



Sun Coast

General Insurance Agency, Inc.

www.SunCoastInsurance.com

Customer Service Phone: (800) 300-8838 (M-F 8:30AM to 4:30PM Pacific)

Claims Phone: (866) 601-4726 (M-F 8:00AM to 4:30PM Pacific)

NSD Roadside Assistance: (866) 286-2075 (24/7-365 Roadside Service)



CALIFORNIA PLATINUM 4.0

EFFECTIVE 07/01/2021 NEW & 07/01/2021 RENEWAL

Overview:

These Producer Guidelines are a general set of guidelines and recommendations to assist you in placing business under the program. These Guidelines do not replace the filed rules or contractual obligations outlined in the policy and endorsement wording.

This program is marketed as “**Platinum 4.0**”, and only available through Sun Coast General Insurance Agency, Inc.

The Underwriting Carrier is **Trisura Insurance Company (AMB #: 020786 NAIC #: 22225 AM Best A- (Excellent))**.

All Claims are handled by the carriers contracted claims TPA, Specialty Claims Management.

In general, we will provide coverage to a broad spectrum of risks. We will accept drivers who have multiple driving violations; or who have a suspended, expired or Foreign Driver's License; while providing desirable payment options with easy reinstatement terms. Anyone age fifteen (15) and older, who reside with the named insured, all vehicle owners, and any other persons who regularly or frequently drives a covered vehicle are required to be listed as a covered or excluded driver on the policy. Drivers with a learner's permit are required to be listed as additional or excluded drivers on the policy.

We have greater discounts for customers who:

- Have multiple cars;
- Select our PPO Option;
- Have been continuously licensed in the USA for at least 3 years without a lapse or suspension;
- Have not had any at fault accidents within the past 3 years;
- Have not had any moving violations in the past 3 years;
- Are age fifty-five or older, and have completed an Accident Prevention Course approved by the DMV;
- Have selected an EFT payment plan;
- Have paid the policy premium in full at inception;

Nations Safe Driver Motorclub:

Knowing that your customers will have someone to call for help (day or night) when their car breaks down can bring drivers peace of mind. These benefits are designed to cover emergencies that might leave your customer stranded on the road, and to help them avoid hefty towing or tire repair bills. Therefore, we are making NSD Motorclub membership benefits available to every customer. NSD Motorclub benefits include:

- **Towing** - Up to fifteen (15) miles at no out of pocket expense to **You**. Additional mileage is available and will be negotiated prior to sending out a service vehicle. Additional mileage is to be paid by **You** directly to the service provider at the time of service.
 - **Mechanical First Aid**: Any minor adjustment that a dispatched service provider might perform to allow **Your Covered Vehicle** to proceed safely under its own power.
 - **Tire Service**: Includes changing a flat tire with **Your** good spare.
 - **Battery Service**: Jumpstart or boost a dead battery.
 - **Delivery Service**: Including gasoline, water, oil, or any supplies necessary to send **Your Covered Vehicle** on its way. **You** are responsible for the actual cost of fluid and/or supplies delivered.
 - **Lockout Services**: We will send a locksmith if **You** are accidentally locked out of **Your Covered Vehicle**. Access to passenger compartment only.
- Limit: No more than five (5) service calls within the contract period.**

