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Agency Policy System ................................................................. www.natgenagency.com

Click to Chat is available on the Policy Summary screen.

Customer Service
Customer Service Phone Number .................................................. 1-877-468-3466
Customer Service 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

Claims Services
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.

The named insured should have an interest in the vehicles being insured. If the policy has Physical Damage coverage, the vehicle owner should be listed on the application.

**Note:** When a household has 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 or household member convicted of a felony.
- Spouses living in separate households.
- Primary named insured with a foreign/international driver license, learner permit, or junior driver license.
- Any driver for which we cannot obtain an MVR.
- Any driver who has 15 or more points.
- Any driver with a temporary or permanently revoked driver license.
- Any entertainer, celebrity, professional athlete, or other national known person.
Unacceptable Vehicles
The following vehicles are not eligible for coverage:

- Vehicles not garaged in New York a minimum of ten months of the year.
  
  **Note:** For full-time students and members of the U.S. 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, or New Jersey 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 not acceptable — **unless** we can verify the vehicle history through third party consumer reporting.

- Vehicles leased or rented to other drivers by the named insured.

- Vehicles regularly available to drivers not listed on the policy.

- Vehicles insured for stated amount.

- Vehicles with altered suspension with a lift kit greater than four inches, vehicles with a modified engine, or vehicles with one-of-a-kind paint job.

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

- Vehicles used for Artisan Use that visit more than two job sites a day.

- More than one Artisan Use vehicle on the policy.

- Vehicles used for the following: emergency; racing; livery; delivery/pick up of goods (including, but not limited to, delivering magazines, newspapers, and pizza); limousine and taxi service; hauling explosives.

- Postal unit or right-hand drive vehicles.

- 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 that have unrepaired damage.

- 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.
  
  **Exception:** Chevy Volt and Nissan Leaf. (Additional electric vehicles may be acceptable in the future.)

- 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>Electric Vehicles</td>
<td>All Makes (except Chevy Volt and Nissan Leaf)</td>
<td>Lada</td>
<td>All Models</td>
</tr>
<tr>
<td>ARO</td>
<td>All Models</td>
<td>Laforza</td>
<td>PSV-L4</td>
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<tr>
<td>Aston Martin</td>
<td>All Models</td>
<td>Lamborghini</td>
<td>All Models</td>
</tr>
<tr>
<td>Audi</td>
<td>RS6, RS7, R8 Quattro, S8 Quattro AWD</td>
<td>Lexus</td>
<td>LFA</td>
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<tr>
<td>Avanti</td>
<td>All Models</td>
<td>Lotus</td>
<td>All Models</td>
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<tr>
<td>Bentley</td>
<td>All Models</td>
<td>Maserati</td>
<td>All Models</td>
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<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>McClaren</td>
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<td>Bugatti</td>
<td>All Models</td>
<td>Mercedes</td>
<td>SLR McLaren, CL63 AMG, CL65 AMG, B F CELL, CL600, SL600, SL63 AMG,</td>
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<td></td>
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<td>S63 AMG, S65 AMG, S600, S65 AMG, SLR, SLSAMG, E63 AMG</td>
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<tr>
<td>Cadillac</td>
<td>All Hearses and Limousines</td>
<td>Morgan</td>
<td>All Models</td>
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<tr>
<td>Callaway</td>
<td>C12</td>
<td>Mosler</td>
<td>All Models</td>
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<tr>
<td>Checker</td>
<td>All Models</td>
<td>Nissan</td>
<td>All Stillen Models, GT-R</td>
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<tr>
<td>Chevrolet</td>
<td>Lingenfelter, Hammer, and Mallet Corvettes; Grumman; Camaro Z28</td>
<td>Pano</td>
<td>All Models</td>
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<tr>
<td></td>
<td>(2014 &amp; newer); Camaro ZL1 (2012 &amp; newer); Corvette Z06 (2014 &amp;</td>
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<tr>
<td></td>
<td>newer); Corvette ZR1 (2006 &amp; newer)</td>
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<td>Chrysler</td>
<td>All Limousines</td>
<td>Pantera</td>
<td>All Models</td>
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<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, Carrera GT, 911 Turbo, 911 Turbo S, 911 GT2 RS,</td>
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<td></td>
<td></td>
<td></td>
<td>911 GT3 RS, 911 Turbo/Turbo S, 911 Turbo Cabriolet, 911 GT2, 911</td>
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<td>GT3, Panamera Turbo</td>
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<tr>
<td>Dodge</td>
<td>Shelby Durango, Challenger SRT Hellcat, Charger SRT Hellcat, Viper</td>
<td>Rolls</td>
<td>All Models</td>
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<tr>
<td></td>
<td>(2008 &amp; newer)</td>
<td>Royce</td>
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<td>Elio</td>
<td>All Models</td>
<td>Roush</td>
<td>All Roush Mustangs</td>
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<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, Mustang Shelby GT500 (2007 &amp; newer)</td>
<td>Saleen</td>
<td>All Models</td>
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<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</td>
<td>Cars All Models (except Fortwo)</td>
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<tr>
<td>Honda</td>
<td>EV, FCX</td>
<td>Spyker</td>
<td>All Models</td>
</tr>
<tr>
<td>Hummer/American</td>
<td>H1, Humvee</td>
<td>Tesla</td>
<td>All Models</td>
</tr>
<tr>
<td>General</td>
<td></td>
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<tr>
<td>Jaguar</td>
<td>XKR-S</td>
<td>Toyota</td>
<td>All HKS Enhanced Supra Turbos</td>
</tr>
<tr>
<td>Jensen</td>
<td>All Models</td>
<td>Vector</td>
<td>All Models</td>
</tr>
</tbody>
</table>
Unacceptable Vehicles — RV Only

