



PROGRAM GUIDE

FLORIDA

Commercial Auto

Underwritten by Security National Insurance Company

Agency Service Operations

Underwriting

Technical Support

Licensing

1-800-638-8737 (Not for Insured's use)
or www.IAPRODUCERS.com

New Business Effective
Date 09/28/2023

Renewal Effective
Date 11/17/2023



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CONTACT INFORMATION

Online Services

Producers

www.IAProducers.com. Producer-dedicated website.

Use it to:

1. Quote and sell new policies.
2. View policy summary information and process changes on coverage, drivers, and vehicles.
3. Make payments.
4. View and print policy documents and identification cards.
5. Check claims.
6. Access commission statements.
7. Order supplies including policy jackets and more.
8. View forms such as direct debit authorization, EFT termination, named driver exclusion, and more.

Customers

www.BristolWest.com Customer-dedicated website.

Use it to:

1. Locate a Producer.
2. File a claim.
3. Make a payment and more.

Customer Service

Service Operations

Service Operations Technical Support

1-888-888-0080

Monday through Friday 7 a.m. to 8 p.m. (CT)

Saturday 7 a.m. to 7 p.m. (CT)

Agency Support Center (ASC)

Technical Support (not for customer use)

1-800-638-8737

Monday through Friday 8 a.m. to 8 p.m. (CT)

Agency Contract Management

Appointment, License, Administrative Updates and Access

1-800-237-6136

Monday through Friday 8 a.m. to 7 p.m. (ET)

Claim Services

Report a claim online 24 hours a day on www.IAProducers.com

or call Monday through Friday 8 a.m. to 7 p.m. (ET) at

1-800-274-7865

Agency Supplies

1-877-270-3452

Monday through Friday 8 a.m. to 5 p.m. (ET)

Fraud Hotline

1-888-662-6616

Fax Information

Service Operations - Proof of Prior documentation, Endorsements

1-888-888-0070

Accounting — EFT changes and terminations

1-800-682-0817

Attention: Please use the fax cover sheet that prints with the application to fax documents at all times.

Document Submission - Electronically

Go to www.IAProducers.com and log into your account. Next, go

to 'Manage My Customers' tab and select 'Policy Search'. Once

you have located the policy, under the Options dropdown, select

'Submit a Document' and attach the requested documentation.

Addresses

Payment Without a Coupon and Overnight Payments

Bristol West Insurance Group

1300 Concord Terrace, Suite 120

Sunrise, FL 33323

Installment and Renewal Payments

Bristol West Insurance Group

P.O. Box 371329

Pittsburgh, PA 15250-7329

Overnight Delivery (Other than Payments)

Bristol West Insurance Group

7340 West Memorial Road

Oklahoma City, OK 73142

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GENERAL INFORMATION

New Business Binding

All Auto policies must be uploaded using www.IAProducers.com.

The customer and producer will bind qualifying risks at the time and date on which the application is completed in full, and signed, when the corresponding premium is paid by the customer, and when the policy number has been obtained. **DO NOT BACKDATE COVERAGE.** Per our File Maintenance and Audit Requirements guidelines, if coverage is backdated, an E&O claim may result.

Original applications will be bound as of the date on the application if all of the following apply:

1. The application is uploaded the same day as the quote day.
2. All questions and signature blocks on the applications are answered, initialed or signed where necessary.
3. The new business application receives a pre-assigned policy number.
4. The down payment has been made on the date of application.
5. The producer signing the application is licensed and appointed by the Company.
6. The effective date is no earlier than the date upon which the producer received the down payment.
7. The application does not include any class of risk or type of insurance not specified in the underwriting requirements.
8. The information contained within the application is, to the producer's knowledge, truthful and accurate.

The application is part of the policy contract and must be completed and signed by the applicant. By signing, the insured is agreeing that the information contained in the application is accurate. Incomplete applications may result in the policy being rejected, rated differently than submitted, or claims being denied.

The policy contract will be mailed directly to the insured, unless the Go-Paperless option was selected.

Producers do not have authority to issue the Cancellation Notices, unless specifically authorized by the Company in writing.

The Company does not permit sub-brokering of business. It is not acceptable for you to give our ID cards or underwriting materials to other producers, or for you to accept applications from them for risks they have underwritten or will service outside of your office.

eSignature

If the customer elects to sign documents using the eSignature process at new business, the applicable e-signed forms will be maintained by the company and accessible to the customer and your agency.

If the customer does not complete the eSignature process by the required deadline, coverage, payment plan and/or rate changes/policy cancellation may occur.

The eSignature process only applies for new business documents. Any subsequent documents that require a signature, after the new business transaction, will need the customer's physical (wet) signature and must be maintained in your files.

Text Alerts

Text Alerts are available to help customers manage their Auto policy. You can set your customer up for Text Alerts at new business or the customer can enroll at www.BristolWest.com. Customers who enroll in Text Alerts will receive system generated messages to their mobile phone number, such as:

1. Payment reminder alerts;
2. Missed payments alerts; and
3. Links to our new mobile website and IVR for easy access to make payments on www.BristolWest.com.

Customers can cancel Text Alerts at any time by replying STOP to a text alert sent by us or un-enrolling on www.BristolWest.com.

Go Paperless

Go Paperless is available to customers who agree to receive their policy and billing documents via a valid e-mail address. Eligible customers must successfully complete the Go Paperless enrollment process and maintain a valid e-mail account. Customers can cancel Go Paperless and receive policy documents by postal mail delivery at any time. Mid-term enrollments are effective on the date the insured completes the electronic terms and conditions agreement.

Material Misrepresentation

Florida Statute 627.409 recognizes the insured's responsibility and obligation to truthfully and fully complete an application for insurance. Material misrepresentation on the application may affect the insured's eligibility to receive the benefits of the insurance contract. Producers should ask all application questions directly of the applicant and clearly explain the consequences of providing false information. Bristol West has the right not to pay a claim on a policy if information presented on an application is false or misleading and this improper information results in a premium change or results in our accepting an otherwise unacceptable risk. In addition to denying a claim, Bristol West may void the policy from inception, cancel the policy or collect the additional premium due from inception should misrepresentation be discovered.

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Fraud Hotline: 1-888-662-6616

Examples of Material Misrepresentation include, but are not limited to:

1. Failure to rate or exclude all regular vehicle operators and, in the case of Sole Proprietors, all household residents who are of legal driving age, whether licensed or not.
2. Use of an incorrect garaging ZIP Code, Business Class, Radius or address.
3. Failure to report all accidents and violations on the application, regardless of fault.
4. Failure to accurately report vehicle usage or vehicles available for use.

Binding Restrictions

We do not allow Comprehensive, Fire & Theft with Additional Combined Coverage (FTCAC) or Collision coverages to be bound or deductibles on existing physical damage policies to be lowered any time a hurricane, hail, tornado, flood, tropical storm, severe weather, state of emergency warning or watch has been placed by the National Weather Service. This binding restriction only applies to the counties in which the watch or warning is effective. We will reinstate binding 24 hours after the watch or warning is lifted.

Binding restrictions may be activated automatically in our systems to prevent the above activities while a binding restriction is in place.

File Maintenance and Audit Requirements

Acquired Business

If you acquire a customer already insured with the Company, either through a producer-of-record change or through the transfer or purchase of another producer's book of business, you must immediately obtain from the prior producer or agency, all original signed applications (including exclusions and rejections of optional coverages) and all other records relating to that policy. Such records must be maintained in accordance with the terms of your Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agency prove unsuccessful, then you must obtain signed coverage forms, such as coverage rejection or selection and exclusion forms directly from the customer. The date on the forms must be the date they were signed (not backdated to the inception of the policy) and will be in effect from that date forward.

Please be sure to maintain all required documents for a period of seven (7) years after policy expiration. Documents can be stored electronically, as long as the documents can be readily reproduced and are backed up in a secure environment.

These documents include, but are not limited to:

1. Original signed application, including the application questionnaire.
2. SR-22/SR-22-S/FR-44 Filings.
3. Signed EFT / Direct Debit Authorization Agreement Form.
4. Signed Exclusion Form listing all persons excluded from coverage.
5. Signed Uninsured Motorist Rejection/Selection of Lower Limits Form.
6. Proof of not-at-fault accidents, when required.
7. Proof of prior insurance, when required.
8. Copy of the Named Insured's Driver's License.

Note: Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principal and the Company when you became licensed to sell the Company's insurance products, you are responsible for producing all correctly completed signature forms/proof documents upon our request.

Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.

Routine Audits

Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a Company representative during an on-site visit or when requested. You may receive a request for a list of required documentation that must be submitted to our office no later than two (2) days after the request. Failure to submit the documentation will result in a failed audit.

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UPLOADING NEW BUSINESS

Upload Information

All new business applications **MUST** be uploaded through www.IAProducers.com to ensure the most accurate rate at the point of sale. Our system will automatically order relevant customer reports.

Chargebacks

There are several reports, such as but not limited to, those listed below that are ordered by the Company in the course of quoting a risk that enable us to get an accurate rate. The cost of these reports are not charged to your agency when 80% of the reports ordered in connection with quotes you submit convert to an issued policy.

