

# Underwriting & Product Guide

## Commercial Auto



## Pennsylvania

July 01, 2014

Underwritten by Integon National Corporation



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## Contact Information

Customer Service ..... 1-877-468-3466  
 Fax Number ..... 1-800-405-4302  
 Online Service ..... [www.nationalgeneral.com](http://www.nationalgeneral.com)  
 Your customers can:  
 View driver, vehicle, and coverage information   
  Make a payment   
  Request an ID Card  
 Report a new Claim (Available 24/7) ..... 1-800-468-3466  
 Discuss a Pending Claim..... 1-888-233-4575

### Addresses

#### Correspondence

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

#### Payments

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



BTIS Inc.  
 6610 Sierra College Blvd.  
 Rocklin, CA 95677

[www.btisinc.com](http://www.btisinc.com)  
 phone: 916-772-9200  
 fax: 916-772-9292  
 email: [info@btisinc.com](mailto:info@btisinc.com)  
 License #0D10271

## Unacceptable Risks

- Any personal use only vehicle — **unless** accompanied by vehicles used in the operation of the business.
- Vehicles used for food delivery with orders placed with less than 24 hours notice.
- Vehicles operated outside the maximum radius of 500 miles or regularly operated outside the state.
- Vehicles with Gross Vehicle Weight (GVW) over 66,000 pounds.
- Vehicles with stated amount over \$150,000.00.
- Vehicles used to transport passengers.
- Tow trucks or car carriers used in repossession.
- Emergency vehicles.
- Vehicles leased to others.
- Tractor trailers.
- Mobile home toters.
- Truck-mounted campers.
- Standard pickup trucks that have been converted to wreckers.
- Cement trucks/concrete mixers.
- Vehicles used to haul garbage or residential recycling — **unless** transported by a roll-on container vehicle.
- Vehicles used for septic tank waste removal.
- Steel, coal, log, or pulpwood haulers.
- Homemade, constructed, or customized vehicles; buses; motorhomes (including vehicles used as principal residence).
- Vehicles used to carry hazardous materials or flammable substance.
- Residential ice cream risk requesting limits greater than 50/100/25 or 100 Combined Single Limits.
- Mobile equipment — licensed or non-licensed.
- Vehicles with a government entity as a named insured.
- Drivers with suspended or revoked driver license without a financial responsibility filing or exclusion on the policy.
- Drivers with two or more major violations.
- Drivers 16 – 19 years of age with two or more occurrences.
- Drivers with six or more occurrences.
- The applicant or any Listed driver has been convicted of or plead guilty, nolo contendere, or no contest to any felony other than alcohol-related driving offenses during the last ten years.
- Any policy with more than one corporation as the named insured.
- Risks required to carry a Federal filing or any interstate filing — including but not limited to Permit 12, 17, ICC, MCS 90, or BMC 91.
- Any tank trucks with glass-lined tanks, or that transport milk, or with capacity greater than 1,400 gallons if not baffled.
- Security vehicles used to transport guard dogs or passengers carrying firearms.
- Courier/delivery vehicles operating under special time constraints.

- Kit cars, salvage vehicles, and antique vehicles. (Salvage vehicles are eligible for Liability Only.)
- Grey market vehicles (vehicles not manufactured for sale in the United States).
- Any make/model listed below:

<b>Make</b>	<b>Model</b>	<b>Make</b>	<b>Model</b>
ARO	All Models	Laforza	PSV-L4
Aston Martin	All Models	Lamborghini	All Models
Audi	RS6, R8 Quattro	Lexus	LFA
Avanti	All Models	Lotus	All Models (except Elise, Exige, and Evora)
Bentley	All Models	Maserati	All Models
BMW	Z8	Maybach	All Models
Bricklin	All Models	McClaren	All Models
Bugatti	All Models	Mercedes	B F-CELL, CL63 AMG, CL65 AMG, CL600, SL600, SL63 AMG, SL65 AMG, S63 AMG, S65 AMG, S600, SLR, SLR McLaren, SLS AMG
Cadillac	All Hearses and Limousines	Morgan	All Models
Callaway	C12	Mosler	All Models
Checker	All Models	Nissan	All Stillen models
Chevrolet	Lingenfelter, Hammer, and Mallet Corvettes; Grummans	Panoz	All Models
Chrysler	All Limousines	Pantera	All Models
Delorean	All Models	Pontiac	Lingenfelter Trans Am
Dinan	All Models	Porsche	All Ruf Models, 911 GT2 RS, 911 GT3 RS, 911 Turbo, 911 Turbo S, Carrera GT
Dodge	Shelby Durango	Rolls Royce	All Models
Electric Vehicles	All Makes (except Chevy Volt and Nissan Leaf)	Roush	All Roush Mustangs
Ferrari	All Models	Ruf	All Models
Ford	All Saleen Mustangs, Ford GT	Saleen	All Models
GEM	All Models	Shelby	Cobras and Series 1
Hennessey	All Viper Models	Smart Cars	All Models (except Fortwo)
Honda	EV, FCX	Spyker	All Models
Hummer/American General	H1, Humvee	Tesla	All Models
Jensen	All Models	Toyota	All HKS Enhanced Supra Turbos
Lada	All Models	Vector	All Models

## Coverages

### Liability

- Bodily Injury (BI)/Property Damage (PD) limits or Combined Single Limits (CSL) must be same for all vehicles on policy.
- Limits must be equal to or higher than the minimum financial responsibility limits required by law.
- If no pulling vehicles are insured, Liability coverage will not be provided for a trailer.

### Uninsured/Underinsured Motorist Bodily Injury

- Required on all powered vehicles with BI/CSL coverage — **unless** rejected for all vehicles.
- Coverage can be purchased as Stacked or Non-Stacked. Fleets can only purchase Non-Stacked coverage.
- Limits cannot exceed BI/CSL limits.
- Limits must be same for all vehicles on policy.

### Employer's Non-Ownership Liability

- Optional coverage.
- Extends Liability coverage to apply to any non-owned vehicle that is used by an employee in the incidental operations of the business.
- Not available for any account that regularly uses employees' vehicles for business use.
- Non-owned vehicles must be a type similar to the vehicles described in the Policy Declarations.

### Hired Auto Liability

- Optional coverage.
- Provides excess Liability coverage for vehicles that are hired by the insured for the incidental operations of the business.
- Not available for any account that regularly uses short-term rentals.
- Rental vehicles used continuously for 30 days must be listed as a named vehicle on the policy with the owner as an additional interest.

### First Party Benefits

- Limits must be same for all powered vehicles on policy.
- Provides the following coverage:
  - Medical benefits up to \$100,000.00
  - 80% wage loss replacement up to \$2,500.00 per month — with a maximum benefit of \$50,000.00
  - Funeral benefits up to \$2,500.00
  - Accidental death up to \$25,000.00.
- A discounted premium can be obtained when there is a collateral Workers Compensation policy in-force that covers all drivers.

## Physical Damage

- Not required on every vehicle on a multi-vehicle policy.
- Comprehensive and Fire and Theft with Combined Additional Coverage (FTCAC) must be written with Collision coverage.
- Full Coverage Glass is available for vehicles that purchase Comprehensive and Collision coverages.
- Comprehensive coverage is not available on certain types of commercial vehicles; FTCAC is available on those vehicles.

## Fire and Theft with Combined Additional Coverage (FTCAC)

A limited comprehensive coverage that only covers certain specified perils when loss is due to:

- Fire, lightning, smoke, smudge
- Theft, larceny, robbery, pilferage
- Windstorm, hail, earthquake
- Explosion
- Forced landing or falling of any aircraft or its parts or equipment
- Flood or rising waters
- Malicious mischief or vandalism
- External discharge or leakage of water except loss resulting from rain, snow, or sleet whether or not wind driven
- Collision with birds or animals.

## On-Hook Towing

- Only available for tow trucks and car carriers.
- Provides Property Damage Liability coverage for the vehicle being towed. Coverage is provided on a specified perils and collision basis and does not include any premises policy exposure. Transmission/transaxle damage is specifically excluded.
- Limits must be same for all towing vehicles on policy.

