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Contact Information

Customer Service .......... Click “Talk Now” on the Policy Summary screen or call 1-877-468-3466
Fax Number ......................................................................................................................... 1-877-849-9022
Online Service ........................................................................................................................ www.nationalgeneral.com
Your customers can:
✓ View driver, vehicle, and coverage information  ✓ Make a payment  ✓ Request an ID Card
Agency Policy System .............................................................................................................. www.natgenagency.com
Report a New Claim (Available 24/7) .................................................................................. 1-800-468-3466
Discuss a Pending Claim ........................................................................................................ 1-888-233-4575

Addresses

Correspondence
National General Insurance
PO Box 3199
Winston-Salem, NC 27102-3199

Payments
National General Insurance
PO Box 89431
Cleveland, OH 44101-6431
Unacceptable Risks

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 must be excluded from the policy with higher limits.

For households with policies from multiple insurance carriers, the household members who do not have a National General Insurance policy should be listed on the National General Insurance policy as “Other Insurance.”

Unacceptable Drivers

The following drivers are ineligible for coverage:

- Driver or household member convicted of insurance fraud.
- Driver convicted of fraud or felony use of auto.
- Spouses living in separate households.
- Driver without a valid United States or Foreign driver license or learner permit — **unless** National General Insurance can obtain a valid MVR.
- Driver with a revoked driver license. National General Insurance allows 30 days to obtain a valid state driver license or permit.
- Driver with any combination of more than 21 Safe Driver Insurance Plan (SDIP) points.
- Driver who has been convicted of or pled guilty, nolo contendere, or no contest to any felony offense — other than alcohol-related driving offenses — during the last ten years.
- Any entertainer, celebrity, professional athlete, or other nationally known person.
Unacceptable Vehicles
The following vehicles are not eligible for coverage:

- Vehicles not garaged in Florida a minimum of seven 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.

- Vehicles without a valid United States garaging ZIP Code.

- Vehicles principally 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 or not licensed for road use.

- Kit cars and dune buggies.

- Flatbed trucks, stake trucks, dump trucks, cutaway vans and all other commercial type 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 a non-listed driver.

- Vehicles insured for stated amount.

- Vehicles with altered suspension with a lift kit greater than four inches or vehicles with a modified engine.

- Vehicles with a Business Use or Artisan Use and:
  - Driven by employees
  - Not owned by the named insured or spouse
  - Vehicle type is motorhome, van conversion, trailer, camper, utility, bus conversion, semi, or cabriolet.

- Vehicles used for Artisan Use and visits more than two job sites a day.

- Vehicles used for the following: emergency; racing; livery; delivery/pick up of goods (including, but not limited to, magazines, newspaper, and pizza delivery); limousine or taxi service; hauling explosives.
  
  **Exception:** Vehicle used for mail delivery is acceptable for Rural Letter Carriers association.

- Vehicles used for Route Use and the Association is not Rural Letter Carriers.

- Postal Unit or right-hand drive vehicles not used for route delivery.

- Non-RV type vehicles equipped with cooking equipment or 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-self-propelled RV-type vehicle on the policy.

- Purely electric vehicles with the exception of Chevy Volt and Nissan Leaf.

- Gray market vehicles.

- Vehicles with Original Cost New (OCN) greater than $150,000.00.
Any make/model listed below:

