



Texas Sierra
Private Passenger Automobile
Agent Guide

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Underwritten by Integon National Insurance Company

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How to Contact Us Phone and Fax Numbers

Claims Reporting (Available 24/7), Toll-Free Number.....	1-888-210-6111
Policy Services..... Monday through Friday 8:00am to 5:00pm	1-888-859-1181
Underwriting Fax & Memo Correspondence Fax.....	1-909-243-7150
Marketing.....	1-888-859-1181 Opt 5
Supplies: Rule Guide, Policy Jackets, Forms, etc.....	nationalgeneral.com/submit
Technical Support/Help Desk.....	1-888-859-1181 Opt 5

Addresses

All Payments:

National General
PO Box 545
Rancho Cucamonga, CA 91729-0606

Claims Reporting

We strive to provide fast, fair claims service when a loss occurs. Whenever possible, please encourage your policyholders to call Integon National Insurance Company Claims department 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 into the claims reporting phone number listed above.

National General Automated Billing Information System

Billing information is available 24 hours a day, 7 days a week through National General Automated Billing Information System. The system is easy to use and provides you with quick and accurate policy information. When you call, have the full policy number available. The system needs all numbers to accurately identify policy information.

To access the automated billing information system, dial **1-866-656-8268**.

A Support Services representative is available during regular business hours if you have any questions at 888-859-1181.

New Business Processing

Upload Information

All new business applications MUST be uploaded to the company. PTS automatically orders relevant customers reports, such as MVR and A-Plus. From these reports prior insurance and the existence of additional drivers in the household are also verified. This ensures the most accurate rate at point of sale. The quoting system will prompt you to retain any necessary documentation. National General will not reimburse the cost of MVR reports ordered from any source other than our rating software.

Application Upload

Producers should fill out the application entirely, print the application and **obtain signatures and down payment before uploading**. Please retain signed copies of the application and additional forms in your office.

DO NOT FAX OR MAIL TO US A COPY OF THE UPLOADED APPLICATION.

A copy of the vehicle registration must be kept in your office. Proof of prior insurance, when requested and any other discount information should be faxed immediately to 909-583-0080 once the upload is completed. Electronic Funds Transfer (EFT) will be swept from your bank account within 72 hours of the upload.

Application Procedures

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

1. From the **Main Menu in PTS**, select **“Lookup Quote”**. Enter the quote number or Insured name. A list of existing customers will be displayed.
2. Select the button next to the name of the customer you wish to upload and click the **“View Quote”** link.
3. Click the **“Select”** link to bring up the quote.
4. Click the **“Next”** button on the top of the page.
5. Fill out the **“Applicant’s Questionnaire”**.
6. Fill out all fields indicated as required and click **“Continue”** in the top right corner.

PTS will now run the MVR and A-PLUS reports.

7. If the MVR is successful, click **“Click here to continue”**. If it is not successful, you will be prompted to run it again or select the box **“Re-check Later”**. Then **“Click here to continue”**.
8. If the A-PLUS has activity, you will have the option to challenge any accident. If you do, you must enter comments. If you do not need to challenge, move to the next section titled **“Vehicle Registration/Driver Import Results”**. If anyone is associated with the insured’s name and/or address, their name(s) will appear. You have the option to Delete or Exclude the person. If you choose to Delete, you must enter a reason. When you are done with this section, **“Click Here to Continue”**.
9. The next screen shows you the difference in premium from what you quoted and what PTS is charging. After reviewing this screen, **“Click Here to Continue”**.
10. Enter the effective date and click **“Continue”**.
11. Select the Payment Plan.
12. Make sure all required fields have data. If the insured does not have an e-mail address, please enter N/A.
13. Click **“Submit”** in the top right corner.
 - a. If you have selected an EFT payment plan, you will be taken to the screen to enter in the account information. Once completed, select **“Add”** in the top right corner.
14. Review the policy information. At the bottom of the screen there are two options:
 - a. **“Click Here To Submit To Company”** – this will take you to the payment screen. Here you will enter down payment information.
 - b. **“Click Here If You Need To Make A Change”** – this will take you back to the page where you entered the effective date. You then continue and make any necessary changes.

