



COLORADO
RV & Auto
Underwriting & Product Guide

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Underwritten by: Integon Indemnity Corporation

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Unacceptable Risks

Unacceptable risks include, but are not limited, to the following:

- Policies with at least one vehicles not garaged in Colorado a minimum of 7 months out of a year.
Note: For full-time students and military, vehicles not garaged in the principal state are acceptable provided at least one vehicle is garaged in the state the policy was written.
- Multiple National General Insurance policies in the same household are unacceptable **unless**:
 - A child owns their own vehicle **or**
 - Unrelated residents/roommates are living in the same household.**Note:** If two National General Insurance policies are written in the same household, the driver with lower limits is required to be excluded from the policy with higher limits.
 When a household has policies from multiple insurance carriers, the household members who do not have a National General Insurance policy should be listed.
- A new business policy with more than 15 total policy points.
- A new business policy with more than 10 total driver points.
- A new business policy with more than three non-chargeable incidents.
- Policies with drivers who have been convicted of insurance fraud.

Unacceptable Drivers

The following drivers are ineligible for coverage:

- Drivers or household members convicted of insurance fraud.
- Drivers without a valid United States or foreign driver license or learner permit — **unless** National General Insurance can obtain a valid Motor Vehicle Report (MVR).
- Drivers who have a prior policy non-renewed or cancelled for underwriting reasons within the past 36 months.
- Drivers with a prior policy with insurance fraud.
- Drivers with a prior policy with material misrepresentation within the past 36 months.
- Applicants who have had a policy canceled or non-renewed because of an unauthorized payment in connection with an application for insurance or a policy.
- Applicants that have knowingly threatened bodily harm or engaged in menacing behavior towards a company employee or authorized independent agent of the company.
- Named insured or any driver 18 years of age or greater who has never been licensed or has a permanently revoked license — unless excluded.

Unacceptable Vehicles

The following vehicles are not eligible for coverage:

- Vehicles without a valid United States garaging ZIP Code.
- Vehicles principally garaged in the District of Columbia, Hawaii, Louisiana, Massachusetts, Michigan, New Jersey, or New York or outside the United States.
- Vehicles without a title or not licensed for road use.
- Kit cars and dune buggies.
- Golf cart type vehicles, micro-trucks, and other vehicles that have a top speed of 25 mph or less (i.e., GEM, Ford Think Neighbor).
- Flatbed trucks, stake trucks, dump trucks, cutaway vans, and all other commercial type trucks.
- Commercial vehicle vans including step vans, panel vans, parcel delivery vans, cargo vans, or other vans with cabs separate from the cargo area.
- Private passenger vehicles leased or rented to other drivers by the named insured.
- Vehicles regularly available to a non-listed operator.
- Vehicles insured for stated amount.
- Vehicles with an altered suspension or modified engine.
- Vehicles used for Business Use or Artisan Use and:
 - Driven by employees
 - Not owned by the named insured or spouse
 - Vehicle type is utility trailer, antique, classic, bus conversion, semi, or cabriolet.
- Artisan Use vehicles that visit more than two job sites a day.
- Vehicles used for Route Use — **unless** the policy is written by National General via the Rural Letter Carriers (RLC) Auto Insurance Plan.
- Vehicles used for racing; delivery; limousine or taxi service; for ridesharing, such as Uber or Lyft; or for courier/escort service; or for commercial pickup/delivery purposes including but not limited to delivery of magazines, pizza, food, mail (except RLC), newspapers, or farm produce.
- Postal unit or right-hand drive vehicles not used for route delivery.
- Non-RV type vehicles equipped with cooking equipment, snow removal equipment, or a bathroom.
- Vehicles whose speed attainable in one mile, on a paved level surface is less than 20 mph.
- Pick-up trucks, vans, or utility vehicles with a gross vehicle weight rating (according to the manufacturer's specifications) greater than 12,000 pounds.
- Vehicles with Original Cost New (OCN) greater than \$150,000.

- Any make/model listed below:

Make	Model	Make	Model
American General	H1	Karma	All Models
ARO	All Models	Lada	All Models
Aston Martin	All Models	Laforza	PSV-L4
Audi	R8	Lamborghini	All Models
Avanti	All Models	Lexus	LF-A
Bentley	All Models	Lotus	Elan, Esprit
BMW	Z8	Maserati	28, 425, 430, Biturbo, Coupe GT, Gransport, Spyder
Bricklin	All Models	Maybach	All Models
Bugatti	All Models	McClaren	All Models
Cadillac	All Hearses and Limousines	Mercedes	B F-CELL, SL600, SL63 AMG, SL65 AMG, SLR, SLSAMG, Maybach
Callaway	C12	Morgan	All Models
Checker	All Models	Mosler	All Models
Chevrolet	Lingenfelter, Hammer, and Mallet Corvettes; Grumman	Nissan	All Stillen Models
Chrysler	All Limousines	Panoz	All Models
Delorean	All Models	Pantera	All Models
Dinan	All Models	Pontiac	Lingenfelter Trans Am
Dodge	Shelby Durango	Porsche	All Ruf Models, Carrera GT, 911 GT2, 911 GT3, 918 Spyder
Elio	All Models	Rolls Royce	All Models
Ferrari	All Models	Roush	All Roush Mustangs
Ford	All Saleen Mustangs, Ford GT, Think	Ruf	All Models
GEM	All Models	Saleen	All Models
GM EV1	All Models	Shelby	Cobras and Series 1
Hennessey	All Viper Models	Smart Cars	All Models (except Fortwo)
Honda	EV, FCX, FCX Clarity	Spyker	All Models
Hummer/American General	H1, Humvee	Toyota	All HKS Enhanced Supra Turbos
Jaguar	XJL	Vector	All Models
Jensen	All Models		

Unacceptable Vehicles — RV Only

- RVs with original cost new greater than \$1,000,000.
- RVs with more than two owners.
- Prevost and Newell coaches.
- Park models and mobile homes.
- RVs on consignment — unless placed with on an approved consignee dealership and Consignment coverage is purchased from National General Insurance.
- Vehicle type is motorhome, van conversion, camper, utility, semi, or cabriolet and the vehicle is not licensed and cannot be moved easily.
- Stationary units in storage.
- RVs used to conduct or promote business, house employees, or used as an employee office and that business does not fall under our incidental business use qualifications.
- RVs used for incidental business use with usage as pleasure only.
- Stationary RVs/trailers that:
 - Are used as a primary residence
 - Have skirting
 - Have wheels removed and/or up 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.
 - Are leased or rented to others.
- RVs that are stationary and not one of the following vehicle types:
 - Conventional travel trailer
 - Conventional toy hauler
 - Fifth wheel travel trailer
 - Fifth wheel toy hauler
 - Other travel trailer.
- RVs that are leased or rented to others and
 - Application indicates question was answered no.
 - Rental was not through a Marketplace that insures the RV while in rental use.
 - OCN is more than \$200,000.
 - Vehicle model year is over 20 years of age.
 - Risks without prior insurance.
 - RV is listed as one of the following RV types:
 - Pop-up camping trailer
 - Utility trailer
 - Pickup camper
 - Horse trailer
 - Bus conversion
 - Semi-motorhome
 - Cabriolets
 - Toterhomes
 - Newell and Prevost motorhomes.

