



Protection Specialty Quick Reference Guide

The Protection Specialty Program is for the price sensitive customer seeking sufficient protection at a competitive price. The policy enables the consumer to manage costs by allowing customization through buy back options.

LIMITS AND DEDUCTIBLES				
BI/UMBI	PD	UMPD	MEDPAY	Comp/Coll Deductibles
15/30 or 25/50	5, 10 and 25	3500	\$1,000	\$400, \$500, \$600 or \$1,000

COVERAGES
Named Driver Policy (buy back option available)
Named Vehicle Policy (buy back option available)
Physical Damage coverage does not extend to a rental or temporary substitute vehicle (Liability coverage extends)
Spousal exclusion acceptable (proof of marriage required)
Rideshare coverage is excluded from policy
Newly purchased vehicles must be added within 72 hours

Refer to the Agency Check List for each new business submission to determine items needed to be submitted into the company. Items need to be submitted within 14 days of the new business.

POLICY TERM	PAYMENT PLANS
6 Month Policy Term	Full Pay Mail Bill / EFT - 16.67% down, 6 installments Mail Bill - 20% down, 5 installments

COST SAVING ENDORSEMENT	
Total Loss Only Option	This option limits coverage to only pay for a total loss and provides no coverage for partial losses (premium adjustment to Comprehensive and Collision).
Rebuilt/Used Parts Options	This option allows used after-market, or generic parts of like kind, quality, safety, and performance as OEM replacement parts (premium adjustment applied to Collision).
Exclude Transportation Expense Option	This option excludes the \$10 per day (\$300 max) transportation costs incurred in the event of a total theft (premium adjustment applied to Comprehensive).

EMERGENCY ROADSIDE ASSISTANCE
Complimentary 24-hour roadside assistance for towing, flat tire, battery and lock-out services are available throughout the United States and Canada. Each vehicle listed on the policy is allowed 1 service up to \$50 per policy term.

CLAIMS
Car damage and/or Uninsured Motorist coverage claims involving a hit-and-run driver require a police report to be filed within 24-hours of the accident.

**** For a complete listing of optional coverages, rules and eligibility guidelines, refer to the product manual available under My Resources in MAPFRE Connect. ****

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DISCOUNTS

Good driver discount - discount is applied for operators who qualify as a Prop 103 Good Driver.

Multi-car discount - up to a 20% discount available on policies with multiple vehicles.

Mature driver discount - drivers 55 or older who have completed a state approved Driver Safety course and are a principal operator.

POLICY ELIGIBILITY

Vehicles registered to an individual other than the named insured and/or spouse/registered domestic partner must be included on the policy as a rated or excluded driver.

DRIVER ELIGIBILITY

Drivers with a valid United States driver's license are eligible.

Drivers who have a license in a country other than the U.S. require an official document with name, photo, and date of birth from their country of origin.

No drivers with a suspended/revoked license, unless the license can be reinstated with an SR22.

No drivers with more than two principally at fault accidents within 3 years.

No drivers with more than 4 minor moving violations within 3 years.

No drivers with more than one serious/major violation within 3 years.

No drivers with any of the following violations: driving on the wrong side of the road/freeway, vehicular manslaughter, or vehicle theft.

VEHICLE ELIGIBILITY

No custom, rebuilt altered or modified vehicles.

No commercial vehicles and/or vehicles titled to a business.

No vehicle made available for rent or lease for any period of time, including but not limited to participation in an on-line ride sharing enterprise such as Lyft, Sidecar or Uber.

No classics or antique vehicles (classic: 20-24 years, antique: 25+ years)

COVERAGES

Policy coverage applies within the United States of America, its territories and possessions, and Canada. There is no coverage in Mexico.

Comprehensive and Collision coverage - If current Physical Damage coverage is unverifiable through consumer reports, 2 photos are required showing all four sides of the vehicle (front/driver and rear/passenger.) A sales contract may be submitted instead of photos when purchased as "New" within 30 days of the effective date of the application.

GENERAL INFORMATION

All supporting documentation must be submitted to MAPFRE within 14 days of New Business or Endorsement submission. For the full list of eligibility guidelines, refer to the rules and guidelines manuals within the My Resources section on MAPFRE Connect.

SYSTEM SIGN-ON INFORMATION

Website: <https://mapfreconnect.com>

CONTACT INFORMATION 1-877 MAPFRE 5 (1-877-627-3735)

Agency Interface (technical support)
ext. 41030
Email: agencyinterface@mapfreusa.com

Billing/Customer
Service Questions
ext. 41040

Policy Services
(endorsements, rate, and general
underwriting questions)
ext. 79701

Claims
ext. 76769

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