NATIONAL GENERAL
an Allstate company



COUNTRYWIDE

Recreational Vehicle

Underwriting & Product Guide

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This RV and Motorhome Underwriting and Product Guide contains standard information and guidelines that apply in most states. However, some of the specifics may vary by state. For questions, contact the Agency's Territory Sales Manager.

Product Summary

National General Insurance offers a comprehensive RV product specifically developed for all types of motorhomes and travel trailers. Whether a customer is a weekend warrior or a Full-Timer, National General has the coverage to satisfy all their RV insurance needs.

Acceptable Vehicles

Motorhomes

- Class A motorhomes
- Class B motorhomes (van conversions)
  - Not eligible in California.
- Class C motorhomes (mini motorhomes)
- Bus conversions (liability only)
  Subject to underwriting approval. As part of the underwriting process, exterior/interior photos are required upfront to show acceptable conversion of the vehicle. Submit photos by using the Document Upload feature on the Refer to Underwriting screen. The risk will not be reviewed until the photos are received.
- Semis and cabriolets (per underwriting approval).

The following permanently installed items are required:

- Cooking facilities
- Refrigeration
- Sleeping quarters
- Bathroom facilities with indoor plumbing
- Self-contained HVAC
- Drinking water supply system
- Electrical power system (110 – 125 volt or solar powered).

Trailers

- Conventional travel trailers
- Fifth wheels
- Destination Trailers
- Toy haulers
- Pop-up camping trailers
- Truck-mounted trailer
- Equine trailers with living quarters (availability varies by state)
- Utility trailers as accommodation with a motorhome or auto.

Permanently installed cooking and sleeping facilities are required.
Exception: Utility trailers are excluded.

Refer to Underwriting

The following require Underwriting Review by National General Insurance:

- Bus conversions.
- RVs with Original Cost New (OCN) of more than $500,000.
- RVs with unrepaired damage.
- RVs with VIN Not Found option is utilized and value is greater than $150,000.
- RVs with VIN Not Found utilized and is older than current model or 2 and newer than 20 model years old.
- RVs with Agreed Value greater than or equal to $150,000.
- RVs with Agreed Value 10% greater than NADA Market Value.
- RVs with Agreed Value and VIN is unverifiable through NADA.
- Toterhomes, Semi, Cabriolet, or van conversions with a settlement value that is greater than or equal to $50,000.
- Horse trailers with a settlement value that is greater than or equal to $15,000.

Unacceptable Risks

Unacceptable Drivers

- Drivers or household members convicted of insurance fraud.
- Drivers convicted of fraud or felony use of auto where permitted.
- Spouses living in separate households.
- Drivers without a valid United States or foreign driver license or learner permit — **unless** National General Insurance can obtain a valid MVR.
- Drivers with a revoked driver license. National General Insurance allows 30 days to obtain a valid state driver license or permit.
- New business accident and violation limits according to state-specific guidelines.
- Any entertainer, celebrity, professional athlete, or other nationally known person.

Unacceptable Vehicles

The following RVs are not eligible for coverage.

- Vehicles that do not have a title — **unless** rated as a stationary trailer.
- Vehicles not licensed for street use.
- Vehicles leased or rented to others when either of the following applies:
  - Rental marketplace question on the application was answered no
  - Rental was not arranged through a marketplace that insures the RV while in rental use.
- Vehicles used for any business, commercial, delivery, or taxi services.
- Salvage title vehicles are unacceptable for Physical Damage coverage.
- Vehicles on consignment.
- Vehicles with more than two owners.
- Vehicles with a cost new value over $1,000,000.
- Vehicles on blocks, tied down, or in a permanent or fixed location.
- Vehicles used at work locations or used to drive to and from work locations.
- Park models and mobile homes.
- Vehicles used in racing and/or speed contests.
- Vehicles used in ice fishing.
- Non-converted school buses.
- Physical Damage on bus conversions.
- Semis or cabriolets without a towable trailer defined as a recreational vehicle.
- Class A and Class C motorhomes that are the only vehicle in the household — **unless** a Full-Timer policy.
- Vehicles principally garaged or titled in Alaska, the District of Columbia, Hawaii, Massachusetts, or New Jersey or principally garaged or titled in Michigan or New York — **unless** policy was issued in that state.
- Physical Damage only policies — **unless** the vehicle is a trailer or placed in storage.
- Vehicles used as the primary residence — **unless** Full-Timer coverage is selected.
- Prevost or Newell coaches.
- Vehicles with wood burning stoves.
- Box trucks, regardless of amenities or conversion.
- All-terrain type vehicles designed for off road/expeditions.
- Stationary RVs/trailers that:
  - Are used as a primary residence
  - Are used as a Full-Timer residence
  - Have skirting
  - Have wheels removed and on blocks
  - Have any permanently attached structures — (e.g., a deck)
  - Are hooked up to permanent utilities

    Are not located in an RV park or campground. (The unit must be located in an RV park or campground.)