Coverages

The system will automatically display available coverage limits.

Liability

Bodily Injury (BI)/Property Damage (PD)

- Bodily Injury and Property Damage coverages are required to be written together.
- Requires the same limits for all vehicles on the policy.
- Required on all motorized vehicles on policy — **unless** Storage Comp vehicle.
- Required on all motorized vehicles on policy when a Financial Responsibility Filing is requested.
- Required when a vehicle has Uninsured Motorist Bodily Injury coverage.

Accidental Death and Dismemberment

- An optional policy level coverage that is available for motorized vehicles on a policy with Bodily Injury coverage.
- AD&D coverage pays when an insured is killed or dismembered in a motor vehicle accident. Two plans are available:
 - The **Individual Plan** only covers the named insured.
 - The **Family Plan** covers the named insured, spouse, and any unmarried children in the household who are under 19 years of age.
- Not available for a vehicle in storage.

Medical Payments

- Required at limits of \$5,000 or higher — **unless** rejected.
- Requires a signed selection/rejection form.
- Requires the same limits for all vehicles on policy.
- Requires Bodily Injury coverage.
- Not available for non-self-propelled vehicles.
- Limits cannot exceed \$5,000 for RVs that are leased or rented to others.

Uninsured Motorist Bodily Injury (UMBI)

- Required on all motorized vehicles with Bodily Injury coverage — **unless** rejected.
- Requires the same limits for all vehicles on a policy.
- Requires limits to equal Bodily Injury limits — **unless** lower limits are selected.
- UMBI coverage contains Underinsured Motorist Bodily Injury (UIMBI) coverage.

Uninsured Motorist Property Damage (UMPD)

- Optional coverage — no rejection required.
- Requires the same limits for all vehicles on policy; limits cannot exceed Property Damage limits.
- Requires UMBI coverage
- UMPD coverage contains Underinsured Motorist Property Damage (UIMPD) coverage.
- UMPD coverage is not available for:
 - Policies with Collision coverage selected
 - Non-motorized vehicles
 - Named Non-Owner policies.

Physical Damage

Comprehensive/Collision

- Comprehensive coverage is required on any vehicle with a loss payee, vehicles in storage, and non-self-propelled vehicles.
- Collision coverage is required on any vehicle with a loss payee — unless the vehicle is an RV in storage.
- Comprehensive coverage is required on vehicles with Collision, Additional Customized Equipment and Parts (ACEP), Automotive Adaptive Equipment, Towing, Rental Reimbursement, Replacement Cost, and Personal Effects.
- Not available for:
 - Vehicles with a salvage title
 - Bus conversions
 - Private passenger vehicles with a model year over 25 years of age.
 - RVs with a model year over 30 years of age.

Accident Forgiveness

Available for customers who meet the following requirements:

- No driver on the policy has any violations or 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 35 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 the 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 within 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 an insured requests to remove Accident Forgiveness coverage, any forgiven accident is surcharged at renewal. Accident Forgiveness removed from a policy for eligibility reasons, cannot be added back to the policy.

Additional Customized Equipment and Parts (ACEP)

Provides physical damage protection for any permanently installed add-on equipment that was not installed by the original vehicle manufacturer.

- Available for any personal auto, pickup truck, conversion van, semi, or cabriolet type vehicle with Comprehensive coverage.
- \$1,000 ACEP coverage is included at no additional premium on all vehicles with Physical Damage coverage. Coverage up to \$4,000 in actual cash value may be purchased for a maximum total of \$5,000.
- Coverage is provided up to the lesser of actual cash value, actual cost to repair, or declared value.
- Requires equipment to be listed on the application and the proper premium paid.

Automotive Adaptive Equipment

Automotive Adaptive Equipment is an optional coverage for equipment that provides disabled drivers with vehicle control, the ability to get in and out of the vehicle, and/or accommodates disabled passengers. A wheelchair is covered when it is enclosed in the vehicle that contains the automotive adaptive equipment at the time of the loss.

- Comprehensive and Rental Reimbursement coverages are required.
- Value of equipment cannot exceed \$35,000.
- Additional equipment listing is required.
- Cannot be written in combination with ACEP.

Diminishing Deductible

If the Diminishing Deductible policy option is chosen, every vehicle on the policy with Comprehensive and Collision coverages will have their respective Comprehensive/Collision deductibles reduced every claim-free year.

- Comprehensive and Collision coverages are required.
 - Note:** A vehicle in storage requires only Comprehensive coverage.
- 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.
- The deductible credit does **not** apply when an undisclosed household driver is involved in a loss. The deductible credit is reset to 0%.
- Not available for bus conversions.

Mexico Coverage PPA

- Provides Physical Damage coverage for any accident that occurs in Mexico within 50 miles of the United States border.
- Requires Comprehensive and Collision coverages.
- Repairs are required to be completed in the United States.
- Requires Liability insurance to be purchased from a licensed Mexico insurance company and proof of coverage is required at the time of a loss.
- Does not cover towing and labor or rental reimbursement.

Rental Reimbursement

Reimburses the insured for expenses incurred for a rental vehicle while a covered vehicle is being repaired as the result of an accident — subject to a maximum per day limit/maximum number of days per accident limit.

- Limits are required to be same for all vehicles on policy.
- Available for personal auto, pickup trucks, conversion van, semi, and cabriolet vehicle types with Comprehensive coverage.

SureDrive

- Provides for a “full-size” vehicle (“full-size” as defined by rental agency).
- Rental vehicle is required to be rented from a commercially licensed rental agency.
- SureDrive is limited to the time reasonably required to either repair the insured’s vehicle (up to 30 days) or to offer to pay the Actual Cash Value (ACV) of the vehicle in the event of a total loss.

