



PROGRAM GUIDE

WASHINGTON

Select 3.0 Auto

Underwritten by Foremost Insurance Company Grand Rapids, Michigan

Agency Service Operations

Underwriting

Technical Support

Licensing

1-855-319-7763 (Not for Insured's use)
or www.IAPRODUCERS.com

New Business Effective
Date 06/17/2021

Renewal Effective
Date 07/17/2021

BRISTOL WEST®
A Farmers Insurance® Company

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TABLE CONTENTS

CONTACT INFORMATION 1
Online Services 1
Customer Service 1
Addresses 1

GENERAL INFORMATION 2
New Business Binding 2
eSignature 2
Text Alerts 2
Material Misrepresentation 2
Binding Restrictions 3
- Severe Storm Warnings & Restrictions 3
- Policy Term 3

File Maintenance and Audit Requirements 3
- Acquired Business 3
- Routine Audits 3
- Fax Audits 3

UPLOADING NEW BUSINESS 4
Upload Information 4
Chargebacks 4
Garaging ZIP Rating and Rules 4
Unacceptable Garaging 4
Broad Form Named Operator Policies 4

ACCEPTABILITY 5
Unacceptable Policies 5
Unacceptable Operators 5
Unacceptable Vehicles 5
Sample Pictures of Unacceptable Vehicles 7
Unacceptable Additional Equipment 8
Vehicle Usage Guidelines 8
- Vehicle Usage 8
- Definitions 8
- Guidelines 8

TIERING DETERMINATION 10
Prior Insurance 10
- Definition 10
- Periodic Review 10
- Exception for Military Personnel Returning from Overseas or Out of State Deployment 10
- Exception to Prior Insurance with Bristol West 10
- Processing Proof of Prior Insurance (POP) 10
- Acceptable Proof of Prior Insurance 11
- Unacceptable Proof of Prior Insurance 11
- Use of Credit 11
- Credit Re-ordering 11
- Periodic Review 11
- Credit Disputes 11

DRIVER INFORMATION 12
Application Listing Rule 12
Driver Notification 12
Driver Status Guide 12
Relation to Insured 12
Marital Status 12
Driver License Status/Types 13
Unverifiable Driving Record 13
Filing Information (SR-22) 13

ACCIDENTS AND VIOLATIONS 14
Accident Forgiveness 14
Not-At-Fault Accidents (NAF) 14
Chargeable Date and Period 14
Multiple Violations 14

VEHICLE INFORMATION 15
Vehicle Symbols 15
Non-Ascertainable Vehicle Symbols 15

COVERAGE INFORMATION 16
Bodily Injury 16
Property Damage 16
Underinsured Motorist 16
Underinsured Motorist Property Damage 16
Personal Injury Protection 16
Physical Damage/Comprehensive & Collision 17
Additional Equipment 17
Towing and Labor 17
Rental Reimbursement 17
Auto Loan/Lease Coverage 17

BILLING AND FEES 18
Fee 18
Amount 18
Condition 18
Installment Payments 19
Reinstatement With A Lapse 19
Payment Instructions 19
Cash/Check 19
Electronic Funds Transfer (EFT) 19
Non-Sufficient Funds (NSF) 19

TABLE CONTENTS

SERVICE OPERATIONS 20

- Endorsement Guidelines 20
- Vehicle Additions and Changes 20
- Driver 20
- Additional Premium and Credit Endorsements 20
- Excluding Drivers 20
- Discounts 20

Renewal Guidelines 21

- Quotes 21
- Rate Capping 21
- Payments 21
- Renewals After Policy Expiration 21
- Non-Renewed Policies 21
- Change of Producer at Renewal 21

Cancellation Guidelines 21

- Flat Cancellations 21
- Insured's Request 21
- Loss Payee 22
- Company Cancel 22
- Duplicate Coverage 22
- Nonpayment of Premium Cancel 22
- Total Losses 22

Discounts & Features 22

- Core Discounts 22
- Multi-Car Discount 22
- Homeowner Discount 22
- Multi-Policy Discount 23
- Electronic Payment Discount 23
- Prior Insurance Discounts 23
- Continuous Insurance 23
- Prior Insurance 23
- Standard Prior Carrier 23
- Advanced Purchase 23
- Minor Child Driver Discount 23
- Distant Student Discount 23
- Accident Forgiveness 23
- Go Paperless Feature 24
- Safe Driver Discount 24
- Mature Driver Discount 24

CONTACT INFORMATION

Online Services
Producers

www.IAProducers.com. Producer-dedicated website.
Use it to:

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

Customers

www.BristolWest.com Customer-dedicated website.
Use it to:

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

Customer Service
Service Operations

Service Operations Technical Support
1-888-888-0080
Monday through Friday 8 a.m. to 6 p.m. (local time)

Agency Service Operations

Technical Support (not for customer use)
1-855-319-7763
Monday through Friday 8 a.m. to 6 p.m. (local time)

Agency Contract Management

Appointment, License, Administrative Updates and Access
1-800-237-6136
Monday through Friday 8 a.m. to 7 p.m. (ET)

Claim Services

Report a claim online 24 hours a day on www.IAProducers.com or call Monday through Friday 8 a.m. to 7 p.m. (ET) at
1-800-274-7865

Agency Supplies

1-877-270-3452
Monday through Friday 8 a.m. to 5 p.m. (ET)

Fraud Hotline

1-888-662-6616

Fax Information

Service Operations - Proof of Prior documentation, Endorsements
1-888-888-0070

Accounting – EFT changes and terminations
1-800-682-0817

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

Addresses

Payment Without a Coupon and Overnight Payments

Bristol West Insurance Group
900 S Pine Island Road, Suite 600
Plantation, FL 33324

Installment and Renewal Payments

Bristol West Insurance Group
P.O. Box 371329
Pittsburgh, PA 15250-7329

Overnight Delivery (Other than Payments)

Bristol West Insurance Group
5990 West Creek Road
Independence, OH 44131

Confidential Information - Trade Secrets
Bristol West Producers and the Company have a vital interest in protecting information used by Producers in conducting their business. This includes Underwriting Manuals and Guidelines, and documents and information about policyholders that is contained in their files.
This Information Is Confidential
Producers and their employees are expected to keep such confidential information secure from outside visitors. Under no circumstances is confidential information to be generally released to regulatory bodies, the press and /or the public at large. Anyone claiming a legitimate reason to use such information must do so as required by law or judicial process.