1. Motor Vehicle Reports (MVR).
2. Prior Accident Reports.
3. Current Insurance Reports.

When less than 80% of the reports ordered in connection with quotes you submit convert to an issued policy, the agency will be charged an average of the total cost we incur for the above reports. The amount owed will be deducted from your commission statement each month.

Garaging ZIP Code Rating and Rules

Enter the ZIP Code where the vehicle is principally garaged and your quoting system will automatically assign the proper rating factor.

Unacceptable Mailing/Garaging

If any vehicle is garaged in a state that is unacceptable, the policy is unacceptable. At new business, the policy will not be allowed to upload. At endorsement, the policy will be canceled if within the initial underwriting period or will be set up to non-renew.

Unacceptable mailing locations for policies that are out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan, New Jersey or New York.

If any vehicle is garaged outside the state in which the policy is to be issued, the policy is unacceptable.

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UNDERWRITING

Business Type

Choose the most appropriate business type in order to accurately rate your customers. See the Business type Guide and Body type Guide sections for details.

Prior Insurance

Definition

Proof of Prior insurance (POP) shows that the Named Insured has proof of commercial automobile liability insurance, and the policy:

1. Shows the Named Insured listed on the Bristol West Commercial Auto policy as the Named Insured on the prior policy.
2. Provided twelve (12) months continuous coverage with the same company.
3. Did not have any days lapse at the end of the policy period and prior to the new effective date.
4. Limits need to be shown on the proof of prior insurance documentation.
5. Was a Continental U.S., including Alaska and Hawaii, or Canadian commercial auto policy.

In addition to the above rules, prior insurance with Bristol West Personal Auto, or any other personal auto carrier, is eligible for continuous coverage as long as the Named Insured on the new Bristol West Commercial Auto policy (or the CEO/Principal on a Corporation/ Partnership) is also the Named Insured/Spouse on the prior Personal Auto policy. Please note that Personal auto insurance when used as prior may impact your rate as it typically has lower limits than commercial auto insurance.

Processing Proof of Prior Insurance (POP)

The Company will attempt to confirm proof of prior insurance. Our website will advise when proof of prior is verified. If POP is not verified at point-of-sale, you will need to fax proof to the Company immediately following upload. The documents may also be uploaded on the policy the next day through the "Submit a Document" option. Our website will print a fax cover sheet with a list of needed documents.

POP documentation should be obtained from your customer at the time of application. Review the information provided for accuracy prior to upload. If the Company receives incomplete proof you will be contacted directly to discuss any additional material required. Failure to submit complete valid proof may result in an increase in premium.

****PLEASE BE SURE TO USE THE FAX COVER SHEET OR UPLOAD THE DOCUMENT ON THE POLICY THROUGH THE "SUBMIT A DOCUMENT" OPTION TO ENSURE ACCURATE AND TIMELY PROCESSING.****

Acceptable Proof of Prior Insurance

1. Renewal Notice.
2. Non-Renewal Notice.
3. Declarations Page.
4. ID Card showing liability limits.
5. Loss Runs.
6. Company issued Certificate of Insurance.
7. Recent bill showing liability limits.

Please refer to the fax cover sheet regarding specific proof requirements for each policy

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Financial Responsibility (FR)

The decision to request a credit report is not to be based on income, address, ZIP Code, race, color, creed, age, marital status, sex, or national origin of the consumer. For sole-proprietors, credit will only be ordered on the primary Named Insured, who must also be listed as a driver on the policy (but can be excluded if permitted by the state). For corporations and partnerships, credit will be ordered on the business principal, if he or she is involved in the daily operation of the insured business. The president or CEO is considered the business principal of a corporation, while the partner responsible for the management of the business is considered the business principal of a partnership. The business principal does not need to be a driver to be considered involved in the business.

Be sure to include full name, home address (not business address, if different), date of birth, and Social Security number of the individual to avoid inaccurate or unavailable FR information. A customer has the right not to provide his or her Social Security number, but this may result in unconfirmed FR and possibly a higher premium. Credit is not ordered on fleets of 10 – 20 power units.

The following procedures are to be followed by Company employees and producers in connection with the use of credit. In the event of a prolonged catastrophic event (e.g. pandemic) where credit cannot be obtained, the Company shall apply a neutral (or average) credit rating. After the catastrophic event passes and vendors are able to respond to our credit inquiries, the Company shall reorder credit upon subsequent renewal and adjust premiums accordingly.

The Company uses TransUnion and/or Equifax as our supplier of credit information. You will not receive any information contained in the customer's credit report; it is ordered, received and used exclusively by the Company through its mainframe computer.

To order this information, simply follow the instructions on our website. Please be sure to read the short disclosure that appears on our website screen to the customer.

Once FR has been returned successfully for an individual, please do not order FR on a different person for the same entity (or start a new quote for the same risk to order FR on a different person).

Customer-requested FR reorders are permitted once in any 12-month period. Premium will not increase as a result of a reorder.

Credit Re-ordering

The credit information on a consumer is good for 60 days. If an application is uploaded 60 or more days after an initial quote, and the producer has not reconfirmed credit, the Company will reorder credit after the application is uploaded. If the consumer's credit score changes, a premium change may result. The producer is responsible for re-quoting any risk after 60 days. Our website will not initiate a reminder.

Periodic Review

Once during any six (6) or twelve (12) month period, at the request of the Named Insured, the Company will reorder credit information, recalculate the insurance score and determine the credit tier for the next renewal policy term. The insured's request to reorder the credit information will not result in an increase to the policy premium.

Credit Disputes

Any consumer who suspects inaccuracies in their credit report or is affected by an adverse underwriting decision (a decision to issue the policy with restrictions that would not apply but for the consideration of the credit report) should be advised that they can obtain a copy of the report by calling the appropriate credit bureau vendor after the confirmation is completed. Producers cannot request this information. Only the customer may contact the credit bureau vendor. An updated credit report may be ordered as part of the renewal quote process, per state law requirements.

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USDOT Number

Bristol West uses operating history collected by the FMCSA in determining rates for businesses that have a USDOT number.

If the business has a USDOT number, you must enter the USDOT number during the quote process. If USDOT information is not found, verify the number in the SAFER system (<http://safer.fmcsa.dot.gov/>) using the business name.

VIN Ordering

Input the year, category and VIN on the vehicle screen. If you don't have the VIN, make sure you complete all other fields on the vehicle screen.

Please note that although you may be able to quote without a VIN, you will not be able to upload until all 17 characters are correct.

Radius Guidelines

When a radius option is selected on the application for a vehicle, we expect no trips in excess of the selected radius. Vehicles that need to exceed the radius exceptionally may request a trip exception:

1. Insured must call in advance of the trip for approval.
2. 6 month term policy - no more than 1 exception.
3. 12 month term policy - no more than 2 exceptions.
4. Must return from the trip within 30 days.
5. Work/activity done on the trip must not be unacceptable.

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DRIVER INFORMATION

Application Listing Rule

Anyone who drives or is expected to drive any vehicle covered by the policy, in any capacity during the policy period, must be a listed and rated driver. The frequency with which they drive doesn't matter. Note: Drivers may be excluded from coverage in some states.

While delays in adding a new driver may occur, new drivers should be added to the policy as soon as possible. If a covered loss involves a driver who is not listed on the policy, we'll need to conduct an investigation to confirm there was no intentional misrepresentation or fraud. Additionally, we will add that driver to the policy, unless the customer requests driver exclusion (if permitted) or can provide proof of termination.

Note: Policies may be subject to a premium increase if there are drivers licensed outside of the policy state.

Driver Status Guide

All listed drivers must fall within one (1) of the following driver statuses:

1. **Rated** — when this status is selected, the driver is rated on policy.
2. **Excluded** — when this status is selected, the driver is excluded from coverage. Any driver may be excluded from the policy except the Primary Named Insured. However, driver exclusions are not available on any policy with a SR-22 or FR-44 filing. Other restrictions/procedures apply including:
 - a. Individuals who have a permanently revoked license or have never been licensed are not acceptable and must be excluded.
 - b. Drivers cannot be excluded from specific vehicles on a policy.
 - c. All drivers must be rated or excluded.
 - d. **NEW BUSINESS:** The Named Insured must sign the Named Driver Exclusion Acknowledgement. This exclusion will apply to the current policy term and all renewals and will only be superseded by an endorsement request to add the excluded person to the policy as a driver.
 - e. **IN-FORCE POLICIES:** To exclude specific individuals during the policy term, submit the driver exclusion form, properly completed, showing the effective date of change and observing proper binding rules. An amended Declarations Page will be issued. The endorsement will only be superseded by a request to add the excluded person to the policy as a driver.
Bristol West will not pay for any claim arising from an accident or loss which occurs while any vehicle is being driven, either with or without the Named Insured's permission, by an excluded driver.
 - f. Drivers cannot be excluded on policies that do not purchase Bodily Injury coverage.