Physical Damage Settlement Options

The following options are available. Some restrictions apply; availability and specifics of each option vary by state.

Total Loss Replacement

If an insured's RV is totaled or stolen and the insured decides to replace the vehicle, National General Insurance will cover the full cost to replace it with a new untitled similar vehicle or a vehicle valued up to the full original purchase price — not a depreciated amount.

- An optional coverage.
- Available within the current model year and 4 years prior for vehicles with an original cost new less than $300,000. (The new model year begins January 1 of each year.)
- Available within the current model year and 2 years prior for vehicles with an original cost new between $300,000 and $500,000. (The new model year begins January 1 of each year.)
- Values up to $500,000 are permitted.
- If the rating value of the vehicle is reduced, settlement will be reduced to actual cash value.
- In the event of a total loss, coverage provides for replacement with a new or comparable, never titled vehicle in the first 5 model years. After the first 5 model years, settlement is based on the purchase price of the vehicle.
- Despite the coverage form referencing paying the lesser of the purchase price as stated on the Declarations Page **or** the purchase price actually paid by the insured as verified by the bill of sale, in some states the Declarations Page does not reference the purchase price value — in which case, National General would cover a replacement up to the purchase price actually paid by the insured as verified by the bill of sale.
- Documentation may be required to verify vehicle type and value.
- Agents are required to keep copies of all purchase documents in the customer's file.
- RVs that do not qualify for Total Loss Replacement include:
  - Bus conversions
  - Semi's and cabriolets
  - Utility trailers.

Actual Cash Value

- Settlement is based on current market value/actual cash value of the vehicle.
- The settlement option is available for all RV types.
- Values up to $1,000,000 are permitted, however, underwriting review is required when value is over $500,000.

Agreed Value

If an insured's motorhome is totaled or stolen, National General Insurance will pay the agreed upon value.

- An optional coverage.
- Only available for unique or highly customized motorhomes for which a Blue Book value cannot be obtained easily.
- Underwriting review is required on all vehicles with Agreed Value coverage and documentation may be required to verify vehicle type and value.
- Not available for an RV with an Agreed Value more than $300,000.

Purchase Price Guarantee

If an insured's vehicle is totaled or stolen and the insured decides to replace the vehicle, National General Insurance will pay up to the full original purchase price — not a depreciated amount.

- An optional coverage.
- Available within the current model year and 9 years prior on new business and/or when coverage is first endorsed.
- Values up to $500,000 are permitted; however, underwriting review is required when value is over $300,000.
- If the rating value of the vehicle is reduced, settlement will be reduced to actual cash value.
- In the event of a total loss, settlement will be based on the difference between the actual cash value of the covered vehicle and the cost of the replacement vehicle — up to the original purchase price of the covered vehicle.
- Documentation may be required to verify vehicle type and value.
- Agents are required to keep copies of all purchase documents in the customer's file.
- RVs that do not qualify for Total Loss Replacement include:
  - Bus conversions
  - Semi-trucks
  - Medium duty tow vehicles.

Actual Cash Value Plus (Also known as Enhanced Replacement Cost)

If an insured's RV is totaled or stolen and the insured decides to replace the vehicle, National General Insurance will provide up to an additional 20% above the actual cash value of the totaled vehicle toward the replacement.

- An optional coverage.
- Available on vehicles with a model year 20 years old or newer
- Values up to $500,000 are permitted.
- If the rating value of the vehicle is reduced, settlement will be reduced to actual cash value.
- Documentation may be required to verify vehicle type and value.
- Agents are required to keep copies of all purchase documents in the customer's file.
- RVs that do not qualify for Enhanced Replacement include:
  - Bus conversions
  - Semi's and cabriolets
  - Utility trailers.

Coverages

Coverages offered by National General Insurance include, but are not limited to, those listed below. Some coverages are required by state regulations. Availability and specifics of each coverage vary by state.

Bodily Injury/Property Damage

- A required coverage.
- Requires the same limits for all vehicles on a policy.
- Not available on trailers.
- Based on state statute, coverage may be dropped during storage.
- Bodily Injury/Property Damage cannot exceed 100/300/50 or 100 Combined Single Limits for self-propelled RVs older than 20 model years.
- Bodily Injury/Property Damage cannot exceed 100/300/50 or 100 Combined Single Limits for Semi and Cabriolet RV types.

Medical Payments

- An optional coverage.
- Requires the same limits for all vehicles on a policy.
- Not available on trailers.

Personal Injury Protection (PIP)

- A required coverage in some states.
- Requires the same limits for all vehicles on a policy.
- Based on state statute, coverage may be dropped during storage period.
- Not available on trailers.
- Availability and features of coverage vary by state.

