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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

<table>
<thead>
<tr>
<th>Correspondence</th>
<th>Payments</th>
</tr>
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<tbody>
<tr>
<td>National General Insurance</td>
<td>National General Insurance</td>
</tr>
<tr>
<td>PO Box 3199</td>
<td>PO Box 89431</td>
</tr>
<tr>
<td>Winston-Salem, NC 27102-3199</td>
<td>Cleveland, OH 44101-6431</td>
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</tbody>
</table>
Unacceptable Risks for Physical Damage

- Drivers under 24 years of age with a DUI or alcohol- or drug-related violation
- Drivers with less than 2 years motorcycle experience on high-performance bikes
- Drivers with less than 8 years driving experience on high-performance bikes
- Drivers not living in North Carolina at least 10 months of the year
  **Exception:** Out-of-state students.
- Drivers whose job requires them to remain out of state more than 30 days per occasion
  **Exception:** Members of the United States military
- Drivers with 13 points or more in 36 months
- Drivers with 4 or more comprehensive claims in the last 36 months
- Drivers with an International, Diplomatic, or Revoked driver license status
- Vehicles with an electric motor — excluding golf carts and GEM vehicles
- Cushman 3- and 4-wheeled vehicles
- Dune buggies
- Custom-built, homemade, or assembled cycles and kit bikes (2-wheel non-OEM)
- V8 engine powered cycles (e.g., Boss Hoss, Ecstasy)
- Salvage title vehicles
- Vehicles used for business use, parade, escort, demonstration, contests, or racing
- Vehicles used for delivery, courier, or livery
- Vehicles used in business or titled in a company or corporate name
- Vehicles with additional equipment value that exceeds market value of the vehicle
- Vehicles with additional equipment value that exceeds $20,000.00
- Scooters without an NADA value
- Modified vehicles
- Cycles that are more than 20 years old
- Any vehicle not specifically listed by manufacturer on our software
- Rental cycles
- Any vehicle with no motor or engine.
Coverages

Collision/Comprehensive Replacement Cost
Pays the cost to replace a cycle — instead of paying actual cash value — when there is a Collision/Comprehensive Total Loss.

The following rules apply:
- Cycle must be less than two years old and
- Insured must be the original owner of the cycle and
- Must be insured for Replacement Cost coverage within one year of taking ownership.

Helmet Coverage
- Up to $400.00 of Helmet coverage is included at no additional premium on all cycles on the policy with both Comprehensive and Collision coverages. Coverage applies when the helmet is worn during a covered loss.

Liability
- Bodily Injury/Property Damage/Guest Passenger Bodily Injury limits must be same for all cycles on policy.
- Liability coverage includes: Bodily Injury, Property Damage, Guest Passenger Bodily Injury, Drive Other Cycle.
- NCRF-31 must be submitted if 250/500/100 limits are requested.

Medical Payments
- Optional coverage.
- Limits must be same for all cycles on policy.
- Coverage is per person per accident.

Original Equipment Manufacturer (OEM)
- Specifies the use of parts that are made by the original equipment manufacturer when covered repairs are made to the insured cycle.

Physical Damage
- Comprehensive Only policies are not acceptable.
- Comprehensive may be written without Collision; however, Collision coverage requires Comprehensive coverage on the policy.
- Physical Damage Only policies are available when the motorcycle liability is currently written on a National General Insurance auto policy.
- Cycles with existing damage require photos of both sides.
- Salvage vehicles are not acceptable.
Roadside Assistance
- Available for any cycle on the policy with Comprehensive coverage or Comprehensive and Collision coverages.
- For any covered loss that occurs more than 100 miles from the principal place of residence.

Towing and Labor
- Available for any cycle on the policy with Comprehensive coverage or Comprehensive and Collision coverages.
- We will pay up to $50.00 for any covered loss.

Uninsured Motorist Bodily Injury
- If Bodily Injury limit is 30/60, Uninsured Motorist coverage must be equal to or greater than Bodily Injury.
- Limits must be same for all cycles on policy.

Combined Uninsured/Underinsured Motorist Bodily Injury
- If Bodily Injury limit is greater than 30/60, Uninsured/Underinsured Motorist coverage must be equal to or greater than Bodily Injury coverage.
- Limits must be same for all cycles on policy.

Uninsured Property Damage (UMP)
- UMP cannot exceed Physical Damage limits.
- Limits must be same for all cycles on policy.