<table>
<thead>
<tr>
<th>Make</th>
<th>Model</th>
<th>Make</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARO</td>
<td>All Models</td>
<td>Laforza</td>
<td>PSV-L4</td>
</tr>
<tr>
<td>Aston Martin</td>
<td>All Models</td>
<td>Lamborghini</td>
<td>All Models</td>
</tr>
<tr>
<td>Audi</td>
<td>RS6, R8 Quattro</td>
<td>Lexus</td>
<td>LFA</td>
</tr>
<tr>
<td>Avanti</td>
<td>All Models</td>
<td>Lotus</td>
<td>All Models (except Elise, Exige, and Evora)</td>
</tr>
<tr>
<td>Bentley</td>
<td>All Models</td>
<td>Maserati</td>
<td>All Models</td>
</tr>
<tr>
<td>BMW</td>
<td>Z8</td>
<td>Maybach</td>
<td>All Models</td>
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<tr>
<td>Bricklin</td>
<td>All Models</td>
<td>McLaren</td>
<td>All Models</td>
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<tr>
<td>Bugatti</td>
<td>All Models</td>
<td>Mercedes</td>
<td>B F-CELL, CL63 AMG, CL65 AMG, CL600, SL600, SL63 AMG, SL65 AMG, S63 AMG, S65 AMG, S600, SLR, SLR McLaren, SLS AMG</td>
</tr>
<tr>
<td>Cadillac</td>
<td>All Hearsees and Limousines</td>
<td>Morgan</td>
<td>All Models</td>
</tr>
<tr>
<td>Callaway</td>
<td>C12</td>
<td>Mosler</td>
<td>All Models</td>
</tr>
<tr>
<td>Checker</td>
<td>All Models</td>
<td>Nissan</td>
<td>All Stillen models</td>
</tr>
<tr>
<td>Chevrolet</td>
<td>Lingenfelter, Hammer, and Mallet Corvettes; Grummans</td>
<td>Panoz</td>
<td>All Models</td>
</tr>
<tr>
<td>Chrysler</td>
<td>All Limousines</td>
<td>Pantera</td>
<td>All Models</td>
</tr>
<tr>
<td>Delorean</td>
<td>All Models</td>
<td>Pontiac</td>
<td>Lingenfelter Trans Am</td>
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<tr>
<td>Dinan</td>
<td>All Models</td>
<td>Porsche</td>
<td>All Ruf Models, 911 GT2 RS, 911 GT3 RS, 911 Turbo, 911 Turbo S, Carrera GT</td>
</tr>
<tr>
<td>Dodge</td>
<td>Shelby Durango</td>
<td>Rolls Royce</td>
<td>All Models</td>
</tr>
<tr>
<td>Electric Vehicles</td>
<td>All Makes (except Chevy Volt and Nissan Leaf)</td>
<td>Roush</td>
<td>All Roush Mustangs</td>
</tr>
<tr>
<td>Ferrari</td>
<td>All Models</td>
<td>Ruf</td>
<td>All Models</td>
</tr>
<tr>
<td>Ford</td>
<td>All Saleen Mustangs, Ford GT</td>
<td>Saleen</td>
<td>All Models</td>
</tr>
<tr>
<td>GEM</td>
<td>All Models</td>
<td>Shelby</td>
<td>Cobras and Series 1</td>
</tr>
<tr>
<td>Hennessey</td>
<td>All Viper Models</td>
<td>Smart Cars</td>
<td>All Models (except Fortwo)</td>
</tr>
<tr>
<td>Honda</td>
<td>EV, FCX</td>
<td>Spyker</td>
<td>All Models</td>
</tr>
<tr>
<td>Hummer/American General</td>
<td>H1, Humvee</td>
<td>Tesla</td>
<td>All Models</td>
</tr>
<tr>
<td>Jensen</td>
<td>All Models</td>
<td>Toyota</td>
<td>All HKS Enhanced Supra Turbos</td>
</tr>
<tr>
<td>Lada</td>
<td>All Models</td>
<td>Vector</td>
<td>All Models</td>
</tr>
</tbody>
</table>
Coverages
The system automatically displays available coverage limits.

Liability

Bodily Injury
- Limits must be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than seven months of the year.
- Limits must be same for all vehicles on policy or the same as separate policies for persons residing in the same household.
- Required on policies containing a Financial Responsibility Filing.
- Required on Named Non-Owner policies.

Property Damage
- Limits must be equal to or higher than the minimum Financial Responsibility limits required by law in any state in which a vehicle is garaged for more than seven months of the year.
- Limits must be same for all vehicles on policy.
- Required on all vehicles.

Personal Injury Protection
- Required on every policy with the exception of Named Non-Owner policies.
- Limits must be same for all vehicles on a multi-car policy.
- Basic PIP coverage is available providing 80% medical coverage, 60% wage loss replacement, and $5,000.00 funeral benefit (up to a limit of $10,000.00).
- Deductibles can apply to either the Named Insureds only or to the Named Insureds and Dependent Resident Relatives.