Uninsured/Underinsured Motorist Bodily Injury

- An optional coverage in most states.
- In most states, limits may not exceed Bodily Injury limits.
- Not available on trailers.
- In most states, limits are required to be the same for all vehicles on a policy.
- Most states require a signed rejection signature from the named insured.

Uninsured Motorist Property Damage

- An optional coverage in most states.
- Uninsured/Underinsured Motorist Bodily Injury coverage is required.
- Not available with Collision coverage.
- Not available on trailers.
- Coverage is not available in all states and a signed rejection form may be required.

Comprehensive

- A required coverage in most states.
- Deductibles may vary by vehicle on the same policy.
- Coverage is not available on:
  - Non-professional bus conversions.
  - Vehicles with a model year over 30 years of age.
- Includes the following coverages: (varies by state)
  - $3,000 Personal Effects
  - $500 Emergency Expense coverage
  - $1,000 Fire Department Liability coverage
  - $50 Locksmith coverage if ignition or door key is lost, stolen, or locked in the vehicle.
- No depreciation applied to partial losses.

Full Coverage Glass

- Reduces the applicable deductible for glass replacement to $0.
- Not available on trailers.
- May be purchased for any vehicle with Comprehensive coverage.

Emergency Expense

- Covers lodging, transportation, and meal expenses incurred when RV is inoperable due to a covered loss more than 50 miles from home.

  Note: The 50-mile limit does not apply to Full-Timers; the coverage is applicable anywhere the Full-Timer is located.
- Provided at basic limits when vehicle has Comprehensive coverage.
- Higher limits are available for an additional premium.

Collision

- A required coverage in most states.
- Deductibles may vary by vehicle on the same policy.
- Not available on non-professional bus conversions.
- Includes the following coverages: (varies by state)
  - $3,000 Personal Effects
  - $500 Emergency Expense
  - $1,000 Fire Department Liability
  - $1,000 Pet Protection when the insured's cat or dog is involved in a covered loss.
- No depreciation applied to partial losses.
- Coverage may be removed while vehicle is placed in storage. Lienholder requirements apply.

Accidental Death and Dismemberment

- An optional coverage that pays when an insured is killed or dismembered in a motor vehicle accident.
- Two plans are available:
  - The **Individual Plan** only applies to the named insured only.
  - The **Family Plan** applies to the named insured, spouse, and any unmarried children in the household who are under 19 years of age.
- Not available for vehicles in storage.

Additional Coverages

The following additional coverages are available in some states. Availability and specifics of each coverage vary by state.

Accident Forgiveness

Available to customers who meet the following requirements:

- No driver on the policy has any violations in the 12 months prior to the policy effective date.
- No driver on the policy has any chargeable accidents in the 12 months prior to the policy effective date.
- No driver on the policy has any major violations.
- No more than one chargeable accident in the 36 months prior to the policy effective date.

Accident Forgiveness is not available for policies that reinstate with a lapse.

The first at-fault accident will be forgiven.

- Rates will not be impacted by first accident.
- No surcharges will be applied.

Subsequent at-fault accidents during the experience period will cause the endorsement to be removed and points will be charged for **all** accidents that occurred in the experience period — including the first (forgiven) accident. Only one forgiven at-fault accident can be on a policy at any given time during the experience period.

Note: Non-chargeable accidents are not considered.

If insured requests to remove Accident Forgiveness coverage, any forgiven accident will be surcharged at renewal. If Accident Forgiveness is removed from a policy for eligibility reasons, it cannot be added back to the policy.

Consignment Coverage

Provides Comprehensive and Collision coverages for any RV or trailer that is parked for sale on an approved consignee dealership.

Diminishing Deductible

Deductibles are reduced for every claim-free year — excluding Towing and Labor claims — up to a maximum of 100%.

- Available for any vehicle with Comprehensive and Collision coverages.
- For every claim-free year, the credit balance increases by 25% at each annual renewal — up to a maximum of 100%.
- If a claim is filed, the credit can be applied toward the Comprehensive or Collision deductible for any covered vehicle.
  - Towing and labor only claims do not reset the deductible credit to 0%.
  - Any other claim (excluding Towing/Labor) will prevent earning another 25% deductible credit at the next annual anniversary.
- The deductible credit resets to 0% for the following:
  - Comprehensive or Collision deductible is changed on any vehicle.
  - Comprehensive and Collision coverage are removed and later re-added.
  - Claim is filed within the last 12 months
- If at the time of a covered Comprehensive or Collision claim the credit balance is less than 100%, the insured will pay the difference between the deductible and the accrued credit balance.