- Business Use or Artisan Use vehicles.
- RVs with original cost new greater than $1M dollars.
- RVs on consignment — unless on an approved consignment lot and Consignment coverage is purchased from National General Insurance.
- RVs in a permanent or fixed location.
- Motorhomes that are a Class A or Class C and are the only vehicle in the household.
- Vehicle type is motorhome, van conversion, trailer, camper, utility, bus conversion, semi, or cabriolet and the vehicle is not licensed and cannot be moved easily.
- Park models and mobile homes.
Coverages/Options
The system automatically displays available coverage limits.

Liability (Bodily Injury / Property Damage)
- Limits must be the same for all vehicles on a policy or same as separate policies for persons residing in the same household.
- Required on all vehicles on a policy that are not in storage or non-motorized RV types.
- Required on named non-owner policies.
- Bodily Injury limits on out-of-state risks must meet or exceed minimum limits of that state.

Personal Injury Protection (PIP)
- Required on all vehicles with Bodily Injury and Property Damage coverages.
- Limits must be the same for all vehicles on a policy.
- Only available on policies with Bodily Injury and Property Damage coverages.
- The following PIP coverage is available:
  - **Mandatory Personal Injury Protection**: Provides coverage for basic economic loss with a limit of $50,000.00 — including medical expenses, loss of earnings from work up to $2,000.00 per month, and up to $25.00 per day for all other reasonable and necessary expenses incurred.
  - **Out-of-State Extension of Coverage**: Provides coverage with same limits as Mandatory PIP to guest occupants:
    - Who are not residents of the state of New York or
    - Who are residents of the state of New York while in any vehicle (other than a public or livery vehicle) other than the covered vehicle when that vehicle is driven by the named insured or any relative.
  - **Full Additional Coverage**: Includes the Out-of-State Extension and extends coverage to a limit of $100,000.00 — loss of earnings from work up to $4,000.00 per month and up to $50.00 per day for all other reasonable and necessary expenses.
  - **Optional Basic Economic Loss (OBEL) Coverage**: Provides an additional $25,000.00 in coverage. This coverage may be applied to (1) basic economic loss; (2) loss of earnings from work; (3) psychiatric, physical, or occupational therapy and rehabilitation; or (4) a combination of (2) and (3). This coverage must be rejected in writing by the named insured or the coverage will be added.

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.
- If selected, limits must be the same for all vehicles on a policy.
Uninsured Motorist Bodily Injury

- Mandatory coverage that must equal the state of New York minimum limits when the policy has Liability coverage.
- Only covers accidents that occur in the state of New York.
- Only available at minimum limits. Insureds who want higher limits and out-of-state coverage can purchase Supplementary Uninsured Motorist (SUM).
- Only available on policies with Bodily Injury/Property Damage coverages.
- Limits must be the same for all vehicles on a policy.
- Limits cannot exceed Bodily Injury and Property Damage limits.