Uninsured Motorist Bodily Injury (UMBI)
- Required on all vehicles with Bodily Injury coverage — unless rejected.
- An Uninsured Motorist Selection/Rejection Form must be submitted to National General Insurance within seven days of the policy being submitted. If we do not receive the Form within 21 days, UM coverage will automatically be added to the policy or the UM limits will be raised to the BI limits. See UM Selection/Rejection Form under the Quote Information section for details.
- Limits cannot exceed Bodily Injury limits but may be selected at limits lower than the Bodily Injury limits on the policy.
- Limits must be same for all vehicles on policy.
Physical Damage

Florida Statute 627.744 requires pre-insurance inspections of all private passenger vehicles with Physical Damage coverage in the following counties: Broward, Dade, Duval, Hillsborough, Orange, Palm Beach, and Pinellas.

The law provides for the inspection requirement to be waived in the following situations:

- When a policyholder has been insured for two years or longer — without interruption — under a private passenger auto policy that provides Physical Damage coverage as long as the former insurer verifies the previous coverage.

- When a vehicle was purchased or leased new in the past 30 days. In lieu of an inspection, we will accept:
  - A Bill of Sale or Buyer's Order that contains a full description of the vehicle — including all options and accessories or
  - A copy of the title that establishes transfer of ownership to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment and the total retail price.

  **Note:** Physical Damage coverage may not be suspended during the term of the policy due to the applicant’s failure to provide the required documents. However, payment of a claim depends on receipt of the required documents; no physical damage loss occurring after the effective date of the coverage is payable until we have received the documents.

- For a temporary substitute vehicle.

- For a vehicle that is leased for less than six months as long as we receive the lease or rental agreement containing a description of the leased vehicle — including its condition.

  **Note:** Payment of a physical damage claim is conditional on receipt of the lease or rental agreement.

- For a vehicle that is ten years old or older.

  **Note:** Subtract ten years from the current calendar year.

- For a renewal policy.

- When there is no inspection facility either in the municipality in which the vehicle is principally garaged or within ten miles of such municipality.

- When the insured vehicle is insured under a Commercial policy that insures five or more vehicles.

- New business in-agency transfer from another insurer to National General Insurance — provided there is no lapse in coverage.

- For a travel trailer, camper, motorhome, or motorcycle.

- For policies issued in a county with a 1988 estimated population of less than 500,000.

If an inspection is required, the Agent should inspect the vehicle and complete the Motor Vehicle Inspection Form (# 42198).
Comprehensive and Collision
- Coverage is not required to be selected for each vehicle on a multi-vehicle policy.
- Physical Damage Only policies are unacceptable.
- Comprehensive or Collision coverage is not allowed on any vehicle with a model year over 20 years old.
- Vehicles on a multi-car policy may have different deductibles.
- Vehicles must be written with Comprehensive and Collision coverages when there is a Loss Payee.
- Comprehensive may be written without Collision.

Additional Customized Equipment and Parts (ACEP)
- Provides physical damage protection for any permanently installed add-on equipment that was not installed by the original automobile manufacturer and may be purchased for any vehicle covered by both Comprehensive and Collision coverages.
- $1,000.00 ACEP coverage is included at no additional premium on all vehicles with Physical Damage coverage. Coverage up to $4,000.00 in actual cash value may be purchased. Maximum coverage is $5,000.00.
- Coverage is provided up to the lesser of actual cash value, actual cost to repair, or declared value.
- Before ACEP coverage applies to additional equipment, the equipment must be listed on the application and the proper premium paid.

Medical Payments
- An optional coverage that pays for medical and funeral expenses incurred by the insured, family members, and passengers as a result of an auto accident — regardless of fault.
- Limits must be same for all vehicles on policy.
- Limits are per person.

Rental Reimbursement
- Reimburses the insured for each qualified disablement of a covered vehicle. *Qualified disablement* means a loss covered by the Liability, Other than Collision (Comprehensive), or Collision coverage sections of the policy.
- Coverage may be purchased for any vehicle covered by Comprehensive and Collision coverages.
- Limits must be same for all vehicles on policy.

Towing and Labor
- Reimburses the insured for each disablement of a covered vehicle subject to a maximum limit for each policy term.
- May be purchased for any vehicle covered by Comprehensive and Collision coverages.
- Limits must be same for all vehicles on policy.
Discounts
The system automatically requests proof documentation required to retain discount.

