

NATIONAL
GENERAL[®]
an **Allstate**[®] company



FLORIDA

RV & Auto

Underwriting & Product Guide

Revised: 12/18/2023

Underwritten by: Direct General Insurance Company

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Contact Information

Agency Policy System www.natgenagency.com

Click to Chat is available on the Policy Summary screen.

Customer Service

Customer Service Phone Number 1-877-468-3466

Customer Service Fax Number 1-877-849-9022

Customer Service Email service@ngic.com

Online Service www.mynatgenpolicy.com

Customers can:

- ✓ View driver, vehicle, and coverage information
- ✓ Make a payment
- ✓ Request an ID Card

Claims Services

Report a New Claim (Available 24/7) 1-800-468-3466

Discuss a Pending Claim 1-888-233-4575

Commissions commacct@ngic.com

Addresses

Correspondence

National General Insurance
PO Box 3199
Winston-Salem, NC 27102-3199

Payments

National General Insurance
PO Box 89431
Cleveland, OH 44101-6431

Overnight Payments

National General Insurance
Attention: Lockbox Operations
800 Superior Ave E
Cleveland, OH 44114

Unacceptable Risks

Unacceptable risks include, but are not limited to, the following:

- Multiple National General policies in the same household are unacceptable **unless**:

- A child owns their own vehicle or
- Unrelated residents/roommates are living in the same household.

Note: If two National General policies are written in the same household, the driver with lower limits are required to be excluded from the policy with higher limits.

- All vehicles are required to be garaged in Florida 10 months out of the year, and at the same garaging address, or the risk is unacceptable.

Exception: Full-Timer RV policies or an RV-type vehicle garaged at a different location within the state of Florida.

- Policies that have a business address as a garaging address.
- Policies that have an out of state mailing address are unacceptable.
- Policies with vehicles garaged at two different addresses or drivers in two different households.
Exceptions: Student or military risks (e.g., spouse of named insured, unmarried child of insured).
- Policies with more than three excess vehicles, compared to the number of rated drivers.
- Policies financed through an outside premium finance company.
- A new business policy with more than ten total driver points.
- A new business policy with more than one total non-chargeable violation.
- New business prior Personal Injury Protection (PIP) claim eligibility depends upon the regional loss results for policies with one or more prior PIP claims. All regions in Florida will be subject to one of the following thresholds. The system determines if a customer is ineligible based on their prior PIP claim history and garaging ZIP Code.
 - Policy is required to have zero prior PIP claims in the prior 36 months.
 - Policy is required to have zero prior PIP claims in the prior 12 months.
 - Policy is required to have no more than one prior PIP claim in the prior 12 months.
- Policy with a Business Use and an Artisan Use vehicle.

RV Exception: RV Incidental Business Use is permitted on RV risks when RV Incident Business Use is selected.

Unacceptable Drivers

The following drivers are not eligible for coverage:

- Driver or household member who has been convicted of insurance fraud.
- Members of the United States Military who are not stationed in Florida.
- Drivers who travel outside of Florida for business purposes (e.g., out-of-state traveling salesperson).
- Rated drivers under the state licensing minimum age of 15.
- Drivers not residing in the state at least 10 months of the year.
- Named Insured, rated driver, or anyone listed who has never been licensed nor has a permanently revoked license —**unless** excluded from the policy.
- Rated drivers 80 years of age or older are unacceptable at new business only.
- Driver or household member with a restricted or revoked driver license.
Exception: Drivers who require an SR-22 or FR-44 filing.
- Driver or household member who had a prior policy with a company under the National General Group which has canceled or non-renewed for underwriting reasons or material misrepresentation within the past 36 months.
- Driver or household member who had a prior policy with a company under the National General Group which has canceled or non-renewed because of an unauthorized payment in connection with an application for insurance of a policy.
- Applicants who have knowingly threatened bodily harm or engaged in menacing behavior toward a company employee or an authorized independent agent of the company.

Unacceptable Vehicles

The following vehicles are not eligible for coverage:

- Vehicles without a valid United States garaging ZIP Code.
- Vehicles without a garaging address, e.g., P.O. Box.
- Vehicles garaged in the District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, or New York or outside the United States
- Vehicles away at school (more than 50 miles).
- Vehicles that do not have a title.
- Vehicles not licensed for street use.
- Kit cars and dune buggies.
- Flatbed trucks, stake trucks, dump trucks, cutaway vans, and all other commercial type trucks.
- Commercial vehicles — including step vans and panel vans.
- Vehicles with an altered suspension or a modified engine.
Note: Altered suspension includes all lowered chassis vehicles and vehicles with chassis raised more than 6 inches above the normal factory height.
- Vehicles equipped with snow removal equipment. No exceptions — even for personal use on private property.
- Non-RV type vehicles equipped with cooking equipment or a bathroom.
- Vehicles with a load capacity greater than one ton — **unless** there is a non-motorized RV-type vehicle on the policy.
- Pickup trucks, vans, and utility vehicles with a Gross Vehicle Weight (GVW) — according to manufacturer's specifications — greater than 12,000 pounds.
- Vehicles that cannot attain 20 MPH in one mile on a paved level surface.
- Gray market vehicles.
- Vehicles with an Actual Cash Value greater than \$100,000.
Exception: RVs.
- U-Drive rental or leased vehicles.
Exception: Long-term leases (6 months or longer).
- Vehicles leased or rented to other drivers by the named insured.
- Vehicles regularly available to drivers who are not listed on the policy.
- Vehicles driven for Transportation Network Company (e.g., Uber, Lyft).
- Vehicles used for Business Use and:
 - Driven by employees or anyone other than the named insured, household residents, or dependents;
or
 - Not owned by the named insured or spouse or
 - Vehicle type is utility, classic, or antique
 - Usage was not disclosed.
- Vehicles used for commercial; emergency; racing; livery; ridesharing such as Uber or Lyft (unless an applicable endorsement is available and purchased); delivery; pick up of goods; including but not limited to magazine, newspaper, pizza, food, grocery; or mail delivery (except RLC), limousine; taxi service; or to haul explosives.
- Vehicles used for Route Use — **unless** the Association is Rural Letter Carriers.
Note: Rural Letter Carrier association is not available for agency customers.
- Postal unit and right-hand drive vehicles not used for route delivery.
- Cadillac Escalades that require Comprehensive and Collision.
- Vehicle is titled or owned by a business entity.
- Vehicles titled to any government body, estate, receivership, corporation, or partnership.
- Vehicle with logo or advertising, where removable or permanent.

- Any make/model vehicle listed below:

Make	Model	Make	Model
American General	H1	Karma	All Models
ARO	All Models	Lada	All Models
Aston Martin	All Models	Laforza	PSV-L4
Audi	R8	Lamborghini	All Models
Avanti	All Models	Lexus	LF-A
Bentley	All Models	Lotus	Elan, Esprit
BMW	Z8	Maserati	28, 425, 430, Biturbo, Coupe GT, Gransport, Spyder
Bricklin	All Models	Maybach	All Models
Bugatti	All Models	McClaren	All Models
Cadillac	All Hearses and Limousines	Mercedes	B F-CELL, SL600, SL63 AMG, SL65 AMG, SLR, SLSAMG, Maybach
Callaway	C12	Morgan	All Models
Checker	All Models	Mosler	All Models
Chevrolet	Lingenfelter, Hammer, and Mallet Corvettes; Grumman	Nissan	All Stillen Models
Chrysler	All Limousines	Panoz	All Models
Delorean	All Models	Pantera	All Models
Dinan	All Models	Pontiac	Lingenfelter Trans Am
Dodge	Shelby Durango	Porsche	All Ruf Models, Carrera GT, 911 GT2, 911 GT3, 918 Spyder
Elio	All Models	Rolls Royce	All Models
Ferrari	All Models	Roush	All Roush Mustangs
Ford	All Saleen Mustangs, Ford GT, Think	Ruf	All Models
GEM	All Models	Saleen	All Models
GM EV1	All Models	Shelby	Cobras and Series 1
Hennessey	All Viper Models	Smart Cars	All Models (except Fortwo)
Honda	EV, FCX, FCX Clarity	Spyker	All Models
Hummer/American General	H1, Humvee	Toyota	All HKS Enhanced Supra Turbos
Jaguar	XJL	Vector	All Models
Jensen	All Models		

Unacceptable Vehicles — RV Only

- Class A or Class C motorhomes that are the only vehicle in the household.
- RV-type vehicles that are not licensed and cannot be moved easily.
- RV is listed as one of the following RV types:
 - Pop-up camping trailers
 - Utility trailers
 - Pickup campers
 - Horse trailers
 - Bus conversions
 - Semi-motorhomes
 - Cabriolets
 - Toterhomes
 - Newell motorhomes
 - Prevost motorhomes.
- Park models and mobile homes.
- RVs with original cost new greater than \$1,000,000.
- RVs on consignment — **unless** on an approved consignment lot and Consignment coverage is purchased from National General.
- Bus/RV Conversion that:
 - Is used as a primary residence
 - Has a wood stove or rooftop deck
 - Has a rooftop deck or platform
 - Has the name of a business or organization.
- Stationary RVs/trailers:
 - Is leased or rented to others.
- RVs with more than two owners.
- RVs with an OCN greater than \$500,000 and the vehicle is not garaged at the customer's residence or a fenced or secured location.
- RVs with an OCN greater than \$300,000, the settlement is not Actual Cash Value (ACV), and the vehicle is not garaged at the customer's residence or a fenced or secured location.
- RV valued more than \$300,000 and the policy has more than two major accidents or violations.
- RV on a consignment lot unless approved by underwriting.
Note: Other restrictions may apply.