Comprehensive and Collision

- Comprehensive coverage is required on vehicles with a loss payee.
- Comprehensive coverage is required on vehicles in storage.
- Comprehensive coverage is required on all vehicles with Collision, Rental Reimbursement, Towing & Labor, and Additional Customized Equipment and Parts coverages.
- Comprehensive and Collision coverages are required on all vehicles with Diminishing Deductible coverage.
- Collision coverage is required on vehicles with a loss payee — unless the vehicle is an RV in storage.
- Vehicles with model years 1980 and older are not eligible for Comprehensive and/or Collision coverages.
- Vehicles on a multi-car policy may have different deductibles.
- Comprehensive coverage can be purchased without Collision, but Collision cannot be purchased without Comprehensive. The policyholder must provide proof of Liability coverage with another carrier or plate return receipt (FS-6) in order to remove Liability coverage from a National General Insurance policy. If Liability coverage is removed, the vehicle will be surcharged on Comprehensive and Collision coverages.
Physical Damage Photo Inspections

- Vehicles with a model year within seven years of the current calendar year with Physical Damage coverage require a photo inspection — unless a brand new, unused vehicle (purchased within the past 60 days) with a bill of sale or lease agreement or MV-50.

- A notice of Physical Damage Inspection is sent certified mail to the insured (and if applicable, to any loss payee/lienholder) advising them of the required photo inspection within 14 calendar days of the policy effective date to avoid suspension/deletion of Physical Damage coverage.
  
  Note: A photo inspection acknowledgement signature form does not generate at point-of-sale.

- If the inspection is not completed within 14 days after the coverage effective date of that vehicle, Physical Damage coverage will be suspended. If the inspection remains incomplete 28 calendar days after the coverage effective date, Physical Damage coverage on the vehicle is deleted effective retroactive to the 15th calendar day after the original coverage effective date.

- If a vehicle is inspected AFTER Physical Damage coverage has been removed (day 28), the Agent or insured must contact National General to have coverage added effective the date of the inspection.

- National General Insurance has authorized CARCO to perform these photo inspections and will automatically validate the photo inspections from CARCO daily. Agents may perform their own photo inspections provided:
  - Adherence to the photo requirements of Regulation 79.
  - Photos are retained in the Agent's file and are made available for examination in the event of a claim or document review.

Reimbursement

- Optional coverage that pays for rental expenses incurred when there is a loss to a covered vehicle.

Towing & Labor

- Optional coverage that reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term.

- Available for any vehicle on a policy with Comprehensive coverage.

Additional Customized Equipment and Parts (ACEP)

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

- Available for any vehicle covered by Comprehensive coverage

- $1,000.00 of ACEP coverage is included at no additional premium on all vehicles with Physical Damage coverage. An additional $4,000.00 in actual cash value may be purchased for a maximum total of $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.
New Car Replacement Cost

- Pays the cost to replace a new vehicle when there is a comprehensive or collision total loss — including theft.
- Coverage is only available when the insured vehicle:
  - Has Comprehensive, Collision, and Comprehensive Replacement Cost coverages and
  - Is a PPA model year that is two years old or less from the current calendar year or an RV model year that is four years or less from the current calendar year and
  - Has not been previously titled and
  - Is insured with Comprehensive and Collision Replacement Cost coverages within the first year of ownership.
- Coverage is not available for leased vehicles.
- Deductible must be the same deductible as Comprehensive/Collision coverages.
- If the covered vehicle is a total loss, National General Insurance reserves the right to replace the vehicle or to pay the total loss in money. *Replacement cost* is the current amount that must be paid for a new vehicle — same model year, make, model, and equipment as the covered vehicle — without adjustment for depreciation.
- Coverage will be removed on the first renewal after a vehicle becomes three years old.
- No coverage is provided under this provision for a non-owned vehicle, temporary substitute, or rental vehicle.

Original Equipment Manufacturer (OEM) (PPA Only)

- Available on motorized private passenger auto, pickup truck, and conversion van type vehicles with a model year that is 10 years old or less. Coverage will be removed on the first renewal after vehicle becomes 11 years old.
- When used for the repair of a covered vehicle, National General Insurance will specify the use of parts that are made by the original equipment manufacturer.
- When used for the repair of a non-owned vehicle, National General Insurance may specify the use of mechanical, non-safety-related parts not made by the original manufacturer. These parts will be at least equal in terms of fit, quality, performance, and warranty to the original manufacturer parts they replace.
- Available for any vehicle with Comprehensive and Collision coverages.
- Selected Comprehensive and Collision deductible will apply.
**Accident Forgiveness**
Available to customers who meet the following requirements:

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

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

The first at-fault accident will be forgiven.