Air Bag
Available to each vehicle equipped with driver-side air bag or both driver- and passenger-side air bags.

Anti-Lock Brake
Available to each vehicle equipped with factory installed 2-wheel or 4-wheel anti-lock braking system.

Anti-Theft
Available to each vehicle equipped with one of the following:
- A generic passive anti-theft deterrent system
- A generic active recovery or tracking device
- An OnStar recovery or tracking device.

GM Loyalty
Available when all private passenger vehicles on a policy are GM makes — Chevrolet, Cadillac, Buick, Oldsmobile, Pontiac, GMC, Saturn, Saab, and Hummer.

GMAC Family
Available when insured has one or more of the following:
- GMAC Mortgage
- GMAC Auto Loan
- GMAC Auto Lease
- GM Credit Card
- GMAC Demand Note or Smart Note.

Or when insured is:
- GM/GMAC Employee/Retiree
- GM Dealer Employee
- GM Supplier Employee
- GM Extended Family Member.

Homeowner
Available when insured owns their home, condo, or townhome or has a Fulltimer policy.
Note: Does not include mobile homes.

Multi-Car
Available when policy covers:
- More than one PPA-type vehicle or one PPA-type vehicle with at least one self-propelled RV-type vehicle.
- All vehicles must be listed on the same policy and principally driven by persons living in the same household.
- Applies to each vehicle on the policy.
OnStar Low Mileage Discount
Available to active OnStar subscribers who drive less than 15,000 miles annually.

Paid In Full
Available when insured pays premium in full by cash, check, EFT, credit card, or debit card and policy is not premium financed.

Route Use
Available when the vehicle is operated by an employee of the United States Government and is principally used by that person to deliver mail. Policy must be a Rural Letter Carriers policy.

Senior Driver
Available when the principal driver of the vehicle:
- Is 55 years of age or older and
- Has successfully completed a qualifying Motor Vehicle Accident Prevention Course within 36 months of the inception date and
- Has been accident/violation free for the past 36 months.
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
- Vehicles used to transport flammable liquids, chemicals or explosive materials
- Vehicles owned by a corporation or partnership
- Vehicles used to visit more than two job sites per day
- Operated 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
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,
- Vehicles used in any form of pickup or delivery of goods or property,
- Vehicles with a load capacity of one ton or greater.

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

Excluded Driver
Applied when a resident licensed driver is excluded from the policy. Refer to Driver Eligibility — Excluded Driver section for more information.

Storage Comp
Applied to any vehicle placed in storage with Comprehensive Only coverage.

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
Is applied if a driver:
- Has only a foreign or international driver license (including Puerto Rico)
- Is 20 years of age or older and cannot verify 24 months on MVR
- 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 policy term. The surcharge may be assessed at the annual anniversary if an MVR cannot be obtained.
Quote Information
Accidents and Violations

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

Accident Threshold

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<tr>
<th>Threshold</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Non-Threshold Incidents</td>
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<tr>
<td>Comprehensive Coverage</td>
<td>$1,001.00</td>
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<tr>
<td>Property Damage</td>
<td>$0.00</td>
</tr>
<tr>
<td>Injury</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

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 if 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 your 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 by the company or Agent.

SR-22 and FR-44 Filings
An SR-22 or FR-44 is required under certain circumstances. National General Insurance files an SR-22 or FR-44 form with the state to confirm Liability coverage for a specified driver. Drivers requiring an FR-44 or SR-22 filing cannot be excluded.

- All vehicles listed on the policy must retain Liability coverage.
- Storage Option is not available if there is a driver on the policy who requires an SR-22/FR-44.
- If a non-cancellable SR-22 is requested, the policy must have proof of prior.
- Paid In Full is the only payment option for a new business policy with an SR-22 and/or FR-44.

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 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.

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

- Proof of prior PIP and Property Damage coverages
- Proof of six 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 we do not receive required proof within 21 days of the policy inception date, POP will be removed. If POP is received within 45 days, proof will be applied effective back to the policy inception date. If POP is received more than 45 days after the policy inception date, proof will not be applied on the policy.