## Rental Reimbursement

- Reimburses the insured for each qualified disablement of a covered vehicle.  
*Qualified disablement* means a loss covered by the Liability, Other than Collision (Comprehensive), or Collision coverage sections of the policy.
- Available for any vehicle with Comprehensive and FTCAC coverages
- Limits must be same for all vehicles on policy.

## Roadside Assistance

- Only available for PPA-type vehicles, pickup trucks, and vans.
- Includes towing, fluid delivery, flat tire repair, and more.
- Limits must be same for all qualified vehicles on policy.
- Available for any vehicle with Comprehensive/Collision or FTC/Collision coverage.

## Discounts

The system automatically requests proof documentation required to retain discount.

### Affiliated Package

Applied when an agency writes an additional Commercial lines policy for the insured (such as Workers Comp, General Liability, Business Owners Policy [BOP], Inland Marine, Boiler and Machinery, or Commercial Umbrella) that has been underwritten by a company affiliated with National General Insurance.

Proof document is a copy of the policy Declarations Page and is retained in the Agent's office.

### Air Bag

Applied when vehicle is equipped with driver-side air bag or both driver- and passenger-side air bags.

### Anti-Theft

Applied to each vehicle on a policy that is equipped with a theft deterrent system or an active recovery device or tracking system.

### Association

Applied when an insured is a member of a nationally recognized business or trade association such as the National Small Business Association or the National Association of Home Builders.

Proof document is a copy of the membership ID card or other documentation showing membership and is retained in the Agent's office.

### Mature Driver Improvement Course

Applied to drivers age 55 and older who successfully complete a qualifying Motor Vehicle Accident Prevention Course within the past 36 months. Chargeable accidents or violations disqualify the driver from receiving the discount. If there are more drivers than vehicles and not all drivers have completed the course, the credit will not be applied.

### Farming

Applied to policies when the occupation is Farming or Ranching with drivers having limited driving record activity.

### GMAC Family

Applied when the named insured has one or more of the following:

- GMAC/Ditech Mortgage
- GMAC Auto Loan
- GMAC Auto Lease
- GM Business Credit Card
- GM Personal Credit Card
- GMAC Demand or Smart Note.

Or when insured is:

- GM Employee or Retiree
- GM Dealer Employee.



**Package**

Applied when an agency writes an additional Commercial lines policy for the insured (such as Workers Comp, General Liability, Business Owners Policy [BOP], Inland Marine, Boiler and Machinery, or Commercial Umbrella.)

Proof is a copy of the policy Declarations Page and is retained in the Agent's office.

**Paid In Full**

Applied when 100% of the total premium is submitted with the application.

**Passive Restraint**

Applied when vehicle is equipped with passive seat belts.

**Preferred Business**

Applied when the risk meets the following conditions:

- Has minimum 12 months continuous coverage on a Commercial Vehicle or Personal Auto policy with minimum Liability limits of 100/300 or 300 CSL.
- Has been in business 24 months or longer.
- Has at least two power units listed on the policy.
- Drivers have limited driving record activity.

**Renewal**

Applied to renewal policies with no at-fault accidents in the last 12 months.

**Tradesman**

Applied when the following conditions are met:

- Occupation is Contractor or Tradesman.
- At least 50% of the vehicles on the policy are vans, pickup trucks, or small commercial vehicles.
- Drivers have limited driving record activity.

**Transfer**

Applied when the following conditions are met:

- New business only.
- Has minimum six months continuous Liability coverage on a Commercial Vehicle or Personal Auto policy.
- No at-fault accidents in the past 12 months.

Proof must be submitted with the application. Acceptable proof includes:

- Declaration Page(s) — Commercial Vehicle or Personal Auto policy
- Letter (on company letterhead) from prior insurance carrier
- Agency Printout — Proof of prior printout from an agency management system is acceptable when it is accompanied by a billing notice, ID Card, or a letter from the insurance carrier.