FreedomPlus

Reimburses the insured for rental vehicle expenses incurred while a covered vehicle is being repaired as a result of an accident — subject to a maximum per day limit/maximum number of days per accident limit.

Coverage is for vehicles furnished with specialized equipment that accommodates disabled occupants.

- Requires Automotive Adaptive Equipment and Comprehensive coverage.
- Not available on RVs.

Towing & Labor

Reimburses the costs incurred for mechanical labor and/or towing to a nearby facility for each disablement on a covered vehicle — subject to a maximum limit per occurrence/per policy term.

- Comprehensive coverage is required.
- Limits are required to be same for all vehicles on policy.
- Not available for camper body vehicle types.

Coverages — RV Only

Consignment

Provides Comprehensive and Collision coverages for any RV or trailer that is parked for sale on an approved consignee dealership. The premium is required to be paid in full at the time the coverage is added to a policy and is fully earned.

Underwriting approval is required to purchase Consignment coverage.

Emergency Expense

- Coverage is included for any RV with Comprehensive coverage.
- Provides reimbursement for certain expenses (e.g., lodging, transportation, and meals) up to a maximum of \$750 when a covered RV becomes inoperable due to a collision or comprehensive loss more than 50 miles from the insured's home.

Note: The 50-mile limit does not apply to Full-Timers; the coverage is applicable anywhere the Full-Timer is located.

- Limits of \$1,500 and \$3,000 are available for an additional premium.
- Limit of \$7,500 is available to Full-Timers for an additional premium

Full-Timer Protection

Full Time Protection is a special coverage designed to provide a homeowner-like package that includes Liability and Medical coverages for Full-Timer vehicles. Liability coverage pays for injuries sustained by — and damage to property of — others who the insured is liable for legally.

- Available for RVs used as a primary residence.
- Extends Liability coverage and Medical Payments coverage to include Personal Liability coverage.
- Extends Physical Damage coverage to include Supplementary and Personal Effects coverages.
- RV cannot be parked in one location for more than 6 months
- Bodily Injury limits are required to be equal to or greater than 50/100.
- Comprehensive coverage is required on the vehicle.
- Full-Timer Personal Liability limits are required to equal auto Liability limits — unless it is a trailer only policy.
- Full-Timer Medical Payments limits are required to equal Medical Payments limits. If Medical Payments coverage is not on a policy, Full-Timer Medical Payments limit is \$1,000.
- Full-Timers with a vehicle value greater than \$300,000 are not eligible for replacement cost coverage.
- Storage and rental options are unacceptable.
- Not available for bus conversions or RVs leased or rented to others by the named insured

Mexico Physical Damage

- Provides Physical Damage coverage for any accident that occurs in Mexico.
- Comprehensive and Collision coverages are required on the vehicle.
- Repairs up to \$750 can be performed in Mexico with prior written approval from National General Insurance.
- Requires Liability insurance to be purchased from a licensed Mexico insurance company at the time of loss. Proof of coverage is required when a loss occurs.
- 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
 - An RV in storage.

Personal Effects

Insures personal property used 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.

- In the event of a covered personal effects loss, Personal Effects coverage is primary and homeowner or renter insurance is secondary.
- Personal Effects coverage is allowed up to 35% of the value of the vehicle or \$5,000 — whichever is higher — with a maximum amount of \$40,000.
- The first \$3,000 of Personal Effects coverage is provided at no cost.
- Comprehensive coverage is required on the vehicle.
- If RV Basic Economy Coverage is selected, a \$100 deductible is applied to Personal Effects and coverage is capped at \$10,000.
- Limits cannot exceed \$5,000 for RVs that are leased or rented to others or for stationary RVs.

Pet Protection Service

If an insured's pet dog or cat is riding in a covered vehicle that is involved in a covered collision or comprehensive loss, Pet Protection Service provides the following at no additional charge:

- 1,000 per incident or up to \$3,000 per policy term for pet medical treatment.
- \$25 per day or up to \$125 per policy term for boarding fees if the insured is hospitalized and unable to care for the pet.
- \$75 per policy term for recovery costs if the insured's pet is missing after an accident.
- \$125 per policy term for replacing pet-related travel equipment (e.g., car carriers, ramps, barriers, etc.) damaged in an accident.

RV Basic Economy Option

The standard first \$3,000 of Personal Effects coverage is not included; however, there is an option to buy up to \$10,000 of coverage. If Personal Effects coverage is selected, the minimum limit is \$1,000. A \$100 deductible is applicable.

- Permanently Attached Equipment added aftermarket to an RV will be capped at \$1,000. There is an option to purchase back a \$5,000 limit.
- Depreciation may be applied to a covered loss.
- The following are not included:
 - Emergency Expense
 - Vacation Liability
 - Fire Department Services
 - Locksmith Services.
- Not available for:
 - RVs in storage
 - Full-Timer policies
 - RVs leased or rented to others by the named insured.

RV Broadened Comprehensive

- Covers all Physical Damage type losses that are not defined under Collision or specifically excluded. (Broadened Comprehensive is **not** limited to only a pre-defined list of perils.)
- Comprehensive coverage is required on the vehicle.

RV Custom Equipment

- Increases the amount of permanently attached additional aftermarket equipment on an RV that is covered in the event of a loss from \$1,000 to \$5,000. Permanently attached equipment that comes standard on the RV, such as awnings, are covered as a normal part of the RV and not capped under RV Custom Equipment.
- Comprehensive coverage is required on the vehicle.
- Only available for RV Basic Economy policies

RV Depreciation Free Claims

- In the event of a partial loss to an RV, depreciation will not apply to items with a limited life when replacing or repairing damaged parts.
- Comprehensive coverage is required on the vehicle.

RV Rodent and Pest

RV Rodent and Pest Protection is optional and covers damage caused by rodents, insects, and other vermin.

- Comprehensive and Collision coverages are required.
- Available for RVs 5 years of age and newer.
- Remains active while RV is in storage.
- Automatically removed when the RV reaches 16 years of age.
- Deductible is \$250.
- Coverage starts 31 days after RV Rodent and Pest Protection is added to the policy.

Note: Not available for horse trailers without living quarters, cargo trailers, utility trailers, pop-up campers, bus conversions, and stationary trailers.

RV Roof Repair

RV Roof Repair is optional and covers general wear and tear of the roof as well as damage to parts caused by a roof's failure.

- Proper roof maintenance is required.
- Comprehensive and Collision coverages are required.
- Available for RVs 5 years of age and newer.
- Remains active while RV is in storage.
- Automatically removed when the RV reaches 16 years of age.
- Deductible is \$250.
- Coverage starts 31 days after RV Roof Repair is added to the policy.