If you wish to upload a new business application, and you are just completing the quote or application today, please proceed starting at step 3 above.

Hurricane Restrictions

When the National Weather Service issues a Hurricane and/or Tropical Storm “watch” or “warning” within 100 miles of the garaging address of the proposed risk, binding authority for all Coverages is suspended. Binding authority is reinstated twenty-four (24) hours after the “watch” or “warning” has been dropped by the National Weather Service.

Processing Proof of Discounts

- Discount documentation should be obtained from your customer at the time of application. Review the information provided for accuracy prior to upload.
- Fax complete proof to 909-256-8963. Please refer to the acceptable forms of proof in the next section.
- If National General receives incomplete proof (i.e., insufficient proof to confirm the length of continuous coverage, lapse days, prior carrier, etc.), the policy will be up-rated.
- If National General does not receive proof, a reminder notice will be sent.
- The insured notice advises their immediate response is required to maintain the discount. They will be directed to fax information or contact their producer and provide any necessary information if they have not yet done so.
- The producer notice directs you to fax the insured’s necessary missing information if you have not yet done so.
- Failure to submit complete valid proof within fifteen (15) days will result in removal of the discount and an increase in premium.

Acceptable Proof of Transfer Discounts I, II, and III

- Renewal Notice
- Non-Renewal Notice
- Declarations Page
- Company issued ID card
- Company issued Letter of Experience
- Screen print from carrier’s system or agent management system

Acceptable Proof of Good Student Discount I

- Most recent quarter or semesters grade reporting, which indicates that the student is full-time at a high school, college, or university and maintains a grade point average of at least 3.0 (B).

Acceptable Proof of Good Student Discount II

- Most recent quarter or semesters grade reporting, which indicates that the student is full-time at a high school, college, or university and maintains a grade point average of at least 3.5 (B).

Acceptable Proof of Responsible Resident Discounts I

- Declaration page or binder from homeowner, mobile homeowner or renters policy.

Acceptable Proof of Responsible Resident Discount II

- Declaration page or binder from homeowner, mobile homeowner or renters policy with information showing that the agent writing the auto policy is also the agent of record for the homeowner, mobile homeowner, or renters policy.

Audit Requirements

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 via Fax Audit.

Fax Audits

You will receive a list of required documentation that must be faxed to our office no later than two (2) days after the request.

Failure to submit the documentation will result in a failed audit.

Fax and E-mail Service

Fax and e-mail is available for endorsements or to submit information. Be sure to include the insured's name, policy number, agency name and product on all faxed and emailed documents to ensure proper handling. Faxes should be sent to 1-909-243-7150. Emails should be sent to natgensupport@ngic.com.

On Line Services

Our website, www.nationalgeneral.com/summit, provides a host of information with just one click. Features Include:

- Bilingual on-line chat
- Access policy information or pay bills online
- Become a producer by applying online
- Access to our collection of useful tools and links
- On-line endorsements
- Bridge Installation

Producer Supplies

Product guides and other printed materials are available from Producer Supplies. To order call 1-888-859-1181 or email us at natgensummitmktg@ngic.com.

Risk Acceptability

Unacceptable Drivers

1. All entertainers, celebrities, and professional athletes.
2. Students attending school outside of the state of Texas.
3. Any person charged with a felony hit and run in the last 36 months.
4. All persons with Epilepsy, Loss of Eye, and/or Cerebral Palsy.
5. Any person with 2 or more At Fault Accidents in the previous 36 months.
6. Any person with 3 or more moving violations in the previous 36 months.
7. No driver under the age of eighteen as a Named Insured, unless Guardian Statement is signed.
8. Any driver convicted of insurance fraud.
9. Operators seventy (70) years of age or older, for new business, without a recent satisfactory medical statement.
10. Military service personnel who are under 30 years old or single at any age and not permanently living or stationed in Texas.

