



# California

## Underwriting Guidelines Effective

Underwritten By:

# **Response Indemnity Company of California**

Motor Club Program

**Rated "A-" by A. M. Best Company**

Administered by Reliant General Insurance Services - CDI # 0B27822

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<b>PRODUCER SERVICES</b>
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**On-line services available at [reliant.connectinsurance.com](http://reliant.connectinsurance.com) & [reliantgeneral.com](http://reliantgeneral.com) (legacy products)**

Services For Producers: Policy Status, Endorsement Submission, Payments, Commission Statements, Policy Activity Reports, Letters of Experience, and ID Card/ Declaration Page Reprints

Services For Policyholders: Payments, Policy Status and Details, Policy Information Updates, AutoPay Enrollment, ID Card Reprints and Claims Information and Loss Report Submission

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Customer Service Call Center

Hours: 9am – 5pm PST, Monday – Friday

800 959-9956

[customerservice@reliantgeneral.com](mailto:customerservice@reliantgeneral.com)

24 Hour Interactive Voice Response System

888 592-9956

Reliant General Claims Services

888 999-2200

Marketing Team

[marketing@reliantgeneral.com](mailto:marketing@reliantgeneral.com)

Mailing Addresses:

Reliant General Insurance Services

P. O. Box 270339

San Diego, CA 92198

Reliant General Insurance Services – Claims Office

P. O. Box 1268

Guasti, CA 91743

# GENERAL PROCEDURES

## BINDING

### New Business

Once application is electronically submitted via Reliant website, Reliant General will honor the requested effective date if all submission requirements are met. The premium, along with the application fees will be swept from the broker's account unless paid by the applicant with their credit card or bank account at the point of sale. Applications with signatures will automatically be saved within the system, if using our e-signature option. If broker uses their e-signature solution or captures original wet signatures, then application must be uploaded into the system. All supporting documents must be faxed or uploaded to Reliant General within 72 business hours of the application transmission. Do not request coverage in excess of the limits or submit risks outside the restrictions of the underwriting rules as such applications will be declined "no coverage bound". Manual or Acord applications will be returned "no coverage bound".

### SR Filings

Filings are submitted electronically during the application submission process for new business. Subsequent filing requests will be submitted electronically to the California Department of Motor Vehicles once processed.

### Change Endorsements

Reliant General's on-line Policy Endorsement Request System at [reliant.connectinsurance.com](http://reliant.connectinsurance.com) allows brokers to submit most types of policy changes on-line. Web site questions may be directed to Marketing Department at (800) 959-9956. All policy change requests are subject to Underwriting Approval.

Note: some endorsement types must be submitted by fax or mail. Refer to Page 5 for Endorsement Guidelines.

## POLICY PAYMENT OPTIONS – SEMI ANNUAL POLICY TERM

- A. FULL PAY – Remit gross 6 month premium
- B. 6 PAY – 16.67% down, 5 subsequent installments
- C. 5 PAY – 25% down, 4 subsequent installments

Contact Customer Service for other installment options.

## FEES

**New Business Policy Fee** – Reliant General will charge a \$45 policy fee on all new business. For Good Driver Discount eligible policies, the charge will be \$36.

**Renewal Policy Fee** – Reliant General will charge a \$32 policy fee on all renewal business. For Good Driver Discount eligible policies, the charge will be \$25.

**Service Fee** – Reliant General will charge a \$12 service fee per installment, however the Company will reduce the service fee to \$8 if the insured enrolls in AutoPay. Service fee does not apply to initial down payment or initial 6 month policy renewal payment.

**SR-22 Filing Fee:** A \$15 fully earned fee applies to each filing completed, whether issued with the new policy or if issued during the policy term.

**Late Fee:** Reliant General will charge a \$7 late fee for each payment after the due date.

**Non-Sufficient Funds Fee** - There is a \$25 Non-Sufficient Funds charge on all returned EFT's and dishonored checks. Upon notice of NSF, we issue a notice of cancellation on the policy. The insured is then required to pay the original amount plus the \$25 NSF check charge in order to have the policy reinstated.