Coverages

The system will automatically display available coverage limits.

Liability

Bodily Injury (BI)/Property Damage (PD)

- Limits are required to be the same for all motorized vehicles on a policy.
- PD is required on all motorized vehicles on a policy.
- Limits are required to be equal to or higher than minimum Financial Responsibility limits required by law in any state in which a vehicle is garaged 2 months of the year.
- Policy's maximum BI limit is 25/50 if a rated driver that has an international driver license.
- Policy's maximum BI limit is 100/300 when a policy requires an SR-22/FR-44 filing.

Medical Payments

- Optional coverage.
- Limits are required to be the same for all motorized vehicles on a policy.
- Requires the selection of BI coverage.
- Limit cannot exceed \$5,000 for RVs that are leased or rented to others.

Personal Injury Protection

- Required on all motorized vehicles on a policy.
- Limits are required to be the same for all motorized vehicles on a policy.
- Basic PIP coverage is available providing 80% medical coverage, 60% wage loss replacement, and \$5,000 funeral benefit (up to a limit of \$10,000).
- Deductibles can apply to either the Named Insured(s) only or to the Named Insured(s) and Dependent Resident Relatives.

Uninsured Motorist

Uninsured Motorist Bodily Injury (UM)

- Uninsured Motorist Bodily Injury (UM) – Stacked and Non-Stacked.
- Required on all policies with Bodily Injury coverage – unless UM is rejected.
- **A blank UM Selection / Rejection form is available in the [appendix](#) at the end of this Underwriting Guideline. The form is only to be used for policies with Bodily Injury coverage that are eligible to have UM.**
- An Uninsured Motorist Selection/Rejection Form is required to be submitted to National General within 7 days of the policy being submitted. If the form is not received within 21 days, stacked UM coverage will automatically be added to the policy or the stacked UM limits will be raised to the BI limits. See UM Selection/Rejection Form under the Quote Information section for details.
- Limits cannot exceed Bodily Injury limits but may be selected at limits lower than the Bodily Injury limits on the policy.
- Limits are required to be the same for all vehicles on a policy.

Physical Damage

Comprehensive/Collision

- Comprehensive coverage is required on vehicles with a loss payee.
- Comprehensive coverage is required on vehicles in storage.
- Comprehensive coverage is required on all vehicles with Collision, Rental Reimbursement, Towing and Labor, Personal Effects and Additional Customized Equipment and Parts coverages.
- Collision coverage is required on any vehicle with a loss payee — **unless** the vehicle is an RV in storage.
- Comprehensive or Collision coverage is not available for any PPA vehicle or an RV with a model year more than 20 years of age.
- Comprehensive coverage is not available for bus conversions.
- Comprehensive or Collision coverage is not available for any vehicle with a salvage title.
- Any motorhome or van conversion type vehicle with Comprehensive coverage will include \$2,000 Tow Bar coverage at no additional cost.
- Comprehensive and Collision coverages are not available for Cadillac Escalades.

Important! Pre-Existing Damage — Agents shall take reasonable efforts to inspect vehicles applying for Physical Damage coverages for any sign of pre-existing damage. Photographs demonstrating damaged areas are required and submitted to underwriting for approval prior to issuing the policy (cosmetic only damage may be acceptable for Physical Damage coverages).

Accident Forgiveness

Available for customers who meet the following requirements:

- No driver on the policy has any violations in the 12 months prior to the policy effective date.
- No driver on the policy has any major violations.
- No driver on the policy has any chargeable accidents in the 12 months prior to the policy effective date.
- No more than one chargeable accident in the experience period.

Accident Forgiveness is not available for policies that reinstate with a lapse.

The first at-fault accident will be forgiven.

- Rates will not be impacted by first accident.
- No surcharges will be applied.

Subsequent at-fault accidents during the experience period will cause the endorsement to be removed and points will be charged for **all** accidents that occurred in the experience period — including the first (forgiven) accident. Only one forgiven at-fault accident can be on a policy at any given time during the experience period.

Note: Non-chargeable accidents are not considered.

If an insured requests to remove Accident Forgiveness coverage, any forgiven accident will be surcharged at renewal. If Accident Forgiveness is removed from a policy for eligibility reasons, it cannot be added back to the policy.

Accidental Death and Dismemberment (AD&D)

- An optional policy level coverage that is available for motorized vehicles on a policy.
- AD&D coverage pays when an insured is killed or dismembered in a motor vehicle accident. Two plans are available:
 - The **Individual Plan** only covers the named insured.
 - The **Family Plan** covers the named insured, spouse, and any unmarried children in the household who are under 19 years of age.
- Not available for non-motorized vehicles or vehicles in storage.

Additional Customized Equipment and Parts (ACEP)

- Provides physical damage protection for any permanently installed add-on equipment that was not installed by the original vehicle manufacturer.
- Before ACEP coverage applies to additional equipment, the equipment is required to be listed on the application and the proper premium paid.
- Available for any personal auto, pickup truck, conversion van, semi, or cabriolet type vehicle with Comprehensive coverage.
- \$1,000 of ACEP coverage is included at no additional premium on all vehicles with Physical Damage coverage. Coverage up to \$4,000 in actual cash value may be purchased for a maximum total of \$5,000.
- Coverage is provided up to the lesser of actual cash value, actual cost to repair, or declared value.

Diminishing Deductible

If the Diminishing Deductible policy option is chosen, every vehicle on the policy with Comprehensive and Collision coverages will have their respective Comprehensive/Collision deductibles reduced every claim-free year.

- Comprehensive and Collision coverages are required on the vehicle.
 - Note:** When a vehicle is placed in storage, only Comprehensive coverage is required.
- For every claim-free year, the deductible credit increases by 25% at each annual renewal — up to a maximum of 100%.
- If a claim is filed, the credit can be applied toward the Comprehensive or Collision deductible for any covered vehicle.
- Towing and labor only claims do not reset the deductible credit to 0%.
- Any other claim (excluding Comprehensive/Collision Towing/Labor) will prevent earning another 25% deductible credit at the next annual anniversary.
- If the Comprehensive or Collision deductible is changed on any vehicle, the deductible credit is reset to 0%.
- If an insured removes Comprehensive and Collision coverages and then later adds the coverages back to their policy, the credit balance is reset to 0% and the deductible period re-starts.
- If the insured removes Liability and Collision coverages and puts the vehicle into storage, the credit balance is not reset to 0%.
- The deductible credit does **not** apply when an undisclosed household driver is involved in the loss and the deductible credit is reset to 0%.

Mexico Physical Damage (PPA Only)

- Provides Physical Damage coverage for any accident that occurs in Mexico within 50 miles of the United States border.
- Comprehensive and Collision coverages are required on the vehicle.
- Repairs are required to be completed in the United States
- The insured is required to have Liability insurance from a licensed Mexico insurance company at the time of loss. Proof of coverage is required when a loss occurs.
- Does not cover towing and labor or rental reimbursement.

Note: If the covered vehicle cannot be driven because of a loss that occurred in Mexico, this coverage will pay the cost of necessary towing and labor to return the covered vehicle to the nearest point in the United States where repairs can be made.

Rental Reimbursement (PPA Only)

Reimburses the insured for expenses incurred for a rental vehicle while a covered vehicle is being repaired as the result of an accident — subject to a maximum per day limit/maximum number of days per accident limit.

- Comprehensive coverage is required on the vehicle.
- Limits are required to be the same for all vehicles on a policy.

SureDrive

- Provides for a full-size vehicle (full-size as defined by rental agency).
- Rental vehicle is required to be rented from a commercially licensed rental agency.
- SureDrive is limited to the time reasonably required to either repair the insured's vehicle (up to 30 days) or to offer to pay the Actual Cash Value (ACV) of the vehicle in the event of a total loss.

Towing & Labor

Reimburses the costs incurred for mechanical labor and/or towing to a nearby facility for each disablement on a covered vehicle — subject to a maximum limit per occurrence/per policy term.

- Comprehensive coverage is required on the vehicle.
- Limits are required to be the same for all vehicles on a policy.

Note: RV vehicles have the option of RV Towing when the RV owner is not a member of Good Sam.

