



NEVADA

RV & Auto

Underwriting & Product Guide

Revised: 04/23/2026/2025

Underwritten by: National General Insurance Company

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Unacceptable Risks

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

- Multiple National General policies in the same household are unacceptable **unless**:

- A child who owns a vehicle **or**
- Unrelated residents/roommates are living in the same household.

Note: If two National General policies are written in the same household, exclude the driver with lower limits 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 policy should be listed as other insurance.

- When at least one vehicle on a policy is not garaged in Nevada a minimum of 7 months of the year — **except** Full-Timer RV policies or policies with only RV-type vehicles.
- Named non-owner policies with a vehicle classified as Business Use or Artisan Use.
- Policies with more than one Artisan Use vehicle.
- Policies with spouses living in separate households.
- New Business policies with more than 2 total policy points.

Unacceptable Drivers

The following drivers are not eligible for coverage:

- Driver or household member who has been convicted of insurance fraud or felony use of auto.
- Driver without a valid United States or foreign driver license or learner permit — **unless** National General can obtain a valid MVR.
- Driver with a revoked driver license.
Note: National General allows 30 days to obtain a valid state driver license or learner permit.
- A driver or combination of drivers on a new business policy with more than 2 driver points.
- Any entertainer, celebrity, professional athlete, or other nationally known person.

Unacceptable Vehicles

The following vehicles are not eligible for coverage:

- Vehicles not garaged in Nevada a minimum of 7 months of the year.
Note: For full-time students and members of the United States military, vehicles not garaged in the principal state are acceptable provided at least one vehicle is garaged in the state the policy was written.
- Vehicles without a valid United States garaging ZIP Code.
- Vehicles primarily garaged in the District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, or New York or outside the United States.
- Vehicles that do not have a title.
- Vehicles not licensed for road use.
- Kit cars and dune buggies.
- Flatbed trucks, stake trucks, and dump trucks.
- Salvage title vehicles are unacceptable for Physical Damage coverage.
- Vehicles leased or rented to other drivers by the named insured.
- Vehicles regularly available to drivers who are not listed on the policy.
- Vehicles insured for stated amount instead of actual cash value.
- Vehicles with an altered suspension or a modified engine.
- Vehicles used for Business Use or Artisan Use **and**:
 - Driven by employees **or**
 - Not owned by the named insured or spouse **or**
- 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 the following: emergency; racing; livery; delivery/pick up of goods (including, but not limited to, delivering magazines, newspapers, or pizza); limousine or taxi service; hauling explosives.
Exception: Vehicles used for mail delivery are acceptable when association is RLC.
- Postal unit or right-hand drive vehicles not used for route delivery.
- Non-RV type vehicles equipped with cooking equipment or a bathroom.
- Vehicles equipped with snow removal equipment. No exceptions — even for personal use on private property.
- Vehicles with a load capacity greater than one ton — **unless** there is a non-motorized RV-type vehicle on the policy.
- Gray market vehicles.
- Vehicles with Original Cost New (OCN) greater than \$150,000.
Exception: RV-type vehicles.

- Any make/model vehicle 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

- Business Use or Artisan Use vehicles with a vehicle type of motorhome, van conversion, trailer, camper, utility, bus conversion, semi, or cabriolet.
- Vehicle type is motorhome, van conversion, camper, utility, bus conversion, semi, or cabriolet and the vehicle is not licensed **and** cannot be moved easily.
- Class A and Class C motorhomes that are the only vehicle in the household — **unless** a Full-Timer policy.
- RVs with original cost new greater than \$1,000,000.
- RVs on consignment.
- Park models and mobile homes.

Coverages

The system will automatically display available coverage limits.

Liability

Bodily Injury/Property Damage

- Required on all motorized vehicles on a policy — **unless** a Storage Comp vehicle.
- Required on all motorized vehicles on a policy with a Financial Responsibility filing.
- Limits are the same for all vehicles on a policy.

Medical Payments

An optional coverage that pays for reasonable expenses incurred for medical and/or funeral expenses incurred due to a motor vehicle accident.