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

Subsequent at-fault accidents during the experience period will cause the endorsement to be removed and points will be charged for all accidents that occurred in the previous 36 months — including the first (forgiven) accident. Only one forgiven at-fault accident can be on a policy at any given time during the experience period.

**Note:** Non-chargeable accidents are not considered.

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

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

- Comprehensive and Collision coverages are required in order to have Diminishing Deductible coverage on the policy.

- For every claim-free year, the credit balance increases by 25% at each annual renewal — up to a maximum of 100%.
  
  **Note:** When a vehicle is placed in storage, only Comprehensive coverage is required on the policy.

- If a claim is filed, the credit can be applied toward the Comprehensive or Collision deductible for any covered vehicle.
  - Towing and labor only claims do not reset the deductible credit to 0%.
  - Any other claim (excluding Comprehensive/Collision Towing/Labor) will prevent earning another 25% deductible credit at the next annual anniversary.

- If the Comprehensive or Collision deductible is changed on any vehicle, the deductible credit is reset to 0%.

- If the insured removes Comprehensive coverage and later adds the coverage back to their policy, the credit balance is reset to 0% and the deductible period re-starts

- If the insured removes Liability and Collision coverages and puts the vehicle into storage, the credit balance is not reset to 0%.

- The deductible credit does **not** apply when an undisclosed household driver is involved in the loss and the deductible credit is reset to 0%.
Coverages / Options — RV Only

**Mexico Physical Damage**
- Provides Physical Damage coverage for any accident that occurs in Mexico.
- Comprehensive and Collision coverages are required on the vehicle.
- Repairs up to $750.00 can be performed in Mexico with prior written approval from National General Insurance.
- Liability insurance from a licensed Mexico insurance company must be in-force at the time of loss. Proof of coverage is required when a loss occurs.
- Does not cover towing and labor or rental reimbursement.
  
  **Note:** If the covered vehicle cannot be driven as a result of a loss that occurred in Mexico, this coverage will pay the cost of necessary towing and labor to return the covered vehicle to the nearest point in the U.S where repairs can be made.

**Vacation Liability**
Vacation Liability covers incidents that occur in and around the premises of an RV while it is being used as a temporary residence in a campground or camping spot off road. $10,000.00 of coverage is included at no additional cost and additional limits up to $300,000.00 are available for purchase.
- Bodily Injury and Property Damage coverages are required if the RV is a motorhome.
- Not available on a Fulltimer policy.
- Coverage limits cannot be higher than Bodily Injury limits.
  
  **Note:** Not available for a trailer only policy or a motorhome in storage.
- Limits must be the same for all RVs on a policy.

**Agreed Value**
When an insured’s RV is totaled or stolen, National General Insurance will pay the agreed upon value.
- An optional coverage.
- Only available for unique or highly customized RVs for which a Blue Book value cannot be obtained easily.
- Not available when there is unrepaired damage on the RV.
- Not available for RV with an Agreed Value greater than $300,000.00.
- Not available on Semi, Bus Conversion, or Cabriolet vehicle types.
- Underwriting review is required on all vehicles with Agreed Value coverage and documentation may be required to verify vehicle type and value.
- RV must have both Agreed Value Comprehensive and Collision coverages.
  
  **Exception:** An RV in storage where only Agreed Value Comp can apply.
Consignment
Provides Comprehensive and Collision coverages for any RV or trailer that is parked for sale on an approved consignee dealership. The premium must be paid in full at the time the coverage is added to the policy and is fully earned.
Underwriting approval is required to purchase Consignment coverage.

Emergency Expense
- When a covered RV becomes inoperable due to a collision or comprehensive loss more than 50 miles from the insured’s home, Emergency Expense coverage provides reimbursement for certain expenses up to a maximum of $750.00. (Covers expenses such as lodging, transportation, and meals until the covered RV is repaired or returned to its principal garaging location.)
  **Note:** The 50-mile limit does not apply to Fulltimers; the coverage is applicable anywhere the Fulltimer is located.
- $750.00 of Emergency Expense coverage is included at no additional cost for any RV with Comprehensive coverage.
- Subject to a maximum limit of up to $250.00 per day.
- Higher limits of $1,500.00 and $3,000.00 are available for an additional premium.
- A limit of $7,500.00 is available to Fulltimers for an additional premium.
  **Note:** Fulltimer coverage is required on the policy.

Fulltimer Protection
Full Time Protection is a special coverage designed to provide a homeowner-like package that includes Comprehensive Personal Liability (CPL) and Medical Payments. CPL pays for injuries sustained by — and damage to property of — others who the insured is legally liable for.