ADDITIONAL BENEFITS

- **Theft Hit & Run Protection**: We will pay a person, (excluding **Member** or **Member's** family) five hundred dollars (\$500) for information leading to the arrest and conviction of a person for the theft of a **Your Covered Vehicle** or tagged valuable articles.
- **Rental Car Discounts**: **You** may access car rental discounts for: NATIONAL (1-877-222-9058 ID# XZ41148 PIN# NSD); THRIFTY (1-800-367-2277 ID# 0010027892); and ENTERPRISE (1-800-736-8222 ID# XZ41148 PIN# NSD)
- **Concierge Benefits**: **You** may contact **Our** Concierge center at 1-855-963-1683, and give the producer code number listed on the front of this Agreement, twenty four (24) hours a day / seven (7) days a week, to speak with a representative who will assist **You** with the following concierge services: a) emergency message relays to family friends or co-workers; b) hotel and rental car availability; c) ATM locations; d) locate medical facilities; e) theme park and local attraction information; f) restaurant locations; g) movie schedules and locations; h) directional assistance; i) traffic alerts; and j) sport scores. **Please note**: Services provided are for informational purposes ONLY. **You** are responsible for making any/all payment arrangements and for setting up benefits that require additional billing, such as the actual cost of hotel rooms, rental cars, etc. Payment is to be made directly by **You** to the providers, vendors or establishments.

General Underwriting Rules:

Eligible to be Rated Drivers

Anyone age fifteen (15) and older, who reside with the named insured, all vehicle owners, and any other persons who regularly or frequently drives a covered vehicle are required to be listed as a covered or excluded driver on the policy.

Permit Rating

Drivers with a learner's permit are required to be listed as additional or excluded drivers on the policy.

Unacceptable Risks and Good Driver

These rules will not be applied in any manner which conflicts with the insurance laws or regulations of the state. Regardless of rules, a Good Driver Discount policy will be offered to any person who meets the standards of 1861.025.

If vehicles are listed as ineligible for a driver qualifying for California Good Driver where the company is required to offer coverage on that vehicle to a prop 103 Good Driver, the following will apply:

- a. Submit a copy of the current CA vehicle registration showing the PNI, Spouse or resident dependent as the registered owner of the vehicle, at the same address on the application;
- b. Submit photographs showing all four sides of the vehicle and one showing a legible VIN plate. If the vehicle is a van, we will require photos of the interior of the van;
- c. If the vehicle has existing damage and the damage is determined not to be an increase in hazard insured against (CCR 2632.19(b) 3), we will require an estimate of repair completed by a licensed body shop;
- d. If the vehicle is an increase in hazard pursuant to CCR 2632.19(b) 4 or 8, we will require the vehicle to be restored to its original factory condition prior to binding.

If the applicant is a California Good Driver and wishes to exclude all non-California Good Drivers in the household from the policy, the examples outlined above, may become acceptable.

The Company reserves the right to request additional underwriting information to validate and qualify the risk as Good Driver prior to binding coverage.

Unacceptable Drivers

The following risks are not acceptable:

- A. any driver under the minimum age for state licensing;
- B. any driver who has a permanently revoked license;
- C. any person seventy (70) years of age or older;
- D. any person with more than one (1) Major Conviction within the last 10 years;
- E. any person with more than two (2) chargeable accidents;
- F. any person with more than ten (10) company surcharge points;
- G. any person with two (2) or more Intermediate Violations that have occurred in the last ten (10) years;
- H. any person with one (1) or more Intermediate Violations and one (1) or more Major Violations that have occurred within the most recent ten (10) years;
- I. any person with three (3) or more auto insurance claims in their policy loss history and/or as shown on their CLUE report in the past three (3) years, regardless of fault or chargeability. Accidents that appear only on the driver's MVR will not be considered under this rule;
- J. celebrities, entertainers, and politicians and/or any person known nationally or locally to a large segment of the population;

- K. any person not residing in California at least ten (10) months per year;
- L. any person employed or attending school outside of the State of California;
- M. any person with a mailing address outside of California (Exceptions: Active duty military or student attending school in the State of California, or vehicle(s) garaged in the State of California with proof submitted);
- N. any person who is mentally impaired or has other indications of health problems, unless a physician's passing medical statement is provided. The applicant will be responsible for any expense incurred in obtaining the medical statement in consideration of their application for insurance;
- O. any person under the age of twenty-one (21) for any of the following reasons:
 - a. Convicted of driving under the influence (DUI) of alcohol or drugs or any other alcohol-related violation, including refusal of alcohol test and open container; or
 - b. Listed on a policy insuring a vehicle whose value exceeds \$35,000; or
 - c. Listed on a policy insuring a vehicle with a performance indicator of H, S, or P; or
 - d. With more than three (3) surcharge points.
- P. any policy with a driver who has committed, fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim;
- Q. any policy with a driver who has had a policy canceled or non-renewed by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;
- R. any policy with a driver who has knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an agent of the Company.