Full-Timer Protection Plan

- A Full-Timer lives in their RV 6 months or more a year.
- A Full-Timer may or may not own a home.
- Coverage extends Liability and Medical Payments to include Personal Liability coverage and extends Physical Damage to include Supplementary and Personal Effects coverage.
- Bodily Injury/Property Damage limits must be at least 50/100.
- Limits are required to equal Bodily Injury limits.
- Not available on semi's, bus conversions, or medium duty tow vehicles.
- The rating territory for Full-Timers is 500.

Mexico Physical Damage

- Provides Physical Damage coverage for any accident that occurs in Mexico.
- Available for any vehicle with Comprehensive and Collision coverages.
- Liability insurance from a licensed Mexico insurance company must be in-force at the time of loss. Proof of coverage is required when a loss occurs.

  Note: National General Insurance has a partnership with International Insurance Group, Inc., which gives us more product options for our insureds who want to drive across the border into Mexico.
- Does not cover towing and labor or rental reimbursement.

  Note: If the covered vehicle cannot be driven as a result of a loss that occurred in Mexico, this coverage will pay the cost of necessary towing and labor to return the covered vehicle to the nearest point in the United States where repairs can be made.
- Not available for a bus conversion or an RV in storage.

Personal Effects

- Insures personal property in conjunction with an RV.
  Personal effects are items that belong to the named insured or a family member that are not permanently attached to their RV — such as clothing, dishes, furniture, etc.
- Coverage is allowed up to 20% of the value of the vehicle or $5,000 — whichever is higher — with a maximum amount of $30,000.
- Provided at Basic limits — typically $3,000 (varies by state) — when vehicle has Comprehensive coverage.
- Optional coverage with limits above Basic coverage is also available.
- Coverage is provided at 10% of the limit stated on the Declarations for losses occurring outside the covered vehicle (25% for Full-Timers).
- Theft is $50 deductible.

Towing

Provides reasonable towing service to the nearest qualified facility — **unless** a limit is noted on the Declarations Page. This coverage can be arranged by contacting the Report a New Claim number.

Vacation Liability

RV Vacation Liability coverage adds Liability coverage for parked RVs — providing continuous Bodily Injury and Property Damage coverage up to $300,000 while an RV is on or off the road. It covers incidents that occur like “slip-and-falls” and campfire-related losses.

- Available for motorhomes (all classes), van conversions, and all trailer categories except utility trailer.
- Bodily Injury and Property Damage coverages are required if the RV is a motorhome.
- Comprehensive coverage is required on the policy.
- Coverage limits may not exceed the aggregate Bodily Injury limits.
- Not available on a Full-Timer policy.
- Limits are required to be the same for all RVs on a policy.
- Will be removed on an RV in storage.
- $10,000 of coverage is provided at no additional cost for vehicles with Comprehensive coverage (varies by state).

Basic Economy Option

- RV cannot be placed in storage.
- Not available for Full-Timer policies.
- The standard first $3,000 of Personal Effects coverage is not provided. The option to buy up to $10,000 Personal Effects coverage is available. If selected, minimum limit is $1,000.
- A $100 deductible applies to Personal Effects coverage and must be listed on policy.
- Permanently Attached Equipment coverage will be capped at $3,000 and will be handled as actual cash value.
- Depreciation may be applied to a covered loss.
- The following are not available:
  - Emergency Expense coverage
  - Vacation Liability coverage is not included but is available to purchase
  - Agreed Value coverage
  - Replacement Cost coverage
  - Consignment coverage
  - Fire department services
  - Locksmith services.

Discounts

Discounts offered by National General Insurance include, but are not limited to, those listed below. Availability of a discount varies by state. Specifics of some discounts vary by state. Discounts are automatically applied from entered data. Applied discounts will display on the Quote Worksheet.

Advance Quote

Available for new business and — based on state guidelines — renewal policies when:

- The policy is quoted before the policy effective date **and**
- All required rating information is provided by the customer **and**
- The policy has prior insurance with no lapse in coverage.

Agency Transfer

Available when the Independent Agent who is writing the new National General Insurance policy has the existing Personal Lines Auto policy with the insured and that it has been in-force for at least 12 months. Proof of discount eligibility will be part of the review process; proof is retained by the Agent.

All Household Vehicles

Available when all the vehicles in the household are insured on the same policy. Requires at least one other vehicle besides the RV.

Anti-Lock Brakes

Available when a vehicle is equipped with factory installed 2-wheel or 4-wheel anti-lock braking system.

Anti-Theft Recovery Device

Available for each vehicle on a policy that is equipped with an active recovery device or tracking system. Cannot be applied in combination with any other anti-theft discount on the same vehicle.

Electronic Funds Transfer (EFT)/Auto Pay

Available when policy payment is set up to transfer automatically from a savings account or checking account.

Enclosed Garage

Available when an RV is regularly kept (at least 7 months of the year) in a fully enclosed garage, (i.e., three walls and a door).

