

Scored Auto Program

Quick Reference Guide

Why Choose First Acceptance? Things to Remember

✓ Ease of Use

- **E-Sign** your policy via e-mail or text
- **Paperless** option helps you go green while saving you some green
- Automatic Recurring Payment Withdrawals (**EFT**)
- Quote auto-**Prefill** saves you and your customer's time
- **Reinstate** your policy without a lapse up to 10 days after cancellation
- **Rewrite** your policy without having to fill out a new application up to 30 days after cancellation

✓ Customizable

- Named **Driver Exclusions** allowed
- **Non-Owner's** policies available

✓ Add Value

- **Accidental Death** coverage for that extra peace of mind
- Conveniently bundle other products, such as **Renter's, Roadside, Home**, and more

✓ Reliable

- **Customer Service** available Mon-Fri 5am-6pm PST, Sat 6am-3pm
- **Automated Billing** info available 24/7
- **Claims** representatives available: Mon-Fri 5am-6pm PST, Sat 6am-3pm
800.779.2103 (FNOL: Option 3)
newclaims@acceptance.com
existingclaims@acceptance.com
- Online **Claims** Submission/Support available 24/7

- All household members aged 15 and older and all regular operators of any covered vehicles must be rated or excluded.
- Acceptance utilizes 3rd party vendors to pre-fill quotes with drivers and vehicles.
- Drivers found in prefill that are not rated or excluded will be listed in the application for the confirmation status.
- Operators with a suspended or revoked license (that are not filing an SR-22 to reinstate their license) are unacceptable.
- Vehicles must be garaged in CA at least 10 months per year.
- Policies with more than four vehicles are unacceptable.
- Policies with more than three extra drivers are unacceptable.
- Drivers with a MI Driver's Licenses are not acceptable.
- Do not bind Physical Damage coverages when there is an active severe weather watch or warning.
- Full 17-digit VINs are required prior to upload
- Policies that become unacceptable mid-term will be set to non-renew.

Vehicle History Score

- In early 2021 First Acceptance was approved by the CA DOI to use the TransUnion Vehicle History Score powered by CARFAX to help set auto insurance rates.
- First Acceptance is the first to offer this scoring platform in CA and is proud to provide the option for its future customers.
- Vehicle History Score, a more accurate way to score a vehicle's risk, could save First Acceptance customers money on their auto insurance premiums.
- It's just one more way that we are committed to making insurance more affordable for Californians!

Available Discounts

- Multicar
- Renewal
- Good Driver
- Vehicle History Score
- Mature Driver Improvement
- Good Student
- EFT

Please Note - Some discounts may require you to submit proof of qualification. When binding, please take note of any such requests and submit required documentation to Underwriting in order to avoid unnecessary updates.

Available Limits

Liability Coverages	30/60/15 30/60/25
Medical Payments	\$500 \$1,000
Uninsured Motorist - Bodily Injury	30/60
Rental Reimbursement (Daily limits, max 30 days)	20, 30, 40
Comp/Coll Deductibles	\$100, \$225 \$250, \$475 \$500, \$750 \$1000, \$1500

Fees

- Late Fee - \$6
- Installment Fee – \$10
- Installment Fee (EFT) - \$6
- Cancellation – \$20**
- NSF Fee - \$30
- SR-22 Fee - \$15
- Endorsement Fee - \$5
- CA State Fraud Fee - \$1.76

** Only Applies if customer requests cancellation

Pay Plan Options

Down Pay	1st Bill Due	# Inst	Inst Amt
100.00%	N/A	0	0.00%
50.00%	Day 166	1	50.00%
25.00%	Day 76	3	25.00%
16.67%	Day 46	10	8.33%
12.50%	Day 29	10	8.75%
10.00%	Day 21	10	9.00%
8.33%	Day 16	11	8.33%