Unacceptable Vehicles

1. Vehicles making regular and frequent trips beyond a fifty (50) mile radius
2. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosives
3. Taxicabs and public and private livery cars
4. Ambulances, police, fire department, or any emergency vehicles
5. Mail and/or newspaper, collections or delivery vehicles
6. Driver training cars or racing vehicles
7. Vehicles more than thirty (30) years old
8. Vehicles garaged away from the residence a substantial part of the time
9. Pick-ups or vans with a load capacity of over one (1) ton
10. Flatbed trucks or any vehicle equipped with a power/manual winch or fifth wheel conversions
11. Gray Market vehicles
12. Any vehicle used for hauling school children, migrant workers, hotel/motel guests, or church parishioners
13. Any vehicle registered or titled in a company name
14. Altered vehicles (hot rods), vehicles equipped or enhanced with nitrous, dune buggies, motorcycles, scooters, motor homes, or kit cars
15. Vehicles manufactured overseas that are not built to U.S. pollution and safety requirements
16. Vehicles with altered suspensions; including left kits over 6 inches or low riders under 3 inches
17. Vehicle contained on the Prohibited Vehicle list below:

Prohibited Vehicles

Alfa-Romeo Spider Veloce
BMW sports cars
Chevrolet Camaro Z28, IROC
Chevrolet Corvette – All Models
Dodge Stealth
Ford Mustang GT, Mach 1, Cobra
Hummers
Jaguar – XJ8, XJR, XK8, XKR
Lexus – IS300 and IS SportsCross
Mazda RX-7, MX6, Miata, RX-8
Mercedes – All sports cars
Mitsubishi Starion, Eclipse, CSR, 3000 GT
Nissan Pulsar
Nissan “Z” Series (i.e. 300ZX or 350ZX)
Pontiac Firebird (VS, GT)
Porsche – All Models
Toyota Celica, MR2, Supra
High performance type foreign sports cars
All cars with aluminum or fiberglass bodies
Any vehicle with an ISO symbol of H or 2, S or 3, P or 4
All high performance type sports cars
Police Interceptor/Performance Packages
All Supercharged and SS models

Vehicles Ineligible for Physical Damage Coverage

1. All model year vehicles older than 20 years
2. Any vehicle with a new value over \$40,000.00
3. Any vehicle with a Model Year between 1990-2010 with an ISO symbol of 25 or higher
4. Any vehicle with a Model Year of 2011 or later with an ISO symbol of 58 or higher
5. Convertible type or convertibles, T-Top or removable top vehicles
6. Any vehicle with a salvage title

Vehicle Use

Pleasure Use

Pleasure use means personal use with any weekly mileage total or driving to and from work or school. No business or artisan use

Business Use

Includes, but is not limited to: private passenger automobiles used by sales or service representatives, insurance agents, real estate agents or other professionals visiting multiple locations. Vehicles owned by the insured and used in a business for occasional errands are also acceptable.

Artisan Use

A single vehicle, not exceeding 1 ton load capacity which is used to transport tools or other materials, to no more than 5 job sites per day; where such transport is incidental to the insured's trade or business. The vehicle must be operated solely by the named insured or other resident relatives.

Vehicles used to transport explosives, flammable materials, or equipment weighing more than 500 pounds are NOT ACCEPTABLE for Artisan use.

Multiple (more than 1) Artisan Use Vehicles are not eligible for coverage.

Applications requesting business or artisan use must retain photos and an inspection form in the file.

Driver Information

Application Listing Rule

All residents of the household who are of licensed driving age 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 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.

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

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:

Driver Category	Rated	Can Be Named Insured
Rated driver	Y	Y
Excluded driver	N	Y
Lerner's permit	N	N

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. Individuals who have a permanently revoked license or have never been licensed (except a non-licensed spouse) are not acceptable and must be excluded.
3. Drivers cannot be excluded from specific vehicles on a policy.
4. All drivers must be listed, 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.
3. 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.
4. IN-FORCE POLICIES: To exclude specific individuals during the policy term, retain signed driver exclusion form in file, 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.
5. Additional Interests may be excluded. Inform the applicant that the Additional Interest has no coverage if DRIVING the vehicle.
6. National General 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.