Driver License Status/Types

1. **Valid U.S. License** - Drivers who have a valid U.S. license will have this license type. This license type cannot be selected if the driver is under the minimum license age for the state. These drivers may be rated or excluded.
2. **Valid Foreign and International Driver's Licenses** - Drivers who have a valid foreign or international driver's license, passport or matricula consular card, but not a valid U.S. license, will be charged with a Foreign Driver's License violation until they are able to submit proof of a valid U.S. license. These drivers may be rated or excluded.
3. **Temporarily Revoked/Suspended/Cancelled License** - Drivers with a temporarily revoked, suspended or canceled license at any time during the chargeable violation period will be considered for rating. These drivers may be rated or excluded.
4. **Permanently Revoked License** - Drivers with permanently revoked licenses are not acceptable. These drivers must be excluded for us to accept other household members on the policy.
5. **Non-Licensed** - Drivers who are not licensed will have this license type. These drivers must be excluded.

Note: Policies may be subject to a premium increase if there are drivers licensed outside of the policy state.

Unverifiable Driving Record

A violation charge will be assessed on any driver whose driving record cannot be verified by the state's Bureau of Motor Vehicles. This charge will be removed if we receive a valid current MVR. The MVR must be no more than 30 days old and must be received within 90 days of policy inception.

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Filing Information

For filings requiring a 35-day notice of cancellation, we will continue to earn premium during this period, plus mailing time, regardless of the reason for cancellation.

A filing will be issued after the risk is accepted for coverage and all the necessary filing information is provided. We typically issue filings within 48 hours of receipt. Please note that requests for Federal, State or SR-22 filings cannot be handled 24/7. Once a filing is processed, a vehicle cannot be removed from a policy unless the vehicle is sold or salvaged (excluding an SR-22 filing). A bill of sale or salvage documentation must be submitted to have the vehicle removed from the policy. Agents can request an SR22 online when quoting a risk with Bristol West. Agents can also add an SR22 to an existing policy via the servicing screens of our Bristol West website.

State Filing

State Filings are not acceptable under this program.

Federal Filing

Federal Filings are not acceptable under this program.

SR-22/FR-44 Filing

1. Policies containing a Financial Responsibility Filing (SR-22 or FR-44) cannot have excluded drivers.
2. A flat \$50 charge, earned in full at new business, will be added per filing. The fee drops to \$25 per filing at renewal.
3. Filings will only be provided for Florida.
4. Minimum limits are 10/20/10.
5. Out-of-state filings cannot be processed.
6. All vehicles owned by the driver requiring the filings must be on the policy.
7. All vehicles listed on the policy must have liability coverage (Comp only vehicles are not allowed).
8. The name on the filing must appear exactly as it reads on the driver's license.
9. Filings are not available for a driver with an unverifiable driving record. If the Company is unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.
10. SR-22, SR-22-S and FR-44 that have case numbers beginning with a 2 or a 4 may indicate that a non-cancelable policy is needed, in compliance with Florida Statute 627.7275(2) (a). Company may require these policies to be paid in full. Applications received with less than the full premium will be canceled within the time period allowed by statute.
11. SR22 are only available for listed Individual/Sole Proprietors

Note: Any policy endorsements processed during the first term of the policy must be paid in full using a credit or debit card at the time of the policy endorsement. If the endorsement cannot be paid in full at that time, a new policy MUST BE written.

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FLEET SUBMISSIONS

Fleet risks of 10 - 20 power units (including trailers) are not available at this time. If your business grows and becomes a fleet during the term of the policy, please contact us for possible exception handling.

BUSINESS TYPE GUIDE

Construction—Special Trade Contractors

Tradesman who earns income by performing repair, improvement, installation or maintenance services at residential and commercial locations, including new construction sites.

Construction—Builders & General Trade Contractors

Contractors or builders managing projects related to housing or non-housing construction. They are responsible for the entire project (new work, alterations, remodeling, and repair) and hire special trade contractors for their projects

Courier, Mail & Newspaper Delivery

Business that earns income by completing the delivery of small documents (letters, documents) or does "last mile" delivery of packages within a 50-mile range, using vehicles up to 9,000 lbs. Allowable vehicles include private passenger autos, pickups (up to Ford F-250 or GM 2500 series), and delivery and full-size vans (up to Sprinter 2500 or Ford E-250). For vehicles over 9,000 lbs, please select the most appropriate Trucking option. Please note that the "Courier" business classification is not available to Sole Proprietors. Examples include but are not limited to:

1. Legal Documents
2. Federal Express
3. Greyhound Package Express

Dirt, Sand & Gravel

Business earns income by transporting dirt, sand, gravel or asphalt on a for-hire basis. This business type is unacceptable.

Farming & Livestock

Business earns income by raising livestock or agricultural production. May deliver their own goods, but not those of others for a fee.

Examples include:

1. Farming
2. Ranching
3. Fisheries
4. Nurseries/Floriculture production

Food Delivery

Business earns income by delivering prepared food.

For-Hire Livery

Business earns income by transporting customers for a fee. This business type is unacceptable. Examples include, but are not limited to: UBER[®], LYFT[™], Black Car/Limo and Taxi. Please ask your agent for a quote with our Bristol West Personal Auto product if you are interested in Ridesharing coverage.

Landscaping, Lawn Garden & Tree

Business earns income by providing landscaping services to residential and commercial properties.

Landscaping, Snowplowing & Firewood

Business earns income by providing landscaping or snowplowing services to residential and commercial properties during the winter months. The business can also earn income by delivering or selling firewood.

Snow Removal & Firewood Delivery

Business earns income by providing snowplowing services to residential and commercial properties during the winter months. Business can also earn income by delivering or selling firewood

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Logging & Log Transport

Business earns income transporting logs or wood chips (for-hire or private property). This business type is unacceptable.

Manufacturing

Establishments engaged in the mass production of products. May deliver their own goods, but not those of others for a fee.

Non-Business

Applicant uses all vehicles for personal use only and no income is earned (or will be earned) by the applicant. A commercial policy is needed because the vehicle types are not acceptable on a personal auto policy. Note, Non-Business is not appropriate for the following situations:

1. If the policy is insuring only personal use vehicles or "service vehicles" for a company or institution, the business type for the policy should match that of the respective company instead of Non-Business.
2. If the insured intends to use the vehicles for business but has not started operating or is between jobs, the business type should reflect the work they will be doing when in business (including For-Hire Trucking) instead of Non-Business.

Allowable vehicles for Non-Business include private passenger autos, pickups (up to Ford F-250 or GM 2500 series), and delivery and full-size vans (up to Sprinter 2500 or Ford E-250).

Passenger Transportation (Not for Hire)

Business earns income through a service to their customers. Passengers are transported as a courtesy and are incidental to the way the business earns a profit. Transportation of passengers is not done on a for-hire basis. Unacceptable risks include taxicabs, transportation of prisoners or reform school students, transporting of children between home and school, and all for-hire livery/passenger risks. Acceptable example includes a courtesy hotel shuttle for guests.

Restaurants

Business earns income by providing and selling prepared food but does not provide food delivery service.

Retail Trade Operations

Sale of goods in small quantities to the public.

Services

Business earns income by providing a service or selling goods. Vehicles used to support business by delivering goods, picking up supplies, running errands, etc.

Towing Services, Gas Stations & Auto Repair

Establishments primarily engaged in providing towing services and auto repair. This business type is unacceptable.

Trucking For-Hire

Business earns income by transporting raw materials, goods, or equipment. Trucking for-Hire requiring an MCS-90 Federal Filing is not acceptable. Hazardous materials hauling is not acceptable.

Examples of acceptable goods hauled include Agricultural hauling, Refrigerated goods and General freight.

Waste Haulers

Business earns income by collecting from residential or commercial customers, including containers from construction sites and to/from transfer stations and landfills. Also includes septic waste contractors and businesses that recycle or sell scrap metal. This business type is unacceptable.

Wholesale Trade

Establishments primarily engaged in the purchase of durable and/or non-durable goods, including food products from manufacturers. May distribute purchased goods to retailers, usually within a regular route.

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BODY TYPE GUIDE

Most cars, vans, and pickup trucks with up to \$2,000 permanently-attached equipment will be rated based on assigned year/make/model symbol. All other vehicles will be rated based on stated amount. Typical examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarps, and tool boxes bolted or welded onto the vehicle.

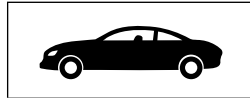
CARS, SUVS AND PICKUPS



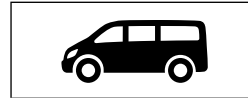
Private Passenger Auto



Sports Auto



Luxury Auto



Mini Van



Sports Utility Vehicle

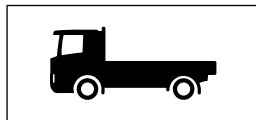


Pickup

SMALL SPECIALTY TRUCKS



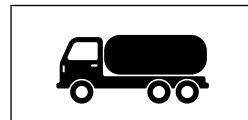
Dump Truck
GVW ≤ 16,000 lbs.



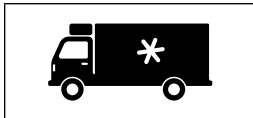
Flatbed Truck
GVW ≤ 16,000 lbs.