Note: Not available for horse trailers without living quarters, cargo trailers, utility trailers, pop-up campers, bus conversions, and stationary trailers.

Tow Bar/Tow Dolly

Tow Bar coverage of \$2,000 is included at no additional cost for motorhomes and van conversions with Comprehensive coverage.

- Pays to repair or replace a tow bar or a tow dolly when it is damaged in a covered collision or comprehensive loss or is stolen.
- The tow bar/tow dolly is required to be designed to tow a private passenger-type vehicle behind a motorhome and the private passenger type-vehicle is required to have at least two wheels on the ground while being towed.
- Subject to a maximum limit of up to \$2,000 for each accident.

Vacation Liability

Vacation Liability covers incidents that occur in and around the premises of the RV while it is being used as a temporary residence in a campground or camping spot off road. Coverage of \$10,000 is included at no additional cost (unless Basic Economy or Full-Timer option are selected) and additional limits up to \$300,000 are available for purchase.

- Bodily Injury and Property Damage coverages are required if the RV is a motorhome.
- Comprehensive coverage is required on the vehicle.
- Limits are required to be the same for all RVs on a policy.
- Limits cannot exceed \$10,000 for RVs that are leased or rented to others.
- Not available on:
 - A Full-Timer policy
 - An RV in storage
 - Bus conversions.
 - Utility trailers.

Physical Damage Settlement Options

Settlement Options

Actual Cash Value

- Settlement is based on current market value/actual cash value of the vehicle.
- This settlement option is available for all PPA and RV types.
- Only settlement option available for:
 - RVs with a rating value greater than \$500,000
 - RVs with unrepaired damage
 - RVs with Basic Economy
 - RVs leased or rented to others by the insured
 - Utility Trailers
 - Horse trailers and horse trailers with living quarters
 - Bus conversions
 - Semis
 - Cabriolets
 - Stationary RVs
 - Toterhomes.
- Values up to \$1,000,000 are permitted; however, underwriting review is required when value is over \$500,000.

Settlement Options — PPA Only

Original Equipment Manufacturer

- Available on motorized personal auto, pickup truck, and conversion van type vehicles with a model year that is 10 years old or less. Coverage will be removed on the first renewal after vehicle becomes 11 years old.
- Not available for vehicles rated as antique or classic cars, recreational vehicles.
- For repair of a covered vehicle, National General Insurance will specify the use of parts that are made by the original equipment manufacturer.
- For repair of a non-owned vehicle, National General Insurance may specify the use of mechanical, non-safety-related parts not made by the original manufacturer. These parts will be at least equal in terms of fit, quality, performance, and warranty to the original manufacturer parts they replace.
- Available for any vehicle with Comprehensive and Collision coverages.
- Comprehensive and Collision deductibles still apply.

Replacement Cost

Pays the cost to replace a new vehicle when there is a comprehensive or collision total loss — including theft.

- Only available when the insured vehicle:
 - Has Comprehensive and Collision coverages
 - Is a model year that is 2 years of age or less from the current calendar year
 - Has not been previously titled
 - Is insured with Comprehensive and Collision Replacement Cost coverages within the first year of ownership.
- Coverage is not available for leased vehicles.
- Deductible is required to be the same deductible as Comprehensive and Collision.
- If the covered vehicle is a total loss, National General Insurance reserves the right to replace the vehicle or to pay the total loss in money. Replacement cost is the current amount that is required to be paid for a new vehicle — same model year, make, model, and equipment as the covered vehicle — without adjustment for depreciation.
- Coverage will be removed on the first renewal after a vehicle becomes 3 years of age.
- No coverage is provided under this provision for a non-owned, temporary substitute, or rental vehicle.

Settlement Options — RV Only

Agreed Value

If an insured's RV is totaled or stolen, National General Insurance will pay the agreed upon value. An optional coverage only available for unique or highly customized RVs 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.
- RV is required to have both Agreed Value Comprehensive and Collision coverages.

Exception: An RV in storage where only Agreed Value Comp can apply.

- Deductible is same as the deductible for Comprehensive and Collision, respectively.
- Not available for the following:
 - Semi
 - Bus conversion,
 - Cabriolet
 - RV with an Agreed Value more than \$300,000
 - RV with unrepaired
 - RVs that are leased or rented to others by the insured.
- Not available in combination with Replacement Cost coverage or Enhanced Replacement Cost coverages.

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 20% above the actual cash value of the totaled vehicle toward the replacement.

- Available on vehicle with a model year 20 years old or newer at new business and/or when coverage is first endorsed.
- Values up to \$500,000 are permitted.
- Required for both Comprehensive and Collision coverages.
- **Exception:** A vehicle in storage with Comprehensive Only coverage.
- Deductible is same as deductible for Comprehensive and Collision, respectively.
- Not available for:
 - Bus conversions
 - Cabriolets
 - Horse trailers
 - Semis
 - Utility trailers.
 - RVs with unrepaired damage
 - RVs leased or rented to others by the insured.
- Not available in combination with Replacement Cost or Agreed Value coverages.
- 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 should keep copies of all purchase documents in the customer's file.

Replacement Cost

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. After the first 5 model years, settlement is based on the purchase price of the vehicle.

- Documentation may be required to verify vehicle type and value.
- Available on motorhomes, airstream travel trailers, van conversions, other travel trailers and truck campers.
- Only available when the insured vehicle:
 - Is a model year that is 2 years old or less from the current calendar year with an original cost new between \$300,000 and \$500,000 or is 4 years old or less from the current calendar year with an original cost new less than \$300,000.
 - Has not been previously titled.
 - Is insured with Comprehensive and Collision Replacement Cost coverages within the first year of ownership.
- Deductible is the same as the deductible for Comprehensive and Collision coverage, respectively.
- Requires Comprehensive and Collision coverage unless — an RV in storage.
- Not available for:
 - Bus conversions
 - Horse trailers
 - Vehicles leased or rented to other drivers by the named insured
 - Leased vehicles
 - RVs with Basic Economy coverage
 - Cabriolets
 - Semis
 - Utility trailers
 - RVs with unrepaid damage
 - RVs with OCN equal to or greater than \$500,000.

Discounts

Accident Free Claim Free

Available when all rated drivers are free of chargeable or non-chargeable accidents including permissive use.

Advance Quote

Available for new business policies when:

- The policy is quoted 6 or more days before the policy effective date
- All required rating information is provided by the customer
- The policy has prior insurance with no lapse in coverage.