Driver Marital Status

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

Driver/Vehicle Assignment

Drivers are assigned by applying the highest rated driver to the highest rated vehicle, the second highest driver to the second highest vehicle, and so on. When there are more cars than drivers, the highest to highest rule is used, until there are no more drivers to assign, at that point, the Unassigned Driver Class is applied to remaining 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 excluded for us to accept other household members on the policy.

Learners Permit

1. Drivers with a learner's permit who are single, under the age of 16, 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 section of the application or form when endorsing an active policy.

Unlicensed/Foreign Driver's Licenses

A foreign driver's license surcharge will apply to any driver that does not have a valid U.S. driver's license but has:

1. A foreign or international driver's license, matricula, non-U.S. photo voter registration card or passport from North America, Central America, or South America;
2. A valid Military ID; or
3. An expired Texas driver's license with no accidents or other chargeable violations, and the driver cannot renew his or her driver's license because they do not have a Social Security Number.

Filing Information (SR-22's) – NAIC #29742

Individuals requiring a Financial Responsibility Filing (SR22) cannot be excluded from coverage.

- A flat \$25.00 charge, earned in full at inception, will be added per filing.
- Filings will only be provided for TX.
- All vehicles owned by the driver requiring the filings must be on the National General policy.
- The name on the filing must appear exactly as it reads on the driver's license.
- Filings are not available for a driver with an unverifiable driving record.

Violation and Accident Point Schedule

Points are assigned in accordance with the following table based on the occurrence of the incident:

Chargeable Accidents	Points - 1st Occurrence	Each Additional Occurrence
At fault accident of at least \$1000 Property Damage	1	1
Chargeable Violations	Points - 1st Occurrence	Each Additional Occurrence
Drug convictions: Refusal to submit to chemical test; driving under the influence of drugs; any other drug related convictions.	3	3
Driver's license convictions: Driving while license suspended/ revoked/ invalid; unlawful use of license; (does not include failure to have license in your possession).	2	2
Criminally negligent operation of a motor vehicle.	3	3
Alcohol convictions: Driving under the influence of alcohol; driving while impaired; illegal possession of alcohol; illegal transport of alcohol; allowing intoxicated person to drive; etc.	3	3
Felony; assault, manslaughter, or homicide with a motor vehicle; violation of vehicle law resulting in death.	3	3

Chargeable Period and Procedures

Violation points are assigned to operators for chargeable accidents and violations.

The chargeable period is the 36-month period prior to the effective date of the policy. When a driver is added midterm, accidents and violations will be charged for the 36-month period prior to the date the driver is added.

If two or more violations or accidents are from the same occurrence, charge for only the highest rated violation or accident unless accident occurs in conjunction with a DWI. If at-fault is in conjunction with DWI, then both violation and accident will be charged. The order of selection for determining the chargeable violation is: (1) DUIA or DUID, (2) At-Fault Accident.

Accidents noted on the MVR or application will be considered at-fault unless proof is secured to verify that the insured was not-at-fault. Accidents involving animals are not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault. Any accident shall be considered chargeable unless proof is furnished that the Applicant was not at-fault. **Insured single vehicle accidents will be considered at-fault.** This proof shall be established by a police report or written statement from the other party's insurer or the Applicant's previous insurer demonstrating that the:

- Accident resulted in less than \$1000 of **TOTAL** Property Damage; or
- Accident involved only the coverages of Medical Payments or Personal Injury Protection; or Vehicle was legally parked; or
- Vehicle was unattended; or
- Reason for recovery was prevented solely due to Governmental Immunity; or
- Vehicle was struck in the rear while legally stopped for a traffic control device; or
- Other party involved in the accident was charged with a moving violation and the applicant was not charged with a moving violation; or
- Vehicle collided with a bird or animal; or
- Accident involved a hit-and-run driver and was reported to proper authorities within twenty-four (24) hours; or
- Accident involved flying gravel or falling missiles; or
- Accident was on premises owned or leased by the applicant; or
- Accident is one in which a judgment or reimbursement is obtained from the other party, providing the company makes no liability payment on behalf of the Insured; or
- Insured Driver was clearly not at-fault.

