coverage, and on a vehicle with liability with comprehensive and collision coverages.
<p>Additional Equipment</p>	<ol style="list-style-type: none"> 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. 2. Examples of eligible additional equipment: <ol style="list-style-type: none"> 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. b. Custom paint and exterior body panels (spoilers, ground effects, fender flares, running boards, etc). c. Custom wheels and tires, including oversized tires. d. Equipment to modify vehicle height, both raised and lowered vehicles. All modifications must be to suspension only. e. Custom seats or interior features. f. Safety or alarm devices. 3. Examples of items NOT eligible as additional equipment: <ol style="list-style-type: none"> a. Equipment not permanently installed on the vehicle. b. Equipment not listed on the application. c. Equipment for which a value cannot be determined. d. Televisions, VCRs, DVD players, and radar detectors. e. Bath, toilet, or kitchen equipment, including refrigerators. f. Chassis modification. g. Vehicles equipped with hydraulic or pneumatic suspension equipment designed to make a vehicle rock, jump or bounce. 4. Additional Equipment Coverage may be purchased for any vehicle with physical damage except for storage (comprehensive coverage only) vehicles i.e., you can have Additional Equipment Coverage on a vehicle with liability with comprehensive coverage, and on a vehicle with liability with comprehensive and collision coverages. <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>

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DISCOUNT AND SURCHARGE TABLES

Discount Table

Discount	Coverages	Applies To:	Other requirements
Advance Purchase	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	<ol style="list-style-type: none"> 1. Applies when policy is uploaded 2 days prior to the policy effective date. 2. Named Insured has prior insurance with no lapse in coverage.
Prior Carrier	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	Applies when the named insured has prior insurance with no lapse in coverage from a standard carrier.
Multi-Policy Discount	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	Applies when the named insured has a Personal Lines policy with another Farmers-Affiliated Company (including Foremost policies).
Three (3) Years Clean Discount	BI, PD, UM, UIM, Med Pay, Collision	All Vehicles	<ol style="list-style-type: none"> 1. No AAF, AFD, AFN from C.L.U.E. or MVR on rated drivers (all drivers included in the Avg Driver ROC) in last three (3) years 2. No violation points on policy (sum of BI/PD,CP,CL) in last three (3) years 3. Principal named insured is at least 23 years of age and is not excluded. 4. All rated drivers must have a valid, verifiable drivers license (no FDL or UDR).
Five (5) Years Clean Discount	BI, PD, UM, UIM, Med Pay, Collision	All Vehicles	<ol style="list-style-type: none"> 1. No AAF, AFD, AFN from C.L.U.E. or MVR on rated drivers (all drivers included in the Avg Driver ROC) in last five (5) years 2. No violation points on policy (sum of BI/PD,CP,CL) in last five (5) years 3. Principal named insured is at least 25 years of age and is not excluded. 4. All rated drivers must have a valid, verifiable drivers license (no FDL or UDR).
Homeowner/Mobile Homeowner	BI, PD, UM, UIM, Med Pay, Comp, 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"> 1. Declarations Page or binder from the Homeowner policy (within the last 12 months of the effective date of the policy). 2. Property tax bill (within the last 12 months of the effective date of the policy). 3. Deed (Deed showing the name insured and/or spouse). 4. Acord Homeowner application and Mobile Home registration (within the last 12 months of the effective date of the policy). 5. Mortgage statement (within the last 30 days). 6. County issued appraisal (within the last 12 months of the effective date of the policy).
Multi-Car	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	More than one (1) vehicle on the policy, which have liability coverage.
EFT	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	Customer must select EFT.
Paid-in-Full	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	Policy must be paid in full.
Go Paperless	BI, PD, UM, UIM, Med Pay, Comp, 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.

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Distant Student	BI, PD, Med Pay, Comp, 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.
Minor Child	BI, PD, Med Pay, Comp, 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.
Mature Driver	BI, PD, Collision	Licensed Driver who meets eligibility requirements	Eligible driver must: 1. Be 55 years old or older -AND- 2. Provide completed Traffic Safety School (TSS) course certificate -AND- 3. Must remain accident and violation free Discount applies for 35 months following course completion.
Producer Employee	BI, PD, UM, UIM, Med Pay, Comp, Collision	All Vehicles	1. Applies when a rated driver, or permit driver over 19 years of age is a Producer employee. 2. Discount will be removed if the Producer employee is removed from the policy.