GENERAL INFORMATION

New Business Binding

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

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

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

1. The application is uploaded within 48 hours. 48 hours will be measured as two (2) calendar days;
2. All questions and signature blocks on the applications are answered, initialed or signed where necessary;
3. The new business application receives a pre-assigned policy number;
4. The down payment has been made on date of application;
5. The producer signing the application is licensed and appointed by;
6. The effective date is no earlier than the date upon which the producer received the down payment;
7 The application does not include any class of risk or type of insurance not specified in the underwriting requirements; and
8. The information contained within the application is, to the producer's knowledge, truthful and accurate.

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

Producers are required to distribute the policy contract to the insured.

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

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

There is no binding period for installment payments - payments must be postmarked and uploaded before the cancellation date.

eSignature

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

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

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

Text Alerts

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

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

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

Material Misrepresentation

Material misrepresentation on the application may impact the insured's right to policy benefits. Producers should ask all application questions directly of the applicant and clearly explain the consequences of providing false information.

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

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

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Binding Restrictions

Severe Storm Warnings & Restrictions

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

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

Policy Term

Six (6) month policy terms are available.

File Maintenance and Audit Requirements

Acquired Business

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

Just prior to upload, our system will display a list of documents that are to be kept in your producer file. Please be sure to maintain all required documents for a period of seven (7) years after policy expiration. Documents can be stored electronically as long as the documents can be readily reproduced and are backed up in a secure environment.

These documents include, but are not limited to:

1. Original signed application, including the application questionnaire.
2. SR-22 Filings.
3. Signed EFT Form.
4. Signed Credit Card Authorization.
5. Proof of Additional Equipment.
6. Signed Exclusion Form listing all persons excluded from coverage.
7. Signed Underinsured Motorist Rejection/Selection of Lower Limits Form.
8. Signed Underinsured Motorist Property Damage Rejection Form.
9. Signed Mandatory Offer of Personal Injury Protection Form.
10. Verification of Safe Driver Course to qualify for the Mature Driver.
11. Proof of not-at-fault accidents when required.
12. Proof of homeownership for Homeowner Discount when required.
13. Proof of prior insurance when required.
14. Pre-insurance inspections and accompanying documents, including any required vehicle photos, if applicable.

(Note: Please remember to obtain all necessary signatures and documents when you complete a new business application or make policy changes, and retain them in your files. According to our Producer's Agreement, signed by both your agency principal and the Company when you became licensed to sell, you are responsible for producing all correctly completed signature forms/proof documents upon our request. Should a claim arise and requested documents are not available, an E&O exposure will exist. Your Producer Agreement also contains other information regarding retention of policy documents.)

Routine Audits

Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a Company representative during an on-site visit or via Fax Audit as described below.

Fax Audits

You will receive a list of required documentation that must be faxed to our office no later than two (2) days after the request. Failure to submit the documentation will result in a failed audit.

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UPLOADING NEW BUSINESS

Upload Information

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

Chargebacks

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

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

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

Garaging ZIP Rating and Rules

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

If any vehicle is garaged outside of Washington, liability limits for the policy will be raised to meet the highest required minimum liability limits for all vehicles on the policy.

Unacceptable Garaging

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

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

Broad Form Named Operator Policies

Broad Form Named Operator Policies provide liability protection for the named insured while driving owned and non-owned autos. Other rules include:

1. A separate policy is required for each spouse or resident relative. Named operators are rated with Symbol 65 factors at the base model year.
2. Coverage only applies to the person listed on the Declarations Page and does not extend to household members.
3. Bodily Injury, Property Damage, PIP, UIM and UIMPD coverage are the only coverages written.
4. Business/Artisan use is unacceptable.
5. SR-22 Filings are acceptable.
6. Liability limits greater than 50/100 are unacceptable.
7. Named insured cannot live outside Washington.

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ACCEPTABILITY

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

Unacceptable Policies
1. Policies with more than one (1) Business or Artisan Use vehicle.
2. Policies financed through an outside premium finance company.
3. Policies listing vehicles from more than one (1) household (this does not apply to acceptable student/military personnel).
4. Policies where Estates, Receiverships, Corporations or Partnerships are listed as the named insured.
5. Two (2) policies in a household are unacceptable except in the following instances: a. Seven (7) car or seven (7) driver policies that must be split between two policies; b. Children, regardless of age, who own their own vehicle; c. Unrelated residents/roommates. d. Policies with different limits are acceptable. Drivers on low limit policies must be rated on or excluded from high limit policies.
6. Policies where the named insured is not the owner, related to the owner, or the operator of a vehicle on the policy.
7. Policies where the mailing address or the address returned from the third party underwriting report are in an unacceptable state. Unacceptable states are: New York, New Jersey, Michigan, District of Columbia or Massachusetts.