**Fraud Assessment Fee** - \$.88 for 6 months

## **NEW BUSINESS APPLICATIONS**

All new business must be submitted via our website. Please contact your Marketing Representative if you are not presently set up for this electronic upload capability. To make sure all applications are processed promptly and correctly, be sure to include the following information. Supporting documents are to be provided to Reliant General within 72 business hours.

All questions must be answered. Applications must have the following:

1. Complete Vehicle Identification Numbers,
2. All drivers and their correct license numbers or foreign ID numbers that match the foreign ID document,
3. Correct limits and coverages including full descriptions and values of any additional equipment or modifications to be covered for Physical Damage,
4. Signed waivers and exclusions as required,
5. Proof of prior insurance for persistency discount. See page 7 for description of acceptable proof,
6. Include proof of non-fault or property damage only or comparative fault for any accident declared as such,
7. Exact dates for all accidents and violations,
8. A copy of the current valid registration on all vehicles,
9. Photos or recent sales contract for Physical Damage coverage. Photos are also required for all pickups and vans submitted with business/artisan use, even if liability only. We require one photograph showing the front and driver's side of the vehicle and another showing the rear and passenger's side, including the license plate. On vans only, we require a third photograph showing the inside through the rear door,
10. Insured's and Producer's signature on the original copy of the application (applicants under 18 years of age must also have parent's and/or legal guardian's signature),
11. The payment plan and the proper gross payment.

## **DRIVER EXCLUSIONS**

1. You can exclude any driver from the policy, including the registered owner.
2. All drivers with access to the insured vehicle will be evaluated for underwriting and rating purposes, unless they are excluded.
3. Driving information for the spouse of married drivers is required unless they are excluded or (explain on application):
  - a. The spouse is unable to drive due to a physical impairment.
  - b. The spouse has never been licensed and he/she never drives.
4. To delete an exclusion, Reliant General requires requests signed by the Named Insured to add the excluded driver to the policy plus all the appropriate driver information.

## **FINANCIAL RESPONSIBILITY FILINGS**

There is no surcharge for financial responsibility (SR-22) filings. Filings are submitted electronically during the application submission process for new business. Subsequent filing requests will be submitted electronically to the California Department of Motor Vehicles once processed.

## **CANCELLATIONS**

1. Insured Request cancellations must be signed by the insured. Cancellations will be effective on the date signed if received by Reliant General within 30 days of requested date. Short rate method is used for Insured Request cancellations unless proof of duplicate coverage is provided.
2. If cancellation request date during a period of no coverage, cancellation is processed the first day coverage reinstated.
3. With proof of other coverage – pro-rate cancellation effective the date the other coverage began.
4. With proof the only vehicle on a policy was stolen, totaled in an accident or registered non-operational, cancellation will be effective day after loss or non-operational registration.

5. Requests dated over 30 days prior to postmark date will be cancelled postmark date unless proof listed in #3 or #4 provided.
6. Cancellations due to non-payment of premium will be pro-rated. Notices of cancellation will be mailed 10 days prior. All other Company elected cancellations will be pro-rated and mailed 20 days prior.
7. Non-Sufficient Funds or Stop Payment cancellations will be processed flat or pro-rate depending on date of NSF.
8. Insured NSF to Producer – Producer must send copy of NSF check and request to cancel within 45 days from when payment was made. Policy will be flat cancelled if payment was for the initial new or renewal premium.

### **DUPLICATE COVERAGE CANCELLATION REQUESTS**

We will cancel a policy at insured's request for duplicate coverage if proof of the duplicate coverage indicating the same vehicles and coverages is received.

### **APPLICATION SUBMISSION VOIDS**

Application submissions may be voided by contacting Customer Service and uploading a LIABILITY RELEASE FORM **within 24 hours** of transmission. Forms are available at [reliant.connectinsurance.com](http://reliant.connectinsurance.com). If more than 24 hours has passed since application upload, a signed cancellation request must be submitted to Reliant General. The policy will be cancelled pro-rata on the date of the request and all fees will be fully earned. Policies for which a cancellation request is received after a 24 hour period of transmission will not be voided – no exceptions.

### **ENDORSEMENT GUIDELINES**

Reliant General's on-line system at [reliant.connectinsurance.com](http://reliant.connectinsurance.com) allows brokers to submit most types of policy changes in real time. Web site questions may be directed to Marketing Department at (800) 959-9956. All policy change requests are subject to Underwriting Approval.

