

Drivers		
Domestic Partnerships Recognized	Married Rate Applies	N/A
Proof of Spouse	If Excluding	N/A
License Status		
Expired/Suspended	✓	✓
Foreign/International/Matricula	✓	✓
Revoked	N/A	✓
Vehicles		
Business Use/Artisan	✓	✓
Customizations/Special Equipment	Up to \$5000	N/A
Lifted Vehicles	To 6"	To 3"
Lowered Vehicles	To 4"	N/A
Maximum Cost New	Under 5 Years - \$75,000/Over 5 Years - \$100,000	\$80,000
Out of State Registration	✓	✓
Registered to Someone Other Than Insured	✓	✓
Salvaged Vehicles	✓	✓
Coverage		
Commercial Use/Delivery	N/A	N/A
DUI Coverage Reduction/Exclusion	✓	✓
Lessor Liability	100/300/50	N/A
Liability Max Limits	250/500/100	100/300/50 or 25/50/25 with No License
Limited Mexico Coverage	✓	N/A
Named Non-Owner	✓	N/A
Permissive Use	Yes - Limited	Yes - Limited
Rental Car Coverage	Liability and Physical Damage	Liability Only
Rental Reimbursement	\$20/30 days or \$30/30 days	\$30/30 days
Rideshare Endorsement	✓	N/A
Roadside Assistance	✓	N/A
Towing Reimbursement	Available with Roadside Assistance	✓
Policy		
1 Month Term	N/A	✓
3 Month Term	N/A	✓
6 Month Term	✓	✓
12 Month Term	✓	✓
Electronic Signature Documents Accepted	✓	✓
Paperless Policy Option	✓	N/A
Reissue/Rewrite within 30 Days	✓	✓
SR-22 Filings	✓	✓
Discounts		
Multi-car	✓	✓
Good Driver	✓	✓
Loyalty	✓	✓
Fees		
Credit Card Processing Fee (Online)	N/A	\$5
Endorsement Fee	\$3	\$8 (\$6.40 Good Driver)
Installment Fee for Direct Bill	\$12	\$15
Installment Fee for Bank Draft	\$4	\$12
Installment Fee for Card Draft	\$8	\$12
Late Fee	\$6	N/A
Manual Document Processing	N/A	\$5
Midterm Cancellation Request by Insured	\$50	N/A
New Business Fee	\$20 (\$16 Good Driver)	\$25 (\$20 Good Driver)
Reinstatement Fee/Reissue	\$10 (\$8 Good Driver)	\$13 (\$10.40 Good Driver)
SR-22	\$15	\$5
Online Broker Features		
Cancellations	✓	✓
Endorsements	✓	✓
Payments	✓	✓
Quoting	✓	✓
Same Day Void	✓	✓
Upload Documents	✓	✓
Important Numbers		
Agency Support	1.800.456.1919 x2821	1.866.530.5500
Claims	1.800.234.3606	1.800.508.5833
Customer Service	1.888.342.6595	1.866.530.5500
Towing Reimbursement Request	N/A	towing@kemper.com
Training Videos		
Online	http://bit.ly/ka_training	http://bit.ly/au_training