



Bridger / KnightBrook

**CA Private Passenger Automobile Program
General Rules and Underwriting Guidelines
Effective April 3, 2018**

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Contact Information

Bridger	
Web Site	bridgerins.com
Customer Service	925-474-3698
Customer Service (Toll-Free)	866-762-7332
Administration	925-474-3600
Claims	925-393-0880
California License	0551213
Mailing	PO Box 9 Pleasanton CA 94566-0814

Application Submission

1. The program is available only to brokers who have been approved by Bridger. It is not available to brokers who have not provided the California Department of Insurance with the required broker bond.
2. Each application is individually underwritten to ensure the application and its specific characteristics are a suitable risk for this program.
3. This booklet is a guideline only. Every underwriting eligibility situation and question cannot be covered. If there are any questions about the eligibility of a particular risk, please call Bridger's underwriting department.
4. Bulletins from Bridger are official communications of updates that may occur to the underwriting guide and are an addendum to the manual. Please keep any future bulletins with the manual for reference.
5. KnightBrook binds coverage according to the following:
 - a. Each risk must be in full compliance with the underwriting guidelines and the application must be fully completed and submitted with the authorization from the broker for an electronic funds transfer of the appropriate gross premium payment from the broker's trust account.
 - b. Coverage begins as of the date and time of transmission of the properly completed, acceptable application to Bridger.
 - c. Applications are only accepted by electronic submission.
 - d. Postage meter dates are ignored when determining the date and time coverage begins.
 - e. All applications must contain the date and time of completion and signing by both the applicant and the broker. No coverage is effective prior to the completion and signing of the application, payment of premium and the effective date on the issued policy.
6. The application, a copy of the vehicle registration, documentation supporting rating and a copy of each driver's license must be retained by the broker and provided on request to Bridger and to KnightBrook.
7. The signed application, appropriate premium, a copy of the vehicle registration, documentation supporting rating, vehicle photos (each vehicle with COMP/COLL coverage), and a copy of each driver's license or ID must be sent to Bridger by electronic submission the same day.

Financial Responsibility Submission

SR22 filings will be issued upon request and upon indication on any driver's MVR that a Financial Responsibility Filing is required. There is a fee (subject to the Good Driver Discount) for the Financial Responsibility filings. SR22 filings will be issued for non-owners' policies and for listed drivers that don't have ownership of any listed vehicles. SR filings will only be made to the California DMV for a California driver's license. The dollar amounts for each fee are outlined on the fee schedule within this document.

Endorsements

1. A replacement vehicle notification must be made within 30 calendar days of the vehicle change.
2. Suspension of coverage is not permitted.

Cancellations

1. Flat cancellations are not permitted.
2. If an insured requests a cancellation it shall be effective no earlier than 12:01am on the date of the USPS postmark of the cancellation request.
3. Cancellations may be requested by returning the original policy, submitting a lost policy release, submitting a request for cancellation signed by the named insured, or by notice to the named insured in accordance with the provisions of the California Insurance Code.
4. We will cancel for duplicate coverage in compliance with California Insurance Code section 486.
5. Return premium for all cancellations will be calculated on a pro-rata basis.
6. Payment of less than the minimum due may not prevent cancellation for non-payment or expiration.
7. Cancellations with a balance due will be billed as earned premium.
8. Coverage will be rescinded if the applicant's payment to Bridger Insurance Services for a new or renewal policy is returned unpaid by the bank.
9. Coverage will be cancelled for nonpayment of premium if the insured's check for an endorsement is returned unpaid by the bank.
10. If the applicant's or insured's check to the broker for a new or renewal policy is returned unpaid by the bank, coverage will be rescinded provided Bridger receives a copy of the returned check within 30 days of the coverage effective date.

Claims Procedures

1. The broker is expected to fully comply with the Fair Claims Settlement Practices Regulations. Please notify Bridger if a copy of these regulations is needed. Any broker not in full compliance with these regulations will be subject to disciplinary action and all authority may be terminated.
2. Refer the insureds and claimants to Bridger for the first report of a loss or claims status at 925-393-0880.
3. Report every loss, whether or not it appears to be covered. Only KnightBrook has the right to determine if a loss is covered.
4. The broker has no authority to decline coverage, accept coverage, adjust claims or authorize repairs.
5. The broker must fully cooperate with KnightBrook and Bridger during coverage investigations and throughout the claim process.

Renewals

Program eligibility and policy premiums will be reviewed upon renewal using current program rates, driver point counts, and vehicle classification. New approved rates will be applied at the 6 month anniversaries.