Good Driver

Available when the principally assigned driver has no accident or violation points in the past pre-defined number of months.

Good Sam Affiliation

Available when an insured has an RV and is enrolled in the Good Sam Emergency Roadside Service (ERS) and/or Extended Service Plan (ESP). Good Sam Membership is not required.

Good Sam Member

Applied when an insured has an Active, Elite, or Lifetime membership to Good Sam.

Good Student

To be eligible for this discount, a driver on the policy must:

- Be between 16 and 24 years of age **and**
- Possess a valid United States or international driver license or United States learner permit **and**
- Be a full-time high school, college/university, or technical/vocational school student **or** enrolled in an academic home study program **and**
- Provide a certified statement from a school official — at discount inception and annually thereafter — indicating that the student has met one of the following requirements during the preceding semester/quarter:
  - Is ranked scholastically in the upper 20 % of their class **or**
  - Maintains a cumulative “B” (3.0) average or better **or**
  - Is listed on a Dean's List, Honor Roll, or comparable listing of scholastic achievement **or**
  - Is ranked in the top 20 % of one of the following national standardized tests administered within the past 12 months: PSAT, PACT, SAT-1, ACT, Iowa Test of Basic Skills, or the California Achievement Test.
    Note: A copy of the test results is required. Students enrolled in an academic home study program can also qualify. Proof is retained by the Agent.

Discount does not apply if the student is an excluded driver.

Go Paperless

Enroll National General Insurance customers in paperless document delivery — adding value for the customer and reducing calls to the agency. Paperless document delivery provides the insured immediate access to Declarations Pages, Policy Booklets, endorsements, renewals, and other documents.

Note: The insured will continue to receive printed invoices and cancelation notices delivered by the United States Postal Service.

The only requirement for an insured to Go Paperless is a valid email address.

Insureds choosing to Go Paperless will receive a welcome email advising them to register for online Self-Service.

Homeowner

Available when the insured owns their home, condo, or townhome **or** has a Full-Timer policy.

Note: Does not include a mobile home.

Legacy Family

Available when the named insured has one or more of the following:

- Ally Demand Note or Smart Note
- Ally Auto Lease
- Ally Auto Loan
- Ally Mortgage
- Select Automaker Credit Card.

Or the named insured is a:

- Select Automaker Dealer Employee
- Select Automaker Employee/Retiree
- Select Automaker Extended Family Member
- Select Automaker Supplier Employee.

Military/EMS

Available when a driver is an active or former member of the United States Military and is serving full-time in the Army, Marine Corps., Air Force, Reserves, National Guard, or Coast Guard or is an active or former Emergency Medical Services (EMS) or other emergency response professional.

Mobile Home

Available when named insured or spouse owns the mobile home they reside in and the mobile home is 10 years old or less.

Multi-Car

Available when there are 2 or more PPA-type vehicles on a policy. (This discount only applies to PPA-type vehicles. The discount will no longer apply when there is 1 PPA-type vehicle and 1 RV-type vehicle on the policy.)

Multi-Policy

Available when an insured has more than one policy with National General Insurance or an affiliate (e.g., Commercial Vehicle, Motorcycle, Homeowners, Agency Controlled Homeowners (HO3), Renters (HO4), and Warranty policies).

Multi-Product

Available when there is one or more PPA-type vehicles on a policy **and** one or more RV-type vehicles on a policy.

New Business

This discount is calculated automatically. The discount is based on the lifetime value of the policy and, therefore, the discount stays with the policy for each subsequent term.

New Vehicle

Available for vehicles on a policy when the vehicle model year is within the last 3 years.

OnStar Anti-Theft

Available for each vehicle on a policy equipped with an active OnStar tracking system. Cannot be applied in combination with any other anti-theft discount on the same vehicle.

Original Owner

Available for certain types of RVs when the insured is the original owner.

Paid in Full

Available when an insured pays 100% of the total premium by cash, check, Electronic Funds Transfer (EFT)/auto pay, credit card, or debit card at the inception of the policy term.

Professional Driver

Available for any rated driver who:

- Has a valid commercial driver license **and**
- Performs in an occupation that requires use of the commercial driver license **and**
- Drives a minimum of 15,000 miles per year for that occupation.

RV Association

Available when a rated driver on the policy is a current member of an approved RV Association. Cannot be combined with Good Sam Member discount.

RV Inspection

Discount applies to all motorhomes and travel trailers with Comprehensive and Collision coverage that are 2 years or older. Proof of a passed inspection by a qualified RV dealer or RV repair facility is required. A Recreational Vehicle Inspection form is sent every year at each annual policy effective date.
Note: Discount does not apply to horse trailers, cargo/utility trailers, campers, and stationary trailers.

RV Safety Course

Available at the driver level for principally assigned drivers of RV-type vehicles where the driver has completed a National General Insurance-approved RV safety course.