Anti-Theft Recovery Device

Available for each vehicle on the 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.

Commercial Driver License

Available to any rated driver who meets the following criteria:

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

Credit ZIP Match

The Credit ZIP Match discount applies if all garaging ZIPs match the ZIP returned from the credit score. If the credit score does not return a ZIP, the discount does not apply. If the policy does not have a garaging ZIP associated, such as a Named Non-Owner policy, the discount does not apply.

Dynamic Drive® (PPA Only)

Applies to drivers participating in the National General DynamicDrive program who provide a valid email address and install the approved application on their smartphone.

Electronic Funds Transfer (EFT)/Auto Pay

Available for policies with payments that transfer automatically from a savings account or checking account.

Note: This discount does not apply for payment transfers set up from a credit card or debit card.

Good Sam Member

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

Go Paperless

Available at new business to the named insured who chooses to receive policy documents electronically and provides and maintains an active, valid email address. If an email is returned undelivered, the documents will be sent via regular mail and the discount will be removed.

- If the insured endorses Paperless onto the policy mid-term, the discount will be applied effective the day the insured confirms their paperless preference.
- If the insured requests to receive policy documents by conventional mail, the discount will be removed.

Homeowner

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

Note: Does not include mobile homes.

In Agency

Available to insureds if the agency that is writing the new National General Insurance policy has the existing personal lines auto policy with the insured and that policy has been in-force for at least 12 months.

Proof of discount eligibility is part of the review process; proof is retained by the Agent.

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 to the named insured or spouse who own the mobile home in which they reside **and** the mobile home is 10 years of age or less.

Multi-Car

Available for all vehicles on a policy when the policy covers more than one private passenger auto.

All vehicles are required to be listed on the same policy and primarily driven by persons living in the same household.

Multi-Policy

Available to the insured who also has one or more of the following policies with National General Insurance or an affiliated company:

- Agency Controlled Homeowners (HO3)
- Condominium Owners (HO6)
- Homeowners (HO3)
- Motorcycle
- Renters (HO4).

Multi-Product

- Available for all vehicles on the policy when a policy covers one or more PPA-type vehicles **and** one or more RV-type vehicles.

New Business

- Available on all New Business policies.

Paid In Full

Available when 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.

Senior Driver

Available to the principal driver of the vehicle who:

- Is 55 years old or older
- Has successfully completed a qualifying Motor Vehicle Accident Prevention Course within the past 36 months
- Has no at-fault accidents or moving violations since completing the accident prevention course.

Note: A driver is not eligible for this discount if the course is taken as a result of an order or sentence imposed by the court.

Work From Home

Available for any rated driver on a policy who works for an employer and works from home at least 3 days per week. A letter from the employer is an acceptable form of proof.

Discounts — RV Only

All Household Vehicles

Available when all the vehicles in the household are insured on the same policy. At least one other vehicle besides the RV is required.

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.

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 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). Not required to be a Good Sam Member.

Multi-Policy Warranty

Available when an insured has a Warranty policy with National General Insurance or an affiliate **and** a National General Insurance RV policy.

Original Owner

Available to the named insured who is the original owner of an RV and the RV has been titled to only one person.

RV Inspection

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 to drivers who are primarily assigned to RV-type vehicles where the driver has completed an approved RV safety course within the past 36 months and can provide a certificate of completion.

Surcharges

Artisan Use

Applied when a private passenger vehicle is used to carry tools and incidental supplies from the insured's home to a job site.

Unacceptable Artisan Use includes — but is not limited to — vehicles:

- Used in any form of pick up or delivery of goods
- Used to transport flammable liquids, chemicals, or explosive materials
- Owned by a corporation or partnership
- Used to visit more than two job sites per day
- Driven by someone other than the named insured or a resident relative
- Used for Artisan purpose that has not been disclosed.

Only one Business Use or Artisan Use vehicle can be on a policy.

Business Use

Applied when a private passenger vehicle is used regularly or frequently for business errands or personal transportation related to the insured's employment.

Unacceptable Business Use includes — but is not limited to — vehicles:

- Used for livery, taxi, or limousine or to transport children, workers, or hotel guests
- Used in any form of pick up or delivery of goods or property
- With a load capacity of one ton or greater
- Used for Artisan purpose that has not been disclosed.

Only one Business Use or Artisan Use vehicle can be on a policy.

Excluded Operator

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

Registration Mismatch (PPA Only)

Applied for a vehicle title and registration that are registered out of state.

Revoked License

Applied to any driver who has a revoked driver license.

Storage Comp (PPA Only)

Applied to a vehicle in storage that is insured for Comprehensive only coverage.

- Limited to one vehicle per policy.
- At least one other vehicle with the required Liability coverages is required — **unless** RV storage policy.

Suspended Driver License

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

Unacceptable Risk

Applied in the event that an unacceptable driver or vehicle is endorsed onto a policy that cannot be canceled or declined mid-term. The policy will be non-renewed.

Unverifiable Driving Record

Applied when 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.

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

Surcharges — RV Only

Incomplete Bus Conversion

Applied in the event that a bus conversion is determined to be incomplete or is a high risk.

Multiple Owner

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

RV Business Use

Applied whenever Incidental Business Use is selected for the RV.

RV Rental

Applied if the insured rents the RV to others and RV Rental Marketplace is selected.

Quote Information

Accidents and Violations

Experience Period

The experience period is less than 35 months prior to the policy effective date. The occurrence date is used for accidents and conviction date for violations.

Accident Threshold

Threshold	Amount
Non-Threshold Incidents	\$0
Comprehensive Coverage	\$1,001
Property Damage	\$1,000
Injury	\$1,000

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, but are not limited to:

- 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 \$1,001 or greater within the household
- Waived violations or accidents
- NCIs that cannot be assigned to a specific driver (attribute applied to named insured).

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.
 - Accident occurred when using vehicle in response to an emergency when the driver of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

Keep these documents in the agency files.

Insurance Score

For applicants 21 years of age or older, National General Insurance will request credit information to develop an insurance score used in determining tier. To obtain the most accurate quote information, include applicant's full name, current address, and Social Security number. Although an applicant is not required to provide their Social Security number, it helps determine a more accurate estimate. If an applicant has recently moved, prior address may be used.

No one will be denied coverage based on their credit history.

A customer can request a copy of their credit report by calling the credit reporting agency. Only the customer can request this information; it cannot be provided to National General Insurance or Agent.