New Business Billing

Applicants may pay the premium in full, or they may select our installment plan. For paid in full policies, the minimum payment required with the application is the full-term premium for the 6-month term plus fees. Applicants selecting an installment plan must submit the proper down payment with the application. All applications must include all applicable fees in addition to the minimum premium.

Renewal Billing

Renewal premiums will be billed at the rate in effect at the time of renewal. Payment must be postmarked on or before the expiration date. There is no grace period. If a late renewal is accepted by Bridger, the policy will be renewed with a lapse in coverage and will be rated based on the rates effective at the time of renewal.

The insured must pay the amount billed and the payment must be postmarked on or before the due date to maintain coverage. If the renewal payment is not postmarked on or before the date due, the policy will expire. Subject to Bridger approval, policies may be renewed with lapse when the payment is made within 30 days after the expiration date.

Non-Sufficient Funds Charge

There is a non-sufficient funds charge on all dishonored payments. The dollar amount of this charge is shown on the fee schedule within this document. Once a payment is returned, we rescind coverage, as applicable, or issue a notice of cancellation on the policy. In order to be considered for reinstatement (with lapse), the insured must pay the total of these amounts:

- ◆ The amount of the NSF payment
- ◆ The NSF charge AND
- ◆ Any additional premium required for the current policy term or installment.

Coverage Limits

The following coverages and coverage limits are available. All vehicles on the policy must have the same coverages and coverage limits.

Bodily Injury	Property Damage
\$15,000 / \$30,000	\$5,000
\$25,000 / \$50,000	\$10,000
\$50,000 / \$100,000	\$25,000
\$100,000 / \$300,000	\$50,000
\$250,000 / \$500,000	\$100,000
\$100,000 CSL	\$100,000 CSL
\$300,000 CSL	\$300,000 CSL
\$500,000 CSL	\$500,000 CSL

Medical Payments
\$500
\$1,000
\$2,000
\$5,000
\$10,000

Uninsured Motorist Bodily Injury*	Uninsured Motorist Property Damage
\$15,000 / \$30,000	\$3,500
\$25,000 / \$50,000	
\$50,000 / \$100,000	
\$100,000 / \$300,000	
\$250,000 / \$500,000	
\$100,000 CSL	
\$300,000 CSL	
\$500,000 CSL	

**Uninsured Motorist Bodily Injury limits cannot exceed Liability Bodily Injury limits*

Collision Deductible Waiver
Available if UMBI & Collision purchased

Comprehensive & Collision Deductibles
\$100
\$250
\$500
\$1,000
\$2,500

Rental Reimbursement
\$20 per-day for 30 days
\$30 per-day for 30 days
\$40 per-day for 30 days

Special Equipment	\$1,000 max coverage per vehicle
Glass Deductible Waiver	Available when Comprehensive purchased

Fees	Not Good Driver	Good Driver
Policy Fee	\$50.00	\$40.00
Auto Fraud Fee (per vehicle)	\$1.76	\$1.76
Installment Fee on EFT	\$12.50	\$10.00
Installment Fee non-EFT	\$15.00	\$12.00
Electronic Payment Fee	\$5.00	\$4.00
Late Fee	\$10.00	\$8.00
Reinstatement Fee	\$17.00	\$13.50
Endorsement Fee	\$10.00	\$8.00
SR Filing Fee	\$40.00	\$32.00
Non-Sufficient Funds Fee	\$20.00	\$20.00



Fees	Not Good Driver	Good Driver
Cancellation Fee	\$40.00	\$32.00

All fees are fully earned and are non-refundable. Broker commissions are not paid on fees.

Policy Term

Policies are to be offered on a 6-month term only.

Proof of qualification for any rated discount must be included and maintained with the application, which is retained by the broker.

Good Driver Discount

A 20% Good Driver Discount will be applied for rated drivers pursuant to California Insurance Code, Section 1861.025 – eligibility for the good driver discount policy.

Conviction Free Discount

On a policy eligible for a Good Driver Discount, an additional 12.5% discount applies to all coverages except Glass Deductible Waiver, when the driver assigned to the vehicle qualifies for the Good Driver Discount as described above and has five years of conviction free driving and three years of at-fault accident free driving.

Multiple Car Discount

A Multiple Car Discount applies to all coverages (except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage) if two or more vehicles are covered on the same policy. The discount applies only when there are like coverages. Refer to the Rate Guide for discount amounts.

