

Quick Reference Guide

Coverage

Type	Personal Auto	Acceptable Forms of Identification
<ul style="list-style-type: none"> BI/UMBI PD Med Pay Comp/Coll Lessor Liability Roadside Assistance 	<p>up to \$25/50*</p> <p>up to \$25</p> <p>up to \$5k</p> <p>\$225-\$2500</p> <p>100/300/50</p> <p>Five calls in a 12-month period. Towing is to nearest qualified repair facility. Coverage is for covered vehicle only. No more than one call for the same disablement.</p> <p><small>*Limits of 20/40 and 25/50 are only available if all rated drivers listed on the policy have a verifiable MVR and a valid and current US driver's license or be a Prop 103 Good Driver.</small></p>	<ul style="list-style-type: none"> Active US license Suspended (must file a SR-22) Cancelled* Revoked (if SR-22 will reinstate) Expired* Unverifiable* Out-of-state (customer to provide driving experience) Foreign/ Matricula/Foreign ID/passport (no surcharge)** Pending* No license* <p>The max points you can receive are 30 Kemper driving points</p> <p><small>*Does not qualify for GDD</small></p> <p><small>**To qualify for GDD, must have 36 months driving experience (If valid MVR cannot be obtained, a copy of the foreign license must be submitted to the company to receive GDD).</small></p>

Fees	Personal Auto	Unacceptable Vehicles
<ul style="list-style-type: none"> Processing Installment NSF Late Payment Cancellation SR-22 Premium Endorsement 	<p>\$25 (\$20 for GDD)</p> <p>\$10 (\$6 EFT)</p> <p>\$30</p> <p>\$6</p> <p>\$20 (insured request only)</p> <p>\$15</p> <p>\$5</p>	<ul style="list-style-type: none"> Altered vehicles (lifted/lowered)* Registered to business (this would be a PPA program) Cost of vehicle over \$61,000* Vehicles not garaged in California (must be in CA for 10 months out of the year) Salvaged vehicles* (unless they have been certified by the DMV for road use). <p><small>*These rules do not apply if all drivers listed on the policy are Prop 103 CA Good Drivers.</small></p>

Other Coverages

- Rental Reimbursement up to \$40/day and \$1200 max
- Special Equipment up to \$5,000

Pay Plans

Type	Down Payment	Number of Installments	1st Bill Due
6-Pay Quick Bill	17%	5	20 days then every 30
6-Pay EFT/CC	17%	5	30 days then every 30
6-Pay	20%	5	30 days then every 30
5-Pay	20%	4	30 days then every 30
12-Pay-Pay-Quick Bill	8.5%	11	20 days then every 30
12-Pay EFT/CC	8.5%	11	30 days then every 30
12-Pay	10%	11	30 days then every 30
11-Pay	10%	10	30 days then every 30

Available Discounts

- Good Student
- Good Driver
- Mature Driver

Additional Vehicle Information:

Out-of-state registration is acceptable.

Business or Artisan Use Guidelines:

- Cannot have more than three stops per day
- No operator has more than five Kemper driving points
- Vehicles must solely be owned by individual
- No employee operators
- No sign, racks or logos on vehicle
- Radius must not exceed 100 miles for business

Photos are encouraged for vehicles with physical damage but are not required. **Transferring coverage to a rental car:** When used as a temporary substitute auto,* all coverages will transfer over. When used for pleasure/vacation use, no coverages will transfer. All coverage subject to all terms and conditions of the policy.

Quick Reference Guide

General Information

Payment methods:.....Cash, personal check, eCheck, EFT, credit card (Master Card, Visa, American Express)

Reinstatement guidelines:.....1 day to reinstate without lapse

Rewrite:.....2-5 days after cancel date. 6+ days after cancel requires new business policy

Departments

Inside Sales.....	800-880-0810
Customer Service.....	customer.service@kemper.com.....800-782-1020
Help Desk and Technical Support.....	agenthelpdesk@kemper.com.....800-782-1020
Claims.....	claims@kemper.com.....800-782-1020
Agency Licensing.....	agencysupport@kemper.com.....800-258-8915
Roadside.....	877-512-6964
Agency Accounting.....	accounting.request@kemper.com.....800-782-1020 press 2, then 4

Correspondence

Payment mailing address:

Kemper Auto, PO BOX Drawer 2153,
Dept 2537, Birmingham AL 35287-2537

Customer Portal



register.kemper.com

When your customers' activate their account, they can make payments, display ID cards, sign up for auto pay, manage vehicles, drivers and report and manage claims.

Agent Portal



agent.kemper.com/auto/ap/

Quote policies, upload new business, print quotes and applications. Plus, quote and process changes to active policies in **real time**.

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11-Pay	10%	10	30 days then every 30

Available Discounts

Good Student	Youthful Driver Training
Good Driver	Mature Driver

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