#### **Endorsement Guidelines**

- The endorsement will print in the broker's office along with the receipt for additional down payment and new ID cards when applicable.
- When adding vehicles with physical damage coverage, vehicle photos are required in order to process the online endorsement.
- If the endorsement cannot be processed online, you may upload a signed endorsement request to the policy and we will process the endorsement effective the date the signed endorsement request.
- Suspension of coverage is not permitted.

### **RENEWAL PAYMENT AND RATING**

Policies will be reviewed and re-rated at each expiration using current rates, point counts and classifications. If, on the anniversary of the policy, there have been two (2) or more chargeable accidents or two (2) or more Comprehensive losses within a 3 year period a minimum deductible of \$1,000 will be required on renewal of the policy. This minimum deductible requirement does not apply to Good Drivers. A renewal offer will be mailed directly to the insured prior to the policy expiration date. The insured must pay the amount billed and the payment must be postmarked, transmitted electronically or presented to the broker prior to the due date in order to maintain renewal coverage without lapse.

# POLICY DESCRIPTION

## AFFINITY POLICY

This program offers personal private passenger automobile coverage subject to all rules and procedures in this manual. The policy jacket defines eligible "autos" and is provided to the new policyholder and upon renewal if an approved change has been made. See Underwriting for rules governing risk acceptance by the Company.

This program is an affinity program for members of Auto Knight Motor Club.

## MANDATORY COVERAGE ENDORSEMENTS

Mandatory Endorsements change the policy coverage and are attached to the policy and shown by endorsement number on the Declarations page. These endorsements are NOT optional. Total premium shown on the application and on the Declarations page are based in part on the acceptance of these endorsements.

The mandatory endorsements include the following which will be shown on the Declarations Page:

- A. Commercial Vehicle Use Exclusion RIA13
- B. Business Use Exclusion RIA8\*

\*The Business Use Exclusion may be removed by requesting and paying the additional premium for the Business Use Coverage RIA08 endorsement.

## OPTIONAL COVERAGE ENDORSEMENTS

**Please refer to the policy for complete descriptions of the coverages and limitations.**

**Rental Reimbursement RIA11** - This coverage is not available to vehicles without comprehensive and collision coverages. We will pay up to the limits as shown on the declarations page for this coverage, for renting a private passenger car from a rental agency or garage if the insured car suffers loss covered under comprehensive or collision coverages. However, we will not pay mileage charges.

**Business Use Coverage RIA14** – This endorsement should be selected for insureds whose occupations require that they use their insured auto to drive to and from multiple work locations per day. Coverage criteria is found on page

**Named Non Owner Endorsement RIA10** - Casualty coverages are available covering a named driver while driving non-owned private passenger vehicles, subject to certain limitations. The insurance only applies to the named insured appearing in the declarations. Coverage does not extend to the spouse of the named insured, nor to other members of the named insured's household. Coverage is excluded for any vehicles owned by the named driver. We do not provide physical damage coverage on a non-owner policy. This policy is not intended to cover business use of a vehicle. Coverage should be obtained through the employer's business auto policy.

**Named Operator Exclusion RIA07** – This endorsement is selected when insured elects to exclude a titled owner of the insured vehicle or household resident, rather than pay the premium to include them on the policy.

**Lessor Liability Coverage RIA12** - The Lessor Liability Endorsement provides the opportunity to purchase an optional endorsement when the customer has chosen policy limits they think are appropriate for their needs, but must provide increased limits to the lessor to satisfy the terms of the lease agreement. In exchange for an increased premium, this coverage will be added to the insurance policy. The provision in this coverage are only effective while the vehicle is leased by the insured for a period of at least six months, as documented by a standard form lease agreement with expressly stated insurance coverage requirements.

The following lessor liability limits are available: 100/300/50

This coverage provided is in addition to that listed on the declarations page and is only available to indemnify the lessor pursuant to the terms listed in their policy. The provision of the coverages in this endorsement shall in no event increase our limits of liability for damages the insured becomes legally obligated to pay, pursuant to the terms of the policy.