- Limits are the same for all motorized vehicles on a policy.
- Limits are per person per accident.

Uninsured Motorist Bodily Injury

- Required on all motorized vehicles on a policy with Bodily Injury coverage — **unless** rejected.
- Limits cannot exceed Bodily Injury limits but may be selected at limits lower than the Bodily Injury limits.
- Limits are the same for all vehicles on a policy.
- Limits are unstacked.

Physical Damage

Comprehensive/Collision

- Coverage is not required on every vehicle on a policy.
- Physical Damage Only policies are unacceptable.
- Vehicles on a multi-car policy may have different deductibles.
- Required on any vehicle with a loss payee.
- Comprehensive may be written without Collision.

Accidental Death and Dismemberment (AD&D)

- 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.

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.
- Before ACEP coverage applies to additional equipment, the equipment is required to be listed on the application and the proper premium paid.
- Available for any personal auto, pickup truck, conversion van, semi, or cabriolet type vehicle with Comprehensive coverage.
- \$1,000 of ACEP coverage is included at no additional premium on all vehicles with Physical Damage coverage. An additional \$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.

Rental Reimbursement (PPA Only)

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.

- Comprehensive coverage is required on the vehicle.
- Limits are the same for all vehicles on a policy.

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 on the vehicle.
- Limits are the same for all vehicles on a policy.

Coverages — RV Only

Full Time 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 legally liable for.

- Available for RVs used as a primary residence.
- A Full-Timer may or may not own a home.
- Vehicle cannot be parked in one location for more than 6 months.
- Extends Liability coverage and Medical Payments coverage to include Personal Liability coverage.
- Extends Physical Damage coverage to include Supplementary and Personal Effects coverages.
- 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.

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 the 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 20% of the value of the vehicle or \$5,000 — whichever is higher — with a maximum amount of \$30,000.
- The first \$3,000 of Personal Effects coverage is provided at no cost.
- Comprehensive and Collision coverages are required on the vehicle.

Discounts

The system will automatically request any proof documentation required to retain a discount.

Advance Quote

Available for new business 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.

Is not available if customer refuses to have credit ordered or if named insured is under 21 years of age.

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 Low Mileage (PPA Only)

Available when:

- We can verify mileage through use of factory-installed telemetry technology **and**
- The vehicle owner agrees that odometer information can be accessed through the use of the telemetry technology.

Factory-Installed Anti-Theft and Recovery (PPA Only)

Available for each vehicle on a policy that is equipped with an active factory-installed tracking system. Cannot be applied in combination with any other anti-theft discount on the same vehicle. Currently only applicable to OnStar.

Homeowner

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

Note: Does not include mobile homes.

Legacy Family

Available when the insured and/or spouse has one or more of the following:

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

Or when insured and/or spouse is a:

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

Multi-Car

Available when a policy covers more than one PPA-type vehicle **or** one PPA-type vehicle and at least one motorized RV-type vehicle.

- All vehicles are listed on the same policy and primarily driven by persons living in the same household.
- Applies to each vehicle on the policy.

Paid In Full

Available when the 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 a policy term.

Passive Restraint

Available when a vehicle is equipped with a factory-installed occupant restraint only on the driver side **or** both driver and passenger sides.

Professional Driver

Available for any rated driver who:

- Has a valid and active 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.

Senior Driver

Available when the principal driver of a vehicle:

- Is 55 years of age or older **and**
- Has successfully completed a qualifying Motor Vehicle Accident Prevention course within the past 36 months.

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.

- Has no at-fault accidents or moving violations since completing the accident prevention course.

Vehicle Brand Loyalty (PPA Only)

Available when all private passenger vehicles on a policy are the same vehicle brand of an automaker with which National General has or has had a joint marketing agreement.

Surcharges

Artisan Use (PPA Only)

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 resident relative.

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

Business Use (PPA Only)

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
- Used 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.

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

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 is required to be on the policy with required Liability coverages — **unless** RV storage policy.