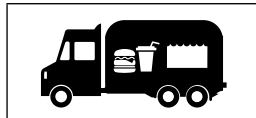
Stake Body Truck
GVW ≤ 16,000 lbs.



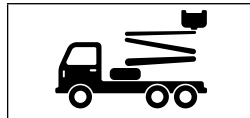
Tank Truck
≤ 1,400 gallons



Refrigerated Truck
GVW ≤ 16,000 lbs.



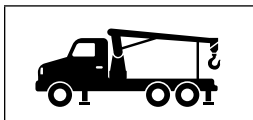
Catering Truck



Bucket Truck
GVW ≤ 16,000 lbs.

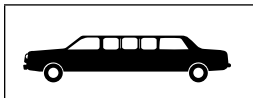


Ice Cream Truck

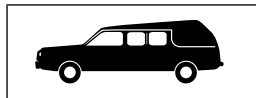


Boom/Crane Truck
GVW ≤ 16,000 lbs.

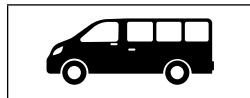
BUSES AND LIVERY VEHICLES



Limousine



Hearse



Passenger Bus (9-15 Passengers)

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TRUCKS



Box or Straight Truck
GVW ≤ 33,000 lbs.



Bucket Truck
GVW ≤ 33,000 lbs.



Dump Truck
GVW ≤ 33,000 lbs.



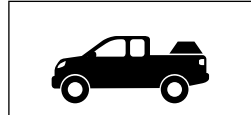
Flatbed Truck
GVW ≤ 33,000 lbs.



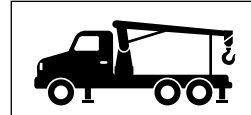
Stake Body Truck
GVW ≤ 33,000 lbs.



Refrigerated Truck
GVW ≤ 33,000 lbs.

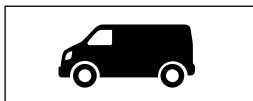


Pickup with Fifth Wheel

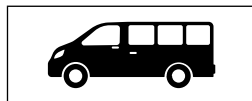


Boom/Crane Truck
GVW ≤ 33,000 lbs.

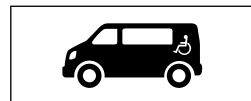
VANS



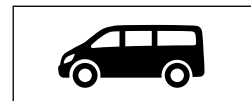
Cargo Van/Full-Size Van



Passenger Van
< 15 Passengers



Wheel Chair Van



Mini Van

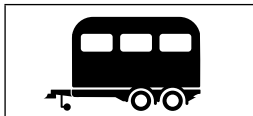


Delivery Van

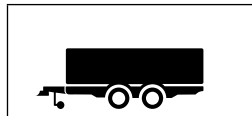


Step Van

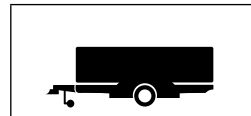
TRAILERS



Horse Trailer (1-2 Stalls)



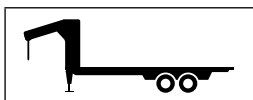
Utility Trailer
More than 12 Feet.



Utility Trailer
Less than 12 Feet



Concession Trailer



Gooseneck Trailer

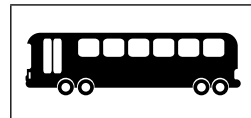
UNACCEPTABLE VEHICLE EXAMPLES



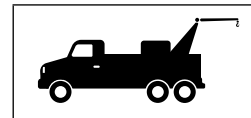
Cement Mixer



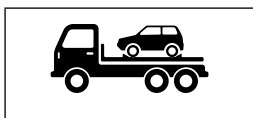
Tractor Truck



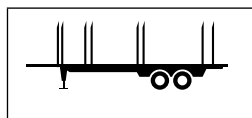
Bus
(> 15 Passengers)



Tow Truck



Car Carrier



Logging Trailer

The unacceptable vehicles shown do not reflect all possible unacceptable vehicles. To determine if a vehicle is acceptable, quote the policy using our website.

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COVERAGE INFORMATION

General Coverage Rules

Florida Statutes require that all automobile insurance policies include coverage for Personal Injury Protection (effective January 1, 2008) and for Property Damage Liability, each at a minimum limit of \$10,000.

Bodily Injury (BI), Property Damage (PD), Uninsured/Underinsured Motorists (UM/UIM), Medical Payments (MED) limits and Personal Injury Protection (PIP) options must be the same on all vehicles of a multi-car policy.

Liability limits on leased vehicles must be at least 100/300/50, per Florida Statute 324.021(9)(b).

Liability limits on a policy that has a rated driver convicted of a DUI on or after October 1, 2007 must be at least 100/300/50, per Florida Statute 324.023. These limits must be maintained for at least three years.

<p>Bodily Injury/Property Damage Coverage (BI/PD)</p>	<p>Bodily Injury Liability provides coverage in case of an accident, if a covered vehicle causes injury or death to another person and the insured is considered at-fault. Expenses related to medical costs, lost wages, sickness, death, and pain and suffering for an injured third party are covered. It also covers legal defense costs related to claims against covered damages. See the policy for full details.</p> <p>Property Damage Liability provides coverage in case of an accident, if a covered vehicle causes damage to any property and the insured is considered at-fault. It also covers legal defense costs related to claims against covered damages.</p> <p>Available limits (\$000's):</p> <table> <tr> <td>10/20/10</td> <td>50 CSL</td> </tr> <tr> <td>25/50/25</td> <td>100 CSL</td> </tr> <tr> <td>50/100/25</td> <td>300 CSL</td> </tr> <tr> <td>100/300/50</td> <td>500 CSL</td> </tr> <tr> <td>125/250/50</td> <td>750 CSL*</td> </tr> <tr> <td>250/500/100</td> <td>1,000 CSL*</td> </tr> </table> <p>*We use a combination of variables (type of business, years of experience, etc.) to determine if a customer is eligible for high limits on their policy. Our POS software will automatically determine whether your customer is eligible or not.</p> <p>Florida Statute 627.7415 requires that commercial vehicles (property carriers only) that meet the weight criteria listed below carry the following minimum liability limits:</p> <table> <thead> <tr> <th>Gross Vehicle Weight</th> <th>Limit</th> </tr> </thead> <tbody> <tr> <td>26,000 – 34,999 lbs.</td> <td>100/300/50 or 50 CSL</td> </tr> <tr> <td>35,000 – 43,999 lbs.</td> <td>250/500/100 or 100 CSL</td> </tr> <tr> <td>44,000 lbs. and up</td> <td>300 CSL</td> </tr> </tbody> </table> <p>NOTE: Vehicles that exceed 33,000 lbs. GVW are unacceptable.</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. All vehicles insured for BI liability must also include Personal Injury Protection Insurance (PIP) and Property Damage (PD). 2. BI is required with all SR-22 and FR-44 filings. Liability limits of at least 100/300/50 are required with FR-44 filings. 3. Bodily Injury limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged. 4. The BI/PD limits must be the same for all vehicles on the policy. We will not write multiple policies for the same Named Insured. 5. Limits shown may not be available for all body or business types. 	10/20/10	50 CSL	25/50/25	100 CSL	50/100/25	300 CSL	100/300/50	500 CSL	125/250/50	750 CSL*	250/500/100	1,000 CSL*	Gross Vehicle Weight	Limit	26,000 – 34,999 lbs.	100/300/50 or 50 CSL	35,000 – 43,999 lbs.	250/500/100 or 100 CSL	44,000 lbs. and up	300 CSL
10/20/10	50 CSL																				
25/50/25	100 CSL																				
50/100/25	300 CSL																				
100/300/50	500 CSL																				
125/250/50	750 CSL*																				
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44,000 lbs. and up	300 CSL																				