Coverages — RV Only

Consignment

Comprehensive and Collision coverage is provided for any RV or trailer that is placed for sale with an approved consignee dealership when this coverage is purchased. The premium is required to be paid in full at the time the coverage is added to a policy and is fully earned.

Underwriting approval is required to purchase Consignment coverage.

Emergency Expense

- When a covered RV becomes inoperable due to a collision or comprehensive loss more than 100 miles from the insured's home, Emergency Expense coverage provides reimbursement for certain expenses up to a maximum of \$750. (Covers expenses such as lodging, transportation, and meals until the covered RV is repaired or returned to its principal garaging location.)

Note: The 50-mile limit does not apply to Full-Timers; the coverage is applicable anywhere the Full-Timer is located.

- \$750 of Emergency Expense coverage is included at no additional cost for any RV with Comprehensive coverage.
- Subject to a maximum limit up to \$250 per day.
- Comprehensive coverage is required.
- Higher limits are available for additional premium.
- A limit of \$7,500 is available to Full-Timers for additional premium.

Note: Full-Timer coverage is required on the policy.

Full-Time Protection

Full Time Protection is a special coverage designed to provide a homeowner-like package that includes Liability and Medical coverages for Full-Timer vehicles. Liability coverage pays for injuries sustained by — and damage to property of — others for whom the insured is legally liable.

- Available for RVs used as a primary residence.
- A Full-Timer may or may not own a home.
- Vehicle cannot be parked in one location for more than 6 months.
- Extends Liability coverage and Medical Payments coverage to include Personal Liability coverage.
- Extends Physical Damage coverage to include Supplementary and Personal Effects coverages.
- Bodily Injury limits are required to be equal to or greater than 50/100.
- Comprehensive coverage is required on the vehicle.
- Full-Timer Personal Liability limits are required to equal auto Liability limits — unless it is a trailer only policy.
- Full-Timer Medical Payments limits are required to equal Medical Payments limits. If Medical Payments coverage is not on a policy, Full-Timer Medical Payments limit is \$1,000.
- Not available in combination with RV Basic Economy option or Vacation Liability coverage.
- Storage and rental options are unacceptable.

Mexico Physical Damage

- Provides Physical Damage coverage for any accident that occurs in Mexico.
- Comprehensive and Collision coverages are required on the vehicle.
- Repairs up to \$750 can be performed in Mexico with prior written approval from National General.
- The insured is required to have Liability insurance from a licensed Mexico insurance company at the time of loss. Proof of coverage is required when a loss occurs.
- Does not cover towing and labor or rental reimbursement.
 - **Note:** If the covered vehicle cannot be driven because of a loss that occurred in Mexico, this coverage will pay the cost of necessary towing and labor to return the covered vehicle to the nearest point in the United States where repairs can be made.
- Not available for:
 - Bus Conversions
 - RV in storage.

Personal Effects

Insures personal property used in conjunction with an RV.

Personal effects are items that belong to the named insured or a family member that are not permanently attached to their RV — such as clothing, dishes, furniture, etc.

- In the event of a covered personal effects loss, Personal Effects coverage is primary, and homeowner or renter insurance is secondary.
- Personal Effects coverage is allowed up to 20% of the value of the vehicle or with a maximum amount of \$30,000.
- The first \$3,000 of Personal Effects coverage is provided at no cost.
- Comprehensive coverage is required on the vehicle.
- Limits cannot exceed \$3,000 on RVs that are leased or rented to others.

Pet Protection Service

If an insured's pet dog or cat is riding in a covered vehicle that is involved in a covered collision or comprehensive loss, our Pet Protection Service will provide the following at no additional charge:

- \$1,000 per incident — up to \$3,000 per policy term — for pet medical treatment.
- \$25 per day — up to \$125 per policy term — for boarding fees if the insured is hospitalized and unable to care for their pet.
- \$75 per policy term for recovery costs if insured's pet is missing after an accident.
- \$125 per policy term for replacing pet-related travel equipment (e.g., car carriers, ramps, barriers, etc.) damaged in an accident.

RV Basic Economy

- The standard first \$3,000 of Personal Effects coverage is not included; however, there is an option to buy up to \$10,000 of coverage. If Personal Effects coverage is selected, the minimum limit is \$1,000. A \$100 deductible is applicable.
- Permanently Attached Equipment added aftermarket to an RV will be capped at \$1,000.
- Depreciation may be applied to a covered loss.
- Actual Cash Value is the only settlement option available.
- Coverage is not available in combination with Storage option.
- The following are not included:
 - Emergency Expense coverage is not included but is available to purchase.
 - Vacation Liability coverage is not included but is available to purchase.
 - Fire Department Services.
 - Locksmith Services.
- Coverage is not available if:
 - RV's OCN is greater than \$300,000.
 - Consignment Cost coverage is selected.
 - RV in storage of Full-timers.
 - RV is on a Full-timer policy.

RV Broadened Comprehensive

- Covers all Physical Damage type losses that are not defined under Collision or specifically excluded. (Broadened Comprehensive is not limited to only a pre-defined list of perils.)
- Comprehensive coverage is required on the vehicle.

RV Custom Equipment

- Increases the amount of additional aftermarket permanently attached equipment on an RV that is covered in the event of a loss from \$1,000 to \$5,000. Permanently attached equipment that comes standard on the RV, such as awnings, are covered as a normal part of the RV and not capped under RV Custom Equipment.
- Comprehensive coverage is required on the vehicle.
- Only available for RV Basic Economy policies.

RV Depreciation Free Claims

- In the event of a partial loss to an RV, depreciation will not apply to items with a limited life when replacing or repairing damaged parts.
- Comprehensive coverage is required on the vehicle.

Tow Bar/Tow Dolly

\$2,000 of Tow Bar coverage is included at no additional cost for motorhomes and van conversions with Comprehensive coverage.

- Pays to repair or replace a tow bar or a tow dolly when it is damaged in a covered collision or comprehensive loss or is stolen.
- The tow bar/tow dolly is required to be designed to tow a private passenger-type vehicle behind a motorhome and the private passenger type-vehicle is required to have at least two wheels on the ground while being towed.
- Subject to a maximum limit of up to \$2,000 for each accident.

Vacation Liability

Vacation Liability covers incidents that occur in and around the premises of the RV while it is being used as a temporary residence in a campground or camping spot off road. \$10,000 of coverage is included at no additional cost and additional limits up to \$500,000 are available for purchase.

- Bodily Injury and Property Damage coverages are required if the RV is a motorhome.
- Comprehensive coverage is required on the vehicle.
- Limits cannot be higher than Bodily Injury limits.
- Limits are required to be the same for all RVs on a policy.
- Not available on:
 - Bus Conversions
 - An RV in storage
 - A Full-Timer policy.

Physical Damage Settlement Options

Settlement Options — PPA and RV

Actual Cash Value (ACV)

Settlement is based on current market value/actual cash value of the vehicle.

- The settlement option is available for all PPA and RV types.
 - Note:** Actual Cash Value is the only option available for RVs with Rating Value greater than \$500,000.
- RV-type vehicles valued up to \$1,000,000 are permitted; however, underwriting review is required when value is more than \$500,000.

Settlement Options — PPA Only

Original Equipment Manufacturer (OEM)

National General will replace damaged property with new original equipment manufacturer parts (if available) in the event of a covered Comprehensive or Collision loss.

- An optional coverage.
- Comprehensive and Collision coverages are required on the vehicle.
- Deductible is the same as deductible for Comprehensive and Collision, respectively.
- When used for the repair of a covered vehicle, National General will specify the use of parts that are made by the original equipment manufacturer.
- When used for the repair of a non-owned vehicle, National General may specify the use of mechanical, non-safety-related parts not made by the original manufacturer. These parts will be at least equal in terms of fit, quality, performance, and warranty to the original manufacturer parts they replace.
- Available on motorized personal auto, pickup truck, and conversion van type vehicles with a model year that is 10 years old or less. Coverage will be removed on the first renewal after vehicle becomes 11 years old.
- Not available for vehicles rated as antique or classic cars, restored autos, motor homes, or trailers.

Replacement Cost

If an insured's vehicle is totaled or stolen and the insured decides to replace the vehicle, National General will cover the full cost to replace it with a new untitled similar vehicle or a vehicle valued up to the full original purchase price — not a depreciated amount.

- An optional coverage.
- Only available when the insured vehicle:
 - Has Comprehensive and Collision coverages
 - Is a model year that is 2 years of age or less from the current calendar year
 - Has not been previously titled
 - Is insured with Comprehensive and Collision Replacement Cost coverages within the first year of ownership.
- Deductible is the same as deductible for Comprehensive and Collision, respectively.
- Coverage will be removed on the first renewal after a vehicle becomes 3 years old.
- Coverage is not available for leased, non-owned, temporary substitute, or rental vehicles.

Settlement Options — RV Only

Agreed Value

If an insured's RV is totaled or stolen, National General will pay the agreed upon value.

