

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.