Unacceptable Policies

The following risks are not acceptable:

- A. policies where the Named Insured is unable to receive mail (returned by US Postal Service or refused delivery). These policies are classified as unverifiable mailing address;
- B. risks with a PO Box, FPO or Military ship/base mailing addresses must provide a physical in state garaging address that is verifiable with any web search mapping service available to the public (ie Google Maps), for each insured vehicle;
- C. policies where the named insured is not a natural person;
- D. policies where there are two (2) or more vehicles than listed drivers (rated & excluded).
- E. Limits in excess of 15/30/10 on risks where any of the following exists:
 - 1. Any drivers are not Good Driver qualified.
 - 2. No business or artisan use.

Unacceptable Vehicles

The following risks are not acceptable:

- A. grey market vehicles;
- B. kit cars;
- C. vehicles with more or less than four (4) wheels;
- D. motorcycles, trikes, dune buggies, motorhomes, travel trailers, and buses;
- E. vehicles greater than 3/4 ton (U.S. GVWR classifications equal to or greater than Class 3);
- F. vehicles that transport explosives or flammables;
- G. stake bed and flat-bed trucks;
- H. catering trucks or hot trucks;
- I. driver training cars;
- J. emergency vehicles;
- K. vehicles equipped with living quarters, cooking equipment, or a bathroom;
- L. vehicles equipped with altered suspensions, custom-built, or modified;

- M. vehicles equipped with parts and modification for the purpose of increased speed or acceleration as stated in Section 2632.19(b)(4) of the California Insurance Regulations. This includes but is not limited to nitrous oxide systems, three (3) point harness or racing seats, roll cage and bars, large wings and low riding aerodynamic body kits;
- N. vehicles with any equipment considered illegal for operation on California roads or in an unsafe condition as stated in section 2632.19(b)(3) of the California Insurance Regulations;
- O. vehicles not registered for or intended for a listed drivers personal transportation on public highways;
- P. all Vehicles designated as Class Code 3 or Class Code 4 (see Vehicle Class Code list);
- Q. vehicles with ISO symbol higher than 23 for model years 2010 and older, for any and/or all coverage line(s);
- R. vehicles with ISO symbol higher than 59 for model years 2011 and newer, for any and/or all coverage line(s);
- S. low-speed vehicles that have a maximum speed less than fifty-five (55) mph;
- T. any vehicle older than 1981;
- U. Physical Damage coverage is not available on vehicles valued below or equal to \$2,500 pursuant to CIC Section 671;
- V. Physical Damage coverage is not available on vehicles over 20 years old;
- W. Physical Damage coverage is not available on van conversions;
- X. Physical Damage coverage on vehicle(s) with Special Equipment in excess of \$2,000;

Unacceptable Vehicle Use

The following risks are not acceptable:

- A. vehicles used for;
 1. racing;
 2. carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (Uber, Lyft, etc), pickup or delivery of magazines, newspapers, food, or any other products;
 3. lease or rental to others by the applicant;
 4. emergency services, except the occasional use by volunteer responders;
 5. transporting explosives, chemicals, or flammable materials;
 6. snowplowing;
 7. Any vehicle used for Business or Artisan Use.
- B. any vehicles available to anyone that is not listed as a driver on the policy.

Reinstatement after Cancellation for Non-payment

If a policy has been canceled during its term for non-payment of premium, the policy may be reinstated with a lapse in coverage if all of the following conditions are met:

- A. The policy is "eligible" for reinstatement if:
 1. reinstatement is requested within the current policy term; and
 2. The risk is not prohibited or has an Unacceptable Risk surcharge applied; and
 3. The total amount due to reinstate the policy is paid via an acceptable method of payment.