- An optional coverage.
- Only available for unique or highly customized RVs for which a Blue Book value cannot be obtained easily.
- Underwriting review is required on all vehicles with Agreed Value coverage and documentation may be required to verify vehicle type and value.
- RV is required to have both Comprehensive and Collision coverages.
Exception: An RV in storage with only Comprehensive coverage.
- Deductible is the same as deductible for Comprehensive and Collision, respectively.
- Coverage is not available if:
 - RV has unrepaired damage.
 - RV Basic Economy option is selected.
 - RVs with an Agreed Value greater than \$300,000.
 - Bus conversion, utility trailer, horse trailer, semi, or cabriolet vehicle type.
 - Replacement Cost coverage is selected.
 - RV is leased or rented to other drivers by the named insured.
 - RVs with an OCN greater than \$500,000.

Enhanced Replacement Cost

If an insured's RV is totaled or stolen, National General will pay an additional 20% above the current market value of the totaled vehicle to make the replacement.

- An optional coverage.
- Available on vehicle with a model year 20 years old or newer at new business and/or when coverage is first endorsed.
- RV is required to have both Comprehensive and Collision coverages.
Exception: An RV in storage with only Comprehensive coverage.
- Deductible is same as deductible for Comprehensive and Collision, respectively.
- If the rating value of the vehicle is reduced, settlement will be reduced to actual cash value.
- Documentation may be required to verify vehicle type and value.
- Agents should keep copies of all purchase documents in the customer's file.
- Coverage is not available if:
 - RV has unrepaired damage.
 - Bus conversion, utility trailer, horse trailer, semi, or cabriolet vehicle type.
 - RV is leased or rented to other drivers by the named insured.
 - RVs with an OCN greater than \$500,000.

Replacement Cost

If an insured's RV is totaled or stolen and the insured decides to replace the vehicle, National General will cover the full cost to replace it with a new untitled similar vehicle or a vehicle valued up to the full original purchase price — not a depreciated amount. After the first 5 model years, settlement is based on the purchase price of the vehicle.

- An optional coverage.
- Only available when the insured vehicle:
 - Has Comprehensive and Collision coverages and
 - **Exception:** A vehicle in storage with only Comprehensive coverage.
 - Is a model year that is 2 years old or less from the current calendar year with an original cost new between \$300,000 and \$500,000 or is 4 years old or less from the current calendar year with an original cost new less than \$300,000 and
 - Has not been previously titled and
 - Is insured with Comprehensive and Collision Replacement Cost coverages within the first year of ownership.
- Deductible is the same as deductible for Comprehensive and Collision, respectively.
- Despite the coverage form referencing paying the lesser of the purchase price as stated on the Declarations Page or the purchase price actually paid by the insured as verified by the bill of sale, in some states the Declarations Page does not reference the purchase price value in which case, a replacement is covered up to the purchase price actually paid by the insured as verified by the bill of sale.
- Documentation may be required to verify vehicle type and value.
- Agents should keep copies of all purchase documents in the customer's file.
- Coverage is not available if:
 - RV has unrepaired damage.
 - Bus conversion, utility trailer, horse trailer, semi, or cabriolet vehicle type.
 - RV is leased or rented to other drivers by the named insured.
 - RVs with an OCN greater than \$500,000.

Discounts

The system will automatically request any proof documentation required to retain a discount.

Accident Claims Free

Available when all rated drivers are free of chargeable or non-chargeable accidents including permissive use during the experience period.

Advance Quote

Available for new business policies when:

- The policy is quoted 1 or more days before the policy effective date and
- All required rating information is provided by the customer and
- The policy has prior insurance with no lapse in coverage.

Air Bag

Available for each vehicle equipped with driver-side air bag or both driver- and passenger-side air bags.

Anti-Lock Brakes

Available for each vehicle equipped with factory-installed 2-wheel or 4-wheel anti-lock braking system.

Anti-Theft Recovery

Available for each vehicle on a policy that is equipped with an active recovery device or tracking system.

Cannot be applied in combination with any other anti-theft discount on the same vehicle.

Credit Zip Match

The Credit ZIP Match discount applies if all garaging ZIPs match the ZIP returned from the credit score. If the credit score does not return a ZIP, the discount does not apply. If the policy does not have a garaging ZIP associated, such as a Named Non-Owner policy, the discount does not apply.

DynamicDrive (PPA Only)

Applies to drivers participating in the National General DynamicDrive program who provide a valid email address and install the approved application on their smartphone.

Electronic Funds Transfer (EFT)/Auto Pay

Available when policy payment is set up to transfer automatically from a savings account or checking account.

This discount does not apply when payment transfer is set up from a credit card or debit card.

Factory-Installed Anti-Theft & Recovery

Available for each vehicle on a policy that is equipped with an active factory-installed tracking system. Cannot be applied in combination with any other anti-theft discount on the same vehicle.

Go Paperless

Available at new business when the named insured chooses to receive policy documents electronically and provides and maintains an active, valid e-mail address. If an e-mail is returned undelivered, the documents will be sent via regular mail and the discount will be removed.

If the insured endorses Paperless onto the policy mid-term, the discount will be applied effective the day the insured confirms their paperless preference.

If the insured requests to receive policy documents by conventional mail, the discount will be removed.

Good Student

Available for any rated driver between 16 – 24 years of age on a policy who:

- Has a valid United States driver license or learner permit.
- Is a full-time high school, college/university, or technical/vocational school student **or** is enrolled in an academic home study program and for the preceding quarter or semester:
 - Is ranked scholastically in the upper 20% of their class or
 - Maintains a cumulative 'B' (3.0) average or better or
 - Is listed on a Dean's List, Honor Roll
 - Is ranked in the top 20% of a national standardized test administered within the past 12 months (e.g., SAT, ACT PSAT, PACT).

Note: A copy of the test results is required. Proof is retained by the agent.

Homeowner

Available when the insured owns their home, condominium, or townhome or has a Full-Timer policy.

Note: Does not include mobile homes.

In-Agency

Available when the agency that is writing the new National General policy has the existing traditional lines auto policy with the insured and that policy has been in-force for at least 6-months with 0 days lapse.

Proof of discount eligibility will be part of the review process; the agent retains proof.

Mobile Home

Available when the named insured or spouse own the mobile home in which they reside, and the mobile home is 10 years of age or less.

Multi-Car (PPA Only)

Available for all PPA-type vehicles on a policy when the policy covers more than one PPA-type vehicle.

Note: This discount does not apply when there is one PPA-type vehicle and one RV-type vehicle on a policy.

All vehicles are required to be listed on the same policy and primarily driven by persons living in the same household.

Multi-Policy

Available when an insured has a National General PPA/RV policy and one or more of the following policies with National General or an affiliated company:

- Agency Controlled HO3/Auto
- Commercial Auto/PPA Auto
- Flood/Auto
- Motorcycle.

Note: See [Multi-Policy Warranty](#) under Discounts — RV Only.

Multi-Product

Available for all vehicles on a policy when the policy covers one or more PPA-type vehicles, Ancillary products and one or more RV-type vehicles.

Paid In Full

Available when the insured pays 100% of the total premium by cash, check, Electronic Funds Transfer (EFT)/Auto Pay, credit card, or debit card at the inception of a policy term.

Route Use (PPA Only)

Available when a vehicle is driven by an employee of the United States Government and is primarily used by that person to deliver mail. Proof is required to be provided that the named insured is a Rural Letter Carrier.

Senior Driver

Available when the principal driver of the vehicle:

- Is 55 years of age or older and
- Has successfully completed a qualifying Motor Vehicle Accident Prevention Course within the past 36 months.

Note: A driver is not eligible for this discount if they take the course because of an order or sentence imposed by the court.

ZIP Match

Applied when the mailing ZIP Code is the same as the garaging ZIP Code for all vehicles on a policy.

Discounts — RV Only

All Household Vehicles

Available when all vehicles in a household are insured by National General on the same policy. Requires at least one other vehicle besides an RV.

Enclosed Garage

Available when an RV is regularly kept (at least 7 months of the year) in a fully enclosed garage, (i.e., three walls and a door), no open sides, **and** all the vehicles in the household are insured by National General on the same policy.

Multi-Policy — Warranty

Available when an insured has a National General RV policy and a Warranty policy with National General.

Original Owner

Available when the named insured is the original owner of an RV, and the RV has been titled to only one person.

RV Inspection

Available on all motorhomes and travel trailers with comprehensive and collision coverage. Applies to RVs in the second model year and older if the RV is inspected and passes inspection. Proof of a passed inspection is required. An inspection form will be sent when a new inspection is required, at least every 2 years. Does not apply to horse trailers, cargo/utility trailers, campers, and stationary trailers.

RV Safety Course

Available to drivers who are primarily assigned to RV-type vehicles and the driver has completed an approved RV safety course within the past 36 months and can provide a certificate of completion.

