



Phone: (833) 305-2627

Fax: (972) 388-3499

Email: marketing@lamargenagency.com**UNDERWRITING TIP SHEET - TEXAS**Please visit our website at lamargenagency.com

Business Use	Accepted; sales or service occupations; no artisan use.
Driver Age Eligibility	16-70. Drivers 70 or older with medical statement.
Driver Record Violation Points Max	10; no more than two moving violations
Driving Radius	Beyond 50 miles excluded for regular and frequent trips
Driving Record Rating Period	36 months
Excluded Drivers	Any listed driver may be excluded except for drivers with SR-22s. Named insured must sign Driver Exclusion Form
Foreign/International/Matricula	Accepted
Load capacity	Not acceptable over 3/4 ton
Non-Owners	Accepted; discounted
Permit Drivers	Will be covered when operating within the scope of the Learners Permitt. Must be chaperoned by a LISTED DRIVER ON THE POLICY
Policy Terms	1 month, 6 month, & 12 month
Policy Type	Permissive Use
Roadside Assistance	Offered through Nation Safe Driver
SR-22s	Accepted with \$25 fee.
Vehicle Age Max	30 years on liability, 20 years on physical damage.
Vehicle Value	Based on Red Book ACV
Vehicle Value Max	\$40k

DISCOUNTS

Homeowner	5%
Mature Driver	5%
Multi-Car	10%
Non-Owners	55%
Paid in Full	5%
Prior Insurance (Transfer)	10%

SURCHARGES

Business Use	30% Surcharge.
Out of State License	20%
Out of State Residence	200%

LIMITS

Bodily Injury	30/60
Property Damage	25
UMBI	30/60
UMPD	25
PIP	2500
Physical Damage	Not acceptable

PAYMENT PLANS

1 Month	Paid in Full.
6 Month	Paid in Full. With DP: 1, 3, 4, 5 Pay. 16.67% DP on 5 pay only.
Recurring Credit Card/EFT	25% (6 mo) + monthly installments

Fees

Policy Fee	\$12.00
Theft Prevention Fee	\$1.00 per vehicle per six months of coverage
Service Fee	\$3.00
Late Fee	\$5.00 due if payment is received after cancellation date
NSF Fee	\$25.00

*The Tip Sheet is a quick reference, but it is not to be substituted for the Underwriting Guidelines.