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<p>Property Damage Only Coverage (PD Only)</p>	<p>Available Limit: \$10,000 per occurrence</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. If Property Damage Only coverage is selected, PIP coverage must also be selected and risk must be eligible for PIP coverage in our program. 2. Property Damage Only and PIP coverages cannot be selected on any body type with gross vehicle weight of 26,000 lbs. or more. 												
<p>Uninsured/Underinsured Motorists Coverage (UM/UIM)</p>	<p>UM/UIM provides coverage for damages from another party who is considered at-fault for an accident, but is uninsured or underinsured for the level of damages.</p> <p>Available Limits (\$000's):</p> <table border="0"> <tr> <td>10/20</td> <td>50 CSL</td> </tr> <tr> <td>25/50</td> <td>100 CSL</td> </tr> <tr> <td>50/100</td> <td>300 CSL</td> </tr> <tr> <td>100/300</td> <td>500 CSL</td> </tr> <tr> <td>125/250</td> <td>750 CSL*</td> </tr> <tr> <td>250/500</td> <td>1,000 CSL*</td> </tr> </table> <p>*We use a combination of variables (type of business, years of experience, etc.) to determine if a customer is eligible for high limits on their policy. Our POS software will automatically determine whether your customer is eligible or not.</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. Limits can only be written in conjunction with BI/PD. 2. Limits cannot exceed the BI. 3. Limits must be the same for each power unit of a multi-vehicle risk. 4. A completed, signed Uninsured Motorists Selection/Rejection form must be obtained at new business when UM limits are not stacked and/or not equal to BI limits or if UMBI/UIM is rejected entirely. A completed, signed form must also be obtained in the event of any endorsement or renewal where there is a change in BI limits. Failure to obtain this form will result in stacked UM limits equal to BI limits on the policy, unless the combined limit for UM stacking for all vehicles exceeds \$1,000CSL per accident, in which case the policy will be set up for cancellation or non-renewal. Retain the original signed form in the policy file. 	10/20	50 CSL	25/50	100 CSL	50/100	300 CSL	100/300	500 CSL	125/250	750 CSL*	250/500	1,000 CSL*
10/20	50 CSL												
25/50	100 CSL												
50/100	300 CSL												
100/300	500 CSL												
125/250	750 CSL*												
250/500	1,000 CSL*												
<p>Medical Payments Coverage (MEDPAY)</p>	<p>Medical Payments provides coverage for certain medical and funeral expenses for all those occupying a covered vehicle involved in an accident regardless of who is at fault.</p> <p>Available Limits:</p> <table border="0"> <tr> <td>500</td> <td>1,000</td> </tr> <tr> <td>2,000</td> <td>5,000</td> </tr> </table> <p>Rules:</p> <ol style="list-style-type: none"> 1. Medical Payments coverage is optional. 2. Available on power driven vehicles only. 3. Can only be written in conjunction with BI/PD. 4. Limits must be the same on all covered vehicles of a multi-vehicle risk. 5. Coverage limits are per person and not per accident. 	500	1,000	2,000	5,000								
500	1,000												
2,000	5,000												

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Physical Damage/
Comprehensive, Fire and Theft
& Collision (COMP/FTCAC/COLL)

Collision provides coverage in the event of a loss or damage to an insured vehicle caused by a collision or overturn. Collision must be written with Comprehensive or Fire and Theft with CAC.

Comprehensive provides coverage in the event of a loss or damage to an insured vehicle caused by incidents other than collision. This includes damages due to fire, theft, vandalism, windstorm, or contact with an animal.

Fire and Theft with Combined Additional Coverages provides coverage in the event of a loss or damage to an insured vehicle caused by a specific occurrence. The damage or loss must be caused by: fire; lightning or explosion; theft; windstorms or hail; earthquakes; flood or rising waters; vandalism; while being transported by a third party; or by a collision with an animal.

Available Deductibles:

100	500	2,500
250	1,000	5,000

Rules:

1. For each covered physical damage loss, only one deductible will apply, regardless of the number of covered vehicles involved.

Physical Damage limits depend on whether a vehicle is assigned a symbol or uses stated amount.

Vehicles with Symbol Assigned:

We will assign a year/make/model symbol to most private passenger autos, vans, and pickup trucks with up to \$2,000 permanently-attached equipment. Examples of permanently-attached equipment include air compressors, chains and straps, computers, custom paint, fifth-wheel devices, generators, ladder racks, pressure washers, salt spreaders, signage, snowplows, tarpaulins, and tool boxes bolted or welded onto the vehicle. In the event of a loss, we will pay actual cash value on a symbolized vehicle, plus up to \$2,000 for permanently-attached equipment, or cost to repair or replace.

Loan/Lease Gap (Financed Value) coverage

Loan/Lease Gap coverage is also available for symbolized vehicles. It will provide coverage for the gap between the actual cash value of a vehicle and what is owed to a lender. Payment will not exceed 25% of the actual cash value.

Stated Amount Vehicles:

All other vehicles require a stated amount. The stated amount should reflect a vehicle's current retail value which includes any special or permanently-attached equipment.

To determine stated amount, consider condition, mileage and location. Also consider any vehicle upgrades, engine or major component rebuilds that could further increase a vehicle's value.

Update stated amounts prior to renewal to ensure they remain accurate. Bristol West does not automatically depreciate stated amount.

Possible resources include*:

1. Valuation publications and Internet sites—Truck Blue Book, truckpaper.com, trucks.com, pricedigests.com, N.A.D.A.
2. Dealerships.
3. Manufacturers.
4. Lending/Financial institutions.
5. Market-value software.

*Bristol West does not have any affiliation with the stated amount resources listed above.

Rules for stated amount vehicles:

1. A minimum value of \$5,000 will be applied for rating purposes. (This minimum does not apply to horse or utility trailers.)
2. The customer is responsible for determining the appropriate amount of coverage. In the event of a loss, our policy pays the least of the stated amount, actual cash value, or cost to repair or replace.
3. Financed Value coverage is included on stated amount vehicles. In the event of a total loss, we will pay actual cash value or the amount owed on the loan, whichever is higher, up to stated amount.

The stated amount listed on a policy does NOT constitute an agreed value and is subject to review upon servicing a claim.

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<p>Personal Injury Protection Coverage (PIP)</p>	<p>PIP coverage provides payments for appropriate benefits if an insured, or other persons covered under the policy, is injured in an accident. There are three parts in PIP—(1) medical benefits: coverage for the cost of treatment the insured receives from hospitals, doctors, and other medical providers; (2) work loss benefits: reimbursement for certain expenses that result from injuries, such as lost wages or any reasonable expenses incurred in obtaining services from others during a period of disability; and (3) death benefits: benefits payable if an insured dies because of bodily injury sustained in an accident.</p> <p>Rules: Basic Personal Injury Protection (PIP) - \$10,000 LIMIT</p> <ol style="list-style-type: none"> 1. Available on all power driven vehicles and trailers in eligible business classes. 2. Can only be written in conjunction with BI/PD. 3. Limits and options must be the same on all vehicles of a multi-vehicle risk. 4. The Named Insured can elect to exclude all benefits for work loss by signing the rejection statement on the application. 5. If Property Damage Only is selected, PIP must also be selected. 6. Property Damage Only and PIP coverages cannot be selected on any body type with gross vehicle weight of 26,000 lbs. or more. <p>PIP with Workers' Compensation</p> <ol style="list-style-type: none"> 1. A discounted premium will be offered, if all drivers are covered under a Workers' Compensation policy. <p>PIP without Workers' Compensation</p> <ol style="list-style-type: none"> 1. Optional deductibles and benefit reduction are available when at least one driver is not covered by Workers' Compensation AND when the vehicle is owned by an individual or husband and wife. Choosing one of these options will result in a discounted premium.
<p>Towing and Labor</p>	<p>Towing and Labor reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term.</p> <ol style="list-style-type: none"> 1. Towing of a covered disabled vehicle to the nearest qualified repair facility; and 2. Labor (up to one hour) on a covered disabled vehicle at the place of disablement, including: battery jump-start, flat tire change, emergency fuel and fluid delivery, and locksmith service when necessary due to a covered emergency. 3. Available Limits per disablement/term: <p>Available Limits per disablement/term: \$75/\$300</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. Available only on private passenger type vehicles and small utility trailers. Not available on vehicles over 16,000 lbs. GVW. 2. Can be purchased for one, several or all vehicles listed on the policy.
<p>Rental Reimbursement</p>	<p>Rental Reimbursement reimburses the insured for the lesser of actual daily rental charges or the purchased limit option for a maximum of 30 days for each qualified disablement on a covered vehicle.</p> <p>Qualified disablement means a loss covered by the Liability, Comprehensive/Fire and Theft or Collision sections of the policy.</p> <p>Available limits for all vehicles: \$20/day, maximum of 30 days \$30/day, maximum of 30 days \$40/day, maximum of 30 days \$50/day, maximum of 30 days</p> <p>Additional limits are available for some larger vehicle types: \$70 per day \$90 per day \$80 per day \$100 per day</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. Comprehensive (or Fire and Theft) and Collision coverage are required