Unacceptable Operators
1. Named insured(s) who has never been licensed, unless excluded.
2. Operators under the minimum age for state licensing.
3. Policies where an operator has a permanently revoked license, unless that operator is excluded from coverage.
4. Applicants who have been convicted of insurance fraud.
5. Persons employed in illegal enterprises and occupations.
6. Persons employed in occupations involving the use of an insured vehicle by non-resident or non-dependent operators.
7. Persons who have had a policy canceled by the Company for loss experience or misrepresentation.
8. Any application with a driver who is nationally or locally known to a large segment of the population (e.g., celebrity, entertainer)
9. Operators who do not have a foreign drivers license or a valid U.S. driver's license.
10. Operators without a permanent telephone number where they can be reached.
11. Persons convicted of a felony involving the use of a vehicle which was material to the felony conviction.

Unacceptable Vehicles
Vehicles with an original MSRP over $125,000 are unacceptable.
The following vehicles are unacceptable: Aro, Aston Martin, Avanti, Bentley, Bricklin, Bugatti, DCX (Dodge) Sprinter, DeLorean, Ferrari, Fisker, Ford Think, GEM, Laforza, Lamborghini, Lotus, Maserati, Maybach, McClaren, Panther, Rolls Royce, Sterling, Triumph, TVR, Golf Cart Style, Vehicles with top speeds of 25-30 mph and Micro Trucks.
Additional unacceptable vehicles and vehicle use include:
1. Vehicles with an unverifiable garaging address.
2. Stated value vehicles.
3. Gray market vehicles.

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4. Vehicles that are not roadworthy.
5. Vehicles used for racing.
6. Vehicles including but not limited to vans, trucks, sedans and utility vehicles either used for business or leased by the applicant for business, unless the usage does not REQUIRE that style of vehicle. (Refer to Artisan Use)
7. Recreational vehicles.
8. Vehicles leased or rented to other drivers by the applicant.
9. Any vehicles that are regularly available to non-listed driver(s) other than resident relatives.
10. Pickups or vans with a gross vehicle weight rating (GVWR) greater than 14,000 pounds such as the Ford 450 and higher models, Chevrolet 4500 and higher models, GMC 4500 and higher models and other similar models from other Makes, regardless of load capacity or gross vehicle weight, are **unacceptable for any type of vehicle usage.**
11. Vehicles equipped with altered suspensions - "altered" are defined as homemade, custom-built, or modified; and includes lift kits, cooking equipment or bathrooms.
12. Dune buggies and kit cars.
13. Propane powered vehicles, except hybrids approved by the Company.
14. Vehicles 1980 and older will be acceptable for liability only.
15. Vehicles not registered for street use.
16. Vehicles used commercially.
17. Vehicles used commercially for retail or wholesale delivery of products, including, but not limited to:
    a. Magazines
    b. Newspapers
    c. Mail
    d. Pizza (or other food items)
    e. Farm animals
    f. Produce
18. Vehicles used as a limousine or taxi service or other livery service, including, but not limited to vehicles used to transport:
    a. Nursery or school children
    b. Migrant workers
    c. Hotel/motel guests
    d. Patients
    e. Members of a van/car pool
    f. Emergency vehicles
19. Commercial vehicle types such as Step, Panel, Cutaway Vans, Dump Trucks and Wide Load Escort Vehicles.
20. Vehicles transporting explosives, chemicals, radioactive materials or flammable substances.
21. Vehicles with an incomplete chassis.
22. Vehicles not owned or leased by named insured or others listed as rated drivers unless rated for Business Use. See Business Use section for special rules.
23. Vehicles with a garaging location out of the country or in any of the following states: District of Columbia, Massachusetts, Michigan, New Jersey or New York.
24. Salvaged Vehicles.
    a. Exception to salvaged vehicle rule: If vehicle has been rebuilt and properly certified with the State Department of Motor Vehicles as roadworthy.
25. Vehicles used in Commercial Rideshare Programs.

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Sample Pictures of Unacceptable Vehicles

Micro Truck



Greater Than One (1) Ton Truck



Dune Buggy



Step Van



Incomplete Chassis



Cutaway Van



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Unacceptable Additional Equipment Equipment that is always excluded from Additional Equipment coverage and from Comprehensive/Collision coverage:
1. Additional equipment not permanently installed in the vehicle.
2. Radar detectors, custom murals, nose bras and insect shields.
3. Equipment for which the value cannot be determined or verified.
4. Sinks/bathroom/toilet facilities/equipment for cooking.
5. Personal property carried in a vehicle.

Vehicle Usage Guidelines

Vehicle Usage	Definitions	Guidelines
Pleasure Use	Includes a vehicle used primarily for driving to and from work.	A Pleasure Use vehicle is not used for business/commercial purposes.
Business Use (There can only be one (1) Business Use or Artisan Use vehicle on the policy.)	The vehicle is rated as used for business if any of the following conditions apply: The vehicle is used or is anticipated to be used to make trips for business purposes more often than any of the following: 1. 15 days in a month; or 2. 90 days in a six (6) month period; or 3. 180 days in a year. The vehicle is owned or leased by a business or has a business as an additional interest. The vehicle is owned or leased by an operator who receives a monthly allowance for the vehicle.	Business Use surcharge will apply. **Acceptable Business Use** includes, but is not limited to: 1. Vehicles used to make regular and frequent trips for business errands (including trips to post offices, financial institutions, retail stores or business offices). 2. Vehicles used by real estate or insurance producers, lawyers, doctors, accountants or other professionals visiting multiple locations. 3. Vehicles owned by an insured and used by a domestic employee on a regular basis (e.g. maids, chauffeurs, nannies). The driver must be listed on the policy. 4. Vehicles used by sales or service representatives, or for consumer oriented direct home sales (e.g. Avon, Mary Kay, Tupperware). **Unacceptable Business Use** includes, but is not limited to: 1. Vehicles used for delivery, limousine, or taxi service; 2. Vehicles used to transport nursery or school children, migrant workers, hotel/motel guest, patients, or members of a van/car pool; 3. Vehicles used commercially for retail or wholesale delivery of products, such as, but not limited to, magazines, newspapers, mail, pizza, (or other food items), farm animals or produce, limousine or taxi services; or other livery services (including but not limited to vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, patients or members of a van/car pool) or emergency vehicles; 4. Vehicles used for a courier or escort service; 5. Vehicles used for towing.