Academic Standing Discount

An Academic Standing Discount applies to all coverage (except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage) for rated drivers that meet the following requirements:

- ◆ at least 16 but under 25 years old;
- ◆ a full-time student in high school, technical school, or college; and
- ◆ in the upper 20% of his/her class, currently retaining a B (3.0) average (cumulative averages not acceptable), or be on the Dean's List or comparable scholastic achievement list.

A copy of documentation is required to add the discount. The discount will not be removed mid-term, but can be added at any time. Refer to the Rate Guide for discount amounts and Proof of Qualification.

Defensive Driving Course Discount

A Defensive Driving Course Discount applies to all coverages (except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage) for rated drivers age 55 or older who successfully complete a Mature Driver Improvement course approved by the Department of Motor Vehicles. The discount does not apply or may be discontinued if the driver had a chargeable accident during the three years following the course completion date. The discount also does not apply if the driver took the course pursuant to a court order. The driver's eligibility for the premium reduction is three years from the date of the completion of the course. A copy of the approved course completion certificate from the sponsoring agency must be attached to the application for qualifying drivers. Refer to the Rate Guide for discount amounts and Proof of Qualification.

Business Use Surcharge

A Business Use Surcharge applies to all coverages (except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage) for private passenger vehicles used by the insured in their business or occupation. See Underwriting Guidelines section for acceptability. Refer to the Rate Guide for discount amounts and Proof of Qualification.

Underwriting Acceptability

Before quoting a risk or submitting an application, refer to these Underwriting Guidelines. If you have any question regarding acceptability, please contact Bridger. **WE RESERVE THE RIGHT TO MAKE FINAL UNDERWRITING DECISIONS.**

Driver's Licenses and Types

- ◆ A driver with a US license or a foreign license is acceptable.
- ◆ A driver with a currently expired license is acceptable.
- ◆ A driver who has never been licensed is acceptable.
- ◆ A suspended driver who requires an SR22 filing to reinstate their license is acceptable.

Driver Experience

Driving experience is based on the date first licensed in any jurisdiction.

Driver Assignment

The highest rated driver will be assigned to the highest rated vehicle. Do not combine the points if there are two or more drivers. If there are more vehicles than drivers, refer to the Rate Guide for rating of the vehicle(s) with undesignated drivers. The Good Driver Discount applies to the remaining vehicle only when another rated driver on the policy is receiving the Good Driver Discount.

Driver Exclusions

The named insured, the named insured's spouse, all persons who reside with the named insured, their spouses, co-registered owners, their spouses and any other drivers of the vehicle(s) on the policy must be listed as drivers on the policy or excluded. To exclude a driver the named insured must complete and sign the Named Operator Exclusion form.

Marital Status

The married rate will be given to married drivers and drivers with a registered domestic partner. All other drivers will be rated as single. “Common law” marriage does not qualify a driver for the married rate. Divorced and widowed persons will be rated as single.

Annual Mileage

The number of miles driven annually for the twelve months following policy inception will be based on the applicant’s estimate unless specific information provided (such as miles driven between home and work*) conflicts with the total mileage estimate. In this case, we will use the higher provable mileage but allow the insured the opportunity to rebut our calculated mileage. Also, the employer’s address or a student’s school address for each driver is required to verify that the annual mileage is being rated correctly. If the employer address or student’s school address is not provided, the vehicle will be rated using the Company’s average miles estimate of 10,000 until an insured provides mileage information. Notification of premium increases resulting from changes to the annual mileage will be mailed to the named insured. Additional vehicles added to the policy by endorsement will be rated based on the insured’s estimate or, if the insured’s estimate is not provided, using the Company’s average miles estimates of 10,000. Substitute vehicles added to the policy by endorsement will be rated based on the insured’s estimate or, if the insured’s estimate is not provided, using the same annual mileage as the vehicle being replaced.

*one-way commute mileage twice a day, five times a week, 50 weeks a year plus the Company’s pleasure use miles estimate of 5,095 based on U.S. Department of Transportation 2001 National Household Transportation Survey

Named Non-Owner Coverage

Liability coverages are available covering a named driver while driving non-owned private passenger vehicles, subject to certain limitations. Non-owner coverage is not available if the named insured or spouse is the registered owners of any motor vehicles. Coverage is excluded while operating any vehicles that are available for the named insured’s regular use. Named non- owner coverage is unacceptable for any driver with a license restricted to driving vehicles equipped with an ignition interlock device.