## Surcharges

### Extra Vehicle

Applied to any vehicle without a known driver.

### Personal Use

Applied to any vehicle used for personal use.

### Undeclared Driver

If we incur a claim involving a driver who is not listed on the policy — regardless of permissive use — a surcharge will be applied to the policy effective the day after the loss. This surcharge will apply in addition to any points that may apply as a result of the accident.

### Unverifiable Driving Record

Applied when we are unable to obtain a 36-month driving history.

## Quote Information

National General Insurance provides assistance in quoting policies. Contact Customer Service at 1-877-468-3466.

### Accident Threshold

Do not charge for accidents where the only payment was for property damage and total paid out was less than \$1,550.00.

### Experience Period

Accident and violations are charged when the occurrence date is within 36 months prior to the policy effective date.

### Underwriting Tiers

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

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

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

- Length of prior coverage
- Prior coverage type
- Total number of occurrences
- Prior and current Bodily Injury Liability limits.

Acceptable proof includes:

- Declaration Page(s) — Commercial Vehicle or Personal Auto policy
- Letter (on company letterhead) from prior insurance carrier
- Agency Printout — Proof of prior printout from an agency management system is acceptable when it is accompanied by a billing notice, ID Card, or a letter from the insurance carrier.

**Note:** Be sure to submit proof of prior. Failure to provide proof could impact the quoted premium.

## Underwriting

National General Insurance offers coverage for a wide range of businesses, vehicles, and drivers. Our success and the success of your agency depend on our abilities to select business that fosters a book portfolio that has the propensity for profitable results. As such, there are certain cases where acceptability will be determined by National General Insurance's complete review of a risk.

### Fleet Underwriting

All fleet risks of ten or more power units will be reviewed by our Underwriting Team prior to binding coverage.

For faster turn-around, you can enter the quote information in our Agency policy system. You will also need to supply the following additional information:

- Currently valued loss runs for the prior three years
- Proof of prior insurance coverage.

The system will notify us of your quote submission. Upon review of the information, we will provide a quote or contact you regarding additional information.

Otherwise, you can provide a complete submission of the following information:

- Currently valued loss runs for the prior three years
- A complete list of drivers with their driver license number
- A complete list of vehicles with Vehicle Identification Number (VIN) and stated amount
- Proof of prior insurance coverage.

Upon review of the information, we will provide a quote or contact you regarding additional information.

In addition to the discounts and surcharges described in this Guide, our Underwriting Team will use Schedule Rating debits and credits — along with Experience Rating — in evaluating all fleet accounts. Schedule Rating includes reviews of equipment quality, maintenance and safety, driver experience and stability, financial stability, and management of firm. Experience Rating is based on the loss ratio over the past three years.

### Non-Fleet Underwriting

In most cases, we have a price for every customer. On occasion, there are higher risk exposures that need to be referred to our Underwriting Team for prior approval. The system will notify you when a quoted risk is being referred to our Underwriting Team. The system will also provide notification of our decision. If additional information is required, we will contact you. If you have questions regarding an account that is being reviewed, contact our Customer Service Team. Our goal is to minimize the delay in your quoting process and provide a decision as quickly as possible.

### Named Driver Exclusions

National General Insurance will exclude any driver from a policy provided we receive a completed and signed Driver Exclusion form. The driver license number of the individual to be excluded must be included on the form.

Individuals who have a permanently revoked driver license are unacceptable risks — **unless** they are Excluded.

## Stated Amount

National General Insurance bases physical damage rating on stated amount rather than ISO's original cost new. Many of the vehicles we insure are older or have been modified with additional equipment. Stated amount captures these exposures more accurately than original cost new.

We urge you to annually review the value of vehicles insured with National General Insurance and modify stated amounts as needed. National General Insurance does not depreciate stated amounts.

If the vehicle is insured for less than 90% of its actual cash value, National General Insurance will pay the insured only a percentage of its total damages — less a deductible — at the time of loss.

## Radius of Operation

Radius is the farthest one-way distance of travel from place of principal garaging. Verify that the correct radius of operation is listed on the application.