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Artisan Use (There can be only one (1) Business Use or Artisan Use vehicle on the policy.)	The vehicle is rated as Artisan Use if the vehicle is used or anticipated to be used by the operator to regularly transport tools and/or supplies between the operator's home and a job site.	Artisan Use surcharge will apply Artisan Use vehicles are acceptable in this program, if all of the following conditions are true: 1. The operator must be an artisan. An artisan is a person that performs a craft or trade (e.g. carpentry, plumbing, masonry). A distribution, retail, or delivery business does not qualify as a craft or trade. 2. The insured visits no more than three (3) job sites per day. 3. The insured does not carry more than 500 pounds of supplies or equipment. 4. The vehicle is owned or leased by an individual, not a corporation or partnership. 5. Only the named insured or other resident relatives operate the vehicle. 6. The vehicle is not used to pick up or deliver goods or property for the sole purpose of distribution, resale or delivery. Any goods or property pickup or delivery must be items used by the operator at a job site in the performance of the operator's craft or trade. 7. Any signage on the vehicle relates only to the insured's business. Note: As indicated under Unacceptable Vehicle Use, the insured may not transport explosives, chemicals, radioactive materials or flammable substances.
Snowplow Use	Pleasure Use vehicles equipped in any way for snowplowing.	A Snowplow surcharge may apply. 1. There can be only one (1) vehicle used for snowplowing on the policy. 2. The vehicle cannot be a Comp only vehicle. 3. Additional Equipment (AE) coverage is purchased and the snowplow equipment is listed and meets the AE coverage requirements.
Storage Use (Comp only)	Pleasure Use vehicle in storage for which only Comprehensive coverage is purchased.	A Storage (Comp only) surcharge will apply. 1. There can be only one (1) Storage (Comp only) Use vehicle on the policy. 2. At least one (1) other vehicle on the policy must be listed and covered with liability coverages. 3. A storage (Comprehensive coverage only) vehicle cannot be snowplow use. 4. Not available when a Financial Responsibility Filing (SR-22) has been applied to the policy.

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TIERING DETERMINATION

Prior Insurance

Definition

Proof of Prior insurance (POP) shows that the named insured has proof of prior private passenger automobile liability insurance, and the policy:

1. Covered the named insured or spouse; and
2. Provided six (6) months continuous coverage with the same company; and
3. Was not insured with Bristol West (see exceptions to this rule below); and
4. Did not have a lapse greater than 30 days at the end of the policy period and prior to the Company's effective date; and
5. Had liability coverage at specified limits over the six (6) months continuous coverage; and (limits needs to be shown on the proof of prior insurance documentation).
6. Was a Continental U.S. including Alaska and Hawaii or Canadian private passenger auto policy.

Periodic Review

Underwriting tier is automatically re-evaluated when a policy has been in-force with the Company for 36 consecutive months. A policy not qualifying for an improved underwriting tier will be re-evaluated at the subsequent renewal. The evaluation will be based on underwriting rules in effect at the time of policy renewal (excludes credit information). If the evaluation results in an improved underwriting tier, the policy will be adjusted accordingly, provided:

1. There have been no late payments or NSF payments on the policy; and
2. No driver on the policy has had any pointed violations or accidents in the preceding 36 months.

The underwriting information will be evaluated again after an additional 36 months.

Note: a policy will never be moved to a higher rated (more expensive) underwriting tier as part of this process.

Exception for Military Personnel Returning from Overseas or Out of State Deployment:

Military Personnel whose prior policy has lapsed or canceled due to an overseas or out of state military deployment will be considered as having valid prior insurance with no lapse in coverage provided the insured meets all POP qualification guidelines prior to the date of deployment. Please provide Transfer orders with the dates of overseas or out of state deployment and valid proof that a prior policy was in force at the time of deployment.

Exception to Prior Insurance with Bristol West:

The following situations qualify as exceptions to prior insurance with Bristol West:

1. Insured is moving to a new state.
2. Insured was originally listed on another Bristol West policy that has been in force for at least the prior six (6) months, (and remains in force) and the new policy is for:
    a. A separated/divorced spouse who is leaving the household;
    b. A child who is leaving the household;
    c. A child who owns their own vehicle and remains in their parent's household.
3. Insured's prior policy lapsed or canceled due to an overseas or out of state military deployment.

Please contact Service Operations for exception handling.

Processing Proof of Prior Insurance (POP)

The Company will attempt to confirm proof of prior insurance. www.IAProducers.com will advise when proof of prior is verified. If POP is not verified at point of sale, you will need to fax proof to the Company immediately following upload. www.IAProducers.com will print a fax cover sheet with a list of needed documents.

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

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PLEASE BE SURE TO USE THE FAX COVER SHEET TO ENSURE ACCURATE AND TIMELY PROCESSING.

Acceptable Proof of Prior Insurance

1. Renewal Notice;
2. Non-Renewal Notice;
3. Declarations Page;
4. Company Issued ID Card and a recent Billing Statement;
5. Company Issued Letter of Experience;
6. Screen Print from Carrier's System or Agency Management System.

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

Unacceptable Proof of Prior Insurance

1. Boat or motorcycle policy;
2. A policy from the named insured's employer;
3. Insurance binder;
4. Producer issued letter of experience/certificate of insurance;
5. Acord forms including lost policy releases (LPRs);
6. A copy of an application;
7. Commercial policy (unless named insured specifically listed); or
8. Producer issued ID card.