Only one driver can be included on an application. Please refer to the policy for complete descriptions of the coverages and limitations. Refer to the Rate Guide for non-owner coverage rates. Vehicle rating items that affect liability rates, such as vehicle performance and vehicle characteristics, will use 1.00 as their factors.

Unacceptable Policies

1. Policies insuring vehicles from more than one household/residence.
2. Policies with a named insured under 18 years old.
3. Any applicant or insured who knowingly fails to provide Bridger the correct vehicle garaging address.
4. Any applicant or insured who knowingly fails to disclose to Bridger drivers that operate any insured vehicles on a regular basis.
5. Any applicant who has had a policy rescinded, canceled or non-renewed by Bridger due to fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

Unacceptable Drivers

1. Any driver not listed on the acceptable driver list above. A revoked license is not considered a valid license.
2. Applicants who have been convicted of insurance fraud.
3. Any driver with three or more at-fault accidents within the past 36 months.
4. Any driver with three or more major violations within the past 36 months.
5. Any driver with more than 15 Driving Safety Record points.
6. Any driver with a suspended driver's license unless an SR Filing will reinstate the license.
7. Any driver with a driver's license suspended due to a medical condition that prevents the safe operation of a motor vehicle.

Unacceptable Vehicles

1. Vehicles not registered to the named insured or spouse unless the registered owner is listed as a driver or excluded from coverage. The other co-registered owner(s) must be added to the policy or excluded from coverage by signed endorsement.

2. A motor vehicle not of the private passenger type (see Commercial Vehicles and Commercial Use below).
3. A motor vehicle that is used as a public or livery conveyance for passengers
4. Motor vehicles rented to others.
5. Pickups and vans exceeding 1 ton.
6. Vehicles not primarily garaged in California.
7. Motorcycles.
8. Motor homes and house cars.
9. Vehicles regularly garaged at locations other than the residence of the named insured.
10. Vehicles registered or co-registered to a business or corporation.
11. Vehicles insured for Physical Damage coverage with a vehicle value over \$50,000, unless all drivers qualify for the Good Driver Discount. Refer to the definition of “vehicle value” under “Vehicle Symbol.”
12. Vehicles with a model year 1981 - 1989 insured for Physical Damage coverage with an ISO symbol 20 or above, unless all drivers qualify for the Good Driver Discount.
13. Vehicles with a model year 1990 – 2010 insured for Physical Damage coverage with an ISO symbol 24 or above, unless all drivers qualify for the Good Driver Discount.
14. Vehicles with a model year 2011 or later insured for Physical Damage coverage with an ISO symbol 54 or above, unless all drivers qualify for the Good Driver Discount.
15. Vehicles insured for Physical Damage only.
16. Vehicles insured for Physical Damage coverage with damage exceeding the Physical Damage deductibles.

Commercial Vehicles and Commercial Use

The following vehicles are considered commercial risks regardless of vehicle use and are unacceptable for any coverage in this program:

- ◆ Vehicles not of the private passenger type
- ◆ Vehicles owned by or leased to a business, partnership or corporation
- ◆ Vehicles used as a public or livery conveyance for passengers
- ◆ Vehicles rented to others
- ◆ Pickups and vans exceeding 1 ton
- ◆ Vehicles showing logos or advertising
- ◆ Two or more business use vehicles on the same policy



The following vehicle use is considered a commercial risk regardless of the type of vehicle and is unacceptable for any coverage in this program:

- ◆ Any motor vehicle used as courier or livery
- ◆ Any motor vehicle visiting four (4) or more job sites per day
- ◆ Any motor vehicle driven in a radius exceeding 100 miles of the garaging address during the course of business
- ◆ Any motor vehicle carrying explosives or flammable materials
- ◆ Any motor vehicle carrying equipment weighing more than 500 pounds
- ◆ Any motor vehicle driven by employees
- ◆ Any motor vehicle used to transport passengers in connection with a business

Acceptable Business Use

Business use means the operating, maintaining, loading or unloading of a motor vehicle in the course of any trade, profession, occupation or job (including part-time jobs). The coverage provided by the Policy for this program excludes business use unless the Business Use Coverage endorsement is added for an additional premium. Business use is only acceptable for personal lines risks and private passenger vehicles. Risks described under “**Commercial Vehicles** and **Commercial Use**” are considered commercial risks and are unacceptable for any coverage in this program. The following are examples of acceptable occupations for business use coverage:

Appliance Repairman	Janitorial Serviceman
Appraiser	Landscape Contractor
Blacksmith	Musician
Cabinet Maker / Installer	Painter
Carpet Cleaner / Installer	Plumber
Construction	Pool Cleaner Maintenance
Contractor	Radio / TV Repairman
Drapery Installer	Refrigeration Serviceman
Electrician	Repairman (General)
Exterminator	Roofer