Additional Equipment/Safety Apparel Coverage
Policies with Physical Damage provide coverage for all equipment made by the motorcycle's manufacturer that is permanently installed on the cycle when purchased new (invoice required).
- The first $3,000.00 of additional equipment/safety apparel is included at no additional premium. The application should list all additional equipment/safety apparel — regardless of total value.
- Additional Equipment coverage must be itemized to extend coverage to all other equipment exceeding $3,000.00 in value.
- Includes equipment permanently attached to the cycle, custom paint, and customized illustrations.
- Premium is based on the actual cash value of all accessories. Do not include labor in value.
- The following are excluded from Additional Equipment/Safety Apparel coverage:
  - Radar detectors
  - Carbon fiber bodywork or accessories
  - Helmets (see separate Helmet Coverage above).
- Policy must have Comprehensive coverage or Comprehensive and Collision coverages.
Discounts
To avoid unnecessary uprates, quote without discounts if proof is not available at time of quote.
- All discounts will be summed together before being applied.
- Discount verification(s) should be documented and kept in the agency file subject to review.

Association
Available when the insured is a member of the American Motorcyclist Association or another nationally recognized association such as Goldwing Touring Association, H.O.G., ABATE, etc.

Engine Guard/Frame Slider
Available when the cycle has engine guards or frame sliders installed.

*Engine guards, crash bars, and highway bars are added to a motorcycle to guard the engine cases if the bike is dropped or laid down on its side. Frame sliders, frame protectors, fairing protectors, and crash bobbins are used to guard the fairings if the bike is dropped or laid down on its side.*

GMAC Family
Applied when the named insured has one of the following affiliations with GM or GMAC.
- GM Business Credit Card
- GM Personal Credit Card
- GMAC Auto Loan
- GMAC Auto Lease
- GMAC/Ditech Mortgage
- GMAC Demand Note or Smart Note.

Or the named insured is a:
- GM/GMAC Employee/Retiree
- GM Dealer Employee.

The discount is the same whether the insured qualifies by having one or more of the GM/GMAC affiliations listed above.

Homeowner
Available when the named insured or spouse owns their home, condo, or townhome or has a Fulltimer policy.

*Note:* Does not include mobile homes.

Discount does not apply to minors residing in parents’ house — **unless** parent is listed on policy as named insured.

Intra-Agency Transfer
Available when an independent agent moves an existing policy to National General Insurance. There can be no lapse between the new National General Insurance policy and the prior policy expiration or cancellation date.
Motorcycle Safety Foundation (MSF)
Available to all drivers who have completed the Motorcycle Safety Foundation Rider Course or another approved motor vehicle accident prevention course.

Multi-Cycle
Available when there is more than one cycle on the policy. Up to four cycles per policy are permitted.

Multi-Policy
Available when the insured has another in-force personal auto or commercial vehicle policy with National General Insurance. The policy number of current policy should be included on the motorcycle application.

Paid In Full
Available when insured pays 100% of the total premium by cash, check, EFT, credit card, or debit card at the inception of the policy term.

Pleasure Use
Available for any cycle used only for pleasure use and that is not the insured's sole means of transportation on a daily basis to and from work or school.

Renewal
Available at renewal when all drivers on the policy have no at-fault accidents in the prior term.

Safe Driver
Available to drivers who:
- Are accident and violation free for the past 35 months and
- Have been licensed for the past 36 months and
- Have at least 1 year prior cycle experience.

Transfer
Available for new business policies that meet the following conditions:
- All drivers on the policy must have no at-fault accidents during the 12 months prior to the policy effective date and
- Named insured must present proof of continuous in-force personal auto or motorcycle Liability coverage for the prior 12 months with no lapse in coverage.

Acceptable proof:
- Declarations Page
- Renewal offer or notice of non-renewal from prior company showing policy effective dates
- ID cards with policy effective dates.
Quote Information

We insure just about every type of cycle — from cruisers and touring bikes to trikes and sport bikes. We even cover special construction bikes, classic motorcycles, golf carts, and ATVs.

Underwriting
- Up to four cycles are permitted on a policy.
- Named insured must be titled owner.
- All drivers must be listed. Highest-to-highest rating.
- All drivers should have a valid driver license or motorcycle instruction permit — unless an off-road vehicle is on the policy.
- Named insured and all drivers must reside in same household.
- Application must be signed and dated by both named insured and Agent and kept in agency file subject to review.
- Discount verification(s) should be documented and kept in agency file subject to review.
- All applicable rejections must be signed and dated by named insured and kept in agency file subject to review.

Minimum Premium
Minimum written premium per policy is $10.00.

Territories
Rating territories are defined by county code. Use the territory in which the cycle is principally garaged. If the mailing address and garaging address differ, list both on the application and provide a clear explanation. A Post Office box is not acceptable as a garaging location.

Note: If the insured moves out of state during the policy period, we recommend rewriting the policy in the new state. If rewritten with National General Insurance, we will cancel current policy pro rata.