Surcharges

Artisan Use

Applied when a private passenger vehicle is used to carry tools and incidental supplies from the insured's home to a job site.

Unacceptable Artisan Use includes, but is not limited to, vehicles:

- Used in any form of pick up or delivery of goods
- Used to transport flammable liquids, chemicals, or explosive materials
- Owned by a corporation or partnership
- Used to visit more than two job sites per day
- Driven by someone other than the named insured or resident relative.

Only one Business Use or Artisan Use vehicle can be on a policy.

Business Use (PPA Only)

Applied when a private passenger vehicle is used regularly or frequently for business errands or personal transportation related to the insured's employment.

Unacceptable Business Use includes, but is not limited to, vehicles:

- Used for livery, taxi, or limousine
- Used to transport children, workers, or hotel guests
- Used in any form of pick up or delivery of goods or property
- With a load capacity of one ton or greater.

Only one Business Use vehicle can be on a policy.

Excluded Driver

Applied when a resident licensed driver is excluded from a policy. See Driver Eligibility — excluded driver for more information.

Prior PIP Claim

Applied when a prior PIP claim is filed because of an accident that in good faith is determined that the insured was substantially at-fault. The claim is required to be within the last 36 months.

Registration Mismatch (PPA Only)

Applied when the most recent Vehicle History Report title/registration event shows the location is not in the state of Florida.

SR-22/FR-44 Filing

Applied when any driver on a policy has a Financial Responsibility Filing issued by National General.

Unacceptable Risk

Applied when an unacceptable driver or vehicle is endorsed onto a policy that cannot be canceled or declined mid-term. The policy will be non-renewed.

Unverifiable Driving Record

Applied when a driver:

- Has only an international driver license (including Puerto Rico) or
- Is 20 years of age or older and cannot verify 24 months on MVR or
- Is 19 years of age and cannot verify 12 months on MVR.

Surcharges — RV Only

Business Use

Applied when incidental business use is selected for the RV.

Incomplete Bus Conversion

Applied when a bus conversion is determined to be incomplete or is a high risk.

Multiple Owner RV

Applied to any RV that is owned by two or more individuals residing in separate households and the RV is only used for personal recreation.

Quote Information

Accidents and Violations

Experience Period

The experience period is 59 months or less prior to the policy effective date. The occurrence date is used for accidents and violations.

Accident Threshold

Threshold	Amount
Non-Threshold Incidents	\$0
Comprehensive Coverage	\$1,001
Property Damage	\$0
Injury	\$0
Negligence Percentage	51%

Not-at-Fault Accidents

All accidents are chargeable — **unless** proof of not-at-fault is provided. Acceptable proof of not-at-fault is:

- A copy of the police report or court documents clearly indicating not-at-fault.
- A letter from the previous carrier.
- A letter from the agent or from the named insured containing details of not-at-fault, such as:
 - Vehicle involved in the accident was legally parked at the time of the accident.
 - Insured was reimbursed by, or on behalf of, the person responsible for the accident or has a judgment against such person.
 - Insured's vehicle was struck in the rear by a vehicle headed in the same direction and the insured was not convicted of a moving traffic violation in connection with the accident.
 - Insured's vehicle was struck by a hit-and-run driver and the accident was reported to the proper authorities within 24 hours by the applicant or resident driver.
 - Insured was not convicted of a moving traffic violation in connection with the accident.
 - Insured was adjudicated not to be liable by a court of competent jurisdiction.
 - Insured received a traffic citation that was dismissed or nolle prossed.
 - Insured can provide written information establishing that they were not-at-fault, and this information is not contradicted.
 - Accident was caused by flying or falling objects or contact with animal or fowl.
 - Accident occurred when using a vehicle in response to an emergency when the driver of the vehicle at the time of accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency.

Keep these documents in the agency files.

Insurance Score

For applicants 18 years of age or older, National General will request credit information to develop an insurance score used in determining tier. To obtain the most accurate quote information, include applicant's full name, current address, and Social Security number. Although an applicant is not required to provide their Social Security number, it helps determine a more accurate estimate. If an applicant has recently moved, prior address may be used.

No one will be denied coverage based on their credit history.

A customer can request a copy of their credit report by calling the credit reporting agency. Only the customer can request this information; it cannot be provided to National General or the customer's agent.

Vehicle History Rating

National General will obtain a Vehicle History Report — based on Vehicle Identification Number (VIN) — from AutoCheck (a part of Experian). A vehicle history score/code is assigned based on characteristics found in the Report. The following are a few of the vehicle characteristics:

- Prior vehicle damage
- Number of title changes (i.e., number of owners)
- Length of ownership
- Branded title (e.g., salvage, flood, junk, rebuilt).

Note: Vehicle History Rating does not apply to RVs.

A customer can request a copy of their Vehicle History Report from the AutoCheck Insurance Client Help Desk at 855-568-2664.

Supplementary Risk Score

Supplementary Risk factors are based on the interaction of the following variables:

- Number of days lapse in prior coverage
- Bodily Injury Group Number (Prior BI limits)
- Supplementary Risk Model (SRM) action code.

Note: Supplementary Risk Score does not apply to RVs.

Insurance Experience

A rating factor is applied based on the applicant's insurance history — such as length of time insured, number of carriers, etc. The insurance history information is obtained from a third-party consumer report.

Note: Insurance Experience does not apply to RVs.

FR-44 / SR-22 Filings

An FR-44 or SR-22 is required under certain circumstances. National General files an FR-44 or SR-22 form with the state to confirm Liability coverage for a specified driver. Drivers requiring an FR-44 or SR-22 filing cannot be excluded.

- All vehicles listed on the policy are required to retain Liability coverage.
- Storage Option is not available when there is a driver on the policy who requires an SR-22 and/or FR-44.
- If a non-cancellable SR-22 is requested, the policy is required to have proof of prior.
- Paid In Full is the only payment option for a new business policy with an SR-22 and/or FR-44.
- Policy maximum BI/PD limit is 100/300.

Underwriting Tiers

National General competitively prices risk for all categories — from low risk to higher risk.

All risks are written in the lowest priced underwriting tier for which they qualify. Any risk submitted for a tier for which it does not qualify will be issued in the lowest tier for which it does qualify.

At the inception of a policy, National General considers factors for rating auto liability insurance. Those factors include, but are not limited to:

- Number of days since the prior policy lapsed
- Prior Bodily Injury limits
- Insurance score
- Age of named insured when determining the lowest applicable program tier.

Proof of Prior (POP)

POP is not required if during the quoting process a hit is received on current carrier that validates prior company, prior coverage dates, and prior limits.

If no hit is received on current carrier or current carrier only validates prior company and prior coverage dates, the customer is required to provide:

- Proof of prior Property Damage or Personal Injury Protection limits.
- Proof of 6 months previous continuous coverage. Multiple policies can be submitted to reach the 6-month minimum.

Note: A prior National General policy is not acceptable POP.

If the required proof is not received within 21 days of the policy inception date, POP will be removed. If POP is received within 45 days, proof will be applied effective back to the policy inception date. If POP is received more than 45 days after the policy inception date, proof will not be applied on the policy.

To be considered acceptable POP, a document is required to be issued by a prior United States or foreign insurance company and is required to contain all the following information:

- Applicant listed as a named insured or as a driver on a personal auto, commercial, or motorcycle policy
- Prior company name
- Property Damage or Personal Injury Protection limits

Note: If the proof is written in another language and the prior limits cannot be determined, the minimum POP limits are required to be given.

- Policy expiration date.

The following documents are acceptable POP:

- Declarations Page
- Renewal/Renewal Offer Declarations Page
- Letter from previous carrier
- ID card (only acceptable for minimum Liability limits)
- Commercial Policy
- Motorcycle Policy.

A billing statement is **not acceptable** POP.

End-of-Term Transfers

For policies being transferred to National General at the end of the prior policy term, the following company-issued documentation is acceptable POP:

- Renewal Offer
- Non-Renewal Notice
- Prior Declarations Page
- ID card (only acceptable for minimum Liability limits).

UM Selection/Rejection Form

National General will retain all Florida UM signature forms. A signed Uninsured Motorist Selection/Rejection Form is required to be submitted within 7 days of the policy being submitted.

- If the form is not received on day seven, a reminder will be sent.
- If the form is not received on day 21, Florida Uninsured Motorist coverage will automatically be added to the policy, **or** the UM limits will be raised to the BI limits — which could include an uprate to the policy.
- These requirements are applicable for an endorsement that lowers/changes UM coverage or adds/changes BI coverage and requires a signature on the Uninsured Motorist Selection/Rejection Form.
- **A blank UM Selection / Rejection form is available in the [appendix](#) at the end of this Underwriting Guideline. The form is only to be used for policies with Bodily Injury coverage that are eligible to have UM.**

Driver Eligibility

A policy is required to cover at least one named insured who is a rated driver. The named insured includes the person listed as the named insured and that person's spouse if residing in the same household. Corporations, partnerships, estates, and receiverships are not acceptable as a named insured.