No coverage shall be provided for any accidents or damage occurring during the lapse period if the policy is reinstated.

Treatment of Total Loss Vehicles

The policy will not automatically cancel if a vehicle on the policy is settled as a total loss. Vehicles will only be deleted or coverage cancelled upon request of the Named Insured, effective the date the request is received by the Company.

Cancellations

If we cancel the policy, we will use the following guidelines. Returns will be calculated on a pro-rata basis:

Nonpayment of Premium: We will give at least ten (10) days notice of cancellation.

Underwriting Cancellation: We will give at least twenty (20) days notice of cancellation.

Non Renewal: We will give at least thirty (30) days notice before the end of the policy period.

We may cancel only for one or more of the following reasons:

1. nonpayment of premium;
2. fraud or material misrepresentation affecting the policy or an insured; or
3. a substantial increase in the hazard insured against.

If the Named Insured requests changes during the policy period or provides additional information that is material to the risk insured, we will re-underwrite the policy using the new information. If the Named Insured fails to respond to any of our Underwriting requests that result from our re-underwriting process, we will cancel the policy mid-term for increase in hazard insured against, giving at least twenty (20) days notice.

Discounts and Surcharges:

Mature Driver Discount

Applies when a driver is age fifty-five (55) or older and has successfully completed an Accident Prevention Course approved by the DMV. Eligibility begins from the date of course completion. The course must be taken every three (3) years to continue qualifying for this discount.

Good Driver Discount

1861.025. A person is qualified to purchase a Good Driver Discount policy if he or she meets all of the following criteria:

- (a) He or she has been licensed to drive a motor vehicle for the previous three years.
- (b) During the previous three years, he or she has not done any of the following:
 - (1) Had more than one violation point count determined as provided by subdivision (a), (b), (c), (d), (f), or (j) of, or paragraph (1) of subdivision (i) of, Section 12810 of the Vehicle Code, but subject to the following modifications:
 - (A) For the purposes of this section, the driver of a motor vehicle involved in an accident for which he or she was principally at fault that resulted only in damage to property shall receive one violation point count, in addition to any other violation points that may be imposed for this accident.
 - (B) If, under Section 488 or 488.5, an insurer is prohibited from increasing the premium on a policy on account of a violation, that violation shall not be included in determining the point count of the person.
 - (C) If a violation is required to be reported under Section 1816 of the Vehicle Code, or under Section 784 of the Welfare and Institutions Code, or any other provision requiring the reporting of a violation by a minor, the violation shall be included for the purposes of this section in determining the point count in the same manner as is applicable to adult violations.
 - (2) Had more than one dismissal pursuant to Section 1803.5 of the Vehicle Code that was not made confidential pursuant to Section 1808.7 of the Vehicle Code, in the 36-month period for violations that would have resulted in the imposition of more than one violation point count under paragraph (1) if the complaint had not been dismissed.
 - (3) Was the driver of a motor vehicle involved in an accident that resulted in bodily injury or in the death of any person and was principally at fault.
- (c) During the period commencing on January 1, 1999, or the date 10 years prior to the date of application for the issuance or renewal of the Good Driver Discount policy, whichever is later, and ending on the date of the application for the issuance or renewal of the Good Driver Discount policy, he or she has not been convicted of a violation of Section 23140, 23152, or 23153 of the Vehicle Code, a felony violation of Section 23550 or 23566, or former Section 23175 or, as those sections read on January 1, 1999, of the Vehicle Code, or a violation of Section 191.5 or subdivision (a) of Section 192.5 of the Penal Code.
- (d) Any person who claims that he or she meets the criteria of subdivisions (a), (b), and (c) based entirely or partially on a driver's license and driving experience acquired anywhere other than in the United States or Canada is rebuttably presumed to be qualified to purchase a Good Driver Discount policy if he or she has been licensed to drive in the United States or Canada for at least the previous 18 months and meets the criteria of subdivisions (a), (b), and (c) for that period.