Full Coverage Glass
- Reduces the applicable deductible for glass replacement to $0.
- Not available on trailers.
- May be purchased for any vehicle with Comprehensive coverage.
**Basic Economy Option**

- The standard first $3,000.00 of Personal Effects coverage is not included; however, there is an option to buy up to $10,000.00 of coverage. If Personal Effects coverage is selected, the minimum limit is $1,000.00. A $100.00 deductible is applicable.
- Permanently Attached Equipment added aftermarket to an RV will be capped at $1,000.00. There is an option to purchase back a $5,000.00 limit.
- Depreciation may be applied to a covered loss.
- The following are not included:
  - Emergency Expense coverage is not included but is available to purchase
  - Vacation Liability coverage is not included but is available to purchase
  - Fire Department Services
  - Locksmith Services.
- Not available for an RV in storage.

**Personal Effects**

- Insures personal property used in conjunction with an RV.  
  *Personal effects* are items that belong to the named insured or a family member that are not permanently attached to their RV — such as clothing, dishes, furniture, etc.
- In the event of a covered personal effects loss, Personal Effects coverage is primary and homeowner or renter insurance is secondary.
- Personal Effects coverage is allowed up to 20% of the value of the vehicle or $5,000.00 — whichever is higher — with a maximum amount of $30,000.00.
- The first $3,000.00 of Personal Effects coverage is provided at no cost.
- Comprehensive coverage is required on the policy.
Discounts

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

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

Anti-Theft
- An active, passive, or recovery/tracking device anti-theft deterrent system.
- Vehicle Identification Number (VIN) is permanently etched in required areas on the vehicle’s window glass.
- Cannot have a combination of VIN etch, passive anti-theft, and recovery/tracking device.

Electronic Funds Transfer (EFT)/Auto Pay — Checking/Savings Account
Available when policy payment is set up to transfer automatically from a savings account or checking account.
Note: Discount does not apply when payment transfer is set up from a credit card or debit card.

Commercial Driver License
Available to any Rated driver who:
- Has a valid, 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.

Daytime Running Lights
Available to each vehicle on a policy equipped with factory-installed daytime running lamps.

Defensive Driver
Available when the principal driver of a vehicle has successfully completed a New York Department of Motor Vehicles approved Defensive Driver course within the prior 36 months. Successful completion of the course must be shown on the MVR or the dated certificate of completion must be provided.
Note: High School Driver Education courses are not acceptable for this discount.

GMAC Family
Available when the named insured has one or more of the following:
- GMAC Auto Lease
- GMAC Auto Loan
- GMAC Mortgage
- GMAC Demand Note or Smart Note
- GM Credit Card.
Or the named insured is a:
- GM/GMAC Employee/Retiree
- GM Dealer Employee
- GM Supplier Employee
- GM Extended Family Member.
Homeowner
Available when named insured owns their home, condo, or townhome or has a Fulltimer policy.
Note: Does not include mobile homes.

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

Multi-Car
- Available when a 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 primarily driven by persons living in the same household.
- Applied to all vehicles on policy.

Multi-Policy
Available when an insured has another in-force motorcycle or commercial policy with National General Insurance.

New Vehicle (PPA Only)
Automatically applied to vehicles on a policy when the vehicle model year is in the current calendar year. The discount will be removed automatically at renewal when the vehicle model year is no longer in the current calendar year.

Occasional Driver
Available to qualifying rated drivers on a policy where the total number of rated drivers exceeds the total number of vehicles. In order to be eligible for the Occasional Driver discount:
- The driver must be under 21 years of age.
- The number of drivers on a policy receiving the Occasional Driver discount cannot be more than the number of excess drivers.
  **Example:** A policy with 3 cars and 4 drivers would have 1 excess driver; whereas a policy with 2 cars and 4 drivers would have 2 excess drivers.

Paid In Full
Available when insured pays 100% of the total premium by cash, check, Electronic Funds Transfer (EFT)/Auto Pay, credit card, or debit card at the inception of the policy term and the policy is not premium financed.

Paperless
Available at new business when the named insured chooses to receive policy documents electronically and provides and maintains a valid Internet e-mail address.
- If the insured endorses Paperless onto the policy mid-term, the discount will be applied effective the day the insured confirms their paperless preference.
- If the insured requests to receive policy documents by U.S. Postal Service, the discount will be removed.
Passive Restraint
Available when vehicle is equipped with a factory-installed occupant restraint only on the driver side or both driver and passenger sides.