Vehicle Information (change)

Pre-Insurance Inspection Guidelines

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

Vehicle Symbols

National General uses Company-defined ISO vehicle symbols, which are automatically generated by PTS.

1. Please ensure that the Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN.
2. Vehicles 30 years and older will be acceptable for liability only.
3. Unlisted New Models: Call Customer Service at 888-859-1181 and we will assign the proper vehicle symbol.
4. Gray Market vehicles are unacceptable.

Coverage Information

Bodily Injury Coverage Rules (BI)

- 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 ten (10) months out of the year.
- All vehicles on the policy must carry the same limits.

Available BI Limits are (\$000s):
30/60

Property Damage Coverage Rules (PD)

- 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 ten (10) months out of the year.
- All vehicles on the policy must carry the same limits.

Available PD Limits are (\$000s):
25

Uninsured Motorist Bodily Injury / Uninsured Motorist Property Damage Coverage Rules (UMBI/UMPD)

- UMBI/UMPD coverage may be selected or specifically rejected.
- UMBI/UMPD is a policy level coverage. If selected, UM/UIM Coverage will apply to all vehicles on the policy.
- Limits cannot exceed the bodily injury liability limits.

Available UMBI (\$000s):
30/60
Available UMBI (\$000s):
25

Medical Payments Coverage Rules (Med Pay)

- Med Pay coverage is an optional coverage that pays for reasonable and necessary medical and funeral expenses for covered persons.
- These expenses must be incurred as a result of an auto accident.
- Limits are per person.
- Limits must be the same on all vehicles.

Available Med Pay limits are:
\$500

Physical Damage/Comprehensive & Collision Coverage Rules (Comp/Coll)

- We do not write physical damage only policies.
- Comp/Coll coverage will only be allowed on vehicles 20 years old 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.

The following deductibles can be selected in any combination:

\$100 \$250
\$500 \$1,000

Personal Injury Protection Coverage Rules

Included Coverage - Personal Injury Protection (PIP) (*unless rejected in writing*)

The Insured will be charged for Personal Injury Protection coverages until the properly signed rejections are received. Rejection of coverage(s) cannot be effective before the Post Office postmark date.

Available PIP Limits are:
2500

Towing and Labor Coverage Rules

- Towing and Labor Coverage reimburses the insured for each disablement on a covered vehicle subject to a maximum limit of \$250 for each 6 month policy term.
- Towing and Labor Coverage may be purchased for any vehicle covered by Physical Damage Coverage

Available Towing and Labor limits are:
\$50

Rental Reimbursement Coverage Rules

- Rental Reimbursement Coverage 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.
- Qualified disablement means a loss covered by the Liability, Other than Collision (Comprehensive), or Collision coverage sections of the policy.
- Rental Reimbursement Coverage may be purchased for any vehicle covered by Comprehensive and Collision coverages.

Available Rental Reimbursement limits are:
\$20 per day / \$600 max

Named Non-Owner Coverage Rules

Named Non-Owner 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 for commercial purposes. In addition:

- Named operator does not own or have access to a vehicle on a regular basis.
- Coverage does not apply to vehicles owned by the insured or a relative.
- Coverage only applies to the person listed on the declaration page and does not extend to household members.
- BI (Bodily Injury), PD (Property Damage), MP (Medical Payments), PIP (Personal Injury Protection) and UM/UIM BI (Uninsured Motorist/Underinsured Motorist Bodily Injury) are the only coverages written.
- Business/Artisan use is not acceptable.
- SR-22 filings are acceptable.
- Named Insured must notify National General within 10 days of acquiring a vehicle.

