

BINDING

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 website
- Cancellation Requests: All earned premium must be collected prior to a cancellation request.

PAC STAR MARKETING SUPPORT

For agency changes or supply requests (password, etc.) email Annabelle at:
amarihugh@anchorgeneral.com

PAC STAR PROGRAMS:

- Pac Star – Medallion
Policy Terms: 6 Months
Program Liability Limits: 15/30/10 or 15/30/5

Pac Star offers a Permissive Use policy listed as "Buy Back" option in ITC.

"Limits drop to 15/30/5 for unlisted drivers."

Pac Star - Medallion offers a 5 year GDD effective 2-15-21

PAC STAR MEDALLION	
Special Equipment Coverage	\$1,000
Non - (PPO) Co-Pay	20%

Print underwriting guidelines at:
www.pacstargeneral.com

UNDERWRITING HIGHLIGHTS

Pac Star 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 is unacceptable.
- Expired Driver's License (expiration date must be within one year of inception)
- Suspended Driver's License (acceptable ONLY with a SR-22 filing)
- Salvaged Vehicles – Liability and UMBI coverage allowed. Physical Damage Coverage including UMPD is unacceptable.

No point charge for Seat Belt violations
Pac Star does not charge a cancellation fee.

INTERNATIONAL LICENSE

- International Driver's License, Matricula ID, Mexican Voter Card and Valid Latin America Passport is acceptable

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.

EXCLUDING REGISTERED OWNER

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

SR22

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

UNACCEPTABLE RISKS FOR ALL PROGRAMS

- 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 with both names
 - c) ID's with same address
 - d) Tax Returns
- **Registered Domestic Partners**
Acceptable with State Cert or Marriage Cert.

• **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.

BILLING

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

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 additional \$8 convenience fee

Program	Billing	Reinstatement
California	\$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.Pacstargeneral.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

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

UNDERWRITING

- Underwriting / Compliance Manager:
Robert Fusco rfusco@anchorgeneral.com
- Underwriters: Cezner Velez x3832 or
Elia Gonzalez x3643

CLAIMS

- Claims Reporting 800.542.62462

HELP DESK - TECH SUPPORT

- Contact 888.536.1500

ONLINE ACCESS

www.pacstargeneral.com

FOR THE PRODUCERS

Supplies:

View & print underwriting forms.

Policy Information:

Access information for drivers, vehicles, policy history & billing. Producer can post payments, view forms and documents, print ID cards, bills and declaration pages.

Agency Downloads:

**contact Annabelle Marihugh at:
amarihugh@anchorgeneral.com**

Reports Available on our Website:

Online payments // Down Payments // Cancelled Policies // Notice of Cancellation List

FOR THE POLICYHOLDERS

- Insured can create their own logins & make premium payments online.
- Insured can print their own ID Cards and Declaration Pages.