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<p>Hired Auto Liability Coverage</p>	<p>Hired Auto provides excess liability coverage for a non-owned, unlisted vehicle the insured has leased, hired, rented or borrowed.</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. The coverage is available for incidental or “if-any” exposures only; annual cost of hire cannot exceed \$5,000 at policy inception. 2. Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, couriers, pizza delivery, or towing services. 3. Limits must match BI/PD.
<p>Employer’s Non-Ownership Liability Coverage</p>	<p>Employer’s Non-ownership provides excess liability coverage to an insured for employees using their own (unlisted) vehicles incidentally in the course of the Named Insured’s business.</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. The coverage is available for incidental or “if-any” exposures only. ‘Incidental’ is defined as no more than 30 days per year. For Business Auto and Contractors, annual cost of hire cannot exceed \$5,000 at policy inception. 2. Must be written in conjunction with primary liability coverage. 3. Cannot be written on certain business types, including but not limited to: religious organizations, social services, visiting nurses, couriers or pizza delivery. 4. Limits must match BI/PD. 5. At new business, insured cannot have more than 10 employees. 6. Regular use of unlisted employee vehicles is unacceptable. “Regular” is defined as more than two times per week.
<p>Transportation Expenses Coverage</p>	<p>Transportation Expenses provides coverage for temporary transportation expenses incurred as a result of a private passenger insured auto being stolen. Coverage will begin 48 hours after the theft is reported to Bristol West and ends when the insured auto is returned to the insured, or the vehicle is paid as a total loss.</p> <p>Rules:</p> <ol style="list-style-type: none"> 1. The vehicle must carry Comprehensive for this coverage to apply. 2. Coverage will reimburse up to \$30 per day, with a maximum of \$900 total coverage 3. Automatically extends to eligible risks. 4. Coverage is included at no charge
<p>Additional Insured Endorsement</p>	<p>An additional insured is a listed individual, entity or corporation who shares many of the rights of the Named Insured.</p> <ol style="list-style-type: none"> 1. Considered excess insurance. 2. An unlimited number of additional insureds may be listed on a policy, but a fully-earned fee of \$15 for 6 month or \$25 for 12 month is charged for each of the first five listed on the policy. Fees apply at new business and every renewal.
<p>Waiver of Subrogation Endorsement</p>	<p>Waiver of Subrogation is an endorsement that will prevent Bristol West from recovering losses from a third party.</p> <ol style="list-style-type: none"> 1. Frequently used in temporary contracting situations. 2. We do not issue “blanket waivers.” 3. Will be Issued upon request; there is a \$25 fully-earned fee for each of the first five waiver of subrogation on the policy at new business and every renewal.
<p>Permissive Use</p>	<p>Bristol West Commercial Auto allows permissive use on insured vehicles.</p>
<p>Temporary Substitute Auto</p>	<p>Excess Liability and Physical Damage coverage extend to “temporary substitute autos.” A temporary substitute auto is any non-owned auto that is used by the insured or an employee, with the express or implied permission of the owner, as a substitute for an insured auto that is unavailable for normal use due to servicing, repairs or a loss.</p> <ol style="list-style-type: none"> 1. Physical Damage coverage will apply to a temporary substitute auto based on its actual cash value rather than the stated amount of the replaced vehicle.

These definitions only provide a high level summary of the coverage offered. This is not an insurance contract. In any conflict situation between these definitions and the insurance contract, the insurance contract will be primary.

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UNACCEPTABLE RISKS

NOTE: We reserve the right to reject any risk within the first 60 days of the policy term.

Business Category

1. Any risk with a USDOT number whose operating history does not meet minimum standards. This includes USDOT numbers with shared vehicles that have unacceptable inspection history.
2. Businesses that engage in the transportation of inmates, prisoners, reform school students, or seasonal farm workers.
3. Transportation of children or adults between home and school or daycare.
4. Companies involved in selling, leasing, or renting vehicles.
5. Delivery vehicles and courier services operating under special time constraints, as advertised by the business (For example: speedy express, rush deliveries, fast food delivery).
6. Dirt, Sand, and Gravel risks.
7. Driving schools of any kind.
8. Emergency response services (firefighter, police, ambulance, etc.).
9. Hired, Non-owned coverage on certain risks (see Coverages pages for details).
10. Home heating oil delivery.
11. Hotshotters or Expeditors.
12. Non-emergency medical transportation (NEMT) and paratransit.
13. Religious Organizations
14. Residential ice cream risk requesting limits greater than 50/100/25 or 100 Combined Single Limits.
15. Risks operating with pilot cars or escort vehicles.
16. Risks involving vehicles used in armed surveillance or security where operators carry guns, tasers, or use guard dogs.
17. Risks over twenty (20) units total (including non-power units) or risks over 9 power units.
18. Risks requiring federal filings (ICC, Federal Motor Carrier Safety Administration/FMCSA, BMC91X).
19. Tour operators (Jeep tours, sightseeing tours, etc.).
20. Towing risks including companies or individuals involved in vehicle repossession.
21. Water Hauling.
22. Cannabis, hemp, and CBD-related risks. You can contact CannGen Insurance Services at 888-751-3141 or visit www.canngenins.com for a quote.
23. Truckers requiring the UIIA endorsement.

Vehicle Types

1. Agricultural Trucks.
2. Any commercial truck with a stated amount greater than \$150,000 or any private passenger type vehicle with an actual cash value greater than \$125,000.
3. Cement trucks/concrete mixers.
4. Double-decker buses.
5. Dump trucks when used on a FOR HIRE basis.
6. Emergency vehicles.
7. Exhibition vehicles (monster trucks, race cars, etc.).
8. Garaged outside the state in which the policy is to be issued.
9. Garbage haulers.
10. Gray market and any other automobiles not manufactured for sale in the United States of America.
11. Horse Trailers with 3 or more stalls.
12. Kit cars and antique vehicles.
13. Military vehicles.
14. Mobile equipment of any kind.
15. Mobile home toters.
16. Personal use, if organization type is "Individual" and the only vehicles on the policy are autos, vans, pickups, or small trailers.
17. Roll-off trucks or vehicles used to haul roll-off containers.

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18. Steel, coal, log or pulpwood haulers.
19. Street Sweepers.
20. Tandem or double trailers.
21. Tank trucks over 1,400 gallons and any tank trailer.
22. Tow Trucks and Car Carriers.
23. Tractor-trailers / long haul trucks.
24. Trailers where we do not insure the pulling power unit, or trailer-only policies.
25. Vehicles hauling hazardous or explosive materials, including vehicles requiring a placard.
26. Vehicles with perimeter seating or open to the public: bookmobiles, bloodmobiles, construction trailers, party buses, etc.
27. Vehicles regularly operated outside a 500 (five hundred) mile radius from place of principal garaging.
28. Vehicles used as a living facility (such as motor homes, campers, RVs, travel trailers).
29. Vehicles used for passenger transportation for a fee, ride share or taxi service, including vehicles used to transport nursery or school children, or migrant workers.
30. Vehicles with a GVW in excess of 33,000 lbs.

Coverages

1. Hired, Non-owned coverage on certain risks (see Coverages pages for details).
2. There is no coverage on vehicles hauling hazardous or explosive materials, including vehicles requiring a placard.
3. Multiple vehicle policy with UM and UIM limits that exceed \$1 million due to stacked limits.
4. Personal Use if organization type is "individual" and the only vehicles on the policy are autos, full-size vans, or pickups.

Operators

1. Applicants who have been convicted of insurance fraud.
2. Named Insured or any driver who has never been licensed or has a permanently revoked license, unless he or she is excluded from coverage.
3. Operators with 16 or more violation points are not acceptable (excludes Foreign Driver's License).
4. Operators with 3 or more claims within the prior 36 months.

Other

1. Canadian filings.
2. Dealer license plates.
3. Drivers with diplomatic licenses.
4. Risks with over 10 power units, or over 20 units total.
5. Vehicles used as a primary living facility.
6. Multiple policies for the same customer in the same state, if liability coverage or filings are requested.
7. Policies where the mailing address is in an unacceptable state. Unacceptable states are: New York, New Jersey, Michigan, District of Columbia or Massachusetts.
8. New Business Policies with ten (10) or more Personal Injury (PIP) claims within the prior 35 months.
9. Policies financed through an outside premium finance company.
10. Any risk with a USDOT number whose operating history does not meet minimum standards (including "chameleon carriers" that have recreated themselves to appear like new or different ventures).
11. Named Operator policies.
12. Risks that have a Motor Carrier status of "Out of Service".
13. Prior Bristol West customers whose previous policies had underwriting issues.
14. Federal Filings.
15. Foreign mailing address (including Canada and Mexico).
16. Dealer/transport plate coverage.
17. Customers that are currently insured by Bristol West Commercial.

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DISCOUNTS & SAVINGS

Paid in Full Discount

Paid in full policies will receive a discount. The full premium must be submitted with the application. Outside premium financing is not eligible to receive this discount.

Anti-Theft Discount - Standard

A discount will be applied to Comprehensive and Fire and Theft with CAC to all vehicles including trailers who have one of the following devices:

1. An alarm system.
2. A passive device which disables the vehicle's fuel, ignition or starting mechanisms.

Anti-Theft Discount - Recovery

A discount will be applied to Comprehensive and Fire and Theft with CAC coverages. To qualify, the vehicle, or trailer, must be equipped with a transmitting device which enables law enforcement agencies to track the vehicle (or trailer) if stolen.

Note: the Standard Anti-Theft Discount, or the Recovery Anti-Theft Discount cannot be combined, only one will apply.

Air Bag Discount

To receive this discount, the vehicle must be equipped with a driver-side air bag, certified by the vehicle identification number or producer.

Anti-Lock Brakes Discount

To receive this discount, the vehicles must have a factory-installed anti-lock braking system, certified by the vehicle identification number or producer.

Multi-Product Discount

A discount will be applied to the policy if there are fewer than 10 power units scheduled and the Named Insured has an in-force General Liability (GL) or Business Owner's policy. Current in-force declarations page must be provided. Discount varies by coverage. Trucking businesses are not eligible for this discount.

Proof of Prior Insurance

A policy will be eligible for additional savings if the customer has had continuous Liability or Comprehensive or Fire and Theft with CAC coverage for at least one year with the same carrier, without a lapse. If follow-up is required, please be sure to upload documents or utilize the fax cover sheet in order to ensure timely processing.