## **POLICY COVERAGE LIMITS**

### **Liability Bodily Injury & Property Damage Limits** Contact underwriting for other limits

15/30/5 – Minimum statutory limits – Note that the policy limits coverage for undisclosed drivers and other situations to these limits, regardless of the limits of liability shown on the Declarations Page

15/30/10

### **Medical Payment Limits**

\$500, \$1,000, \$2,000, \$5,000

### **Uninsured Motorist Limits**

BI: 15/30

PD - \$3,500 (Including Collision Deductible Waiver)

UMPD claims are subject to a deductible amount of \$100

UMBI limit must be the same for all vehicles listed on the policy. UMBI limit can be less than or equal to the Liability BI limit on the policy but cannot exceed the BI Limit. The applicant has the option to select, reject or reduce UM coverage. All operators on the policy must have the same limits. In order to process UM coverage, the operator's signature is required on the selection/rejection/reduction form. Changes to BI coverage levels may also cause a corresponding change in UM coverage levels. New UM signed forms may need to be signed and submitted with endorsement requests.

### **Collision Damage Waiver**

When an insured requests Uninsured Motorist coverage in conjunction with Physical Damage coverage, Collision Damage Waiver will be applied in lieu of Uninsured Motorist Property Damage. The premium for this coverage is based on the selected collision deductible.

### **Physical Damage**

Comprehensive - \$250, \$500, \$1,000 and \$1,500

Collision - \$250, \$500, \$1,000 and \$1,500

If, on the anniversary of the policy, there have been two (2) or more chargeable accidents or two (2) or more Comprehensive losses within a 3 year period, a minimum deductible of \$1,000 will be required on the renewal of the policy.

### **Lienholder Deductible**

The following deductibles will apply to the lien holder(s) regardless of the insured's deductibles:

Comprehensive: \$250 Collision: \$250

This applies only if the vehicle has been repossessed by, or surrendered to, the lienholder and the interest of the lienholder has been impaired.

### **Rental Reimbursement**

\$20 per day / \$600 maximum

\$40 per day / \$1200 maximum

### **Custom/Special Equipment Coverage**

A vehicle must have Physical Damage Coverage in order to have Custom/Special Equipment Coverage. The maximum limit available for covered stereo equipment is \$1,000.

A \$50 deductible applies to Custom/Special Equipment Coverage.

Custom/Special Equipment must be listed on the application, endorsed onto the policy and a premium paid for coverage to apply.

Standard equipment installed by the manufacturer or dealer is covered under Physical Damage Coverage.

The following are examples of acceptable Custom/ Special Equipment as long as they are installed by the manufacturer or



dealer, listed on the application and a premium is paid:

- Special or deluxe roofs
- Sound reproducing equipment, such as cassette players, CD players and amplifiers, with are permanently installed.
- CB radios which are permanently attached
- Car telephones which are permanently attached
- Custom paint work and deluxe interior
- Chrome engine accessories and diesel engines which are not standard equipment
- Chrome, reverse chrome, alloy or magnesium wheels and wheel covers
- Recaro or leather seats
- Camper tops and utility trailers

The following are examples of unacceptable Custom/Special Equipment:

- Radar detection equipment
- Television sets, VCR's and other video equipment
- Stereo speakers which are not factory or dealer installed, pre-amps, amateur radios, home stereos and other home
- high-fidelity equipment
- Enclosed trailers

## UNDERWRITING GUIDELINES

Before quoting a risk or binding coverage, refer to the "Unacceptable Risks" list to determine acceptability. Guidelines marked with an asterisk (\*) do not apply to Good Driver policies. Please pay special attention to the items listed below, under the heading Unacceptable Risk, which are marked with an asterisk (\*). We will NOT provide any coverage for Non Good Drivers falling into these categories. Please note: A Good Driver policy is a policy in which all non-excluded operators qualify for the Good Driver Discount. See eligibility rules on page 7. If a Good Driver is not eligible to purchase a Good Driver policy because of any other person, then the Good Driver shall be eligible to purchase a Good Driver policy, which excludes all non-Good Drivers from coverage. If you have any questions regarding acceptability, please call Underwriting.