Fence Installer	Surveyor
Furniture Repairman	Tree Trimmer
Heating / AC Repairman	Upholsterer
Interior Decorator	Welder

Driving Safety Record Points

	1st Occurrence	Each Additional
Minor Violations	1 point	1 point
At Fault Accidents Involving:		
Property Damage Only	5 points	5 points
All other At-Fault Accidents	3 points	5 points
Major Violations	5 points	5 points

The public record of traffic violation convictions available from the California Department of Motor Vehicles, together with similar public records of traffic violation convictions that are available from other jurisdictions and the principally at-fault accidents shall be used to develop the safety record factor of the driver rated on the insured vehicle. For multiple point count charges arising out of one occurrence, use only the highest charge involved. Accidents that occurred not more than three years preceding the effective or renewal date of the policy, and traffic violation convictions with conviction dates not more than three years preceding the effective or renewal date of the policy will be considered when developing the safety record factor. Points will be dropped as appropriate at each renewal.

Major Violations are those for which the DMV assigns two violation points. (Refer to Section 12810 of the California Vehicle Code.)

Minor Violations are those for which the DMV assigns one violation point. Minor violations incurred while driving an employer's vehicle for compensation during the hours of employment may not be chargeable and should be so identified on the application. (A letter from the employer on company letterhead is required.) This does not apply to major violations or accidents. This is not applicable if self-employed. This applies only to individuals whose specific duties include driving their employer's motor vehicles or individuals who have authority in their name from the Public Utilities Commission to operate as a highway carrier and who are the registered owners or lease operations of the motor vehicle used in the operation as a highway carrier. However, charges for the following

violations cannot be waived: 14601(a), 14601.1(a), 14601.2(a), 20001, 20002, 20008(a), 23102, 23103, 23104, and 23109.

At-Fault Accident Determination

Accidents will be charged as allowed by Insurance Code. The Company will accept a self-declaration of accident verification from the insured, pursuant to California Insurance Code and, in particular, California Code of Regulations, Title 10, section 2632.13.

Vehicle Type

A 1.10 rating factor will apply to vehicles having a body type of a fiberglass composition. A 1.00 rating factor will apply to all other vehicle body types.

Vehicle Performance

Surcharges apply based the vehicle's ISO performance designation. Refer to the Rate Guide for surcharge amounts.

Vehicle Characteristics

Vehicles will be grouped by characteristics that bear a relationship to damageability and reparability as follows:

Group 1

Vehicles not in Group 2 or 3.

Group 2

Grey market vehicles and salvaged vehicles (but not having any Group 3 characteristics).

Group 3

Vehicles modified for performance subsequent to original manufacturer, vehicles with lifted or lowered suspensions, vehicles not in safe mechanical condition, exhibition vehicles, vehicles to be used off-road only, vehicles which are custom built, limited production, kit cars replicas, show cars or antique, vehicles equipped for snow plowing, and vehicles with detachable camper bodies that contain sleeping or cooking facilities.



Application of Group 2 or Group 3 rates does not provide coverage for Special Equipment. Special Equipment coverage must be purchased separately.

Vehicle Age

The vehicle age rating factor is determined by comparing the vehicle model year to the effective date of the policy term being rated. Vehicles are considered to become 1 year older on October 1st of each year. Example: A 2013 model year vehicle is considered 0 years old for policy terms with effective dates between 10/1/2012 and 09/30/2013. A 2013 model year vehicle is considered 1 year old for policy terms with effective dates between 10/1/2013 and 09/30/2014.

Vehicle Symbol

Standard ISO symbols apply. If no symbol is assigned for a new model year, increase the previous year's symbol by one. For van conversions and vehicles without a published symbol, assign the symbol according to the Vehicle Value, as depicted below.