Important! All named insured(s) are required to be rated and cannot be excluded.

The named insured or spouse are required to have a valid United States or international driver license.

Note: An official government issued identification is acceptable proof of an international license, (e.g., a Matricula Consular ID card or a non-United States passport).

All residents in the household who are at least 15 years of age (whether licensed or not) **or** anyone who regularly drives any vehicle listed on the policy is required to be classified in one of the following categories.

Rated

At least one named insured or spouse is required to be a rated driver. All rated drivers are evaluated in the various rate calculations.

Rated drivers include:

- Any household member who has a driver license **or** permit **and** is 15 years of age or older.
- Anyone who regularly drives any of the vehicles on a policy at least five times in a 30-day period or 60 or more times per year.
- Any driver requiring an SR-22 or FR-44 filing.

Excluded

National General will exclude any driver without a Florida driver license from a policy — provided a completed and signed Driver Exclusion Form is received — **except** those requiring a Financial Responsibility filing. Individuals who have a revoked, permanently revoked, or restricted driver license are unacceptable risks — **unless** they are excluded.

Note: Any driver other than the named insured can be excluded.

Listed

Listed drivers include any household member who:

- Does not have a driver license **and**
- Is at least 15 or 16 years of age.

Note: Listed drivers who turn age 17 will be classified as a rated driver at the next renewal unless in another Driver Status category.

Named Non-Owner

A Named Non-Owner policy provides Liability coverage for individuals who do not own a vehicle and who do not have regular or frequent access to any vehicle for personal use. The rating territory is based on the named insured's resident ZIP Code — which cannot be out of state. This coverage is in excess of any other coverage.

- Coverage only applies to non-owned vehicles that are not available for regular use.
- Named Insured is the only driver covered on the policy.
- Coverage does not extend to other household members or other permissive drivers.
- Vehicles cannot be listed on the policy.
- Only Liability coverage is available.
- Bodily Injury and Property Damage coverages are required.
 - PIP Coverage is not available.
- Physical Damage coverage is not available.
- Financial Responsibility filings are acceptable.
- Business Use or Artisan Use is not acceptable.
- Discounts and surcharges are applicable.

Vehicle and Driver Assignment

The National General personal auto product uses Average Driver Factor for driver assignment and to determine the rate per vehicle. The Average Driver Factor is based on driver classification, violation and accident points, discounts and surcharges, and a point by age factor by driver.

The National General RV product uses Principal Driver Assignment — drivers are assigned to vehicles they principally drive.

Driver Marital Status

National General classifies persons who are not legally married as single for rating purposes. Married driver rates are only applied to those who are legally married and residing in the same household. Drivers who are married but living in separate households, widowed, separated, or divorced are rated as single.

Garaging Location

Each vehicle will be rated based on the ZIP Code in which the vehicle is primarily garaged. Post Office Box ZIP Codes cannot be used for rating. The garaging street address and ZIP Code are required to be given for all Post Office Box mailing addresses.

At least one vehicle is required to be garaged in Florida for a minimum of 10 months of the year.

The following are exceptions to the same location rule:

- Full-Timer policies or policies that contain only RV-type vehicles.
- Students away from home at school with a vehicle titled in the insured's name.
- Members of the United States military who are stationed out of state.
- Vehicle is garaged out of state and the territory code for that garaging location ZIP Code is an acceptable territory. Any vehicle garaged out of state with an unacceptable territory code is unacceptable.

Note: Unacceptable states are District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, and New York and outside the United States

Proof of Residency

All documents submitted are required to show the insured or insured's spouse's complete name and address that matches the garaging address on the policy. Insureds are encouraged to black out all sensitive information before sending the documents to National General.

The following items are considered acceptable proof of residency.

Note: Only one of the following items is required and should be received within 21 days from the date the Proof of Residency ToDo generates. "Within the last 60 days" applies from the date the Proof of Residency ToDo generates.

- Current homeowner or renter policy Declarations Page.
- W2 for the current year.
Note: Only accepted between January and May.
- Mortgage coupon or mortgage statement dated within the last 60 days.
- Vehicle registration if dated within the last 60 days.
- Paycheck stub that includes the withholding statement under the tax section and is dated within the last 60 days.
- Federal or state government document dated within the last 60 days (e.g., military orders, social security statement, and quarterly tax statements).
- Tuition bill showing room and board for the current semester.
Note: Available for students 24 years of age or younger.
- Property tax bill dated within the last 60 days.
- Utility statement (e.g., cable, gas, water, or electric) dated within the last 60 days.
Note: Utility statements are required to include all pages and list the service address.
- Notarized affidavit from a Florida notary.
Note: A notarized affidavit can only be submitted in rare situations when the customer is unable to provide any other document as proof.
- General state benefits (e.g., Supplemental Nutrition Assistance Program (SNAP), previously called food stamps).
- Unemployment stub or receipt.

Out-of-State Risks

An out-of-state risk is a student or member of the United States military who:

- Temporarily resides in a state other than the policy rating state and
- Garages an insured vehicle in that state, but permanently resides in Florida.

To be an acceptable risk:

- At least one vehicle on the policy is required to be garaged in Florida a minimum of 10 months of the year **and**
- Liability limits are required to equal or be greater than minimum required out-of-state limits and
- UM limits are required to equal Liability limits.

Unacceptable states are District of Columbia, Hawaii, Massachusetts, Michigan, New Jersey, and New York and outside the United States

Leased Vehicles

Vehicles that are leased in the insured's name and are not classified as Business Use are acceptable at no additional premium. The lessee should be listed as the named insured or spouse and the leasing company as the loss payee/additional interest.

Vehicles leased by an individual for business use are acceptable if the usage meets Business Use guidelines.

Transaction Guidelines

Binding New Policies

An agent in good standing with National General has the authority to bind coverage according to the terms and conditions in this Guide. New business applications cannot be bound or effective until the following conditions are met:

- The agent has obtained adequate information to accurately rate the risk and has done so.
- The application and all applicable forms and documents are completed and signed by the applicant and the appointed agent.
- The down payment has been collected.

All applications are required to be submitted within 96 hours of the policy effective date.

A policy cannot be effective earlier than the time and date that an accurate rate is generated, the applicant and agent have signed the application, and the down payment or payment in full has been collected by the agent.

National General reserves the right to reject or cancel any risk not bound in accordance with these rules. Agents do not have authority to issue policies, endorsements, or cancellation notices — **unless** specifically authorized by National General in writing.

Brokering is not permitted. It is not acceptable to give our underwriting materials to other agents or brokers or to accept applications from them for risks they have underwritten or will service outside the office. Violations will result in immediate termination of the agency agreement.

MVR/Loss History Reports Chargeback Process

At the close of each month, all quotes that included an order of a Motor Vehicle Report (MVR) and/or Loss History Report are reviewed. The total number of quotes with reports ordered is used to calculate the percentage of these policies that were bound. This bound percentage is then compared to the Agent's chargeback threshold. If the bound percentage is greater than or equal to the chargeback threshold, then no chargeback is applicable. If the bound percentage is less than the chargeback threshold, then the Agent is charged for all the unbound MVRs and Loss History Reports during that specific month.

A comparison is run between the bound percentage and chargeback threshold 2 months in arrears. This ensures the Agent has time to bind any outstanding quotes with a report ordered. As an example, chargebacks on the commission statement in June are charged for reports ordered on unbound quotes in April.

The chargeback calculations are completed at the state and product level. The agency's monthly commission statement reflects any MVR/Loss History Report chargebacks.

Hazardous Weather Binding Restrictions

If a hurricane, tropical storm, tornado, hailstorm, or flood occurs or a watch or warning is placed in effect, **do not** bind any new Physical Damage coverage. Physical Damage coverage can be added when the moratorium or warning is lifted. If binding coverage within 48 hours after a warning or moratorium has been lifted, the agent is required to inspect the vehicle before binding Physical Damage coverage. Note the application that an inspection was completed.

New Business

- Do not bind any new policies with Physical Damage coverage.
- Liability Only policies can be bound.

Endorsements

- Do not add or replace a vehicle with Physical Damage coverage.
- Do not add Physical Damage coverage to an existing Liability Only vehicle.
- Do not lower a Physical Damage deductible for an existing vehicle.
- Do not increase Physical Damage coverage on an existing vehicle.
- All other types of endorsements can be bound.

Reinstatements

Policies with Liability Only coverage are eligible for reinstatement.

Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to truthfully complete an application for insurance and to inform National General of all changes during the policy period. Failure to do so could result in denial of a claim or rescission of a policy.