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

- Applicant listed as a named insured or as a driver on a personal auto, commercial, or motorcycle policy
- Prior company name
- PIP and Property Damage limits
- Policy expiration date.

The following documents are acceptable POP:

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

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

**End-of-Term Transfers**

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

- Renewal Offer
- Non-Renewal Notice
- Prior Declarations Page
- ID Card (acceptable only for minimum Liability limits).
**UM Selection/Rejection Form**

National General Insurance will retain all Florida UM signature forms. You must submit a signed Uninsured Motorist Selection/Rejection Form within seven days of the policy being submitted.

- If we have not received the Form on day seven, we will send you a reminder.
- If we have not received the Form on day 21, Florida Uninsured Motorist coverage will automatically be added to the policy or the UM limits will be raised to the BI limits — which could include an uprate to the policy.

These requirements are applicable for an endorsement that lowers or changes UM coverage and requires a signature on the Uninsured Motorist Selection/Rejection Form.

**Driver Eligibility**

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

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

All residents in the household or anyone who regularly drives any vehicle listed on the quote/policy (defined as at least ten percent of that vehicle’s usage) must be classified as either Rated or Excluded.

**Rated**

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

Rated drivers include:

- Any **household** member who has a driver license or who is 17 years of age.
  
  **Note:** When a listed driver turns 17 years of age, that driver must become a Rated driver (unless in another 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 ten percent of the vehicle’s usage.

- Any driver requiring an SR-22/FR-44 filing.

**Excluded**

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

Any driver other than the named insured and spouse of the named insured can be excluded.
Named Non-Owner Policies
A named non-owner policies provide 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.
- PIP coverage is not available.
- Physical Damage coverage is not available.
- Financial Responsibility filings are not 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 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.

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 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 principally garaged. Post Office Box
ZIP Codes cannot be used for rating. The garaging street address and ZIP Code must be given for all
Post Office Box mailing addresses.

For vehicles principally garaged at the named insured's primary or secondary residence, at least one
vehicle must be garaged at the same location for seven months. The following are exceptions to the
same location rule:

- Students away from home at school with a vehicle titled in the insured's name.
- Military personnel 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 military personnel who:

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

To be an acceptable risk:

- At least one vehicle on the policy must be garaged in Florida and
- Liability limits on the policy meet the minimum required for the out-of-state driver and
- UMBI limits equal Liability limits.

Unacceptable states are: District of Columbia, Hawaii, Michigan, Massachusetts, 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 Artisan Use or Business 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 of this manual. 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 must be submitted within 96 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 the Company 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 your office. Violations will result in immediate termination of the agency agreement.

Hazardous Weather Binding Restrictions
If a hurricane, tropical storm, tornado, hail storm, 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 occurrence has been lifted, you must inspect the vehicle before initiating Physical Damage coverage. Message 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.
- 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 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 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 — must 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

We believe that insureds and Agents are best served by renewing existing policies with the Agent that produced the policy; therefore, we do not encourage changing Agent of Record. When an insured insists on changing Agents, we require a request to change the Agent of Record signed by the insured prior to the renewal effective date. Agent of Record changes will be effective at renewal and cannot be done midterm.

Policies written directly through National General Insurance cannot be transferred to an Agency policy via an Agent of Record form. The policy must be written as a new business policy in your Agent code and in a company in which you are licensed to write business.

Undeclared Drivers

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

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 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.

Select endorsement types 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 permitted only 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 must 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’s request is required.

- Non-sufficient funds on an initial down payment.

Insured Requested
Insured requested cancellations are calculated 90% pro rata.

When you receive a request from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page to cancel a policy, you can process the cancellation. A signed written request from the named insured is required. You must retain the insured’s signed written request and any necessary proof documents.

The cancellation effective date can be:

- Ten 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, you must 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, we will delete the vehicle from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, we will send a letter to the insured requesting them to provide replacement vehicle information or advise if they wish to cancel the policy.

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 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 within 30 days of a cancellation date or expiration date provided certain criteria are met. Policies may be reinstated with or without lapse — depending on number of days since expiration or cancellation.

Company cancellations or non-renewals are not 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 approximately 36 days prior to the policy expiration date. The insured must pay all balances due before money received can be applied to the renewal.