Safe Driver

Available for any rated driver who has had no accidents or violations in the chargeable experience period. The discount will be applied automatically at new business and renewal.

Senior Driver

Available when the principal driver successfully completes a qualifying driver improvement course approved by the DMV within 36 months of the policy inception date. Eligibility criteria varies by state.

Student Away

To be eligible for this discount, a driver on the policy must:

- Be a student who is in a college or university that is at least 100 miles from home and does not have a vehicle at school **and**
- Be between 16 – 24 years of age **and**
- Possess a valid United States or international driver license or United States learner permit **and**
- Have a marital status of single.

Discount does not apply if the student is an Excluded driver.

Surcharges

Surcharges applied by National General Insurance include, but are not limited to, those listed below. Surcharges vary by state. Surcharges are automatically applied from entered data.

Excluded Driver

Applied when a resident licensed driver is excluded from the policy.

Incomplete Bus Conversion

Applied when a bus conversion is determined to be incomplete or is a high risk.

Inexperienced Driver

- Applied to all drivers on a policy who have less than 3 years driving experience as a licensed driver.

  Note: Months of driving experience are rounded up — 11 months, 16+ days is considered 1 year; 2 years, 11 months, 16+ days is considered 3 years.
- Learner permit, junior driver license, and foreign licenses do not count toward driving experience.
- Multiple United States driver licenses can be added together for total driving experience.

Multiple RV Owner

Applied to any RV that is owned by two or more individuals residing in separate households and the RV is used only for personal recreation.

Physical Damage Only

Applied to policies with only Comprehensive and Collision coverages, (i.e., policies without any Liability coverage).

Prior PIP Claim

Applied when there is a Prior PIP claim on the policy.

Revoked License

Applied when a driver has a revoked driver license.

Suspended License

Applied to any driver who has a suspended driver license but does not require a financial responsibility filing.

Storage Comp

Applied to any vehicle in storage that is insured for Comprehensive only coverage; limited to one vehicle per policy. Must have at least one other vehicle with required Liability coverages.

Unacceptable Risk

Applied when an unacceptable risk is endorsed onto a policy. (The policy will be non-renewed.)

Undeclared Driver

Added to a policy when a claim is incurred involving a driver who is not listed on the policy.

Unverifiable Driving Record

Applied if a driver:

- Has only a foreign or international driver license (including Puerto Rico) **or**
- Is 20 years of age or older and cannot verify 24 months on MVR **or**
- Is 19 years of age and cannot verify 12 months on MVR.

A driver with a learner permit will not receive surcharge during first 12 months of policy term. The surcharge may be assessed at the annual anniversary if an MVR cannot be attained.

Quote Information

Accidents and Violations

National General Insurance writes policies based on a combination of major and minor violations and at-fault accidents.

Experience Period

The experience period is typically 35 months or less prior to the policy effective date.

Accident Threshold

Accident threshold is the size of the claim at which it is determined if an accident is chargeable or not. Accident threshold varies by state.

Non-Chargeable Incidents (NCIs)

The total of NCIs for all drivers — **unless** excluded — is considered when determining the underwriting tier. If a driver has multiple NCIs within the same occurrence, only one NCI is considered for that occurrence. Those NCIs include:

- UM/UIM, Personal Injury Protection, and Medical Payment losses for any rated driver
- Not-at-fault accidents — including single car incidents — for any rated driver
- Comprehensive losses of $1,000 or greater within the household
- Waived violations and accidents
- NCIs that cannot be assigned to a specific driver (attribute applied to named insured)
- Other non-chargeable violations.

Not-at-Fault Accidents

All accidents are chargeable — **unless** proof of not-at-fault is provided. Acceptable proof of not-at-fault is:

- A copy of the police report or court documents clearly indicating not-at-fault.
- A letter from the previous carrier.
- A letter from the Agent or from the named insured containing details of not-at-fault, such as:
    - Vehicle involved in the accident was legally parked at the time of the accident.
    - Insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person.
    - Insured's vehicle was struck in the rear by a vehicle headed in the same direction and the insured was not convicted of a moving traffic violation in connection with the accident.
    - Vehicle was struck by a "hit-and-run" driver and the accident was reported to proper authority within 24 hours by the applicant or resident driver.
    - Insured was not convicted of a moving traffic violation in connection with the accident.
    - Insured was adjudicated not to be liable by a court of competent jurisdiction.
    - Insured received a traffic citation that was dismissed or nolle prossed.
    - Insured can provide written information establishing that they were not-at-fault and this information is not contradicted.
    - Accident was caused by flying or falling objects or contact with animal or fowl.

Keep these documents in the agency files.

Financial Responsibility

Financial Responsibility scoring is used in states where permitted.