Use of Credit

Effective 06/17/2021 Credit information will not be used to establish eligibility for insurance coverage or for rating purposes for the duration of Washington regulation WAC-284-24A-89 or similar prohibition on the use of credit information.

The decision to request a credit report is not to be based on income, address, ZIP Code, race, color, creed, age, marital status, sex, or national origin of the consumer. Credit is ordered on the named insured at least 19 years of age. If neither the named insured nor rated spouse is at least 19 years of age, then the policy will be assigned to a designated credit tier.

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

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

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

Credit Re-ordering

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

Periodic Review

Once during any 12 month period, at the request of the named insured, the Company will reorder credit information, recalculate the insurance score and determine the credit tier for the next renewal policy term. The Company will proactively reorder credit information and recalculate the insurance score 36 months following the previous order.

Credit Disputes

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

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DRIVER INFORMATION

Application Listing Rule

The following operators must be listed on the application:

1. All regular operators (operates a vehicle more than 60 days per year).
2. All licensed household members (including permit drivers).
3. All household members of legal driving age (including children away from home or in college).

We allow a maximum of one (1) additional named insured per policy (additional named insured's must have an ownership interest in a vehicle covered by the policy).

Failure to report all operators to the Company may constitute material misrepresentation of risk.

Driver Notification

Any driver not originally listed on the application that becomes a member of the household or a regular operator of a vehicle must be added to the policy.

In the event an additional household member or regular operator is found through the course of a claims investigation, underwriting or any other policy service activity, the Company will attempt to gather all relevant information needed to rate and add that person to the policy. The Company will send advanced notice to the insured advising that additional information is required in order to underwrite and rate the policy. If the customer does not respond or fails to provide complete information, the default rating values will be used for the added driver.

Driver Status Guide

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

1. **Rated** – when this status is selected, the driver is rated on policy.
2. **Excluded** – when this status is selected, the driver is excluded from coverage. Any driver may be excluded from the policy. However, exclusions are not available on any driver with an SR-22 filing. Other restrictions/procedures apply including:
    a. Individuals who have a permanently revoked license or have never been licensed (except a non-licensed spouse) are not acceptable and **must be excluded**.
    b. Drivers cannot be excluded from specific vehicles on a policy.
    c. All drivers must be rated or excluded, unless prohibited by state law.
    d. The named insured must sign the Named Driver Exclusion Acknowledgement.
    e. A surcharge may apply.

Relation to Insured

All listed drivers must have one (1) of the following relationships to insured:

1. **Insured** – This will be the relation for the Primary Named Insured on the policy.
2. **Spouse** – For those legally married or those deemed married by state law and will be rated as married.
3. **Domestic Partner** – Select if the driver is a domestic partner of the primary named insured. This relationship will be rated to comply with state law.
4. **Parent** – If the driver is a legal parent of the primary named insured.
5. **Child** – If the driver is a legal child of the primary named insured or spouse.
6. **Other** – If the driver does not fit any of the other relationship choices.

Marital Status

All listed drivers must fall into one (1) of the following marital status choices:

1. **Single** – Drivers who are single, separated, or divorced.
2. **Married** – Drivers who are legally married or those deemed married by state law and will be rated as married.
3. **Domestic Partner** – Drivers who are considered domestic partners according to state law. This relationship will be rated to comply with state law.
4. **Widow** – Drivers who are widowed.

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Driver License Status/Types

1. **Valid U.S. License** - Drivers who have a valid U.S. license will have this license type. This license type cannot be selected if the driver is under the minimum license age for the state. These drivers may be rated or excluded.
2. **Valid Foreign and International Driver's Licenses** - Drivers who have a valid foreign or international driver's license but not a valid U.S. license will be charged with a Foreign Driver's License violation until they are able to submit proof of a valid U.S. license having been in effect for at least 12 months. These drivers may be rated or excluded.
3. **U.S. Permit** - Drivers with a valid U.S. Permit will be rated on the policy unless excluded. We do not provide a grace period for valid Permit license types. For any driver 19 years and older with a U.S. Permit, we will charge an Unverifiable Driving Record (UDR). For drivers under the age of 19, a UDR will be assessed at the first annual renewal and subsequent policy terms if an MVR remains unobtainable.
4. **Suspended License** - Drivers with a temporarily revoked, suspended or canceled license at any time during the chargeable violation period will be considered for rating. These drivers may be rated or excluded.
5. **Permanently Revoked License** - Drivers with permanently revoked licenses are not acceptable. These drivers must be excluded for us to accept other household members on the policy.
6. **Non-Licensed** - Drivers who are not licensed will have this license type. These drivers must be excluded for us to accept other household members on the policy.

Unverifiable Driving Record

A violation charge will be assessed on any driver whose driving record cannot be verified by the state's Bureau of Motor Vehicles. This charge will be removed if we receive a valid current MVR containing at least 12 months of driving history. The MVR must be no more than 30 days old and must be received within 60 days of policy inception. See U.S. Permit status for exceptions.

Filing Information (SR-22)

1. All drivers requiring an SR-22 must be rated.
2. A flat $25.00 charge, earned in full at inception, will be added per filing per policy term.
3. Filings will only be provided for Washington.
4. Out of state filings cannot be processed.
5. All vehicles owned by the driver requiring the filings must be on the Company's policy.
6. All vehicles listed on the policy must have liability coverage (Comp only vehicles are not allowed).
7. The name on the filing must appear exactly as it reads on the driver's license.
8. Filings are not available for a driver with an unverifiable driving record. If the Company is unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.
9. SR-22 policies are surcharged.

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ACCIDENTS AND VIOLATIONS

Accident Forgiveness

An insured will not be charged for an accident that occurs with us on any subsequent renewals if the dollar amount of the payout and reserve amount combined is less than $500.