If the offence is an at-fault accident Property Damage Only, and the driver is otherwise entitled to the Good Driver Discount, the Property Damage threshold for chargeable accidents is \$1000.

If all vehicles have a Good Driver Discount applied, then the Good Driver Discount will also apply the Policy Fee.

Exceptional Driver Discount

A 2.5% discount applies to Bodily Injury, Property Damage, OTC and Collision lines of coverage for drivers who qualify for the Good Driver Discount and in the past three (3) years have not been convicted of any chargeable occurrence. Only drivers with a verifiable record of being licensed in the State of California without interruption for the past three years are eligible for this discount. Drivers requiring an SR22 are ineligible for this discount. The Exceptional Driver Discount applies only to the vehicle to which the qualifying driver is assigned as the rated vehicle operator. Excess vehicles are not eligible for the Exceptional Driver Discount.

Renewal Discount

A 10% discount applies to Bodily Injury and Property Damage and a 5% discount applies to Collision and Other than Collision on renewal policies having at least one year of continuous private passenger auto insurance with us, with no lapse exceeding 30 days.

Underwriting Point Schedule

The following Underwriting Points will be assigned to each chargeable violation or accident as follows:

<u>Occurrence:</u>	<u>First:</u>	<u>Each Additional:</u>
Minor Violation:	1	1
Intermediate Violation:	2	3
Major Violation:	2	8
3 Chargeable Incidents	2	2
Accident - Not at fault (ANF):	0	0
Accident – At fault (AAF):	3	5
Accident - At fault PD (APD):	3	5
Accident – At fault LowPayout (ALP):	0	0
Comp losses (CMP):	0	0

Accident Category Definitions:

Accident – At Fault LowPayout (ALP) = If the Accident is At-Fault and does not involve any injuries, and the driver is otherwise Good Driver qualified, and the total paid PD is \$1,000 or less (PD & CL combined).

Accident – At Fault PD (APD) = If the Accident is At-Fault and does not involve any injuries (BI), and the total paid PD is more than \$1,000 (PD & CL combined).

Accident – At Fault (AAF) = If the Accident is At-Fault and involves injuries (BI) as confirmed in the CLUE report or as certified by the insured, and the total paid PD is more than \$1,000 (PD & CL combined).

FDL

We accept drivers who do not have a valid US driver's license issued by a State DMV, but have a current Foreign / International License, Matricula Consular, or Foreign Passport. We will use FDL experience for Good Driver qualification pursuant to CA Good Driver Regulations 1861.025(d).

Multi-Car

Based upon the number of rated vehicles, the appropriate factor will be applied.

Vehicle Use Definitions

- Pleasure Use: Vehicles not used for commercial purposes or commuting to work or school.
- Work Use: Vehicles used to commute back and forth to work or school.
- Business Use: These are cars used by salespeople to visit customers or clients. Some examples of Business use vehicles are Appraisers, Insurance Agent, Outside Sales, or Real Estate Agents.
- Artisan Use: These are single vehicles operated by the insured in a trade or business where the vehicle is:
 - owned or leased by an individual;
 - operated solely by the named insured or other resident relatives;
 - used to transport tools or other materials, where such transport is incidental to the insured's trade or business, to no more than two job sites per day; and
 - not used to transport explosives, flammable materials, or equipment weighing more than 500lbs.
- Farm Use: Vehicles used primarily on a farm, ranch, or orchard.

Salvage Vehicle

In addition to any other vehicle surcharge, salvaged vehicles will be surcharged 30% on all lines of coverage.

Vehicle Performance

Vehicles identified in the following Class Codes will be surcharged on all lines of coverage.

Class Code 0:

All Other Vehicles Not Listed in Class Codes 1-3 below.