For applicants 21 years of age or older, National General Insurance uses the applicant's name, current street number, ZIP Code, state, driver license number, and Social Security number to obtain a Financial Responsibility Action Code based on a credit score derived from the applicant's credit history. If the applicant has moved to the current address within the past 6 months, the prior street number, ZIP Code, and state should be used. The Action Code will be a factor in determining which underwriting tier the applicant qualifies. **No one will be denied coverage based on their credit history.**

National General Insurance cannot disclose the credit score or any information included in the credit report to an Agent. If a consumer suspects inaccuracies on their credit report, a copy can be obtained by contacting the crediting reporting agency. Only the consumer can request information related to their credit report.

SR-22/SR-44 Filings

An SR-22/SR-44 is required under certain circumstances, (e.g., as a result of a DUI, DWI, or other serious moving violation). National General Insurance files an SR-22/SR-44 form with the state to confirm Liability coverage for a specified driver.

Note: Storage Protection is not available when there is a driver on the policy who requires an SR-22/SR-44. All vehicles listed on the policy must retain Liability coverage.

Underwriting Tier

National General Insurance competitively prices risks for all categories — from low risk to higher risk.

All risks are written in the lowest priced underwriting tier for which they qualify. Any risk submitted for a tier for which it does not qualify will be issued in the lowest tier for which it does qualify.

At the inception of the policy, National General Insurance considers factors for rating auto liability insurance. Those factors include, but are not limited to:

- Number of days since the prior policy lapsed
- Prior carrier type
- Total number of non-chargeable incidents
- Prior or current Bodily Injury Liability limits
- Financial responsibility
- Insurance score
- Age of named insured when determining the lowest applicable program tier.

Proof of Prior (POP)

POP is not required if during the quoting process a hit is received on current carrier that validates prior company, prior coverage dates, **and** prior limits.

Some states recognize a prior National General Insurance as acceptable POP.

If no hit is received on current carrier **or** current carrier only validates prior company and prior coverage dates, the customer must provide:

- Proof of prior Bodily Injury limits
- Proof of 6 months previous continuous coverage. Multiple policies can be submitted to reach the six-month minimum.

If the required proof is not received within 21 days of the policy inception date, POP will be removed. If POP is received within 45 days, proof will be applied effective back to the policy inception date. If POP is received more than 45 days after the policy inception date, proof will not be applied on the policy

To be considered acceptable POP, a document must be issued by a prior United States or foreign insurance company and must contain all the following information:

- Applicant listed as a named insured or as a driver on a personal auto, motorcycle, or commercial policy
- Prior company name
- Bodily Injury limits

  Note: If the proof is written in another language and the prior limits cannot be determined, the minimum POP limits must be given.
- Policy expiration date.

The following documents are acceptable POP:

- Declarations Page
- Renewal/Renewal Offer Declarations Page
- Letter from previous carrier
- ID card (acceptable only for minimum Liability limits)
- Commercial Policy
- Motorcycle Policy.

A billing statement is **not acceptable** POP.

End-of-Term Transfers

For policies being transferred to National General Insurance at the end of the prior policy term, the following company-issued documentation is acceptable POP:

- Renewal Offer
- Non-Renewal Notice
- Prior Declarations Page
- ID card (acceptable only for minimum Liability limits).

Driver Eligibility

The policy must cover at least one named insured who is a rated driver. The named insured includes the person listed as the named insured and that person's spouse when residing in the same household. Corporations, partnerships, estates, and receiverships are not acceptable as a named insured.

Named insured or spouse must have a valid United States or international driver license.

All residents in the household **or** anyone who regularly drives any vehicle listed on the quote/policy (defined as at least 10 % of that vehicle's usage) must be classified in one of the following categories:

Rated

At least one named insured or spouse must be a rated driver. All rated drivers are evaluated in the various rate calculations.

Rated drivers include:

- Any **household** member who has a driver license **or** who is 17 years of age.

  Note: When a Listed driver turns 17 years of age, that driver must become a rated driver — **unless** in another applicable Driver Status category — as of the effective date of the next renewal term whether they have obtained a driver license or not.

- Any **non-household** member who regularly drives any of the vehicles on the policy at least 10 % of the vehicle's usage.
- Any driver requiring an SR-22/FR-44 filing.

Excluded

If permitted by the state in which the risk is insured. National General Insurance will exclude any driver from a policy — provided receipt of a completed and signed Driver Exclusion form — **except** those requiring a Financial Responsibility filing. Individuals who have a permanently revoked driver license are unacceptable risks — **unless** they are excluded.

Non-Driver

A Non-Driver is any household member who does not:

- Have a driver license and does not ever expect to obtain one **and**
- Drive and does not ever expect to drive.

This category typically includes, but is not limited to, household members with impairments that prevent them from driving and elderly people who have surrendered their driver license.

Some states do not permit Non-Drivers.