Not-At-Fault Accidents (NAF)

All accidents will be rated as at-fault unless proof of not-at-fault (NAF) is provided. Proof of NAF documents include:

1. Copy of the police report.
2. Letter from the previous carrier.
3. Court documents.

Note: The fax cover sheet that prints with the new business application will indicate when proof of not-at-fault is required to be faxed to the Company.

ACCIDENTS WILL BE RATED AS NOT-AT-FAULT IF THE PRODUCER/CUSTOMER DEMONSTRATES:

1. The vehicle was lawfully parked at the time of the accident.
2. The accident was caused by collision with flying gravel, missiles or falling objects, or by contact with a bird or animal.
3. A "hit-and-run" driver struck the vehicle, and the accident was reported to the proper authorities within 24 hours.
4. An operator other than the operator of the insured's vehicle was convicted of a moving violation in connection with the accident.
5. The owner or operator of the insured's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.
6. A portion of any covered Collision loss is recovered though subrogation.
7. The vehicle was struck in the rear by another vehicle and the operator of the vehicle, that was struck in the rear was not convicted of a moving violation in connection with the accident.
8. The incident occurred while the driver was operating an emergency or commercial vehicle.

Chargeable Date and Period

The Company uses the violation occurrence date, not the conviction date, to determine if points are to be charged. The chargeable period for violations is the 35 months prior to the effective date of the policy.

Multiple Violations

When there are multiple point counts arising out of one (1) occurrence on the same day at the same location, only the highest point charge is used.

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VEHICLE INFORMATION

Vehicle Symbols

Ensure that the Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN.

1980 and older vehicles will be acceptable for liability only.

Unlisted New Models - complete the information requested in www.IAProducers.com. Call Service Operations and we will assign the proper vehicle symbol.

Conversion vans - will be rated using the vehicles Actual Cash Value (ACV). We will allow physical damage up to $70,000.

Rebuilt Salvage Vehicles - call Service Operations to obtain symbols for salvage vehicles that are rebuilt and are properly certified with the State Department of Motor Vehicles as roadworthy.

Non-Ascertainable Vehicle Symbols

In the event you are unable to obtain a vehicle symbol, please contact Service Operations and we will assign the proper vehicle symbol.

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COVERAGE INFORMATION

Bodily Injury (BI)	1. Bodily Injury limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged. 2. All vehicles on the policy must carry the same limits. Available limits are ($000s): 25/50, 50/100, 100/300, *250/500 *Limit restrictions by rated driver age for 250/500: a. < = 21 Limited to one (1) MIN or SPH or SPL violation, zero (0) AAF/AFD/AFN/MAJ/DUI/UDR violations b. > 21 Limited to three (3) MIN or SPH or SPL violations, two (2) AAF/AFD/AFN violations, one (1) DUI violation, 0 MAJ/UDR violations
Property Damage (PD)	1. Property Damage limits are required to be equal to or higher than the minimum financial responsibility limits required by law in any state in which a vehicle is garaged for more than two (2) months out of the year. 2. All vehicles on the policy must carry the same limits. Available limits are ($000s): 10, 25, 50, 100
Underinsured Motorist (UIM)	1. Mandatory as required by law, but can be rejected in writing. 2. Policy level coverage. 3. Limits cannot exceed the bodily injury liability limits. 4. If a UIM increase limits rejection form is not signed, UIM coverage will be automatically added to the policy at limits equal to the selected BI limits. Available limits are ($000s): 25/50, 50/100, 100/300, 250/500
Underinsured Motorist Property Damage (UIMPD)	1. Limits cannot exceed property damage limits. 2. A $100 deductible applies to each coverage limit – a $300 deductible applies to hit and run or phantom vehicle. 3. If a UIMPD increase limits rejection form is not signed, UIMPD coverage will be automatically added to the policy at limits equal to the selected PD limits. Available limits per vehicle are ($000s): 10, 25, 50, 100
Personal Injury Protection (PIP)	1. This coverage is mandatory by law unless rejected in writing. 2. Chosen limits must be identified for all vehicles on a multi-car policy. 3. Coverage Amounts: PIP Basic (minimum) coverage must be offered - the insured may request Increased (maximum) coverage. 4. If insured fails to reject PIP coverage, the Company can only add PIP coverage at Basic (minimum) limits. Available limits are: Basic - $10,000 Increased - $35,000

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Physical Damage / Comprehensive & Collision (COMP/COLL)	1. No physical damage only policies. 2. Comp only on a vehicle provided liability exists on at least one (1) other vehicle on the policy is allowed (a surcharge will apply). Not available when a Financial Responsibility Filing (SR-22) has been applied to the policy. 3. Comp may be purchased without Collision (a surcharge will apply). 4. Allowed on vehicles 1981 and newer. 5. Only equipment that is permanently installed by the original manufacturer is covered. To cover other permanently installed equipment, select Additional Equipment coverage. The following deductibles can be selected in any combination ($000s): $50 (Comp only), $100, $250, $500, $750, $1,000
Additional Equipment	1. Additional Equipment means permanently installed or attached custom parts, equipment, devices, accessories, enhancements, and changes that alter the appearance or performance of your covered auto and that were not installed by the original automobile manufacturer. Additional Equipment includes, but is not limited to, permanently installed stereo equipment, custom paint and exterior body panels, custom wheels and tires, equipment you have purchased. Available limits are: any amount up to $5,000
Towing and Labor	1. Reimburses the insured for each disablement on a covered vehicle subject to a maximum limit for each policy term. 2. May only be purchased for any vehicle covered by Comprehensive coverage. Available limits are: $50 per disablement with a maximum of $150 for a 6-month term policy or $300 for a 12-month term policy. $75 per disablement with a maximum of $225 for a 6-month term policy or $450 for a 12-month term policy.
Rental Reimbursement	1. Reimburses the insured for the lesser of actual daily rental charges or the purchased limit option for a maximum of 30 days for each qualified disablement on a covered vehicle. 2. Qualified disablement means a loss covered by the Liability, Comprehensive or Collision sections of the policy. 3. Rental Reimbursement may be purchased for any vehicle covered by Comprehensive coverage. Available limits are: $20 per day, $30 per day and $40 per day
Auto Loan/Lease Coverage	1. No model year restrictions. 2. For Auto Loans, the coverage will cover the difference between the actual cash value of the covered auto at the time of the total loss and the amount the owner is obligated to pay for the covered auto under a written loan agreement at the time of the total loss. 3. For Auto Leases, the coverage will cover any unpaid amount due on the lease less any amount paid for under Physical Damage coverage. 4. This coverage is optional and may be purchased for any vehicle covered by Physical Damage coverage.