Discounts — RV Only

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

Surcharges

Artisan Use (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 or to transport children, workers, or hotel guests
- Used in any form of pick up or delivery of goods or property
- With a load capacity of one ton or greater.

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

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

  Note: Months of driving experience are rounded up — 11 months, 16+ days is considered 1 year; 2 years, 11 months, 16+ days is considered 3 years.

- Learner permit, junior driver license, and foreign driver licenses do not count toward driving experience.
- Multiple U.S. driver licenses can be added together for total driving experience.
Quote Information

Accidents and Violations

All violations and accidents must be listed on the application — regardless of fault.

Experience Period

Violations and accidents are charged when they have occurred during the prior three years ending on the last day of the fourth month preceding the policy effective date. The occurrence date is used for accidents and the conviction date for violations.

<table>
<thead>
<tr>
<th>Policy effective any day in the month of:</th>
<th>The 36-month chargeable experience period is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug-2015</td>
<td>04/30/2012 – 04/30/2015</td>
</tr>
<tr>
<td>Sep-2015</td>
<td>05/31/2012 – 05/31/2015</td>
</tr>
<tr>
<td>Oct-2015</td>
<td>06/30/2012 – 06/30/2015</td>
</tr>
<tr>
<td>Nov-2015</td>
<td>07/31/2012 – 07/31/2015</td>
</tr>
<tr>
<td>Dec-2015</td>
<td>08/31/2012 – 08/31/2015</td>
</tr>
<tr>
<td>Jan-2016</td>
<td>09/30/2012 – 09/30/2015</td>
</tr>
<tr>
<td>Feb-2016</td>
<td>10/31/2012 – 10/31/2015</td>
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<tr>
<td>Mar-2016</td>
<td>11/30/2012 – 11/30/2015</td>
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<td>Apr-2016</td>
<td>12/31/2012 – 12/31/2015</td>
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<tr>
<td>May-2016</td>
<td>01/31/2013 – 01/31/2016</td>
</tr>
<tr>
<td>June-2016</td>
<td>02/29/2013 – 02/28/2016</td>
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<td>July-2016</td>
<td>03/31/2013 – 03/31/2016</td>
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<td>Dec-2016</td>
<td>08/31/2013 – 08/31/2016</td>
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Accident Threshold

<table>
<thead>
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<th>Threshold</th>
<th>Amount</th>
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<tr>
<td>Non-Threshold Incidents</td>
<td>$1.00</td>
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<tr>
<td>Comprehensive Coverage</td>
<td>$2,001.00</td>
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<tr>
<td>Property Damage</td>
<td>$2,001.00</td>
</tr>
<tr>
<td>Injury</td>
<td>$1.00</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.

Keep these documents in your agency files.
**Insurance Score**
For applicants 18 years of age or older, National General Insurance will request credit information to develop an insurance score used in determining tier. To obtain the most accurate quote information, include applicant’s full name, current address, and social security number. Although an applicant is not required to provide their social security number, it helps determine a more accurate estimate. If an applicant has recently moved, prior address may be used.

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

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

**Vehicle History Rating**
National General Insurance will obtain a Vehicle History Report — based on Vehicle Identification Number (VIN) — from a third party vendor. A vehicle history score/code is assigned based on characteristics found in the Report. The following are a few of the vehicle characteristics:

- Prior vehicle damage
- Number of title changes (i.e., number of owners)
- Length of ownership
- Branded title (e.g., salvage, flood, junk, rebuilt).

**Note:** The DMV assigns a 7-digit VIN for a salvage title vehicle. The Vehicle History Report can only identify a vehicle with a 17-digit VIN. The original 17-digit VIN is required to obtain a hit on a salvage vehicle.

**Note:** Vehicle History Rating does not apply to RVs.

**Lifetime Value Score**
A Lifetime Value Score is determined by a statistical model that produces a score group that ranges from 1 – 10. Predictor variables include, but are not limited to:

- Tier
- Number of drivers
- Number of vehicles
- Number of miscellaneous vehicles
- Full coverage or Liability Only policy.

**Insurance Experience**
A rating factor is applied based on the applicant’s insurance history — such as length of time insured, number of carriers, etc. The insurance history information is obtained from a third party consumer report.

**Note:** Insurance Experience does not apply to RVs.

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

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

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

- Number of days since the prior policy lapsed
- Total number of non-chargeable incidents
- Current Bodily Injury Liability limits
- Insurance score
- Vehicle scoring
- Geographic region.
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 Bodily Injury limits
- Proof of six months previous continuous coverage. Multiple policies can be submitted to reach the six-month minimum.