SR-22 Filings

An SR-22 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 form with the state to confirm Liability coverage for a specified driver. Drivers requiring an SR-22 filing cannot be excluded.

Note: Storage Protection is not available if there is a driver on the policy who requires an SR-22. All vehicles listed on the policy are required to retain Liability coverage.

Underwriting Tiers

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
- Total number of non-chargeable incidents
- Current Bodily Injury Liability limits
- 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.

If no hit is received on current carrier or current carrier only validates prior company and prior coverage dates, the customer is required to 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.

Note: A prior National General Insurance policy is not acceptable POP.

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 is required to be issued by a prior United States or foreign insurance company and is required to 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 are required to be given.
- Policy expiration date.

The following documents are acceptable POP:

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

Driver Eligibility

The policy is required to cover at least one named insured who is a rated driver. Corporations, partnerships, estates, and receiverships are not acceptable as a named insured.

Named insured or spouse are required to have a valid United States or foreign driver license.

Note: An official government issued identification is acceptable proof of a foreign driver license, (e.g., a Matrícula Consular ID card or a passport). Retain those documents in the customer file.

All residents in the household who are at least 14 years of age (whether licensed or not) **or** anyone who regularly drives any vehicle listed on the policy (defined as at least ten % of that vehicle's usage) are required to be classified in one of the following categories.

Rated

At least one named insured or spouse is required to 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 or older.
Note: When a listed driver turns 17 years of age, that driver is required to become a rated driver — **unless** in another 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 filing.

Excluded

National General Insurance will exclude any driver from a policy — provided a completed and signed Driver Exclusion form is received — **except** those requiring a Financial Responsibility filing (SR-22). Individuals who have a permanently revoked driver license are unacceptable risks — **unless** they are excluded.

Any driver other than the named insured and spouse of the named insured can be 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.

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 **and**
- Is at least 14 years of age, **but** less than 17 years of age.

Note: When a household member gets a driver license they can no longer be classified as listed.

Other Insurance

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

Named Non-Owner Policy

A Named Non-Owner policy provides Liability coverage for individuals who do not own a vehicle and who do not have regular or frequent access to any vehicle for personal use. The rating territory is based on the named insured's resident ZIP Code — which cannot be out of state. This coverage is in excess of any other coverage.

- Coverage only applies to non-owned vehicles that are not available for regular use.
- If the named insured is married, the spouse is the only other driver who may be covered on the policy.
- Coverage does not extend to other household members (besides the spouse when named insured is married) or other permissive drivers.
- Vehicles cannot be listed on the policy.
- Only Liability coverage is available.
- Bodily Injury and Property Damage coverages are required.
- Physical Damage coverage is not available.
- Financial Responsibility filings are acceptable.
- Business Use or Artisan Use is not acceptable.
- Discounts and surcharges are applicable.

Vehicle and Driver Assignment

National General Insurance uses Average Driver Factor for operator assignment and to determine the rate per vehicle. The Average Driver Factor is based on driver classification, violation and accident points, discounts and surcharges, and a point by age factor by driver.

Vehicle Primary Usage

Private Passenger Auto

The following usage types are available for private passenger autos:

- Artisan Use — Applicable for autos that are used to carry tools and incidental supplies from the primary named insured's residence to a job site.
- Business Use— Applicable for autos that are used frequently for business errands or business purposes other than driving to and from the principal place of work.
- Pleasure Use/Commute — Applicable for autos used for pleasure use in state.
- Commute Out-of-State — Applicable for autos used for commute out of state.

Recreational Vehicle

The following usage types are available for RVs:

- Pleasure Use — Applicable for RVS used for pleasure use only.
- Pleasure/Incidental Business Use — Applicable for RVs that are used for business activities performed by professionals and service employees.
 - Eligible related Incidental Business activities are as follows:
 - Telecommuting, Virtual, and Home-Based Jobs, such as: Web Designer/Developer, Web Marketing/Social Media, Software Engineer, Programmer, Graphic Artist, Desktop Publisher, Internet Sales, Telemarketer, Accountant, Writers, Bloggers, Travel Photographer, Online Teacher, and Data Analyst/Scientist.
 - Project Work, such as: Project manager, Field Services, Service Technician, Environmental Surveyor, Oil Rigger/Driller, Archeologist, Geologist, Consultant, and Auditor.
 - Administrative Jobs, such as: Administrative Assistant, Sales Support, Customer Service, Recruiting, Medical Transcriptionist, Data Entry.
 - Light Industrial Jobs, such as: Light Assembly, Quality Control, Gift Wrapper, and Jewelry Designer.

Driver Marital Status

National General Insurance classifies persons who are not legally married as single for rating purposes. Married driver rates are only applied to those who are legally married and residing in the same household. Drivers who are married but living in separate households, widowed, separated, or divorced are rated as single.

Garaging Location

Each vehicle will be rated based on ZIP Code in which the vehicle is primarily garaged. Post Office Box ZIP Codes cannot be used for rating. The garaging street address and ZIP Code are required to 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 is required to be garaged at the same location for at least 7 months of the year.

The following are exceptions to the same location rule:

- Students away from home at school with a vehicle titled in the insured's name.
- Members of the U. S. military who are stationed out of state.
- Vehicle is garaged out-of-state and the territory code for that garaging location ZIP Code is an acceptable territory. Any vehicle garaged out of state with an unacceptable territory code is unacceptable.

Note: Unacceptable states are District of Columbia, Hawaii, Louisiana, Massachusetts, Michigan, New Jersey, and New York and outside the United States.

Proof of Residency

Depending on the insured's ZIP Code, proof of residency may be required. All documents submitted are required to show the insured or insured's spouse's complete name and address that matches the garaging address on the policy. Sensitive information should be concealed before sending the documents to National General. The following items are considered acceptable proof of residency.

Note: Only one of the following items is required and should be received within 21 days from the date the Proof of Residency To Do generates. "Within the last 90 days" applies from the date the Proof of Residency To Do generates.

- Current homeowner or renter policy Declarations Page.

Note: Renter's Insurance Declarations Page must be effective at least 30 days prior to policy effective date.

- W2 for the current year. **Note:** Only accepted between January and May.
- A Federal Income Tax Return filed by the insured for the most recent prior filing period that shows the insured's name and current address.

Note: Only accepted between January and May.

- Mortgage coupon or mortgage statement dated within the last 90 days.
- Vehicle registration if dated within the last 90 days.
- Paycheck stub that includes the withholding statement under the tax section and is dated within the last 90 days.
- Federal or state government documents dated within the last 90 days (e.g., military orders or military identification printed on government letterhead, social security statement, medicare or medicaid statement, and quarterly tax statements with sensitive information blocked out).
- Tuition bill or school record showing enrollment or room and board for the current semester.