Renewal Down Payments
The renewal down payment must 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 Insurance will write another policy with a current effective date.
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 must accompany the application. Each invoice will contain a schedule of remaining payments.

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 $25.00. Agent notification must be received at National General Insurance within 20 calendar days of the date the insured's check was written in order to receive reimbursement.

Acceptable methods of payment are:
- Down Payment — VISA and MasterCard credit card or debit card, Agent sweep, or electronic check
- Installment Payment — VISA and MasterCard credit card or debit card, Agent sweep, or electronic check
- Automatic Payment — VISA or MasterCard credit card, checking account, or savings account.

Automatic Payment
If the Auto Pay payment method is available, an insured may complete a National General Insurance Automatic Payments 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.
  
  Note: The Auto Pay discount is not available with recurring credit card or debit card payment method.

National General Insurance will provide the named insured a draft schedule of automatic payment 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 must be received by National General Insurance at least ten business days prior to the next draft. Requests to stop payment must be received by National General Insurance at least five business days prior to the next draft date. For account information changes, a new Automatic Payments 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

**Financial Responsibility Filing**
A $15.00 fee will be charged for each person on a policy for whom a Financial Responsibility SR–22 or FR-44 filing is made.

**Installment**
A $1.00 fee will be included in the installment amount for Auto Pay – Checking/Saving payment method and a 1.50% fee will be included in the installment amount for Auto Pay – Credit Card and all other pay plans.

*Note:* There is a $4.00 to $8.00 cap on the fee amount based on tier.

**Late**
A $5.00 fee will be charged for late payments.

**Non-Sufficient Funds**
A $15.00 fee will be charged on 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 Insurance. When you complete a sale or policy endorsement, an Agency "To Do" list prints a list of documents required to be submitted to National General Insurance or to be retained in your customer file. These documents — whether paper or electronic form — should be retained for at least five 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 five 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, you 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 we receive the customer documentation immediately. Click the green "Upload" button beside the ToDo item on the Policy Summary screen. A separate “Choose File to Upload” window displays for you to select the document to upload.

When possible, use PDF as the format for documents uploaded and sent to National General Insurance. Other acceptable formats are TIF, BMP, and JPG.

When unable to use the Agency Policy System Upload functionality, you can fax signed forms to 1-877-849-9022.

eSignature

Your new business customers can choose to electronically sign (e-sign) Point of Sale (POS) policy documents that require a signature — eliminating the need for you to print these documents and obtain a handwritten signature.

The only requirement for an insured to elect the e-sign option is a valid e-mail address.

When the policy is bound, the insured will receive an e-mail from Service@NGIC.com advising them to register for an account and review and e-sign their documents.

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

When an insured does not e-sign the documents within three days of receiving the e-mail, the New Business Packet will be printed and mailed to them via the U.S. 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.

You remain responsible for securing the signature of all required documents irrespective of signature method selected by the insured. In the event the insured does not electronically sign the documents, you must get the printed documents signed and retain those documents in your customer file.

ePosting

At new business, the policy contract and all amendatory endorsements that do not contain the insured’s personal information are posted online via our self-service portal. Any forms that are revised or added to the policy due to an endorsement or renewal and do not contain the insured’s personal information will be added to the ePosting Forms PDF Packet.

Your customers can go to www.NationalGeneral.com to view, print, and save the policy documents in the ePosting Forms PDF Packet.

Note: The cover letter and Declarations Page will advise the insured how to access the policy documents.
**Go Paperless**

Enroll your National General Insurance customers in paperless document delivery — adding value for your customer and reducing calls to your office.

Paperless document delivery provides the insured immediate access to Declaration Pages, Policy Booklets, endorsements, renewals, invoices, and other documents.

**Note:** The insured will continue to receive a printed cancellation notice delivered by the U.S. Postal Service.

The only requirement for an insured to Go Paperless is a valid e-mail address.

When the insured chooses to Go Paperless, they will receive a welcome e-mail from Service@NGIC.com advising them to complete the self-service registration. If the insured does not complete the self-service registration and accept the terms and conditions within three days, they will be removed from Go Paperless and all policy documents will be sent to them by the U.S. Postal Service using the address on their policy.