### UNACCEPTABLE RISKS

1. Any driver with any of the following:
  - a. more than two drug and/or alcohol vehicle convictions,
  - b. more than two chargeable accidents in the past 36 months,
  - c. more than two major violations in the past 12 months or
  - d. more than 18 points.
2. Any driver with a suspended, expired or revoked U.S. or Canadian drivers license that cannot be reinstated with an SR filing. However, operators whose license is suspended for failure to pay Family Support and who have no driving related violations are acceptable. Additionally, we will accept Expired licenses as long as a verifiable MVR can be obtained.
3. \*Any driver whose motor vehicle report lists a felony conviction involving the use of an automobile, regardless of conviction date.
4. Physical Damage for:
  - a. \*Vehicles with an Actual Cash Value greater than \$50,000.
  - b. \*Salvaged Vehicles
  - c. \*Vehicles over 15 years old
5. \*Vehicles not manufactured for sale/distribution in the United States (Gray-market vehicles).
6. \*Custom, rebuilt, altered or modified vehicles (including vehicles with lift kits) and specially built vehicles (including kit cars and Dune/Baja Buggies).
7. Vehicles not registered to a Named Insured.
8. Vehicles used for:
  - a. racing or speed contest (except for policies qualified for a Good Driver Discount);
  - b. emergency or law enforcement;
  - c. mail/parcel delivery, retail food and beverage delivery and messenger or courier service;
  - d. news dealers, including newspaper delivery and distribution;
  - e. any public or private livery transportation (example: limousines, taxis, buses, van pools or ride share);
  - f. short-term rentals;
  - g. transporting nursery or school children;

- h. snowplowing for hire or
  - i. any commercial use.
9. Physical Damage coverage with existing damage, unless all such damage is listed on the application.
  10. Physical Damage Only policies.
  11. Motor homes, Trailers and Horse Trailers.
  12. \*Pickups and vans with any of the following characteristics are NOT ACCEPTABLE:
    - a. owned by a business or self-employed individual (including a farmer or rancher), or
    - b. used regularly in the occupation, business or profession of the insured (including farming or ranching), or
    - c. adapted for business purposes, including ladder racks, lumber racks or any equipment attached that is usual to business use purposes.

**Note:** Pickups and vans used for driving to and from job sites or hauling personal tools are NOT considered as used in the occupation, business or profession of the insured, unless the insured is self-employed.
  13. Pickups and vans with a load capacity in excess of 1 ton or more.
  14. Stakebed and flatbed trucks.
    - 15. Vehicles registered to the insured's business or employer or if an additional insured is the named insured's business or employer.

**NOTE: Renewals will be reviewed for acceptability under these same guidelines.**

**BUSINESS / ARTISAN RISK GUIDELINES**

List vehicles used in the business of an Artisan owned by the applicant or listed family member. **The Business Use Charge will be applied to Artisan Vehicles.** Pickups, panel trucks, vans and utility vehicles are acceptable for business if they meet the following guidelines:

- Vehicles visit, on average, no more than 3 job sites per day.
- Vehicle is wholly owned by an individual.
- Vehicle is the only one used and owned by the insured for business purposes.
- Vehicle is operated only by the insured or other family members. No employee operators are permitted.
- Vehicle may only be driven within a radius of 100 miles of the garaging address for business purposes.
- Vehicle may not carry equipment that weighs more than 500 pounds.

**EXAMPLES OF ARTISAN PROFESSIONS (SUBMIT FOR EXCEPTIONS)**

- |                           |                           |
|---------------------------|---------------------------|
| Appliance Repairman*      | Janitorial Serviceman*    |
| Appraiser*                | Landscape Contractor*     |
| Blacksmith                | Musician                  |
| Cabinet Maker/Installer   | Painter                   |
| Carpenter                 | Photographer*             |
| Carpet Cleaner/Installer* | Plumber*                  |
| Construction              | Pool Cleaner Maintenance* |
| Contractor*               | Radio/TV Repairman*       |
| Drapery Installer*        | Refrigeration Serviceman* |
| Electrician*              | Repairman (general)*      |
| Exterminator*             | Roofer                    |
| Fence Installer           | Surveyor                  |
| Furniture Repairman*      | Tree Trimmer*             |
| Heating/AC Repairman*     | Upholsterer               |
| Interior Decorator*       | Welder                    |

\*Note: These professions would likely visit more than one (1) site per day.