Electronic Funds Transfer (EFT) Discount

Pay with EFT using customer's checking account or savings account and receive an EFT discount on certain business types. Changing EFT mid-term could result in the addition or removal of this discount (if applicable).

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BILLING AND FEES

Policy Period

Bristol West Commercial Auto offers both (6) six-month and (12) twelve-month policies.

Bill Plans

We offer multiple bill plans for new business. All bill plans are not available on all risks. Go to our website for the bill plans available on any particular risk.

Outside premium financed policies are unacceptable.

Bill Plan Fees

A maximum service charge of up to \$10 per installment will be charged on EFT installments. A maximum service charge of up to \$20 per installment will be charged on non-EFT installments. The charge does not apply to the initial payment (new business only). A \$10 late service charge will apply on the non-EFT options when the minimum amount due is not paid or payment is postmarked more than five days after the premium due date. Please note that there will be a \$15 service charge for any payment returned for nonsufficient funds.

Installment Payments

We issue installment bills to the insured 15 days before the due date. Payments postmarked or uploaded five (5) or more days after the installment due date will be subject to a late fee.

If the payment is uploaded or postmarked before the cancellation date, we will accept the payment with no lapse in coverage. If you accept a payment in your office, the payment must be uploaded or postmarked before the cancellation date. There is no binding period for installment payments — payments must be postmarked or uploaded before the cancellation date in order to avoid a lapse in coverage.

Reinstatement With A Lapse

Policies that have been cancelled for non-payment of premium for up to 30 calendar days, can be reinstated with a lapse in coverage. The insured must provide full payment for the amount listed on the cancellation notice within 30 days of the cancel effective date.

Reinstatement Without A Lapse (if available)

Policies that have been cancelled for non-payment of premium for up to 5 calendar days, can be reinstated without a lapse in coverage with a Statement of No Loss. The insured must provide full payment for the amount listed on the cancellation notice within 5 days of the cancel effective date.

Policy Rewrites

Policy rewrites are not acceptable. A new policy must be submitted.

Payment Instructions

1. No exceptions will be made.
2. Payment due dates cannot be changed.
3. Cancellations for non-payment to the producer cannot be issued.
4. There is no binding period for installment payments.
5. Payments must be postmarked or uploaded before the cancellation date.
6. Renewal payment should be sent directly to the Company via check or uploaded by the due date.
7. Renewal payments must be postmarked or uploaded at least one (1) day prior to expiration to avoid lapses in coverage.

Cash/Check

Collect the amount due from the customer for the selected payment option for all new application premiums, deposit into the agency account, and upload the down payment with the application. All premium/cancellation refunds are sent directly to the insured.

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Electronic Funds Transfer (EFT)

A billing schedule will be sent to the insured, specifying the amount and date of each withdrawal for the complete policy term.

If there is a policy change that affects premiums, a revised billing schedule will be sent. **Renewal payments will automatically be swept on policies set up with EFT.** Changes to EFT may impact the discount.

Service Operations Can Help . . .

Confirm if EFT is active.

With the last four (4) digits of the account number.

Confirm the amount due.

Change EFT mid-term (in order to change mid-term to EFT, the authorization form must be completed and mailed or faxed in).

Service Operations Can Not Help . . .

Change the due date (sweep) date.

Make changes to EFT if it's less than three (3) business days until the due date (sweep) date.

Change the amount due after the invoice is "generated" (even though they do not get mailed an invoice).

Give you the credit card number.

Non-Sufficient Funds (NSF)

If a payment is not honored by the financial institution, a notice of cancellation will be issued immediately. To avoid cancellation the insured must remit the original payment plus the assessed fee prior to the cancellation date. If the NSF was on the down payment of the policy, coverage will be null and void.

Note: In accordance with Florida Statute 627.728(c), the insured has 15 days after the Null and Void Letter is issued, which is included in the Cancellation Notice, to replace the down payment check.

The Company will post an EFT transaction to return funds and any fees back to your account within two (2) business days. You must notify the Company within 30 days of uploading the payment that was not honored.

If an insured's check to your agency is not honored by a financial institution, please fax the following information to Accounts Receivable:

1. A copy of the front and the back of the insured's check.
2. A copy of any bank fees incurred as a result of the NSF.
3. The Company will post an EFT transaction to return funds and any fees back to your account within two (2) business days. You must notify the Company within 30 days of uploading the payment that was not honored.

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SERVICE OPERATIONS

Endorsement Guidelines

Endorsements are available online at our website for:

1. Add/Delete driver/violations.
2. Add/Delete/Edit vehicle.
3. Add/Delete/Edit coverage.
4. Add Lienholder/Additional Interest.

Endorsements will be effective on the postmark date and time of the request or the fax date. The following types of endorsements require policyholder signatures:

1. Change the Named Insured.
2. A request by the insured to reduce coverages or delete vehicle(s) only if there is an active state filing (coverage cannot be bound by voicemail).
3. Any coverage changes that require signed forms.
4. Exclude a driver.
5. Change of producer.

Producers have 48 hours (two (2) calendar days) binding authority for all endorsements. You must maintain signatures in your office for endorsements transacted by phone.

We do not suspend coverage.

Adding filings to a policy requires re-underwriting which may result in rate or other changes.

Mid-policy period bill plan changes may result in a change to the installment fee.

Vehicle Additions and Changes

Requests for additional or replacement vehicles must be made within 30 days of the date of delivery of the vehicle.

If adding a vehicle converts the policy to a fleet policy, underwriting approval will be required. A previously approved fleet policy does not need subsequent approvals resulting from adding/removing vehicles.

If the request must be backdated documentation will be required that clearly show the date of purchase.

Acceptable proof:

1. Bill of sale from the dealership or used car lot.
2. Title Transfer from the Department of Motor Vehicles (DMV).
3. Loan or Lease agreement from a bank or other financial institution.

Handwritten or documents not listed above are unacceptable.

Driver Additions and Changes

Add to the policy any drivers/individuals that subsequently join the business or regularly operate a covered vehicle. An MVR will be ordered to verify the driving record. We will not remove driver points or change driver age during the policy period.

Additional Premium and Credit Endorsements

If a request results in a premium change, we will spread this amount equally over future installment payments and bill the insured. If there is no remaining balance after all credits have been applied, a draft will be sent to the insured. If a policy is pending cancellation, neither an additional premium or credit endorsement will reinstate the cancellation. We DO NOT re-bill if a policy is pending cancellation.

Retroactive/Backdated Cancellations and Changes

Any retroactive/backdated cancellations or change in information of which the insured failed to promptly inform the company will be limited to the current term plus the policy term immediately preceding the term in which it is reported to the company.

All cancellations or changes will still require the necessary supporting documentation to request the cancellation or change. If support is not provided, the cancellations or changes will need to be made effective current date.

Excluding Drivers

The Named Driver Exclusion Form is required and must be uploaded or faxed to the Company when excluding a driver by endorsement.

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Discounts

In general, discounts will not be added onto a policy mid-term. However, if the insured qualified for a discount at policy inception and necessary proof is provided, the discount will be endorsed onto the policy to be effective back to the inception date of the policy. Otherwise, all discounts that the insured becomes eligible for during the course of the policy will be added effective at renewal.

Service Fees

MGA Policy Fee — Fee varies by term. On business written pursuant to the provisions of F.S. 626.7451, the Company's managing general agent will charge a MGA policy fee. The fee will be fully earned and allocated equally across the down payment and all installments. The fee is applied for each renewal.

Underwriting Fee — All policies that utilize one of our many convenient payment plans will be charged an underwriting fee. The fee is fully earned and allocated equally across the down pay and all installments. This fee is applied at new business and each renewal.

Paper Documents Fee — A fee applies per policy when paper documents are sent instead of receiving electronic documents through our Go-Paperless option. It applies at new business and each subsequent renewal that the customer does not select the Go-Paperless option. Customers can avoid the Paper Documents Fee by signing up for our Go Paperless option.

Renewal Guidelines

Renewal Checklist

1. EFT: Discount may be applicable for EFT bill plans.
2. Paid in Full discount.
3. Review Radius.
4. Stated Amount review: Determine each vehicle current retail value including any permanently-attached equipment, taking condition, mileage, location and upgrades into consideration.
5. Review deductibles.
6. Verify drivers.

Quotes

Quotes are sent to the insured approximately 30 days prior to expiration.

Rate Capping

The Company caps premium increases and decreases on renewal policies. This process will take place at every renewal and occurs prior to the application of additional driver points. Some factors are not included in the rate capping process.

Payments

If the renewal payment is postmarked within 30 calendar days after the expiration date of the in-force policy, the Company will:

1. Reinstate with a lapse.
2. Policies will not renew unless required premium is received.
3. Renewal payments uploaded through our website will be honored effective the date and time of upload.
4. If the policy is set up on EFT, the insured will be notified that funds will be automatically withdrawn at renewal.
5. If the insured does not want the funds to be withdrawn by EFT at renewal or they want to change account information, they need to complete the EFT Termination form or a revised EFT Authorization form and fax to Accounting. The form must be received at least three (3) business days prior to the renewal effective date.