Driver Rating
For multiple vehicle risks, all point charges (accidents and convictions) will be assigned to the vehicle customarily operated by the driver responsible for incurring the points. After which, the highest rated driver class will be assigned to the highest rated vehicle, the second highest rated driver class to the second highest rated vehicle, and so on. ‘Highest rated’ is defined as that combination of a driver and vehicle developing the highest premium.
- Verify the vehicle(s) or drivers(s) is not listed in our program as an unacceptable risk.
- Explain to the applicant that omitted or missing information could result in the company not paying a claim.
- Make sure the applicant understands and answers all questions. Ask the applicant all questions on the application.
- 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.
- Ask the applicant the specific use of each vehicle(s).
Driver Information

- All drivers who will drive the cycle(s) listed on the policy — including the named insured — must be listed on the application.
- Violations are charged from the date of conviction; accidents are charged from the date of occurrence.
- Include each occurrence within the past 36 months.
- Indicate if points are being charged on a current National General Insurance policy.
- Point charges are assigned according to North Carolina Safe Driver Insurance Plan (SDIP) guidelines.
- **Voluntary/Ceded Business**: Insureds can be ‘ceded’ to the North Carolina Reinsurance Facility (‘Facility’) based on underwriting criteria established by National General Insurance.

Driver Exclusions

Driver exclusions are not available for any driver.

Accidents and Violations

- Any accident involving a conviction for a moving violation in accordance with the North Carolina SDIP.
- Any one-car accident (contact with animal or fowl excepted).
- Any accident for which the applicant was not fully reimbursed by someone other than own insurer.
- All accidents will be charged — **unless** insured provides verification (such as police report) indicating not at fault.

Violations include:

- Alcohol/drug related
- Assault, manslaughter, hit-and-run, and homicide
- Highway racing/speeding to elude
- Driving with suspended/revoked driver license
- Reckless driving
- Illegal passing
- Following too closely
- Traffic signs and lights
- All other moving violations not listed above.
Credit Scoring

For applicants 21 years of age or older, National General Insurance uses the applicant's name, current street number, ZIP Code, state, driver license number, and social security number to obtain a Financial Responsibility Action Code based on a credit score derived from the applicant’s credit history. If the applicant has moved to the current address within the past six months, the prior street number, ZIP Code, and state should be used. The Action Code is a factor in determining which underwriting tier the applicant qualifies. No one will be denied coverage based on their credit history. The Action Code must be obtained to confirm a quote or to submit an application. The Agent should always read the following disclosure to the applicant before ordering an Action Code.

“To provide a more accurate quote, National General Insurance must order a financial responsibility score based on your credit history. This information will be available to National General’s affiliated companies. Is it OK for me to continue and order a financial responsibility score?”

National General Insurance cannot disclose the credit score or any information included in the credit report to the Agent. If a consumer suspects inaccuracies in their credit report, a copy can be obtained by contacting National General Insurance’s source for the credit report. Only the customer can request information related to their credit report.

Agents can obtain a credit score by connecting to the National General Insurance website at www.natgenagency.com.
Transaction Guidelines

Binding New Policies
The application will be bound as of the date on the application or the request for endorsement as long as:
- The application and all other required forms are completed and signed by the applicant.
- Risk meets acceptability guidelines.
- Required down payment accompanies the application.

Normal binding rules apply to endorsements. Mid-term premium adjustments will be made as a result of a change in:
- Cycles insured by the policy — including changes in use
- Drivers added to or deleted from the policy
- Coverage or coverage limits
- Rating territory.

Mid-term premium adjustments will not be made as the result of a change in:
- Point charges — unless it is to recognize the addition of a driver)
- Attained age of driver.

Agents do not have authority to issue policies, SR-22/FR-44 filings, endorsements, or cancel notices or to permit a solicitor to bind coverage. Backdating is unacceptable.

Hazardous Weather Binding Restrictions
Physical Damage coverage may not be bound in any area where there is a tornado, hurricane, tropical storm, severe winter storm, hail, or flood warning or occurrence in effect. If within 48 hours after an occurrence, the Agent must inspect the vehicle before binding Physical Damage coverage on a vehicle.

In the event of hazardous weather conditions, National General Insurance reserves the right to prohibit binding of Physical Damage coverage.

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. Our contract for insurance requires the open disclosure of all requested underwriting information. Failure to do so may affect the insured’s eligibility to receive the benefits of the contract.

Policy Contract Book
The Agent is responsible for delivering a copy of the Policy Contract Book to each new insured. Additional Policy Contract Books are available by calling the Agent Supply Line at 1-877-468-3466.

Agency Policy Add-Ons
National General Insurance discourages charging processing fees or selling add-on policies (such as towing, rental, roadside assistance) in conjunction with the sale of our motorcycle policy. However, an agency may choose to do so in accordance with state insurance statutes.
Inform the customer that the add-on is not part of the National General Insurance motorcycle policy. We request a separate check be written to avoid potential misunderstanding.