## ESTIMATED ANNUAL MILEAGE (EAM)

For each vehicle on the policy and/or application, determine from the named insured the estimated annual mileage during the twelve-month period *following* the inception of the policy. If the current annual mileage is not provided (as outlined in Title 10 CCR Chapter 5, Subchapter 4.7, Article 3, Section 2632.5 (c) (2)), the vehicle(s) will be rated using default annual mileage of 20,000 miles until the insured provides annual mileage information. PLEASE EXPLAIN THE DEFAULT MILEAGE TO ALL INSUREDS.

## ACCIDENTS AND VIOLATIONS

Count all moving violations and chargeable accidents for the past 3 year experience period received while operating a private passenger automobile, motorcycle or commercial vehicle. Use the citation date for violations appearing on the driving record. For multiple point count charges arising out of 1 occurrence use only the highest charge involved. Points are surcharged based on the following point count configuration:

Minor Violations	1 Point	All Major Violations (No previous chargeable accidents)	2 Points
Intermediate Violations	2 Points	All Major Violations (With previous chargeable accidents)	5 Points
First DUI	2 Points	First Chargeable Accident	5 Points
Second DUI	4 Points	Second & subsequent Chargeable Accidents	6 Points

## CHARGEABLE ACCIDENTS

Any accident shall be considered chargeable unless documentation or the applicant's certification is furnished describing the accident and showing that the applicant was less than 5 1% at fault. If an accident is indicated as being non-chargeable or involving only property damage, documentation or the applicant's certification must be furnished describing the accident and showing the fault and damages declared. For a non-chargeable accident, the documentation shall consist of (1) a police report, (2) a written statement from a prior insuring company stating the applicant was less than 5 1% at fault, (3) a similar legal document verifying the applicant was reimbursed for damages, or (4) the applicant's certification under penalty of perjury that the accident was not at fault. WE WILL CHARGE FOR ANY UNDISCLOSED ACCIDENT WHICH APPEARS ON ANY INVESTIGATIVE REPORT WE ORDER.

A driver may be considered to be principally at-fault in an accident if the drivers actions or omissions were at least 51% of the proximate cause of the accident and in accidents not resulting in death, if the total loss or damage caused by the accident exceeds \$1,000.

## DRIVING UNDER THE INFLUENCE OF ALCOHOL(OR IMPAIRED)

Driving under the influence of alcohol, Open Container, all other alcohol related and drug related violations, Drunk Driving, Refusal of alcohol test (implied consent law).

## MAJOR VIOLATIONS

Violation of anti-theft laws	Hit and run	Failure to yield to approaching vehicles (21801 A&B)
Operate vehicle without consent	Reckless driving	Unsafe turn (22107)
Careless Driving (23128B)	Speed contest	Any felony involving a motor vehicle.
Unlawful use of drivers license	Exhibition of speed (other than normal speeding)	all drug-related violations
Driving wrong way upon on-ramp (21664)	Eluding a police officer	Negligent Driving (22517)

## INTERMEDIATE VIOLATIONS

Defective equipment, Driving while license suspended/restricted, Failure to have vehicle under control, Improper lane change.

## MINOR VIOLATIONS

One-way street or highway, Speed, Stop Violations, Failure to operate equipment, All other minor moving violations

Violations received while operating a motor vehicle for compensation during the hours of employment should not be charged, provided the applicant has submitted a written declaration, made under penalty of perjury, stating the violation was received while operating a motor vehicle for compensation during the hours of employment. This applies only to individuals whose specific duties include driving their employer's motor vehicles or individuals who have authority in their name from the Public Utilities Commission to operate as a highway carrier and who are the registered owners or lease operators of the motor vehicle used in the operation as a highway carrier. However, charges for the following violations cannot be waived.

1. Subdivision (a) of Section 14601.
2. Subdivision (a) of Section 1460 1. 1.
3. Subdivision (a) of Section 14601.2.
4. Section 20001 or 20002.
5. Subdivision (a) of Section 20008.
6. Sections 23103, 23104, 23152, or 23153.