Class Code 1:

ISO Indicator "I"

Class Code 2:

ISO Indicator "H"

Class Code 3:

The following vehicles are defined as "Class Code 3" vehicles. Class Code 3 vehicles are unacceptable unless all drivers are Good Drivers and will be surcharged at 200%.

ISO Indicator: "S"

High Performance: High Performance vehicles where the HP / GVW > 7.99%;

Vehicles: Any of the vehicles that are known for "high performance", "high end luxury", "supercar", or any of the following vehicles (list may not be complete):

- Acura NSX
- Alfa Romeo
- AMC
- AM General Hummer
- Aro
- Aston Martin
- Auston-Cooper
- Austin-Healey
- Audi R8
- Avanti
- Bentley
- Bertone
- Bricklin
- Bugatti
- Chevrolet Corvette
- Chrysler Prowler
- Citroen
- Cord
- Daewoo
- Daimler
- Datsun 240Z, 260Z, 280Z, 300Z
- Delorean
- Dodge Shelby
- Dodge Stealth
- Dodge Viper

- Dual-Ghia
- Eagle
- Excalibur
- Ferrari
- Fiat (except 500 model)
- Fisker
- Ford GT
- Ford Mustang GT350, GT500, Shelby, Cobra, Saleen
- Gem
- Hummer
- International
- Jensen Healey
- Laforza
- Lamborghini
- Lancia
- Land Rover
- Lexus IS-F
- Lexus LFA
- Lola
- Lotus
- Maserati
- Maybach
- Mazda – All “RX” series
- Mercedes-Benz AMG
- MG
- Mitsubishi 3000G
- Nissan GT
- Opel
- Pantera
- Peugeot
- Pininfarina
- Plymouth Prowler
- Renault
- Porsche
- Rolls Royce
- Rover
- Tesla
- Triumph
- TVR
- Vector
- Yugo

Vehicle Value: All vehicles with MSRP greater than \$50,000

Class Code 4:

ISO Indicator “P”

Anti-Theft Device

Vehicles equipped with an anti-theft device (ATD) (including disabling and/or tracking devices) installed by the manufacturer are eligible for a 5% discount to Other than Collision coverage. If the ATD was not installed by the manufacturer as standard equipment, proof of device installation must be submitted in order to receive the discount.

Anti-Lock Braking System (ABS)

Vehicles equipped with manufacturer installed Anti-Lock Braking Systems (ABS) are eligible for a 5% discount on all lines of coverage except Other than Collision. If ABS was optional equipment for the vehicle, proof that the optional ABS equipment was purchased and installed must be submitted to receive the discount.

Policy Fees:

Policy fees are charged to cover Sun Coast's administration costs associated with the program. These are the list of fees charged:

Policy Fee

The Policy Fee is used to cover the costs required to market the program, attract quality clients, underwrite and issue the new or renewal policy. This includes the cost of all underwriting reports used to validate the information entered during the application process. The Good Driver Discount applies if all vehicles have the Good Driver Discount applied.

Policy Fee: \$55.00

Installment Fee

For policies on installment plans, a fee will be charged on all installments billed. Installment fees are charged in addition to premium. Fees vary by the type of payment plan.

Installments = Paper Installment Bill	\$13
EFT = Electronic Debit from Checking Account	\$9
EFT CC = Charge to PNI Credit Card	\$15

NSF Fee

The fee for a payment not honored by the payer's financial institution for any reason (including without limitation checks that are refused for non-sufficient funds, checks on which payment has been stopped, and attempted electronic funds collections that are refused by the financial institution) is \$25.

Late Fee

A Late Fee of \$5 will be charged for any late installment or renewal payments. Payments are considered late if they are not made at our website or postmarked before the cancellation date (for nonpayment of premium) or expiration date if at renewal.

Endorsement Fee

Any premium changing endorsement will have a \$3 Endorsement Fee applied.