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BILLING AND FEES

Outside premium financed policies are unacceptable.

Fees

Fee	Amount	Condition
Policy Fee	$15.00 (6 month term) $30.00 (12 month term)	All policies will be charged a policy fee. Depending on the market tier and whether or not EFT is utilized, the fee will be fully earned on the down payment or allocated equally across the down payment and all installments. The fee is applied for each renewal.
SR-22 Fee	$25.00	For each SR-22 filing on the policy.
NSF Fee	$25.00	For any payment not honored by a financial institution.
Late Fee	$10.00	Applied when payment is postmarked 6 or more days past due date.
Reinstatement Fee/Lapse fee	$20.00	A fee applies to any policy issued as reinstatement with lapse or as renewal with lapse.
Installment Fee - Non-EFT	$8.00	For each installment payment and renewal down payment made via any method other than EFT.
Installment Fee - EFT	$6.00	For each installment payment and renewal down payment made via EFT.
Payment Convenience Fee – Phone	$6.00	A fee applies per policy when a one-time payment is made by calling into Service Operations. Customer can avoid the Payment Convenience Fee by signing up for EFT or paying their policy premium using our customer dedicated website.
Payment Convenience Fee – IVR	$1.50	A fee applies per policy when a one-time payment is made by calling into the Company's Interactive Voice Response (IVR) system. Customer can avoid the Payment Convenience Fee by signing up for EFT or paying their policy premium using our customer dedicated website.

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Installment Payments

We issue installment bills to the insured 20 days before the due date. We issue cancellation notices 15 days, prior to the effective date of cancellation. **Payments postmarked or uploaded six (6) days after the installment due date will be subject to a late fee.**

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

Reinstatement With A Lapse

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

Payment Instructions

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

Cash/Check

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

Electronic Funds Transfer (EFT)

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

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

<u>Service Operations Can Help…</u>
Confirm if EFT is active.
With the last four (4) digits of the account number.
Confirm the amount due.
Change EFT mid-term (in order to change mid-term to EFT, the authorization form must be completed and mailed or faxed in).

<u>Service Operations Can Not Help…</u>
Change the due date (sweep) date.
Make changes to EFT if it's less than three (3) business days until the due date (sweep) date.
Change the amount due after the invoice is "generated" (even though they do not get mailed an invoice).
Give you the credit card number.

Non-Sufficient Funds (NSF)

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

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

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

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

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SERVICE OPERATIONS

Endorsement Guidelines

Endorsements are available online at www.IAProducers.com, except for:

1. Change or delete named insured.
2. Change policy term.
3. Change payment plan.
4. Add a discount.

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

1. Change the named insured (only allowed if primary named insured becomes deceased).
2. A request by the insured to reduce coverages or delete vehicle(s) (coverage cannot be bound by voicemail).
3. Any coverage changes that require signed forms.
4. Exclude a driver.
5. Change of producer.

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

Vehicle Additions and Changes

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

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

Acceptable proof:

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

Handwritten or documents not listed above are unacceptable.

Driver

Add to the policy any drivers/individuals that subsequently join the household or regularly operate a covered vehicle. An MVR will be ordered to verify the driving record. See Driver and Household Resident Information.

Additional Premium and Credit Endorsements

If a request results in a premium change, we will spread this amount equally over future installment payments and bill the insured. If there is no remaining balance after all credits have been applied, a draft will be sent to the insured. If a policy is pending cancellation, neither an additional premium nor credit endorsement will reinstate the cancellation. We DO NOT re-bill if a policy is pending cancellation.

Excluding Drivers

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

Discounts

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

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Renewal Guidelines

Quotes

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

Rate Capping

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

Payments

1. The insured should pay the premium directly to the Company before the expiration date (or the producer can upload through www.IAProducers.com) to avoid a lapse in coverage.
2. Policies will not renew unless required premium is received.
3. Renewal payments uploaded through www.IAProducers.com will be honored effective the date and time of upload.
4. If the policy is set up on EFT, the insured will be notified that funds will be automatically withdrawn at renewal.
5. If the insured does not want the funds to be withdrawn by EFT at renewal or they want to change account information, they need to complete the EFT Termination form or a revised EFT Authorization form and fax to Accounting. The form must be received at least three (3) business days prior to the renewal effective date.

Renewals After Policy Expiration

1. If the renewal payment is postmarked on or after the expiration date of the in-force policy, the Company will change the effective date to one (1) day after the date of postmark shown on the envelope containing the renewal payment.
2. A lapse in coverage will occur if renewal payment is not made prior to the expiration date of the in-force policy.
3. Renewals requested with more than a 30 day lapse in coverage will not be honored. New business rules apply to determine discounts and signature requirements. The policy must be submitted as new business with new effective and expiration dates and the required down payment.
4. Payments received will be applied to the policy to pay any outstanding balance. Any refund due the insured will be issued approximately 10 days from the receipt of the payment in our office. Refund will be mailed in the form of a check to the address listed on the policy. Any outstanding balance on the cancelled policy must be paid in full.