The agent is responsible for helping the applicant fully disclose all material facts. To avoid possible misrepresentation and to ensure the accuracy of quoted premiums:

- Verify the vehicles and drivers are not listed in our program as an unacceptable risk.
- Make sure the applicant understands and answers all questions. Ask the applicant all questions on the application concerning business use, prior vehicle damage, past insurance fraud, and felonies.
- Inform the applicant that National General uses MVRs, C.L.U.E., credit reports, and other available reports to assist in verifying information and rating a policy.
- All losses and accident activity — both at-fault and not-at-fault — are required to be disclosed.
- Verify the garaging address of all vehicles.
- Verify that **all** residents of the household who are of eligible driving age or permit age (whether they drive or not) and all drivers who regularly drive the insured vehicles are listed and rated on the application.

Agent of Record

Insureds and Agents are best served by renewing existing policies with the Agent who produced the policy; therefore, changing the Agent of Record is not encouraged. To change the Agent of Record, a Request to Change the Agent of Record form is required to be signed by the insured **prior to the renewal effective date**. Agent of Record changes are effective at renewal and cannot be made midterm.

Policies written directly through National General Insurance **cannot** be transferred to an agency policy via an Agent of Record form. The policy is required to be written as a new business policy in the applicable Agent code and in a company in which the agency is licensed to write business.

Undeclared Drivers

In the event that a previously undeclared driver is discovered, National General reserves the right to make appropriate policy and coverage changes.

Endorsements

Endorsement requests should be submitted using our agency policy system.

Premium adjustments resulting from policy changes will be made at the time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.

Certain types of endorsements will be reviewed by National General and additional information may be requested because of the transaction being performed.

A down payment may be required for rate bearing endorsements. If not paid when the endorsement is submitted, the endorsement down payment is due 3 days from process date. If an endorsement down payment is past due and the policy is in negative equity, the policy will be set up to cancel for non-payment.

Note: Late fees do not apply to endorsement down payments that are not paid on time.

Cancellations

Flat Cancellations

Flat cancellations after policy inception are only permitted for one of the following reasons:

- National General is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicles equal to or greater than the National General policy. A copy of the Declarations Page from the other policy **and** the named insured's written request are required to be submitted.
- The named insured did not take possession of the vehicle during a vehicle purchase and there are no other vehicles listed on the policy. The named insured is required to request the cancellation.
- Non-sufficient funds on an initial down payment.

Insured Requested

The cancellation effective date can be:

- 10 days or less in the future
- 30 days or less in the past.

Cancellations can be processed when the request is from a named insured, co-named insured, or resident spouse who is listed on the Declarations Page. A signed written request from the named insured is required. When the cancellation effective date is more than 30 days in the past, proof is required in addition to the signed request. The insured's signed written request and any necessary proof documents are required to be retained.

An insurer may not cancel a new policy or binder during the first 60 days immediately following policy issuance, except under the following circumstances:

- Insured is with another carrier.
- Insured never took possession of the vehicle.
- Vehicle was totaled in a claim.
- Insured turned in tags or transferred ownership of the vehicle to another party.
- Insured's policy is uprated for additional premium due, and the insured requests cancellation within the first 10 days of the policy as pursuant to F.S. 627.7282.

After the 60-day period, insured requested cancellations are calculated 90% pro rata.

A vehicle that is declared a total loss by claims and retained by National General Insurance is deleted from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, a letter is sent to the insured requesting replacement vehicle information or requesting if they wish to cancel the policy.

Company Requested — Cancellation for Non-Payment

If the initial down payment is non-sufficient or dishonored, the National General policy becomes null and void.

If payment for a billed installment is not received by the due date, a notice of cancellation may be sent to the insured, agent, and any loss payee or additional interest. If payment is received before the cancellation effective date, the cancellation will not take effect and the policy will remain in-force. If payment is received on or after the cancellation effective date, the cancellation will take effect. Cancellations for non-payment of premium are calculated pro rata.

Reinstatements

Policies may be eligible for reinstatement for up to 30 days of a cancellation or expiration date. Policies may be eligible for reinstatement with or without a lapse depending on the number of days since the expiration or cancellation. In addition, certain criteria are required be met to reinstate a policy, such as providing a statement of no loss, satisfactory payment, and outstanding proof documentation, if applicable.

New business policies canceling due to non-sufficient funds may not be eligible for reinstatement. A policy may be rewritten if the insured meets current guidelines and satisfies any outstanding balance; the rate may change.

Renewals

A renewal offer will be sent to the named insured prior to the policy expiration date according to statutory requirements. The insured is required to pay all balances due before money received can be applied to the renewal.

Billing, Payments, and Fees

Term of Policy

Six-month and twelve-month term policies are offered and will display in the system when available.

Payments

All National General payment invoices are billed directly to the insured **except** the down payment, which is required to accompany the application. Each invoice will contain a schedule of remaining payments.

All refunds are mailed directly to the insured.

When an agent accepts an insured's check, it should be made payable to National General or the agency. When an insured's check is made payable to National General, the check should be endorsed to the agency account by signing or stamping the check and indicating For Deposit Only.

When an insured's check is returned to the agency for non-sufficient funds reasons, National General will reimburse the agent — including any associated bank fees up to a maximum of \$25. Agent notification is required to be received at National General within 20 calendar days of the date the insured's check was written to receive reimbursement.

Acceptable methods of payment are:

- Down Payment — VISA, Discover, American Express and MasterCard credit card or debit card, agent sweep, or electronic check
- Installment Payment — VISA, Discover, American Express and MasterCard credit card or debit card, agent sweep, or electronic check
- Electronic Funds Transfer (EFT)/Auto Pay — VISA, Discover, American Express or MasterCard credit card, checking account, or savings account.

Electronic Funds Transfer (EFT)/Auto Pay

If the Electronic Funds Transfer (EFT)/Auto Pay payment method is available, an insured may complete a National General Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from:

- A personal checking account or savings account **or**
- Credit card or debit card.

National General will provide the named insured a draft schedule of Electronic Funds Transfer (EFT)/Auto Pay transactions.

If a change occurs on a policy resulting in a premium change, a revised statement will be issued in advance confirming the new amount to be drafted. Agents should notify insureds that National General will continue drafting based on the current draft schedule until the revised statement is issued.

Requests to change account information or draft dates are required to be received by National General at least 10 business days prior to the next draft. Requests to stop Electronic Funds Transfer (EFT)/Auto Pay are required to be received by National General at least 5 business days prior to the next draft. For account information changes, a new Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement is required.

Renewal down payments will be drafted automatically from the named insured's account — **unless** a written request to stop the draft is received.

Fees

Financial Responsibility Filing

A \$25 fee is charged for each person on a policy for whom an SR-22 or FR-44 filing is made. This fee is fully earned — **unless** the policy cancels flat, and the fee is refunded.

Installment

A service fee not to exceed 18% simple annual interest of the unpaid premium balance is charged by the company in each installment payment.

Installment Underwriting

A \$10 fee is charged for setting up an installment pay plan and is fully earned.

Late

A \$10 fee is charged 5 days after the due date when a payment not received. This fee is fully earned.

MGA Policy

Pursuant to the provisions of Section 626.7451, Florida Statutes, the company's licensed Managing General Agent, as defined in Section 626.015, Florida Statutes, will charge an additional \$25 fee on new and renewal business.

The Policy fee is added last, after all premium calculations, and is fully earned — **unless** the policy cancels flat, and the fee is refunded. The Policy fee requires 50% of the fee be collected in the down payment.

Non-Sufficient Funds

A \$15 fee is charged for all returned checks that were not honored by the bank. This fee is fully earned.

Reinstatement

A \$10 fee is charged when a payment not received by the due date. This fee is fully earned.

Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General Insurance. When the agent completes a sale or policy endorsement, an Agency "To Do" prints a list of documents required to be submitted to National General Insurance or to be retained in the customer file. These documents, whether paper or electronic form, should be retained for at least 5 years from the policy expiration date (or if coverage was never bound, from the date on which the policy quote was rejected). If State Law requires such documents be retained longer than 5 years, comply with the state requirement.

All agency records pertaining to the business of National General Insurance are open for evaluation and inspection during routine reviews. Upon request, the agency will be required to present specific documentation. Failure to provide the documentation within the allotted time will result in a failed review.

Uploading Policy Documents

When a Policy ToDo requires documentation be submitted to National General, uploading documents through the policy system is the fastest and easiest way to ensure immediate receipt of the policy documents.

ePosting

At new business, the policy contract and all amendatory endorsements that do not contain the insured's personal information are posted online via our self-service portal. Any forms that are revised **or** added to the policy due to an endorsement or renewal **and** do not contain the insured's personal information will be added to the ePosting Forms PDF Packet.

Customers can go to the agency policy system to view, print, and save the policy documents in the ePosting Forms PDF Packet.

Note: The cover letter and Declarations Page will advise the insured how to access the policy documents.

Go Paperless

Enroll National General customers in paperless document delivery — adding value for the customer and reducing calls to the agency. Paperless document delivery provides the insured immediate access to Declarations Pages, Policy Booklets, endorsements, renewals, and other documents.

