

BINDING

BlueStar General Offers a Point of Sale System (POS)

- Policy issued instantly, Declaration Page and ID Cards
- Anchor may request additional documents to be submitted.
- Do not submit policies unless the applicant has paid the appropriate down payment, completed and signed the application. An upload is successful when a policy number is obtained.
- All requests to Void an application must be submitted within 24 hours for Underwriting review – no exceptions. Producers can Void a Non-POS application within 24 hours via anchorapp.
- Cancellation Requests: All earned premium must be collected prior to a cancellation request.

ANCHOR MARKETING SUPPORT

amarihugh@anchorgeneral.com for any agency changes, supply requests, etc.

BLUESTAR - PERMANENT GENERAL PROGRAMS

BlueStar Program written through Permanent General Assurance Corporation

Policy Terms: 6 and 12 months

Program Liability

Limits: 15 / 30 / 10 or 15 / 30 / 5

BlueStar – Permanent General

Named Non-Owners **not offered**
 Permissive use policy is listed as "Buy Back" in ITC
 Non-PPO co-pay **20%**
 Special/Custom Equipment cannot exceed \$2,000 in value
 Membership with a Motor Club is required such as Nation Safe Driver

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UNDERWRITING HIGHLIGHTS

Anchor utilizes CLUE and APLUS reports

- Out of State Licenses - Acceptable
- 3 inch or lower lifted trucks - Acceptable
- Salvaged Vehicles – Liability and UMBI coverage allowed. UMPD and Physical Damage Coverage are unacceptable.
- Expired Driver's License (expiration date must be within one year of inception)
- Suspended Driver's License (acceptable ONLY with an SR-22 filing)
- 3 or more accidents regardless of fault are unacceptable

BlueStar does not charge a cancellation fee

INTERNATIONAL LICENSE

- International Driver's License, Matricula ID, Mexican Voter Card and Valid Latin America Passport are acceptable
- Copy of International License must be retained. Underwriting will periodically request copies of these documents for audit purposes.
- We do not accept California ID cards as a license.

PERMITS

- Expired Permits are Unacceptable
- Drivers 24yrs and older are acceptable with a valid permit. Underwriting will send a request for a valid license.
- Will accept a young driver (23 and younger) with a valid permit. Young driver with a permit cannot be listed as a named insured. Must be listed as an additional driver on parent's policy.

EXCLUDE REGISTERED OWNER

- One vehicle per policy can be registered to an excluded owner
- Registered owners cannot be excluded from a policy with an SR-22 Filing

SR-22

- Named Insured and Spouse only
- Registered owners cannot be excluded from a policy with an SR-22 Filing

UNACCEPTABLE RISKS

- Commercial Use – No Signage or Logos
- Vehicle cannot be registered to a business
- Vehicles with Racks
- UBER / LYFT Livery Service
- Courier / Delivery Use – food, grocery, Instacart etc.

DOCUMENTS TO RETAIN ON FILE

- **Proof of Marriage** 23 & younger must provide proof of marriage.
 - a) Marriage Certificate
 - b) Bank statement w/both names
 - c) ID's w/same address
 - d) Tax Returns
- **Registered Domestic Partners** Acceptable with State Certificate or Marriage Certificate.
- **Excluding a Spouse & Rating as Married** If named insured is rated as married and the spouse is excluded, proof that the spouse "exists" is required.
- **Registrations – may be expired up to 1 year** Bill of sale, transfer of title or out of state registrations, purchase contract.
- **Photos & Vehicle Inspections** Required for all comprehensive & collision coverage(s) on new business & endorsements. Proof of prior insurance with no lapse in coverage will waive photo requirement.
- **Proof of International License**

BILLING

- Monthly EFT – 15-day notice required to stop EFT

PREMIUM PAYMENTS

Premium payments can be made by:

- 1) Mail
- 2) Online Producer's or Policyholder's account
- 3) Online using a credit card
- 4) Check by phone for policyholders 1.800.542.6246.
- 5) Credit Card payment by phone 1.800.542.6246.

All Pay-By-Phone payments incur an \$8 convenience fee

Program	Billing	Reinstatement
BLUESTAR	\$13	\$12/\$15 non gdd

- Non-pay reinstatements can be processed up to 30 days after cancel date (w/ a lapse in coverage).
- Waivers are mailed to the insured for signatures after a 30 day lapse.

ENDORSEMENTS

- Online Endorsement Requests: www.anchorgeneral.com Tracking number of endorsements is provided
- Endorsements that do not reduce or remove coverage can be done via our Customer Service line at 800.542.6246
- Down payment MAY be required on some endorsement requests

CUSTOMER SERVICE

- Call:800.542.6246
- Hours: 8:00am – 5:00pm
- Email address:cs@anchorgeneral.com
- Call Center Manager:
Jeffrey Inigo.....jinigo@anchorgeneral.com
- Call Center Supervisor:
Brian
Schonhoff.....bschonhoff@anchorgeneral.com

UNDERWRITING

- Underwriting / Compliance Manager:
Robert Fusco
rfusco@anchorgeneral.com
- Underwriters:
Cezner Velezx3832
Elia Gonzalezx3643

CLAIMS

- Claims Reporting 800.542.6246

HELP DESK - TECH SUPPORT

- Contact888.536.1500