Non-Renewed Policies

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

Change of Producer at Renewal

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

Cancellation Guidelines

Flat Cancellations

Flat cancellations are permitted after inception of a policy only in the following situations (proof required):

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

Insured's Request

The insured can request the cancellation of their policy by:

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

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

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

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

Any return premium due will be calculated on a pro rata basis from the effective date of the cancellation.

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

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

Duplicate Coverage
Requests for cancellations due to duplicate coverage must be accompanied by one of the following from the duplicate insurance carrier:
1. Declarations Page that clearly shows the named insured, name of the insurance carrier, effective dates, vehicles and coverages.
2. ID Cards that clearly shows the named insured, name of the insurance carrier, effective dates and vehicles.
3. Letter of Experience printed on the duplicate insurance carrier's letterhead that clearly identifies the named insured and the effective dates of coverage.

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

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

Discounts & Features
Core Discounts
Core discounts provide better rates for customers who: own homes and insure multiple vehicles. Mobile homeowners do not qualify for the Homeowner discount.

Multi-Car Discount
This discount applies when more than one vehicle is on the policy, which have liability coverage.

Homeowner Discount
This discount is available when the named insured or spouse owns the home in which they reside including town homes or condominiums. Proof of Homeownership must be in the form of:
1. Declarations Page or binder from the Homeowner policy (within the last 12 months of the effective date of the policy).
2. Property tax bill (within the last 12 months of the effective date of the policy).
3. Deed (Deed showing the name insured and/or spouse).
4. Acord Homeowner application (within the last 12 months of the effective date of the policy).
5. Mortgage statement (within the last 30 days).
6. County issued appraisal (within the last 12 months of the effective date of the policy).

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Multi-Policy Discount
This discount can apply when the named insured also has additional policies with another Farmers-Affiliated Company. This includes Farmers, Foremost and Zurich Companies.

Electronic Payment Discount
Pay with EFT using customers checking account or savings account and receive a discount. Combine EFT with the Paid in Full discount to maximize savings. Customers who choose Producer Sweep for the down payment or Credit/Debit Card for installments are not eligible for the EFT discount. Changing EFT midterm could result in the addition or removal of this discount. If EFT is added midterm and qualifies for the discount, the discount will be added and prorated for the remainder of the term.

Prior Insurance Discounts
We offer a variety of different ways to take advantage of a customer's prior insurance history.

1. **Continuous Insurance**
   This discount is automatically verified and will require no follow up. It is based on the length of continuous coverage of the customer's prior carrier. If a customer transfers coverage between carriers, only the most recent carrier is included in the calculation of this discount. We will consider coverage from both the Named Insured and spouse.

   It is a tiered discount with three (3) different price points:
   a. Greater than or equal to 12 months but less than 24 months.
   b. Greater than or equal to 24 months but less than 36 months.
   c. Greater than or equal to 36 months.

2. **Prior Insurance**
   In addition to the Continuous Insurance discount, if the customer has at least six (6) months of continuous coverage without a lapse and with the same carrier, the policy will qualify for Prior Insurance. If follow up is required, please be sure to utilize the fax cover sheet in order to ensure timely processing.

3. **Standard Prior Carrier**
   This discount applies when the Named Insured qualifies for Prior Insurance and we determine the prior carrier to be a standard carrier using a third party report for verification.

4. **Advanced Purchase**
   This discount applies when the policy qualifies for Prior Insurance and the policy is uploaded at least two (2) days prior to the policy effective date. The Named Insured (and spouse if applicable) must both be at least 19 years old to qualify.

Minor Child Driver Discount
The Minor Child Discount applies to a licensed single driver under the age of 19 that is a child of the Primary Named Insured. The policy must be in force for at least 24 months.

This discount will not apply if the child was disclosed as a result of a claim with the Company. This discount cannot be combined with the Distant Student Discount. If both discounts apply, then only the higher discount will be applied to the policy.

Distant Student Discount
The Distant Student discount applies to licensed single driver under the age of 23 and a child of the Primary Named Insured. The student must not have regular access to a covered vehicle while away at school. The student must reside at a school more than 100 miles from the nearest garaging ZIP Code of the policy.

This discount will not apply if the child was disclosed as a result of a claim with the Company. This discount cannot be combined with the Minor Child discount. If both discounts apply, then only the higher discount will be applied to the policy.

Accident Forgiveness
Accidents with our Company when the total payout and reserve amount is less than $500 will not be charged at renewal. This applies to both At-Fault and Not-At-Fault accidents.

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Go Paperless Feature
The feature is available to applicants who agree to receive their policy and billing documents via a valid e-mail address. Eligible applicants must successfully complete the Go Paperless enrollment process and maintain a valid e-mail account. The feature will be removed if the applicant requests to receive policy documents by postal mail delivery. Mid-term enrollments are effective on the date the insured completes the electronic terms and conditions agreement.

Safe Driver Discount
This discount is available to all policies where all rated drivers are without At-Fault Accidents or Violations in the past three (3) years. The Primary Named Insured must be at least 23 years old and cannot be excluded. No rated drivers can have a foreign driver's license or be charged for an unverified driving record. Not-At-Fault accidents and Comprehensive claims are allowed.

Mature Driver Discount
This discount is available if any rated driver aged 55 or older has completed a motor vehicle accident prevention course approved by the Department of Motor Vehicles. Proof consists of a completion certificate dated within the most recent twenty-four (24) month period. The premium reduction shall be effective for a period of two (2) years after completion of the course.

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