Discount and Surcharge Tables

Discount Table

Discount	Coverages	Applies To	Other Requirements
Transfer I	BI, PD, Comprehensive, Collision	All Vehicles	Applies when the named insured has a policy that has been continuously in force for up to 6 months. Lapse between the effective date of our policy and the termination date of the prior policy may not exceed thirty (30) days.
Transfer II	BI, PD, Comprehensive, Collision	All Vehicles	Applies when the named insured has a policy that has been continuously in force for at least 6 months. Lapse between the effective date of our policy and the termination date of the prior policy may not exceed thirty (30) days.
Transfer III	BI, PD, Comprehensive, Collision	All Vehicles	Applies when the named insured has a policy that has been continuously in force for at least 12 months or more. Lapse between the effective date of our policy and the termination date of the prior policy may not exceed thirty (30) days.
Good Student I	BI, PD, Comprehensive, Collision	Driver	Applies when a student listed on the policy as a driver has a 3.0 (B) average or better on a 4.0 scale. Proof must be submitted for preceding quarter or semester; must be a full time student in high school, college, or university; and between the ages of 16 to 23.
Good Student II	BI, PD, Comprehensive, Collision	Driver	Applies when a student listed on the policy as a driver has a 3.5 (B) average or better on a 4.0 scale. Proof must be submitted for preceding quarter or semester; must be a full time student in high school, college, or university; and between the ages of 16 to 23.
Named Non-Owner	BI, PD		Applies when the policy is a non-owners policy
Renewal Discount I	BI, PD, Comprehensive, Collision	All Vehicles	Applies when the named insured and all drivers have had no claims, chargeable accidents, suspensions, revocations of their drivers license, or chargeable violations in the preceding 12-month period and the policy has been in effect for 6 months.
Renewal Discount II	BI, PD, Comprehensive, Collision	All Vehicles	Applies when the named insured and all drivers have had no claims, chargeable accidents, suspensions, revocations of their drivers license, or chargeable violations in the preceding 12-month period and the policy has been in effect for 12 months.
Renewal Discount III	BI, PD, Comprehensive, Collision	All Vehicles	Applies when the named insured and all drivers have had no claims, chargeable accidents, suspensions, revocations of their drivers license, or chargeable violations in the preceding 12-month period and the policy has been in effect for 24 months.
Safe Vehicle	Comprehensive, Collision	Vehicle with Comp/Coll	Applies when two clear photos of the vehicle(s) are taken which show any prior damage, condition, or indicate a previous accident. These photos must be retained in the insured's file.
Multi Car	BI, PD, Comprehensive, Collision	All Vehicles	Applies when there is more than one vehicle on the policy
Paid In Full	BI, PD, Comprehensive, Collision	All Vehicles	Applied when the total policy premium and fees is collected at the inception of the policy. Not subject to maximum discount of 25%.
Responsible Resident I	BI, PD, Comprehensive, Collision	All Vehicles	Applied when named insured has residential/property insurance on his/her residence.
Responsible Resident II	BI, PD, Comprehensive, Collision	All Vehicles	Applied when named insured has residential/property insurance on his/her residence and the policy is written by the same agency on record for the auto policy.

Surcharge Table

Surcharge	Coverages	Applies To	Other Requirements
Unlicensed/Foreign Drivers License	BI, PD, Comprehensive, Collision	All Vehicles	Applies to any driver that does not have a valid U.S. driver's license, but has an acceptable form of ID, as listed in the License Status and Type section on page 9.
Mileage	BI, PD, Comprehensive, Collision	Applicable Vehicle	Applies to each vehicle that is driven more than 20 miles one way to work. This surcharge does not apply to those vehicles receiving the Business/Artisan Use surcharge.
Unverified MVR	BI, PD, Comprehensive, Collision, Med Pay, PIP	Applicable Driver	Applies to any driver with a US drivers license whose driving record cannot be verified by the state's Bureau of Motor Vehicles
Business/Artisan Use	BI, PD, Med Pay, PIP, Comprehensive, Collision	Business/Artisan vehicle	See the Business/Artisan Use section on page 7.