Unacceptable Risk

Applied when 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 Motor Vehicle Report (MVR) **or**
- Is 19 years of age and cannot verify 12 months on MVR.

A driver with a learner permit will not be surcharged during the 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

RV Safety Course

Available for 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

Quote Information

Accidents and Violations

Experience Period

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

Accident Threshold

Threshold	Amount
Non-Threshold Incidents	\$1
Comprehensive Coverage	\$1,001
Property Damage	\$500
Injury	\$500

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).

Chargeable Accidents

Any accidents for which an insured is 50% or more at-fault and that results in bodily injury and/or property damage of \$500 or greater.

Exception: No points are assigned for accidents under the following circumstances:

- Insured's vehicle was lawfully parked at the time of the accident (if the parked vehicle rolls from the parked position, then any such accident is charged to the person who parked the vehicle).
- The applicant, owner, or other resident driver was reimbursed 50% or more of the property damage loss by, or on behalf of, the person responsible for the accident or had a judgment against such person for 50% or more of the property damage loss.
- Insured's vehicle was struck in the rear by another vehicle headed in the same direction and the applicant or other resident driver has not been convicted of a moving traffic violation in connection with the accident.
- Driver of the other vehicle involved in the accident was convicted of a moving traffic violation in connection with the accident and the applicant or resident driver was not convicted of a moving traffic violation in connection with the accident.
- Vehicle driven by the applicant or any resident driver was struck by a 'hit-and-run' vehicle and the accident was reported to proper authority within 24 hours by the applicant or resident driver.
- Accidents involving damage by contact with animals or fowl.

Exception: Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal or fowl are at-fault.

Chargeable Accidents Continued

- Accidents involving physical damage, limited to and caused by flying gravel, missiles, or falling objects.
- Accident occurred when using a 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.

Insurance Score

For applicants 21 years of age or older, National General 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 a 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 credit history.

A customer can request a copy of the credit report by calling the credit reporting agency. Only the customer can request this information; it cannot be provided to National General or an 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 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 competitively prices risks for all categories — from low risk to higher risk.

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

At the inception of the policy, National General 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
- 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 **or** National General is listed as prior company.

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.

If 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 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.

The named insured or spouse is required to have a valid United States or international driver license.

All residents in the household or anyone who regularly drives any vehicle listed on the policy (defined as at least 10% 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 a driver license or learner permit is obtained 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.

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 driving and elderly people with a surrendered 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 or learner permit **and**
- Is at least 14 years of age, **but** less than 17 years of age.

Note: A household member who obtains a driver license or turns 17 years of age, 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

The National General personal auto product uses Average Driver Factor for driver 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.

The National General RV product uses Principal Driver Assignment — drivers are assigned to vehicles principally driven.

Driver Marital Status

National General 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.

Nevada recognizes a domestic partnership. A party to a domestic partnership is rated as married.

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 is required 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 a minimum of 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 United States 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, Massachusetts, Michigan, New Jersey, and New York and outside the United States.

Out-of-State Risks

An out-of-state risk is a student or member of the United States 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 Nevada.

To be an acceptable risk:

- At least one vehicle on the policy is required to be garaged in Nevada a minimum of 7 months of the year **and**
Exception: Full-Timer policies and policies that only contain RV-type vehicles.
- Liability limits are required to be equal or greater than minimum required out-of-state limits **and**
- Uninsured Motorist/Underinsured Motorist Bodily Injury limits equal Liability limits.

Unacceptable states are District of Columbia, Hawaii, 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 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 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 in writing.

Brokering is not permitted. It is not acceptable to give the underwriting materials to other agents or brokers or to accept applications for risks that have been underwritten or serviced outside the agency. Violations will result in immediate termination of the agency agreement.

MVR/Loss History Reports Chargeback Process

At the close of each month, all quotes that included an order of a Motor Vehicle Report (MVR) and/or Loss History Report are reviewed. The total number of quotes with reports ordered is used to calculate the percentage of these policies bound. This bound percentage is then compared to the Agent's chargeback threshold. If the bound percentage is greater than or equal to the chargeback threshold, then no chargeback is applicable. If the bound percentage is less than the chargeback threshold, then the agent is charged for all of the unbound MVRs and Loss History Reports during that specific month.