Claims
The most important service our company can provide you and your policyholders is fast, fair claims service.
Please have the insured call us the same day of the claim if possible. The number is: 1-800-468-3466. Claims Representatives are available 24 hours a day to accept loss reports.

Additional Premium
Down payment is not required; we will directly bill the insured. Payments can be made by check, credit card, or at www.natgenagency.com.

Credit Endorsements
Future installments will be reduced equally by the amount of the credit endorsement. If no installments are remaining, a draft will be issued for the amount of the credit.

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 changes in 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 cannot be made midterm.
Agent of Record changes are not acceptable on policies scheduled for non-renewal due to agency termination. The insured must reapply with an active agency.
Endorsements

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

Normal binding rules apply to endorsements and all endorsements are subject to the guidelines established for new business.

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.

To ensure accuracy, we recommend that you submit all endorsement requests in writing.

- **Upload:** www.natgenagency.com.
- **Fax:** 1-800-573-4344
- **Phone:** 1-877-468-3466.

The following endorsements will be accepted over the telephone:

- Add or change coverage
- Add, change, or delete (based on reason) driver
- Add, change, or delete vehicle
- Add, change, or delete a Loss Payee, Additional Interest, Additional Insured, or Certificate Holder
- Add additional named insured
- Add or remove SR-22, FR-44, or Form E
- Change/correct name, vehicle, and address
- Change e-mail address, telephone number, or method of delivery (no premium impact)
- Change Vehicle Identification Number (VIN), usage, or driver assignment
- Change driver license number, status, relationship, date of birth, marital status, or gender
- Correct misspellings
- Issue or reissue print Declarations Page or ID cards.

The following endorsements must be in writing (faxes are acceptable); the insured’s signature is required:

- Increase deductibles
- Delete driver (based on reason)
- Cancel policy
- Reject Uninsured/Underinsured Motorist coverage
- Exclude drivers.
Cancellations

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

- National General Insurance is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicle(s) equal to or greater than the National General Insurance policy. A copy of the Declarations Page from the other policy and the named insured's written request 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.

Insured Requested
Insured requested cancellations are calculated short rate.

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. 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.

A minimum earned premium will be charged on all insured’s request cancellations.

Company Requested
Cancellation for Non-Payment
If the initial down payment is non-sufficient or dishonored, the National General Insurance policy becomes null and void.

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

New Business Policy — Down Payment or Paid in Full
When a new business policy has a down payment or payment in full returned for non-sufficient funds, the policy will be canceled effective the policy inception date and is not eligible for reinstatement. National General Insurance will write a new policy with a current effective date; however, the insured must complete a new application and provide a new down payment.

Renewal Policy — Down Payment or Paid in Full
A renewal policy that cancels for non-payment or non-sufficient funds is eligible for reinstatement with no lapse in coverage if requested within 0 – 30 calendar days of the cancellation effective date. The named insured must provide a written Statement of No Loss (SNL) and any prior term balance must be paid in full.

A renewal policy is not eligible for reinstatement if requested 31 or more calendar days from (not after) the cancellation effective date; however, the insured must complete a new application and provide a new down payment.

Mid-Term Cancellation
A new business or renewal policy that cancels midterm for non-payment of premium is eligible for reinstatement with no lapse in coverage if requested within 0 – 30 calendar days of the cancellation effective date. The named insured must provide a written SNL and any prior term balance must be paid in full.

Not eligible for reinstatement if requested 31 or more calendar days from (not after) the cancellation effective date. National General Insurance will write a new policy with a current effective date; however, the insured must complete a new application and provide a new down payment.

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.

We will order credit prior to renewal offer every three years.

Renewal Down Payments
To keep the policy continuously in-force, the full renewal down payment must be received prior to the renewal effective date. A renewal policy that cancels for non-payment or non-sufficient funds is eligible for reinstatement with no lapse in coverage if requested within 0 – 30 days of the cancellation effective date.

Payments received more than 30 days after the renewal effective date will be returned to the customer and the policy will not be renewed.
Billing, Payments, and Fees

Do not retain commission from premium collected from insureds.

Term of Policy
12-month policies are offered and will display in the system when available.

Outside Premium Financing
We will accept premium financing for payment of motorcycle policies.

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

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

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.

National General Insurance will provide the named insured a 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 scheduled draft. Requests to stop automatic payment must be received by National General Insurance at least five business days prior to the next scheduled draft. 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
All fees are fully earned in the event of cancellation — unless noted differently.

**Late**
A $5.00 fee will be charged for payments received after the due date.

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

**Service**
A $3.00 fee will be included in the installment amount.
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’s 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.

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 seven 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.