Note: Available for students 24 years of age or younger.

- Property tax bill or statement dated within the last 90 days.
- Utility statements (e.g., cable, gas, water, electric, internet, home phone, cell phone, or toll road passes dated within the last 90 days).

Note: Utility statement is required to include all pages and list the service address.

- Valid, unexpired copy of the applicant's state driver license showing the address of the applicant.
- Current government-issued photo identification (e.g., state/federal ID card, etc.) with an address that matches the garaging address. DMV-issued non-driver ID cards are also acceptable.
- General state benefits (e.g., Supplemental Nutrition Assistance Program (SNAP), previously called food stamps).
- Unemployment stub or receipt.

- Copy of a current lease/rental agreement (containing all pages) that matches the garaging address.

Note: Screenshots or PDFs of the entire lease/rental agreement are acceptable when all pages are included. Screenshots of summaries or dashboards are not acceptable.

- Property deed to home
- Letter from the United States Postal Service (USPS) confirming mail forward or change of address to the garaging address.
- Credit card or bank/credit union statement dated within the last 90 days.
- Notarized affidavit from a state notary.

Note: A notarized affidavit can only be submitted in rare situations when the customer is unable to provide any other document as proof.

Out-of-State Risks

An out-of-state risk is a student or member of the U. S. military who:

- Temporarily resides in a state other than the policy rating state **and**
- Garages an insured vehicle in that state, but permanently resides in Colorado.

To be an acceptable risk:

- At least one vehicle on the policy is required to be garaged in Colorado a minimum of 7 months of the year **and**
- Liability limits are required to equal or be greater than minimum required out-of-state limits **and**
- UMBI limits are required to equal Liability limits.

Unacceptable states are District of Columbia, Hawaii, Louisiana, Massachusetts, Michigan, New Jersey, and New York and outside the United States.

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.

Transaction Guidelines

Binding New Policies

An Agent in good standing with National General Insurance has the authority to bind coverage according to the terms and conditions in this Guide. New business applications cannot be bound or effective until the following conditions are met:

- The Agent has obtained adequate information to accurately rate the risk and has done so.
- The application and all applicable forms and documents are completed and signed by the applicant and the appointed Agent.
- The down payment has been collected.

All applications are required to be submitted within 48 hours of the policy effective date.

A policy cannot be effective earlier than the time and date that an accurate rate is generated, the applicant and Agent have signed the application, and the down payment or payment in full has been collected by the Agent.

National General Insurance reserves the right to reject or cancel any risk not bound in accordance with these rules. Agents do not have authority to issue policies, endorsements, or cancellation notices — **unless** specifically authorized by National General Insurance in writing.

Brokering is not permitted. It is not acceptable to give our underwriting materials to other Agents or brokers or to accept applications from them for risks they have underwritten or will service outside the agency. Violations will result in immediate termination of the agency agreement.

Hazardous Weather Binding Restrictions

If a hurricane, tropical storm, tornado, hailstorm, or flood occurs or a warning is placed in effect, **do not** bind any new Physical Damage coverage. Physical Damage coverage can be added when the moratorium or warning is lifted. If binding coverage within 48 hours after a warning or moratorium has been lifted, the Agent is required to inspect the vehicle before initiating Physical Damage coverage. Note the application that an inspection was completed.

New Business

- Do not bind any new policies with Physical Damage coverage.
- Liability Only policies can be bound.

Endorsements

- Do not add or replace a vehicle with Physical Damage coverage.
- Do not add Physical Damage coverage to an existing Liability Only vehicle.
- Do not lower a Physical Damage deductible for an existing vehicle.
- Do not increase Physical Damage coverage on an existing vehicle.
- All other types of endorsements can be bound.

Reinstatements

- Policies with Liability Only coverage are eligible for reinstatement.

Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to truthfully complete an application for insurance and to inform National General Insurance of any and all changes during the policy period. Failure to do so could result in denial of a claim.

The Agent is responsible for helping the applicant fully disclose all material facts. To avoid possible misrepresentation and to ensure the accuracy of quoted premiums:

- Verify the vehicle(s) or driver(s) is not listed in our program as an unacceptable risk.
- Make sure the applicant understands and answers all questions. Ask the applicant all questions on the application concerning business use, prior vehicle damage, past insurance fraud, and felonies.
- Inform the applicant that National General Insurance uses MVRs, C.L.U.E., credit reports, and other available reports to assist in verifying information and rating the policy.
- All losses and accident activity — both at-fault and not-at-fault — are required to be disclosed.
- Verify the garaging address of all vehicles.
- Verify that all residents of the household who are of eligible driving age or permit age (whether they drive or not) and all drivers who regularly drive the insured vehicles are listed and rated on the application.

Agent of Record

Insureds and Agents are best served by renewing existing policies with the Agent who produced the policy; therefore, changing the Agent of Record is not encouraged. When an insured insists on changing Agents, a request to change the Agent of Record is required to be signed by the insured **prior to the renewal effective date**. Agent of Record changes will be effective at renewal and cannot be made midterm.

Policies written directly through National General Insurance **cannot** be transferred to an agency policy via an Agent of Record form. The policy is required to be written as a new business policy in the Agent code and in a company in which the Agent is licensed to write business.

Undeclared Drivers

In the event that a previously undeclared driver is discovered, National General Insurance reserves the right to make appropriate policy and coverage changes. In addition, failure to report all drivers to National General Insurance may constitute material misrepresentation of risk and can result in denial of a claim.

Endorsements

Endorsement requests should be submitted using our agency policy system at www.natgenagency.com.

Premium adjustments resulting from policy changes will be made at the time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.

Certain types of endorsements will be reviewed by National General Insurance and additional information may be requested as a result of the transaction being performed.

Cancellations

Flat Cancellations

Flat cancellations after policy inception are only permitted for one of the following reasons:

- National General Insurance is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicle(s) equal to or greater than the National General Insurance policy. A copy of the Declarations Page from the other policy **and** the named insured's written request is required to be submitted.
- The named insured did not take possession of the vehicle during a vehicle purchase and there are no other vehicles listed on the policy. The named insured is required to request the cancellation.

Insured Requested

Insured requested cancellations are calculated pro rata.

When a request to cancel a policy is received from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page, process the cancellation. A signed written request from the named insured is required. The Agent is required to retain the insured's signed written request and any necessary proof documents.