We run the comparison between the bound percentage and chargeback threshold 2 months in arrears. This ensures the agent has time to bind any outstanding quotes with a report ordered. As an example, chargebacks on the commission statement in June are charged for reports ordered on unbound quotes in April.

The chargeback calculations are done at the state and product level. The agency's monthly commission statement will reflect any MVR/Loss History Report chargebacks.

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 binding 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 of any and all changes during the policy period. Failure to do so could result in denial of a claim or rescission of the policy.

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 vehicles and drivers are not listed in the 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 uses MVRs, Comprehensive Loss Underwriting Exchange (CLUE), credit reports, vehicle history 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 the resident drives or not) and all drivers who regularly drive the insured vehicles are listed and rated on the application.

Agent of Record

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

Policies written directly through National General **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 company in which the agent is licensed to write business.

Undeclared Drivers

In the event a previously undeclared driver is discovered, National General reserves the right to make appropriate policy and coverage changes.

Endorsements

Endorsement requests should be submitted using the agency policy system.

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 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 is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicles equal to or greater than the National General policy. A copy of the Declarations Page from the other policy **and** the named insured's written request is required to be submitted.
- 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.
- Non-sufficient funds on an initial down payment.

A Cancellation fee is not charged for a flat cancellation.

Insured Requested

Insured requested cancellations are calculated pro rata and are reduced by a Cancellation fee. This fee is fully earned and no commission is paid on the fee. The Cancellation fee requires the equity date to adjust by the amount of the fee throughout the policy period.

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
- Thirty 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 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 retains the salvage vehicle, it is deleted from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, a letter is 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 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 according to statutory requirements. The insured is required to pay all balances due before money received can be applied to the renewal.

Renewal Down Payments

The renewal down payment is required to be received prior to the renewal effective date to ensure no lapse in coverage. A policy can be renewed with a lapse in coverage if the customer makes the renewal down payment within 30 days after the renewal effective date. If payment is received after 30 days, National General will write another policy with a current effective date.

Billing, Payments, and Fees

Term of Policy

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

Payments

All National General payment invoices are billed directly to the insured **except** the down payment, which accompanies 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 or the agency. When an insured's check is made payable to National General, 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 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 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 Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from:

- A personal checking account or savings account **or**
- Credit card or debit card.

National General 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 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 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 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

Cancellation

A \$50 fee will be charged when a customer cancels the policy before the renewal date. Early cancellation can be by customer request or due to non-payment.

Financial Responsibility Filing

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

Installment

The Installment fee is included in the installment amount and on new and renewal down payments. The amount of the fee is based on payment method.

Electronic Funds Transfer (EFT)/Auto Pay	
Checking/Saving	\$1
Recurring Credit Card/Debit Card	\$5
Direct Bill	\$5

Late

A \$15 fee will be charged when a payment not received by the due date.

Non-Sufficient Funds

A \$35 fee will be charged for all returned checks that were not honored by the bank.

Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General. 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 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 are open for evaluation and inspection during routine reviews. Upon request, the agency is required to present specific documentation. Failure to provide the documentation within the allotted time will result in a failed review.

Uploading Policy Documents

When a Policy To Do requires documentation be submitted to National General, uploading documents through the policy system is the fastest and easiest way to ensure the policy documents are automatically received.

Go Paperless

Enroll National General 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 to register online for 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 eSignature options are available:

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

Note: The eSignature options are only available for new business POS documents requiring a signature. The eSignature 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 to choose eSignature. When the policy is bound, the insured and co-named insured (if applicable) will receive an email advising to 1) register for a self-service account **and** 2) review and eSign the documents.

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

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.

Agent Vendor eSign

New business customers can choose to sign POS policy documents electronically using the agent's own eSignature vendor. (Contact the agency's Marketing Representative for a list of eSignature vendors accepted by National General.)

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

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.