SR22 Fee

Each SR22 issued or reissued (transmitted to the DMV) will have a \$15 SR22 Filing Fee applied. This fee is fully earned when processed.

Convenience Fee

Any Installment or EFT premium payment made by credit card at our website will include a \$5 Convenience Fee.

California Vehicle Assessment Fee

A \$0.88 Fee will apply to each vehicle insured anytime during the policy period. Any vehicle added to the policy during the policy period will have this fee applied. This fee is being charged to support the California Department of Insurance Anti-Fraud efforts.

Sun Coast Technology:

We provide you with access to our real-time “**Sun Coast eVolve**” policy administration system to allow you to quote, bind, endorse and make payments on your client’s policies. Most of our policy communications will be through this system. Consequently, we recommend that all producers become familiar with the system.

Each new business policy will require the producer to obtain the customers signature on the application documents through one of these three methods:

Select One:	Description:
<input checked="" type="checkbox"/> Producer Print	Application Prints at Producers Office for Customer to Sign (wet signature)
<input checked="" type="checkbox"/> In Office Esign	Producer Has Customer Esign Application in Office
<input checked="" type="checkbox"/> Remote Esign	Producer Has Customer Esign NOT in Office (Insured email Required)
Insured Email (if Remote Esign)	<input type="text" value="enter email here"/>

- **Producer Print:** The Producer will print the PDF and upload the signed documents into our system; or
- **In Office Esign:** This process will allow the customer to Esign the complete application using your computer; or
- **Remote Esign:** This process will send the customer a link to their email address for them to complete the Esign process from their own computer. You can either have the customer complete the Esign process on their own, or you can remain on line and view the screens at the same time as the customer.
 - Remote: This one sends the customer a link to complete on their own. You will be required to Esign your portion before you close your session. The customer will be required to complete the Esign process before midnight.
 - On Line: This one sends the customer a link to complete the process while you view their Esign screens. You can walk them through each section of the application to ensure they are able to complete the Esign process.

When a new policy is bound, each producer will be responsible for delivering the complete policy to the customer through one of these two methods:

- Print the PDF and hand deliver it to the customer in your office; or
- Email the documents to the customer from the binding page; or
- If the application is Esigned, the system will automatically deliver them in a link at the end of the Esign process, once the new policy is bound.

Upon completion of the application and new business delivery process, we will send you a suspense notice that requires you to upload specific documents into our system. Only uploading the documents into the system will be accepted. No other delivery method is acceptable.

Uploads Required:

- Application, Waivers, and Exclusions; not required if the application is Esigned.
- EFT Authorization (if EFT or EFT CC payment plan); not required if the application is Esigned.
- Copies of each drivers FDL (if FDL).
- Photos of all 4 sides of each vehicle with Comp/Coll; not required if prior insurance without a lapse in coverage. This is not required if we can electronically verify the prior insurer. It is important that you enter the prior insurance carrier information into the system as accurately as possible.

The producer is required to maintain all other application documents in their file for retrieval upon request from Sun Coast.

Once a policy is bound, it cannot be voided and all policy fees are fully earned.

We also have **agency downloads** for those of you who would like to keep up to date using your own internal policy management system. Currently we have Hawksoft & Quomation PMS downloads available. If you need training on the agency download process, please contact your Marketing Representative or our Customer Service Department.

Here are a few tips and hints to help you get the most competitive and accurate quote possible for every qualifying risk with these attributes:

Named Insured Tab:

- **Residence Type** = We will verify Home Ownership with the county records.
- **Current Auto Insurer** = Select the expiring insurance carriers name. If we can verify it electronically, you will not be required to upload proof of FR or photos of the insured vehicle(s).
- **Current BI Limits** = This is the BI limits on the expiring policy.
- **Duration Months** = Enter the number of months the PNI has been insured with the expiring carrier.
- **Expiration Date** = Enter the earlier of the expiration date OR cancellation date of the expiring policy.
- **Agency Transfer** = Check this box when you are moving the customer from another carrier within your agency.
- **Multi Policy** = Select the other type of policy you are writing for this customer with Sun Coast.