**Note:** A prior National General Insurance personal auto policy is not acceptable POP. However, a National General Insurance commercial vehicle or motorcycle policy is 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
- Bodily Injury limits
  
  **Note:** If the proof is written in another language and the prior limits cannot be determined, the minimum POP limits must be given.

- Policy expiration date.

The following documents are acceptable POP:

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

**Note:** National General Insurance will accept print screens indicating the customer’s coverage dates and limits from the prior company. This option is only available when the customer cannot provide a Declarations Page.

A billing statement is not acceptable POP.

End-of-Term Transfers

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

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

The policy 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.

Primary named insured must have a valid United States driver license.

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

Rated Drivers

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

Rated drivers include:

- Any household member who is 18 years of age or older who drives, has permissive use of, or has reasonable access to any vehicle listed on the policy — regardless of whether that household member has an active or suspended driver license, a junior driver license, a learner permit, or no license at all.

- Any household member who is 17 years of age or younger who has an active or suspended driver license, a junior driver license, or a learner permit. For unlicensed household members who are 17 years of age or younger, refer to List-Only below.

- Any non-household member — regardless of age or driver license status — who drives any vehicle listed on the policy at least 3 days a month.

Non-Rated Drivers

List-Only

- Any household member who is 17 years of age or younger and who does not have an active or suspended driver license, a junior driver license, or a learner permit.

Other Insurance

- Drivers listed as Other Insurance must provide proof of continuous Liability insurance with another company as of the effective date of the policy.

Non-Driver

- The Non-Driver category usually includes household members with impairments that prevent them from driving or other household members who have permanently surrendered their driver license.
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 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.
- Business Use or Artisan Use is not acceptable.
- Discounts and surcharges are applicable.

Vehicle and Driver Assignment
National General Insurance uses highest ranked driver to vehicle principally operated method for vehicle-driver assignment.

All drivers listed on the policy are ranked highest to lowest based on their driver class, points for violations and accidents, and discounts and surcharges. The highest ranking driver is assigned to the vehicle he/she operates most frequently — regardless of whether he/she is the principal driver of that vehicle. The next highest driver is then assigned to the remaining vehicle that he/she operates most frequently, and so on.

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.

Policyholders who are married and become widowed while insured with National General will maintain the married rate as long as the policy is continuously in-force.
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 must be given for all Post Office Box mailing addresses.

If the garaging ZIP Code entered during the application process does not match the garaging ZIP Code returned on the insured’s credit report, the insured will be required to provide proof of residency.

**Note:** Time sensitive proof items should be dated within 2 – 3 months of the policy effective date.

Any one of the following items is an acceptable form of proof:

- Land-based utility statement (e.g., cable, gas, water, electric)
- Residence property tax bill.
- Homeowners insurance policy Declarations Page
- Property deed to home.

Or, three of the following items are acceptable forms of proof:

- Photo ID, government or DMV issued (e.g. drivers license, etc.)
- Renters insurance policy Declarations Page
- Unemployment stub/receipt
- Medicare/Medicaid statement or state benefits (e.g. food stamps)
- School record showing enrollment at local school or university
- Hospital record
- Signed and notarized letter from property owner / landlord
- Vehicle registration
- Pistol permit/license, active
- Tax records / W-2 form.

For vehicles primarily garaged at the named insured's primary or secondary residence, at least one vehicle must be garaged at the same location a minimum of seven months of the year.

The following are exceptions to the same location rule:

- Fulltimer policies or policies that contain only RV-type vehicles.
- Students away from home at school with a vehicle titled in the insured’s name.
- Members of the U.S. Military who are stationed out of state.
- Vehicle is garaged out of state and the territory code for that garaging location ZIP Code is an acceptable territory. Any vehicle garaged out of state with an unacceptable territory code is unacceptable.

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

Leased Vehicles
Vehicles that are leased in the insured's name and 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.
Transaction Guidelines

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

- 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.

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

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

Brokering is not permitted. It is not acceptable to give our underwriting materials to other Agents or brokers or to accept applications from them for risks they have underwritten or will service outside your office. Violations will result in immediate termination of the agency/broker 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 moratorium has been lifted, you must inspect the vehicle before initiating Physical Damage coverage. Note the application that an inspection was completed.