## Territories

Rating territories are defined by ZIP Code. Use the territory in which the vehicle is principally garaged. If mailing address and place of garaging differ, list both on the application and provide a clear explanation. A Post Office Box is not acceptable as a garaging location.

**Note:** If the insured moves out of state during the policy period, we recommend rewriting the policy in the new state. If rewritten with our company, we will cancel the current policy pro rata.

## Pennsylvania Public Utility Commission (PUC) Filing

National General Insurance will issue a Pennsylvania PUC filing on behalf of our insured to confirm that the state's minimum financial responsibility has been met. Vehicles requiring a Pennsylvania PUC filing must carry minimum Liability limits of 300 CSL.

**Note:** National General Insurance must insure all owned and operated vehicles to issue a Pennsylvania PUC filing.

## Additional Insureds

Additional insureds may be listed on the policy. This coverage does not increase the limits of the company's liability and will be excess insurance over any other valid and collectible insurance.

## Certificates of Insurance

Certificates of Insurance are available online for active, in-force policyholders. This certificate does not extend coverage or protection under the terms of the policy.

If you issue Certificates of Insurance on behalf of your National General Insurance insureds:

- Make sure coverages and limits are correctly stated. (We only insure specified vehicles.)
- Do not make changes to the cancellation language of the standard ACCORD certificate.
- Send National General Insurance a copy of all certificates.

## Waiver of Subrogation

We do not issue waivers of subrogation.

## Rounding of Premiums

Premiums are rounded up to the next whole dollar if cents are 50 or greater and down to the next whole dollar if cents are 49 or less.

## Minimum Premium

Minimum retained earned premium per policy:

- Fleet — \$150.00
- Non-Fleet — \$50.00.

## Transaction Guidelines

### Binding New Policies

The application will be bound as of the date on the application or the request for endorsement provided:

- Risk meets acceptability guidelines.
  - Note:** See the [Underwriting section](#) in this Guide regarding risks that require prior approval.
- The application and all other required forms are completely filled out and are signed by the applicant.
- Required down payment accompanies the application.

Agents do not have authority to issue policies, endorsements, or cancel notices or to permit a solicitor to bind coverage. Backdating is unacceptable.

All applications must be submitted within 96 hours of the policy effective date.

### Hazardous Weather Binding Restrictions

If a hurricane, tropical storm, tornado, hail storm, or flood occurs or a warning is placed in effect, **do not** bind any new Physical Damage coverage. Physical Damage coverage can be added when the moratorium or warning is lifted. When binding coverage within 48 hours after a warning or occurrence has been lifted, you must inspect the vehicle before initiating Physical Damage coverage. Message the application that an inspection was completed.

### New Business

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

### Endorsements

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

### Reinstatements

- Policies with Liability Only coverage are eligible for reinstatement.

## Misrepresentation of Risk

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

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

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

## Agent of Record

### New Business

We believe that insureds and Agents are best served by honoring the Agent of Record at the point when a new business policy is bound — not at the initiation of a quote.

### Renewal Business

We believe that insureds and Agents are best served by renewing existing policies with the Agent who produced the policy; therefore, we do not encourage changing Agent of Record. When an insured insists on changing Agents, we require a request to change the Agent of Record signed by the insured **prior to the renewal effective date**. Agent of Record changes will be effective at renewal and cannot be made midterm.

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

## Endorsements

Endorsement requests should be submitted using our agency policy system at <http://www.natgenagency.com>.

Normal binding rules apply to endorsements and all endorsements are subject to the guidelines established for new business.

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

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

## Cancellations

Cancellation dates will be extended to meet any statutory requirements.

### Flat Cancellations

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

- We are notified within 30 days of the policy effective date that there is duplicate coverage on the vehicle(s) equal to or greater than the National General Insurance policy. A copy of the Declarations Page from the other policy and the named insured's written request must be submitted.
- The named insured did not take possession of the vehicle during a vehicle purchase and there are no other vehicles listed on the policy. The named insured's request is required.

### Insured Requested

Insured requested cancellations are calculated short rate.