Drivers Tab:

- **Occupation** = Select the Occupation that best fits each driver's current employment type.

Vehicles Tab:

- **Search by VIN** = We recommend that you use the VIN# to allow our system to find the actual vehicle as our symbols will vary by VIN within each Make and Model of vehicle.
- **Annual Miles** = The quote process will let you know when we will require the Insured to participate in the Annual Mileage Validation process.
- **Use** = Provide the correct vehicle use for each vehicle. "Commute to Work" is for any vehicle use to commute back and forth to work or school; and not used in the scope and course of employment. Please contact our Customer Service Department before you quote any risk that participates in Ride Sharing or Transportation Network activity (Uber, Lyft, Curb, etc.).

Limits Tab:

- **Rental** = Rental Reimbursement is not available without Comprehensive and Collision coverage. This coverage is only available in the event of a covered loss.
 - Standard: up to \$15 per day for up to 30 days for theft only.
 - Deluxe Level 1: up to \$20 per day for up to 30 days for theft, and up to \$20 per day for up to 20 days for collision.
 - Deluxe Level 2: up to \$30 per day for up to 30 days for theft, and up to \$30 per day for up to 20 days for collision.
- **Custom Parts or Equipment** = Custom Parts or Equipment is any add on that is not stock to that vehicle. No coverage is provided to vehicle modifications unless disclosed on the application, itemized on the Custom Parts or Equipment form, and additional premium paid prior to the loss. Coverage is provided on an ACV basis.
- **Paperless** = Customers who elect to receive all policy documents electronically. This option will require the Insured to register for access at our website within three (3) days to ensure they can download all documents directly from our website.
- **Permissive User Coverage** = The basic policy wording provides State Minimum Liability Limits (15/30/5) for Permissive Users and no coverage for Physical Damage coverages.
Permissive User coverage is available if requested and additional premium is paid. Coverage will be effective the date after the policy is endorsed with this coverage. Permissive User coverage provides Physical Damage coverage when a Permissive User is operating a covered automobile with permission from a named operator. Permissive User coverage will not apply to drivers who are not listed on the declarations page that:

- are a resident of the household; or
- operate the covered automobile on a regular basis.
- **Preferred Provider Organization (PPO)** = This provision changes the coverage benefits. An insured has a choice as to where their vehicle is repaired after a covered loss, but that choice does affect the amount the insured will be required to pay for the repairs. If the insured chooses a PPO facility for the repairs, the insured would be responsible for the deductible listed on their policy. If the insured chooses a facility other than a PPO, the insured would be required to pay 20% of the total cost of the repairs, plus the full amount of the applicable deductible listed on the policy.
- **Motorclub (NSD)** = This will add Nation Safe Driver Motorclub to the quote.

Quote Tab:

We will provide you with each qualifying programs rate, payment plan and available limits for the quote you entered.

- **Payment Method** = Click on each payment option to see the payment schedule (date and amount due).
- **MVR/CLUE** = This set of reports will finalize the driving record, POP carrier, CLUE, home ownership verification and address validation; which will give you the final rate. These reports are subject to chargeback if you do not maintain an acceptable bind ratio. If less than 80% of the reports your agency ordered result in sales of a Sun Coast policy, you will be charged 100% of the cost of the reports for the unsold policies. If 80% or more of the reports your agency ordered result in the sale of a Sun Coast policy, we will cover the full cost of all unbound reports.

You will need to verify that you have read this statement to each customer, prior to running their MVR:

Sun Coast uses information from you and other sources, such as your Motor Vehicle Report and CLUE to calculate your insurance price. Sun Coast will update this information at each renewal. Sun Coast's Privacy Policy explains how Sun Coast discloses and protects your personal information and how you may access and correct it. I can provide you with a copy. May we order your MVR and CLUE report now in order to give you a more accurate quote?