Note: The insured will continue to receive printed invoices and cancellation notices delivered by the United States Postal Service.

The only requirement for an insured to Go Paperless is a valid email address.

Insureds choosing to Go Paperless will receive a welcome email advising them to register for online Self-Service.

eSignature

New business customers can choose to sign Point of Sale (POS) policy documents that require a signature electronically (eSign) — eliminating the need to obtain a handwritten signature.

The following eSignature options are available:

- **Customer Self Service**
- **Unique URL/PIN Authentication**
- **Agent Vendor eSign**

Note: The eSignature options are only available for new business point of sale documents requiring a signature. The eSignature options are not available for signature documents generated by endorsements or renewals.

Customer Self-Service

When a new business customer is on the phone, a valid email address is required to choose eSignature. When the policy is bound, the insured and co-named insured (if applicable) will receive an email advising them to 1) register for a self-service account **and** 2) review and eSign their documents.

Note: Registration is a one-time process required for the insured to set up their ID and password for future access to their policy information.

When an insured does not eSign the documents within 3 days of receiving the email, the New Business Packet will be printed and mailed to them via the United States Postal Service using the address on the policy. Failure to submit the requested information to National General could result in an increase in policy premium or even cancellation of the policy.

Unique URL/PIN Authentication

The insured is required to provide a valid email address during the quote process; to receive eSignature text messages, a valid cell phone number is required to be provided. When the policy is bound, the insured will receive an email from Service@NGIC.com and/or text message providing a unique URL and 4-digit PIN required to eSign policy documents. To complete the eSignature process, the insured is required to click the Sign button within the email and/or text body.

When an insured does not eSign the documents within 3 days of receiving the email and/or text, the New Business Policy Packet is printed and mailed via the United States Postal Service using the address on the policy. Failure to submit the requested signature documents to National General could result in an increase in policy premium or even cancellation of the policy.

Agent Vendor eSign

New business customers can choose to sign POS policy documents electronically. The Agent can use the agency's own eSignature vendor. (Contact the Agency's Marketing Representative for a list of eSignature vendors accepted by National General Insurance.)

The agent is responsible for obtaining the signature on all documents that require a signature, regardless of the signature option selected by the insured. In the event the insured does not sign documents that require a signature electronically, the agent is required to obtain signatures on the printed documents and retain those documents in the customer file.

Appendix

Direct General Insurance Company

FLORIDA UNINSURED MOTORIST SELECTION/REJECTION FORM

YOU ARE ELECTING NOT TO PURCHASE CERTAIN VALUABLE COVERAGE WHICH PROTECTS YOU AND YOUR FAMILY OR YOU ARE PURCHASING UNINSURED MOTORIST LIMITS LESS THAN YOUR BODILY INJURY LIABILITY LIMITS WHEN YOU SIGN THIS FORM. PLEASE READ CAREFULLY.

Uninsured Motorist Coverage provides for payment of certain benefits for damages caused by an owner or a driver of uninsured motor vehicles because of Bodily Injury or death resulting therefrom. Such benefits may include payments for certain medical expenses, lost wages, and pain and suffering, subject to the limitations and conditions of the policy. For the purpose of this coverage, an uninsured motor vehicle may include a motor vehicle as to which the Bodily Injury Liability coverage limits are less than your damages.

Florida law requires that automobile liability policies include Stacked Uninsured Motorist coverage limits equal to the Bodily Injury Liability limits in your policy unless you select a lower limit offered by the Company, select Non-Stacked Uninsured Motorist coverage, or reject Uninsured Motorist coverage entirely. Your selection of lower limits, selection of Non-Stacked Uninsured Motorist coverage or rejection of Uninsured Motorist coverage will remain in effect unless you make a written request for higher limits or a written request for this coverage. Uninsured Motorist limits cannot be greater than the Bodily Injury Liability limits in your policy.

Stacked Uninsured Motorist coverage means the policy limits for each motor vehicle are added together (stacked) for all covered injuries. Thus, your policy limits change during the policy term if you increase or decrease the number of automobiles on the policy.

You have the option to purchase, at a reduced rate, "Non-Stacked Uninsured Motorist Coverage." Under this type of coverage, if injury occurs in a vehicle owned or leased by you or any family member who resides with you, this policy will apply only to the extent of coverage (if any) which applies to that vehicle in this policy. The injured person may not add or combine the coverage provided as to two or more motor vehicles together to determine the limits of uninsured motorist insurance coverage available, except as described in subsection one below. "Non-stacked Uninsured Motorist" is also subject to the following limitations:

1. If the injured person is occupying a motor vehicle not owned by the injured person or a family member who resides with him/her, the injured person may elect the coverage on the motor vehicle occupied and the highest limits of coverage afforded for any one vehicle insured by the injured person or any family member who resides with him/her. Such coverage shall be excess over Uninsured Motorist coverage on the vehicle the injured person is occupying.
2. If the named insured or family member who resides with him/her is occupying a motor vehicle or motorcycle owned by the named insured or a family member who resides with him/her, there is no coverage if Uninsured Motorist coverage was not purchased on this policy for that motor vehicle or motorcycle.
3. If, at the time of the accident the injured person is not occupying a motor vehicle, he or she is entitled to select any one limit of Uninsured Motorist coverage for any one vehicle afforded by a policy under which he/she is insured.

New Business Clients: If you do not elect any of the options below, your policy will include Stacked Uninsured Motorist coverage at limits equal to the Bodily Injury Liability limits in your policy.

Renewal/Existing Clients: If you have previously purchased or rejected Uninsured Motorist coverage, your current declarations page will reflect those choices. That selection or rejection will continue to apply to your existing policy and any future renewals or replacements of such policy which are issued at the same amount of Bodily Injury Liability limits. Your selection or rejection will not change unless you request such change in writing and pay the appropriate premium for the changed coverage. However, if you change your Bodily Injury Liability limits, your Uninsured Motorist coverage limits will equal your revised Bodily Injury Liability limits on a stacking basis unless you complete a new selection/rejection form.

SELECTION/REJECTION OF UNINSURED MOTORIST COVERAGE

You may select Uninsured Motorist coverage limits up to the Bodily Injury liability limits in your policy or you may reject Uninsured Motorist coverage entirely. If you do not reject Uninsured Motorist coverage entirely you may select Stacked Uninsured Motorist or Non-Stacked Uninsured Motorist.

- I hereby reject all Uninsured Motorist coverage entirely.
- I hereby select **Stacked Uninsured Motorist coverage in the same limits as my Bodily Injury liability coverage.**
(Note: If you select this option the bold statement at the top of page 1 shall not apply.)
- I hereby select **Stacked Uninsured Motorist coverage limits which are lower than my Bodily Injury Liability limits as indicated below. (Note: This section includes an option for Uninsured Motorist coverage limits which are lower than your Bodily Injury Liability limits.)**

**Stacked Uninsured Motorist Coverage Limits Options
(Each Person/Each Accident)**

- | | |
|-------------------------------------------------------------------------|--------------------------------------------------------------------------|
| <input type="checkbox"/> \$10,000 Each Person / \$20,000 Each Accident | <input type="checkbox"/> \$15,000 Each Person / \$30,000 Each Accident |
| <input type="checkbox"/> \$20,000 Each Person / \$40,000 Each Accident | <input type="checkbox"/> \$25,000 Each Person / \$50,000 Each Accident |
| <input type="checkbox"/> \$50,000 Each Person / \$100,000 Each Accident | <input type="checkbox"/> \$100,000 Each Person / \$300,000 Each Accident |

- I hereby select Non-Stacked Uninsured Motorist coverage in the same limits as my Bodily Injury liability coverage.
- I hereby select Non-Stacked Uninsured Motorist coverage at the limit selected below. (Note: This section includes an option for Uninsured Motorist coverage limits which are lower than your Bodily Injury liability limits.)

**Non-Stacked Uninsured Motorist Coverage Limits Options
(Each Person/Each Accident)**

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> \$10,000 Each Person / \$20,000 Each Accident
<input type="checkbox"/> \$20,000 Each Person / \$40,000 Each Accident
<input type="checkbox"/> \$50,000 Each Person / \$100,000 Each Accident | <input type="checkbox"/> \$15,000 Each Person / \$30,000 Each Accident
<input type="checkbox"/> \$25,000 Each Person / \$50,000 Each Accident
<input type="checkbox"/> \$100,000 Each Person / \$300,000 Each Accident |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Please contact your agent if you have any questions about this coverage.

I understand that my election to purchase or reject Uninsured Motorist Coverage will bind all insureds, including but not limited to, named insureds, listed drivers, family members and any other persons seeking insured status under this policy.

I understand and agree that selection of any of the above options applies to my liability insurance policy and any future renewals or replacements of such policy which are issued at the same Bodily Injury Liability limits. If I decide to select another option at some future time, I must let the Company know in writing.

Named Insured

Zip code / Policy Number

Signature

Date