

Aspire General Insurance Services Savings Underwriting Guidelines

Endorsements

Endorsement requests must be submitted via our Electronic system and must be dated and signed by the applicant and the broker.

Newly Acquired Vehicles (Additional or Replacement)

Request for vehicle additions or substitutions require the following documentation and information within 72 hours of purchase:

- Annual Mileage (See ANNUAL MILES DRIVEN section of this manual).
- Name(s) of Registered Owner(s).
- Usage of vehicle.
- Name and address of any Loss Payee or Leasing Company if applicable.
- Photos (4) are required at the time the application is submitted.
- De-Valuation Form for all salvaged vehicles rated on the policy.

Additional Drivers

Any driver to be added to a policy must meet the same qualifications as drivers on a new business application and must not be currently excluded. The following documentation is to be submitted with the request to add the driver:

- Proof of non-fault for any accident noted on the application as not chargeable Please see Accidents section of this manual for a list of acceptable proof of non-fault.
- Proof of accidents in the course and scope of employment where the driver was responding to a

call of duty as a paid or volunteer member of any police or fire department, first aid squad or of any law enforcement agency, while performing any other governmental function in a public emergency. *Note: Fault accidents occurring during employment in circumstances other than as stated above are chargeable.*

• Copy of Mature Driver Completion Certificate to support Mature Driver Discount.

Deletion of Drivers

Requests to delete drivers require driver exclusion form for the driver being deleted.

Address Changes

Changes of address require the following information:

- Indicate whether the change is for the mailing address, garaging address or both.
- If the mailing address is a P.O. Box, include the actual garaging address.

- Provide annual mileage based on the new address.
- Provide names, birth dates and driver's license numbers for any new household or garaging address residents, regardless of age.

Name Changes

Name changes for the Named Insured or any driver require the following:

- Reason for change in name (i.e., recently married, legally changed, etc.).
- If name has been changed due to marriage; provide the name, birth date and driver's license number of the spouse and any other new members of the household.

Mileage Changes

Requests for change in annual mileage must be substantiated by at least one of the following:

- Change in commute distance due to change in garaging location or employment/school location.
 - Driver's participation in a "ride share" program or public transportation for commute.
 - Odometer reading documentation (i.e., smog certificates) that clearly states what the odometer readings were on specific dates so that actual elapsed mileage can be calculated. The dates must be a minimum of three (3) months apart, with the most recent date within thirty (30) days of the change request.

• Change in household residents or vehicles that would have a substantial impact on the usage of the vehicle. See annual mileage rules described in ANNUAL MILES DRIVEN section of this manual.

Limits and Coverage Changes

Eligibility requirements and additional forms are as follows:

• Deletion of Uninsured Motorist coverages requires a revised California Uninsured Motor Vehicle Coverage Rejection/Selection form, signed and dated by both the Named Insured and the broker.