A written request from the named insured **or** receipt of the named insured's copy of the National General Insurance Declarations Page is required. The cancellation effective date may not be earlier than the date National General Insurance receives the cancellation request.

National General Insurance does not automatically cancel a policy or delete a vehicle due to a total loss. The named insured must request the cancellation. If the request is received within 30 days of the date of loss, the cancellation effective date is the date after the loss. Otherwise, the cancellation effective date or date when vehicle is deleted cannot be prior to the date of the request.

### Company Requested

#### Cancellation for Underwriting Reasons

National General Insurance may cancel a policy pro rata for underwriting reasons within 60 days of the policy inception date.

#### Cancellation for Non-Payment

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

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

## Reinstatements

Policies may be eligible for reinstatement — depending on number of days since expiration or cancellation — provided certain criteria are met.

Company cancellations or non-renewals are not eligible for reinstatement. A policy may be rewritten if the insured meets current guidelines and satisfies any outstanding balance; the rate may change.



**Renewals**

A renewal offer will be sent to the named insured approximately 41 days prior to the policy expiration date. The insured must pay all balances due before money received can be applied to the renewal.

**Renewal Down Payments**

The renewal down payment must be received prior to the renewal effective date to ensure no lapse in coverage. A policy can be renewed with or without a lapse in coverage if the customer makes the renewal down payment within 30 days after the renewal effective date.

If payment is received after 30 days, National General Insurance will write another policy with a current effective date.

## Billing, Payments, and Fees

Do not retain commission from premium collected from insureds. All payment invoices are billed directly to the insured **except** the down payment — which must accompany the application.

All refunds are also mailed directly to the named insured(s) at the address on the application or any change of address provided to us in writing.

### Term of Policy

Six-month and 12-month policies are offered and will display in the system when available.

### Outside Premium Financing

We will not accept premium financing for payment of policies.

### Payments

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

All refunds are mailed directly to the insured.

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

Acceptable methods of payment are:

- Down Payment — VISA and MasterCard credit or debit cards, Agent sweep, or electronic check
- Installment Payment — VISA and MasterCard credit or debit cards, Agent sweep, or electronic check
- Automatic Payment — VISA and MasterCard credit card, checking account, or savings account.

### Automatic Payment

If the Auto Pay payment method is available, an insured may complete a National General Insurance Automatic Payments Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from one of the following:

- Personal checking account or savings account **or**
- Credit card or debit card.

National General Insurance will provide the named insured a schedule of automatic payment transactions.

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

Requests to change account information or draft dates must be received by National General Insurance at least ten business days prior to the next draft. Requests to stop automatic payment must be received by National General Insurance at least five business days prior to the next draft. For account information changes, a new Automatic Payments Authorization Agreement is required.

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

## Fees

All fees are fully earned in the event of cancellation.

### Additional Insured

A \$25.00 fee will be charged for each additional insured listed on the policy — with a maximum fee of \$125.00 per policy.

### Installment

A \$1.00 fee will be included in the installment amount for Auto Pay – Checking/Saving payment method and a \$10.00 fee will be included in the installment amount for Auto Pay – Credit Card and all other payment methods.

### Late

A \$10.00 fee will be charged for payments received after the due date.

### Non-Sufficient Funds

A \$25.00 fee will be charged on all returned checks that were not honored by the bank.

### Pennsylvania Public Utility Commission (PUC) Filing

A \$50.00 fee will be charged for each Pennsylvania PUC filing.

### Reinstatement

A \$20.00 fee will be charged to reinstate a lapsed policy.

## Document Retention and Review Requirements

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

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

### Uploading Policy Documents

When a Policy “To Do” requires documentation be submitted to National General Insurance, uploading documents through the system is the fastest and easiest way to ensure we receive the customer’s documentation immediately. Click the green “Upload” button beside the ToDo item on the Policy Summary screen. A separate “Choose File to Upload” window displays for you to select the document to upload.

The preferred method is to use PDF as the format for documents uploaded and sent to National General Insurance. Other acceptable formats are TIF, BMP, and JPG