Billing and Fees

Payment Plans/Fees

1. National General directly bills installments to the insured.
2. Payments can be made at nationalgeneral.com/summit, or by phone. Outside Premium Financed policies are unacceptable.
3. Do not retain commission.
4. Accounts will be charged a Installment Fee of \$5.

Fees

Fee	Amount	Condition
Policy-New Business	\$45.00	All policies will be charged a policy fee on all new business. The fee will be fully earned.
Policy Fee-Renewal	\$35.00	All policies will be charged a policy fee upon renewal. The fee will be fully earned.
SR-22	\$25.00	For each SR-22 filing on the policy
NSF	\$20.00	For check, ACH, or recurring credit card returned by payer for non-sufficient funds
Late Fee	\$5.00	Payments postmarked on or after the cancel date will be subject to a late fee
Installment Fee	\$5.00	For each installment payment
Reinstatement w/Lapse	\$8.00	Fee applies to any policy reinstatement w/ a lapse
Endorsement Fee	\$3.00	Fee applies to any policy where an endorsement is processed after the first 72 business hours from the effective date
Phone Payment Processing Fee	\$5.00	Fee applies to any credit card payment made via telephone through customer service agent
MVR Fee	\$7.50	Per driver on policies not uploaded
Theft Prevention Authority Fee	\$1.00	Per vehicle on 6 month policies

Policy Reinstatement

We will **REINSTATE WITH LAPSE IN COVERAGE**. Policies, which have been cancelled for non-payment of premium for up to thirty (30) calendar days, can be reinstated with a lapse in coverage. The Insured must provide full payment for the amount listed on the cancellation notice within thirty (30) calendar days of the cancel effective date.

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.**

1. National General will render a bill for any premium due directly to the insured.
2. Renewal payment should be sent directly to National General via check, money order 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 National General, 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 account, savings account, credit card. Customers don't have to remember to send monthly payments.

When EFT is selected as a payment option in PTS simply enter the requested banking information and installments will automatically be withdrawn from the insured's checking account, savings account, or credit card. A billing schedule 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. Policies may be converted to an EFT bill plan during the policy term.
2. The renewal payment will automatically be swept on policies set up with EFT

Credit Card Payments

Credit cards are also acceptable on installment payments. MasterCard and Visa are accepted.

Non-Sufficient Funds (NSF)

If a payment check, ACH, or recurring credit card is returned from the banking institution due to non-sufficient funds, 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.

If an insured's check to your agency is returned due to non-sufficient funds please fax the following information to Accounts Receivable at 1-909-243-7150;

Cancellations

Flat Cancellations – Flat cancellations are allowed after the inception date only when an insured's down payment check is returned as NSF. National General must receive a copy of the front and back of the returned check within 30 days of the submittal date.

Insured's Request – The named insured shown on the declarations may cancel by:

- Returning the policy to the company with a written request to cancel signed by the insured or by providing proof of duplicate coverage (equal or greater). Requests will be processed upon receipt.
- Submitting a signed request for cancellation or the insured may write a letter requesting cancellation and mail it directly to the company. Requests will be processed upon receipt. If no advance written notice is received, the policy will be cancelled effective the day after postmark of the request to cancel.

- If the named insured requests to cancel the policy because he or she returned the vehicle to the dealership we will **pro-rate** the cancellation from the date of request. Documentation from the dealership showing that the vehicle was returned is required. The request must be made within 10 days of the effective date of the policy.

Producer Request – A Producer may request a cancellation effective back to the installment due date, if the installment check in the amount of the installment payment made payable to the Producer is returned for insufficient funds, by faxing a copy of the front and back of the returned check to the company within 15 days of the first deposit of the returned check.

We charge a \$20 fee for all NSF payments. An NSF fee will be charged in all instances where the insured's payment is not honored by his or her financial institution, whether for sufficient funds or other reasons.