The cancellation effective date can be:

- 10 days or less in the future
- 30 days or less in the past.

Note: When the cancellation effective date is more than 30 days in the past, the Agent is required to send National General Insurance a cancellation request signed by the insured along with proof of other coverage.

When Claims declares a vehicle is a total loss and National General Insurance retains the salvage vehicle, it will be deleted from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, a letter will be sent to the insured requesting replacement vehicle information or asking if the policy should be canceled.

Company Requested

Cancellation for Non-Payment

If the initial down payment is non-sufficient or dishonored, the National General Insurance policy becomes null and void.

If payment for a billed installment is not received by the due date, a notice of cancellation may be sent to the insured, Agent, and any loss payee or additional interest. If payment is received **before** the cancellation effective date, the cancellation will not take effect and the policy will remain in-force. If payment is received **on or after** the cancellation effective date, the cancellation will take effect.

Cancellations for non-payment of premium are calculated pro rata.

Reinstatements

Policies may be eligible for reinstatement for up to 30 days of a cancellation or expiration date. Policies may be eligible for reinstatement with or without a lapse depending on the number of days since the expiration or cancellation. In addition, certain criteria is required to be met in order to reinstate a policy, such as providing a statement of no loss, satisfactory payment, and outstanding proof documentation, if applicable.

New business policies canceling due to non-sufficient funds may not be eligible for reinstatement. A policy may be rewritten if the insured meets current guidelines and satisfies any outstanding balance; the rate may change.

Renewals

A renewal offer will be sent to the named insured prior to the policy expiration date and according to the statutory requirements. The insured is required to pay all balances due before money received can be applied to the renewal.

Billing, Payments, and Fees

Term of Policy

Six-month and 12-month policies are offered and will display in the system when available.

Payments

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

All refunds are mailed directly to the insured.

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 reasons, National General Insurance will reimburse the Agent — including any associated bank fees up to a maximum of \$25. Agent notification is required to 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 card, checking account, or savings account.

Electronic Funds Transfer (EFT)/Auto Pay

If the Electronic Funds Transfer (EFT)/Auto Pay payment method is available, an insured may complete a National General Insurance Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from one of the following:

- Personal checking account or savings account **or**
- Credit card or debit card.

National General Insurance will provide the named insured a draft schedule of Electronic Funds Transfer (EFT)/Auto Pay transactions.

If a change occurs on the policy resulting in a premium change, a revised statement will be issued in advance confirming the new amount to be drafted. Agents should notify insureds that National General Insurance will continue drafting based on the current draft schedule until the revised statement is issued.

Requests to change account information or draft dates are required to be received by National General Insurance at least 10 business days prior to the next draft. Requests to stop Electronic Funds Transfer (EFT)/Auto Pay are required to be received by National General Insurance at least 3 business days prior to the next draft. For account information changes, a new Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement is required.

Renewal down payments will automatically be drafted from the named insured's account — **unless** a written request to stop the draft is received.

Fees

Acquisition

A \$15 fee is charged to cover the cost of acquiring, setting up, and renewing a policy.

Cancellation

A \$50 fee is 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 Filing

A \$25 fee is charged for each person on a policy for whom a Financial Responsibility SR-22 filing is made.

Installment

A \$1 fee is included in the installment amount for Electronic Funds Transfer (EFT)/Auto Pay – Checking/Saving payment method. A \$6 fee is included in the installment amount for Electronic Funds Transfer (EFT)/Auto Pay – Credit Card and all other payment methods.

Late

A \$15 fee is charged for late payments.

Non-Sufficient Funds

A \$35 is charged on all returned checks that were not honored by the bank.

Reinstatement

A \$20 fee is charged to reinstate a lapsed policy.

Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General Insurance. When the Agent completes a sale or policy endorsement, an Agency "To Do" prints a list of documents required to be submitted to National General Insurance or to be retained in the customer file. These documents, whether paper or electronic form, should be retained for at least 5 years from the policy expiration date (or if coverage was never bound, from the date on which the policy quote was rejected). If State Law requires such documents be retained longer than 5 years, comply with the state requirement.

All agency records pertaining to the business of National General Insurance are open for evaluation and inspection during routine reviews. Upon request, the agency will be required to present specific documentation. Failure to provide the documentation within the allotted time period will result in a failed review.

Uploading Policy Documents

When a Policy "To Do" requires documentation be submitted to National General Insurance, uploading documents through the system is the fastest and easiest way to ensure immediate receipt of the policy documents.

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 and request to register for online Self-Service.

eSignature

New business customers can choose to sign Point of Sale (POS) policy documents that require a signature electronically (eSign) — eliminating the need to obtain a handwritten signature.

The following eSign options are available:

- Customer Self Service
- Unique URL/PIN Authentication
- Agent Vendor eSign.

Note: The eSign options are only available for new business point of sale documents requiring a signature. The eSign options are not available for signature documents generated by endorsements or renewals.

Customer Self-Service

When a new business customer is on the phone, a valid email address is required in order to choose eSign. When the policy is bound, the insured and co-named insured (if applicable) will receive an email advising them to 1) register for a self-service account **and** 2) review and eSign their documents.

Note: Registration is a one-time process required for the insured to set up their ID and password for future access to their policy information.

When an insured does not eSign the documents within 3 days of receiving the email, the New Business Packet will be printed and mailed to them via the United States Postal Service using the address on the policy. Failure to submit the requested information to National General Insurance could result in an increase in policy premium or even cancellation of the policy.

Unique URL/PIN Authentication

The insured is required to provide a valid email address during the quote process; to receive eSignature text messages, a valid cell phone number is required to be provided. When the policy is bound, the insured will receive an email from Service@NGIC.com and/or text message providing a unique URL and 4-digit PIN required to eSign policy documents. To complete the eSignature process, the insured is required to click the **Sign** button within the email and/or text body.

When an insured does not eSign the documents within 3 days of receiving the email and/or text, the New Business Policy Packet is printed and mailed via the United States Postal Service using the address on the policy. Failure to submit the requested signature documents to National General Insurance could result in an increase in policy premium or even cancellation of the policy.

Agent Vendor eSign

New business customers can choose to sign POS policy documents electronically. The Agent's own eSign vendor can be used. (Contact the Marketing Representative for a list of eSign vendors accepted by National General Insurance.)

The Agent is responsible for obtaining the signature on all documents that are required to be signed — regardless of the signature option selected by the insured. In the event the insured does not sign documents that require a signature electronically, the Agent should obtain signatures on the printed documents signed and retain those documents in the customer file.