**MULTIPLE OCCURRENCES**     **3 Points**

Any driver who has three or more separate chargeable occurrences on his or her driving record in the past three-year experience period is charged three points, in addition to the points charged for the violations and/or accidents. The occurrences can be chargeable accidents, chargeable violations or any combination of both.

<b><u>DISCOUNTS &amp; SURCHARGES</u></b>
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**RENEWAL DISCOUNT**

This discount applies to BI, PD, Med Pay, UMBI, UMPD, CDW, COLL and COMP.

A discount will apply to policies that have 12 months prior insurance with the Company or an affiliated company, with no more than 30 days lapse in coverage.

**MULTIPLE CAR DISCOUNT**

This discount applies to each vehicle when more than one car is insured under the same policy. This discount applies to BI, PD, Med Pay, UMBI, UMPD, CDW, COLL and COMP.

**MATURE DRIVER DISCOUNT**

A discount on bodily injury and property damage coverages will be given to insureds age 55 or older who successfully complete a Mature Driver Improvement course approved by the Department of Motor Vehicles, The discount does not apply or may be discontinued if the insured has had a chargeable accident during the three years following the course completion date. The discount also does not apply if the insured took the course pursuant to a court order. The insured's eligibility for the premium reduction is three years from the date of the completion of the course. The course must be taken every three years to continue eligibility for the insurance discount.

**GOOD DRIVER DISCOUNT**

**Good Driver 1 – Applies to all coverages**

A discount applies if the driver meets the following criteria:

1. Has been continuously licensed to driver a motor vehicle for the previous 3 years\*
2. Has had, during the previous 36 months, not more than one violation point count as determined by section 12810 of the California vehicle code.
3. This discount is available on Extra Vehicles.

**Good driver 2 – Applies to all coverages**

A discount applies if the driver meets the following criteria:

1. Meets all the criteria of the Good Driver 1 discount, and
2. Has had no chargeable accidents\*\*or violation convictions for the most recent 60 months.

\* Any person who claims to meet this criteria based entirely or partially on a driver's license and driving experience acquired anywhere other than the U.S. or Canada, is rebuttably presumed to be eligible for the discount if that person's Motor Vehicle Report for the previous 18 months can be verified.

\*\* Includes all accidents except comprehensive claims and not-at-fault accidents as defined by Title 10 CCR 2632.13(d).

### **GOOD STUDENT DISCOUNT**

Applies to BI, PD, Med Pay, UMBI, UMPD, CDW, COLL and COMP. A discount applies to drivers age 16 through 23 years of age that attend public or private school on a full time basis and maintains a "B" or better unweighted grade point average.

<b>PHYSICAL DAMAGE RULES</b>
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### **SYMBOLS**

Vehicle symbols will be assigned using the ISO RAPA symbols. The complete vehicle identification number (V.I.N.) must be included on the insured's application for insurance..

### **RENTAL REIMBURSEMENT**

This coverage is not available to vehicles without comprehensive and collision coverages. We will pay up to the limits as shown on the declarations page for this coverage, for renting a private passenger car from a rental agency or garage if the insured car suffers loss covered under comprehensive or collision coverages. However, we will not pay mileage charges.

### **CUSTOM/SPECIAL EQUIPMENT MODIFICATIONS**

Unless installed as standard factory equipment, all non-factory installed equipment must be listed on the policy with the proper premium charge, in order to be covered for physical damage. This coverage is only available if physical damage coverage is purchased.

Unless described in full and the proper premium applied, non factory installed equipment **WILL NOT BE COVERED**.

The physical damage deductibles apply to additional equipment and modifications. Describe all items in full.

### **STEREO/SOUND SYSTEMS**

Stereo/sound systems installed by the manufacturer as standard factory equipment are covered under physical damage, up to their actual cash value, subject to the deductibles shown in the Declarations. All other stereo/sound systems are covered under physical damage up to a value of \$500, subject to the deductibles shown in the Declarations. Additional coverage above \$500 may be purchased. To rate the additional coverage, subtract \$500 from the current value of the stereo/sound system and rate the balance using the rating software procedure for Custom/Special Equipment Modifications.