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

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

Reinstatements
- Policies with Liability Only coverage are eligible for reinstatement.
Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to truthfully complete an application for insurance and to inform National General Insurance of any and all changes during the policy period. Failure to do so could result in denial of a claim 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 or drivers are 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 who produced the policy; therefore, we do not encourage changing the 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 made 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. In addition, failure to report all drivers to National General Insurance may constitute material misrepresentation of risk.

Endorsements

Endorsement requests should be submitted using our agency policy system at www.natgenagency.com. Premium adjustments resulting from policy changes will be made at the time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.

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

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

- National General Insurance is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicles 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 must request the cancellation.

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 fee. This fee requires the equity date to adjust by the amount of the fee throughout the policy period.

When you receive a request to cancel a policy from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page, you can process the cancellation.

A signed written request from the named insured is required. Also, the insured must provide the following prior to the cancellation:

- Loss Policy Release (LPR) is required and must indicate if coverage is being replaced or plates are being surrendered.

- If the LPR does not indicate if coverage is being replaced, we will not process the request until proof of other insurance, FS6 receipt, or recorded verbal or written confirmation of coverage replacement is received.

Keep the insured’s signed written request and other proof documents in your agency files.

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 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; 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, with no lapse in coverage, within 14 days of a cancellation date or expiration date provided certain criteria are met. Policies may be reinstated depending on number of days since expiration or cancellation. 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 45 to 60 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.
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.

All refunds are mailed directly to the insured.

When an Agent accepts an insured's check, information containing routing and account numbers should be submitted into our system as an e-check. As if the insured's check is returned for non-sufficient funds reasons, National General Insurance will be responsible for any "non-sufficient" funds fees. If for some reason an agency wishes to deposit a 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
- Electronic Funds Transfer (EFT)/Auto Pay — VISA or MasterCard credit card, checking account, or savings account.

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

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

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

Requests to change account information or draft dates must be received by National General Insurance at least ten business days prior to the next draft. Requests to stop Electronic Funds Transfer (EFT)/Auto Pay must be received by National General Insurance at least five 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 $50.00 fee will be charged when a policy cancels for non-payment or when a customer cancels their policy before the renewal date.

Convenience
A $3.00 fee will be charged to process payments taken over the phone by a Customer Service Representative rather than the customer using one of the several other payment options we provide.

Installment
A $7.00 – $10.00 fee will be included in the installment amount. The amount of the fee will vary based on tier and payment method.

Late
A $12.00 fee will be charged for late payments.

Law Enforcement Fee
A state-mandated fee will be included on all policies that carry Liability coverage.

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<tr>
<td>6-month policies:</td>
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<td>12-month policies:</td>
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</table>

Non-Sufficient Funds
A $20.00 fee will be charged on all returned checks that were not honored by the bank.

Company and DMV Codes
The National Association of Insurance Commissioners (NAIC) code is often referred to as the Company code.

<table>
<thead>
<tr>
<th>Firm</th>
<th>Company Code</th>
<th>DMV Insurance Code</th>
<th>Active/Legacy</th>
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<tbody>
<tr>
<td>National General Insurance Online, Inc.</td>
<td>11044</td>
<td>766</td>
<td>Active</td>
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<tr>
<td>New South Insurance Company</td>
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<td>Integon Casualty Insurance Company</td>
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<tr>
<td>Integon National Insurance Company</td>
<td>29742</td>
<td>383</td>
<td>AIP Only</td>
</tr>
</tbody>
</table>
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 ToDo 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 ToDo requires documentation be submitted to National General Insurance, uploading documents through the policy system is the fastest and easiest way to ensure we immediately receive the policy documents.

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 obtain a handwritten signature.

The insured must have a valid e-mail address to elect the e-sign option.

When a new business customer is on the phone:

When the policy is bound, the insured will receive an e-mail from Service@NGIC.com advising them to 1) register for an account and 2) review and e-sign their documents.

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

When an insured does not 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.

When a new business customer is in your office:

When a new business customer is in your office and they are the only named insured listed on the policy, they can e-sign the POS policy documents before binding the policy is complete. You must confirm the customer has 1) consented to sign documents electronically, 2) the ability to view PDF documents, and 3) reviewed the e-sign documents.

The electronically signed documents will be available on the Quote Wrap Up screen for you to view and/or print.

The insured will receive an e-mail with a link to download their policy documents. The e-mail will also invite them to register for an account in order to take advantage of online policy benefits.

You are responsible for obtaining the signature on all documents that must be signed — regardless of signature method selected by the insured. In the event the insured does not electronically sign documents that require a signature, you must get the printed documents signed and retain those documents in your customer file.
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.