Listed

Listed drivers are only noted on the policy and do not impact the policy premium.

Listed drivers include any household member who:

- Does not have a driver license or permit **and**
- Is at least 14 years of age, **but** less than 17 years of age.

Note: When the household member gets a driver license **or** turns 17 years of age, they can no longer be classified as Listed.

Exception — Michigan: A person of any age who has never had a driver license or permit can be classified as Listed. A driver who turns 17 years of age does not automatically get rated at renewal. Drivers remain Listed until the customer contacts us with a valid driver license number.

Exception — New York: Any **household** member who is **17 years of age or younger** and who does **not** have an active or suspended driver license, a junior driver license, or a learner permit.

Other Insurance

Any driver who is 21 years of age or older **and** can prove continuous Liability insurance with another company.

Exception — Pennsylvania:
If the insured requests, drivers who are under 21 years of age may have a driver status of Other Insurance. (The Agent can select Other Insurance without receiving an error message — regardless of age.) However, the Excluded Driver category is preferable. If the insured elects to have the Youthful Driver status as Other Insurance, advise the insured the youth will remain rated until proof of other insurance (Declarations Page) is received. The proof requirement is not added to the checklist.

Vehicle and Driver Assignment

Use the principal RV driver when assigning a driver to the RV. Average driver rating is not used for RV driver assignment.

Driver Marital Status

Only drivers who are legally married or deemed married by state law may be rated as married. Drivers who are married but living in separate households are rated as single. Drivers who are widowed, separated, or divorced are rated as single.

Note: Some states recognize widowed as married.

Garaging Location

RVs are rated based on the ZIP Code in which the vehicle is primarily garaged. Post Office Box ZIP Codes may not be used for rating. The garaging street address and ZIP Code must be given for all Post Office Box mailing addresses.

For vehicles primarily garaged at the named insured's primary or secondary residence, at least one vehicle must be garaged at the same location for a specified period of time (based on state underwriting requirements).

The following are possible exceptions to the same location rule:

- RVs stored at a secured location
- Policy contains only RVs
- Rated as Full-Timer
- Vehicle is garaged out of state and the territory code for that garaging ZIP Code is an acceptable territory. A vehicle garaged out of state with an unacceptable territory code is unacceptable.

Out-of-State Risks

RVs rated as Full-Timer or policies with only RV-type vehicles may not be written as an out of state risk.

Leased Vehicles

Vehicles that are leased in the insured's name **and** are not classified as Business Use or Artisan Use are acceptable at no additional premium. The lessee should be listed as the named insured or spouse and the leasing company as the loss payee/additional interest.

Vehicles leased by an individual for business use are acceptable if the usage meets Business Use or Artisan Use guidelines.

Billing, Payments & Fees

Term of Policy

Six-month and 12-month policies are offered and will display based on availability by state.

Payments

All National General Insurance payment invoices are billed directly to the insured **except** the down payment, which must accompany the application. Each invoice will contain a schedule of remaining payments.

All refunds are mailed directly to the insured — **unless** the policy is premium financed.

Note: Premium financing is allowed in the following states: North Carolina, New York, South Carolina, and Virginia.

When an Agent accepts an insured’s check, it should be made payable to National General Insurance or the agency. When an insured's check is made payable to National General Insurance, the check should be endorsed to the agency account by signing or stamping the check and indicating “For Deposit Only”.

When an insured's check is returned to the agency for non-sufficient funds, National General Insurance will reimburse the Agent — including any associated bank fees up to a maximum of $25. Agent notification must be received at National General Insurance within 20 calendar days of the date the insured's check was written in order to receive reimbursement.

Acceptable methods of payment are:

- Down Payment — VISA, Discover, American Express and MasterCard credit card or debit card, Agent sweep, or electronic check
- Installment Payment — VISA, Discover, American Express and MasterCard credit card or debit card, Agent sweep, or electronic check
- Electronic Funds Transfer (EFT)/Auto Pay — VISA, Discover, American Express or MasterCard credit cards, checking account, or savings account.

Fees

National General Insurance will charge a fee under certain conditions; applicable fees include, but are not limited to, those listed below. The presence and amount of a fee vary by state.

Acquisition Expense

This fee covers the cost of acquiring, setting up, and renewing a policy.

Cancellation

A fee may be charged when a customer cancels their policy before the renewal date. Early cancellation can be by customer request or due to non-payment.

Financial Responsibility (FR) Filing

A fee may be charged for each person on a policy whom an SR-22 or FR-44 Financial Responsibility filing is made.

Installment

A fee may be included in the installment amount for Electronic Funds Transfer (EFT)/Auto Pay and other pay plan options.

Late

A fee may be charged for late payments.

Non-Sufficient Funds

A fee may be charged on all returned checks that were not honored by the bank.

Reinstatement

A fee may be charged to reinstate a canceled policy.