Policy Term

A (6) six-month policy period can be converted to a (12) twelve-month policy at renewal. Contact us at 1-855-319-7763 within three weeks prior to the policy expiration date so we can issue a revised renewal quote.

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Renewals After Policy Expiration

1. A lapse in coverage will occur if renewal payment is postmarked within 30 calendar days after the expiration date of the in-force policy.
2. If you call to make a payment within five (5) calendar days after the expiration date of the in-force policy, the Company may reinstate the policy without a lapse in coverage. Reinstatement without a lapse is subject to no losses during the policy expiration period.
3. Renewals requested with more than a 30 day lapse in coverage will not be honored. New business rules apply to determine discounts and signature requirements. The policy must be submitted as new business with new effective and expiration dates and the required down payment.
4. Payments received will be applied to the policy to pay any outstanding balance. Any refund due the insured will be issued approximately 10 days from the receipt of the payment in our office. Refund will be mailed in the form of a check to address listed on the policy. Any outstanding balance on the cancelled policy must be paid-in-full.

Non-Renewed Policies

If a condition exists which warrants non-renewal of the policy, a non-renewal notice will be issued at least 45 days prior to expiration of the in-force policy.

Change of Producer at Renewal

Producer of Record changes will be effective only at policy renewal. Request to change Producer of Record must be received at least 14 days prior to policy expiration. If you acquire a customer already insured with the Company, you must obtain from the prior producer all original signed applications and signature forms (Exclusions, UM, PIP, etc.). If you are unable to obtain these documents from the previous producer, then the insured must complete and sign all forms relevant to their policy. Maintain these documents as indicated in File Maintenance and Audit Requirements.

Cancellation Guidelines

To request cancellation, please call us at 1-855-319-7763, after obtaining the required insured signature for your file.

Flat Cancellations

Flat cancellations are permitted after inception of a policy only when there is no filing and in the following situations (proof required):

1. The vehicle is returned to the dealer after purchase.
2. There is duplicate insurance effective within 30 days of the effective date of the Company policy.
3. The applicant NEVER HAD possession of the vehicle.
4. The customer's down payment is paid by a check that is not honored by the bank (i.e. NSF). No coverage will be provided to the insured and a copy of the front and back of the customer's returned check is required as proof.

Insured's Request

The insured can request the cancellation of their policy by:

1. Contacting their Producer to process the cancellation;
2. Calling Service Operations; or
3. Mailing/faxing or submitting a signed written request on-line.

The effective date of the cancellation will be no earlier than the date of the phone call, fax or postmark date of the requests to the Company.

If the Insured contacts you to process the cancellation, you are required to obtain a signed request and retained in your files.

Funds will be withdrawn from policies with EFT unless request to cancel is received at least three (3) business days prior to scheduled withdrawal date.

We will not cancel policies with state or federal filings earlier than 35 days after our receipt of the insured's request.

Bristol West Commercial Auto will prorate cancel all cancel requests from the effective date of the cancellation.

A policy may not be cancelled during the first 60 days immediately following the effective date of the policy except for (proof required):

1. Total destruction of the insured motor vehicle.
2. Transfer of ownership of the insured motor vehicle.
3. If we receive proof of duplicate coverage during the same time period.
4. Uprate in premium.
5. Unacceptable risk or underwriting cancel.
6. Misrepresentation on application.
7. NSF null and void.
8. Nonpayment of premium.

Confidential Information - Trade Secrets

Bristol West Producers and the Company have a vital interest in protecting information used by Producers in conducting their business. This includes Underwriting Manuals and Guidelines, and documents and information about policyholders that is contained in their files.

This Information Is Confidential

Producers and their employees are expected to keep such confidential information secure from outside visitors. Under no circumstances is confidential information to be generally released to regulatory bodies, the press and/or the public at large. Anyone claiming a legitimate reason to use such information must do so as required by law or judicial process.

Certificates of Insurance (COI)

Our commercial auto agents and brokers can print a blank ACORD certificate of insurance on our website when requested by the insured to apply for a job. Remember, a certificate holder may not be extended coverage or protection under the terms of the policy.

Please note:

1. ACORD certificates of insurance can only be provided for active, in-force policies.
2. We do not send notice of cancellation to the certificate holder.
3. If a Certificate of Insurance is required to be submitted to the Florida Department of Highway Safety and Motor Vehicles pursuant to FL §320.02(5)(e), you must call customer service so that we can process it.
4. We issue symbol 7 type policies unless symbol 8 or 9 is approved.

Loss Payee

We will mail a cancellation notice to the loss payee unless they submit a written release to the Company.

Company Cancel

Return premium will be calculated on a daily pro-rata basis from the effective date of the cancellation. This includes cancellation for nonpayment of premium.

Duplicate Coverage

Requests for cancellations due to duplicate coverage must be accompanied by one of the following from the duplicate insurance carrier:

1. Declarations Page that clearly shows the Named Insured, name of the insurance carrier, effective dates, vehicles and coverages.
2. ID Cards that clearly shows the Named Insured, name of the insurance carrier, effective dates and vehicles.
3. Letter of Experience printed on the duplicate insurance carrier's letterhead that clearly identifies the Named Insured and the effective dates of coverage.

Nonpayment of Premium Cancel

Cancel notices are issued prior to the effective date of cancellation, in accordance with state law. If the payment is uploaded or postmarked before the cancellation day, we will accept the payment with no lapse in coverage. If you accept a payment in your office, the payment must be uploaded or postmarked before the cancellation day. Policies with payments postmarked or uploaded on or after the day of cancellation will not be reinstated except as described in the Billing and Fees section under Policy Reinstatement.

Total Losses

In the event of a total loss, coverage will be canceled effective one (1) day after the loss, if proof of a total loss is submitted (e.g., salvage title or other documentation). If proof that the vehicle was totaled is not received, the policy will be canceled effective one (1) day after postmark of the request or one (1) day after the fax date.

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FLORIDA COMMERCIAL QUOTE WORKSHEET

Use Bristol West rating website to quote, bind and upload applications for eligible risks of 1 – 9 vehicles. If you should need further assistance, please call a representative at 1-888-888-0080.

*Insured's Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

EIN: _____ SS#: _____ Date of Birth: _____

*Financial Responsibility will be ordered on all risks. For a corporation or partnership, use the name of the President, CEO or partner responsible for the daily operations of the business.

Organization Type: Individual/Sole Proprietorship
 Partnership
 Corporation

Prior Insurance Carrier: _____ BI Limits: _____

Inception/Effective Date: _____ Cancel/Expiration Date: _____

Number of Additional Insureds Listed: _____

Number of Waivers of Subrogation Required: _____

We charge a fee for each Additional Insured (AI) on an annual or six-month policy and a fee for each Waiver of Subrogation.

Business Information	
Business Type (e.g., plumber, landscaper):	
Year Current Business was Established:	
Does Insured have a GL or BOP Policy?	<input type="checkbox"/> Yes <input type="checkbox"/> No
USDOT Number and Date Issued:	

Vehicle Information	Vehicle #1	Vehicle #2	Vehicle #3	Vehicle #4
Year/Make/Model				
Vehicle Type				
Vehicle Identification Number (VIN)				
Passenger Capacity (for vans & buses ONLY)				
Gross Vehicle Weight (if no VIN)				
Trailer Hitch?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Use of Vehicle/Goods Hauled/ No. Sites Per Day				
Any Personal Use?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Garaging Zip Code				
Total Stated Amount (includes permanently-attached equipment)				
Radius of Operation	<input type="checkbox"/> 50 <input type="checkbox"/> 300 <input type="checkbox"/> 100 <input type="checkbox"/> 500 <input type="checkbox"/> 200	<input type="checkbox"/> 50 <input type="checkbox"/> 300 <input type="checkbox"/> 100 <input type="checkbox"/> 500 <input type="checkbox"/> 200	<input type="checkbox"/> 50 <input type="checkbox"/> 300 <input type="checkbox"/> 100 <input type="checkbox"/> 500 <input type="checkbox"/> 200	<input type="checkbox"/> 50 <input type="checkbox"/> 300 <input type="checkbox"/> 100 <input type="checkbox"/> 500 <input type="checkbox"/> 200

Driver Information	Driver #1	Driver #2	Driver #3	Driver #4
Driver's License Number				
Age and Marital Status	___ yrs. ___ M or S	___ yrs. ___ M or S	___ yrs. ___ M or S	___ yrs. ___ M or S
Accidents in Past 35 Months				
Date CDL Issued				
Violations in Past 35 Months (list violation and date)				
Filings Required? (list type)				

Coverages - Limits/Deductibles	Vehicle #1	Vehicle #2	Vehicle #3	Vehicle #4
BI/PD				
UM/UIM				
UMPD				
PIP				
Medical Payments				
Comprehensive or F&T w/CAC				
Collision				
Non-Owned (include # of employees)				
Hired Auto (include annual cost)				
Rental Reimbursement				
Towing and Labor Reimbursement				
Loan Lease Gap				

THE PREMIUM LISTED IS FOR QUOTE PURPOSES ONLY.

PREMIUM IS SUBJECT TO CHANGE UPON FINAL UNDERWRITING!