Vehicle Value*	Symbol for Model Year				
	1975 & prior	1976-1980	1981-1989	1990-2010	2011 & newer
\$1 - \$1,600	1	1	1	12	8
\$1,601 - \$2,100	2	2	2	12	8
\$2,101 - \$2,750	3	3	3	12	8
\$2,751 - \$3,700	4	4	4	12	8
\$3,701 - \$5,000	5	5	5	12	8
\$5,001 - \$6,500	6	6	6	12	8
\$6,501 - \$8,000	7	7	7	12	8
\$8,001 - \$9,000	7	8	8	12	8

\$9,001 - \$10,000	7	8	8	12	8
\$10,001 - \$11,250	7	10	10	12	8
\$11,251 - \$12,500	7	10	10	12	8
\$12,501 - \$13,750	7	11	11	12	8
\$13,751 - \$15,000	7	11	11	13	10
\$15,001 - \$16,250	7	12	12	14	12
\$16,251 - \$17,500	7	12	12	14	14
\$17,501 - \$18,750	7	13	13	14	16
\$18,751 - \$20,000	7	13	13	14	18
\$20,001 - \$22,000	7	14	14	14	20
\$22,001 - \$24,000	7	14	14	15	24
\$24,001 - \$26,000	7	14	15	16	27
\$26,001 - \$28,000	7	14	15	17	30
\$28,001 - \$30,000	7	14	16	18	33
\$30,001 - \$33,000	7	14	16	19	36
\$33,001 - \$36,000	7	14	17	20	39
\$36,001 - \$39,000	7	14	17	21	42
\$39,001 - \$40,000	7	14	18	21	45
\$40,001 - \$45,000	7	14	18	22	46
\$45,001 - \$46,000	7	14	18	23	50
\$46,001 - \$50,000	7	14	19	23	51

Physical Damage coverage may not be written for vehicles with a vehicle value over \$50,000 unless the named insured qualifies for the Good Driver Discount.

\$50,001 - \$55,000	7	14	19	24	54
\$55,001 - \$60,000	7	14	20	24	56
\$60,001 - \$65,000	7	14	20	25	58
\$65,001 - \$70,000	7	14	21	25	59
\$70,001 - \$75,000	7	14	21	26	60
\$75,001 - \$80,000	7	14	21	27	62
\$80,001 & \$Over	Refer to hi-value rate below				

*Vehicle Value is **COST NEW** for vehicles 8 years old and older and **RETAIL VALUE** for vehicles 7 years old and newer.

Hi-Value Rate

For vehicles with a vehicle value greater than \$80,000 or a Model Year 2011 & newer ISO Symbol greater than 62, add 2.5 to the \$75,001 - \$80,000 rating factor for each complete \$5000 increment of vehicle value over \$75,001. For example, the Vehicle Age-Symbol Factors for a 2010 model year vehicle valued at \$125,000 would be 34.396 for Comprehensive coverage and 30.64 for Collision coverage calculated as follows:

- ◆ $\$125,000 - 75,001 = 49,999$
- ◆ $49,999 / 5000 = 9.99$ (or 9 complete increments)
- ◆ $9 \times 2.5 = 22.5$
- ◆ Comprehensive coverage – $11.886 + 22.5 = 34.396$
- ◆ Collision coverage – $8.14 + 22.5 = 30.64$

Rental Reimbursement Coverage

When Physical Damage coverage is purchased, Rental Reimbursement coverage may be purchased for an additional premium. If the endorsement is purchased, coverage applies to all vehicles on the policy with Physical Damage coverage. Refer to the Rate Guide for premium amounts.

Glass Deductible Waiver

When Physical Damage coverage is purchased, the Glass Deductible Waiver endorsement may be purchased for an additional premium. If the endorsement is purchased, the endorsement applies to all vehicles on the policy with Physical Damage coverage. Refer to the Rate Guide for premium amounts.

Non-Factory Special Equipment

When Physical Damage coverage is purchased, coverage on the special equipment may be obtained by applying 15% of the Special Equipment Value Annually. Pictures of the equipment and receipts must accompany application.

- ◆ \$1,000 Maximum coverage Per Vehicle
- ◆ \$36.00 Minimum Premium Semi-Annually.

Coverage is subject to policy deductibles. Labor is not included.

Any equipment that was not installed by the original manufacturer at the time of the original sale is excluded from coverage unless listed on the application and appropriate additional premium is charged. No Contents coverage is available.

Photograph Requirements

Photographs showing all side of the vehicle are required on all vehicles that meet any of the following conditions:

1. All vehicles written for physical damage coverage unless:
 - a. Proof of previous physical damage coverage is submitted indicating no lapse in coverage; or
 - b. The vehicle is purchased new and used from a dealership within seven days of the effective date and a copy of the purchase agreement(s) is provided; or
 - c. The vehicle is purchased used from a dealership and a completed “Dealer Inspection State” is received.
1. All salvaged vehicles;
2. All vehicles requesting physical damage coverage to be added after policy inception;
3. All vehicles requesting to reduce physical damage deductibles after policy inception.