Surcharge Table

Surcharge	Coverages	Applies to	Other requirements
Business Use	BI, PD, UM, UIM, Med Pay, Comp, Collision	All acceptable Business Use vehicles	Please see Business Use guidelines regarding acceptable Business Use.
Artisan Use	BI, PD, UM, UIM, Med Pay, Comp, Collision	All acceptable Artisan Use vehicles	Please see Artisan Use guidelines regarding acceptable Artisan Use.
Snow Plow Vehicle Use	BI, PD, UM, UIM, Med Pay, Comp, Collision	Vehicle equipped with Snow plow	Only one (1) vehicle equipped with a snow plow is permitted per policy. A Snow plow Use vehicle cannot be storage (Comprehensive only).
Storage (Comp only) Vehicle Use	Comprehensive	Vehicle with Comprehensive coverage as the only coverage	1. Policy must have at least one (1) other vehicle with required mandatory coverages. 2. Can only be for Pleasure Use. 3. Cannot be a Snow plow Use vehicle. 4. Not available when a Financial Responsibility Filing (SR-22) has been applied to the policy.
Comprehensive coverage without Collision coverage.	Collision	Vehicles that have liability and Comprehensive coverage without Collision coverage	
Financial Responsibility (SR-22) Filing	BI, PD, UM, UIM, UMPD, Med Pay, Comp, Collision	All Vehicles	1. Surcharge applies when any rated driver requires an SR-22 filing. 2. All vehicles listed on the policy must have liability coverage.
Low Down Pay	BI, PD, UM, UIM, UMPD, Med Pay, Comp, Collision	Policies with 20% down and 22% down non EFT pay plans	Does not apply to EFT policies

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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, except when the customer has signed up for an EFT payment plan.
2. Payments can be made at 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. Outside Premium Financed policies are unacceptable.
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).
7. Pay plans may vary by policy profile. Our website will determine pay plan eligibility.

Fees

Fee	Amount	Condition
Policy	\$20.00 - 6 month \$40.00 - 12 month	All policies will be charged a policy fee.
SR-22	\$10.00	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 after the installment due date will be subject to a late fee.
Reinstatement Fee/Lapse fee	\$20.00	A fee applies to any policy issued as reinstatement w/lapse.
Installment Fee - Non-EFT	\$10.00	For each installment payment made via any method other than EFT.
Installment Fee - EFT	\$10.00	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 13 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 A 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.

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.

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Electronic Funds Transfer (EFT)

With EFT the customer's payments are automatically withdrawn from their checking or savings account, 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 information and installments will automatically be withdrawn from the insured's checking or savings account, debit or credit card. A schedule of future payments will be sent to the insured specifying the amount and date of each withdrawal. A revised billing notice 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.

Credit Card Payments

Initial down payment - our website permits credit card down payments on uploaded policies.

Credit cards are also acceptable on installment payments, and for EFT.

Non-Sufficient Funds (NSF)

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

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

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

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

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SERVICE OPERATIONS

Endorsement Guidelines

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

The following types of endorsements require signatures:

1. Change or delete named insured (if there are two named insured's, both named insured's signatures are required).
2. 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:

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.

Producers have 48 hours (two (2) days) binding authority for all endorsements except for adding or changing a vehicle. Please maintain signatures in your office for endorsements transacted by phone or upload. 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.

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 Vehicle

When placing an additional vehicle on an existing policy, we must be notified within 30 days of the date of delivery.

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 Named Non-Owner guidelines.

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

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Retroactive/Backdated Cancellations and Changes

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

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

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 the producer and the insured.

Firm Renewal Quote

Quotes are sent to the insured approximately thirty 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 the producer 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, the producer 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 thirty (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 thirty (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 fourteen (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, PIP, 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.

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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's policy; the applicant NEVER HAD possession of the vehicle. Proof is required. If the insured's down payment is paid by a check that is not honored by the bank no coverage will be provided.

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.

Nonpayment of Premium

Cancel notices are issued prior to the effective date of cancellation in accordance with Wisconsin 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.

Loss Payee/Additional Interest

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.

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). The request to cancel the policy or remove the vehicle must be submitted in writing. If proof that the vehicle was totaled is not received, the policy will be canceled effective one (1) day after postmark of the request or one (1) day after the fax date.

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