

RULES

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

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**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C01

Rule Description: Bodily Injury/Property Damage Liability (BI/PD)

1. Bodily Injury/Property Damage Liability Coverage (BI/PD) is a required coverage.
2. All vehicles listed on the policy must carry the same limit of liability .
3. BI/PD is not available for Travel Trailer policies .
4. Refer to the rate filing for available limits .

C01.02.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C02

Rule Description: Personal Injury Protection (PIP)

1. Personal Injury Protection (PIP) coverage is mandatory on all motor home policies unless the insured signs a PIP rejection block on the application. If the rejection is not signed this coverage will be added equal to \$2500 limits which is the closet limit the company offers to the amount of coverage required by Texas Insurance code 1952.153.
2. Medical Payments Coverage is not available when PIP Coverage is selected. See Rule C06 for Medical Payments Coverage.
3. All vehicles on the same policy must carry the same PIP limit.
4. PIP is not available for Travel Trailer policies.
5. Refer to the rate filing for available limits.

C02.02.001

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C03

Rule Description: Uninsured/Underinsured Motorist (UM/UIM)

1. Uninsured/Underinsured Motorist (UM/UIM) Coverage is mandatory on all motor home policies unless the insured signs a UM/UIM rejection block on the application. If the rejection is not signed this coverage will be added at minimum limits as prescribed in the Texas Motor Vehicle Safety-Responsibility Acts.
2. UM/UIM limits cannot exceed the BI limits.
3. All vehicles on the same policy must carry the same limit of UM/UIM.
4. UM/UIM is not available for Travel Trailer policies .
5. Refer to the rate filing for available limits .

C03.04.003

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C05

Rule Description: Uninsured/Underinsured Motorist Property Damage (UM/UIMPD)

1. Uninsured/Underinsured Motorist Property Damage (UM/UIMPD) Coverage is mandatory on all motor home policies unless the insured signs a UM/UIMPD rejection block on the application. If the rejection is not signed this coverage will be added at minimum limits as prescribed in the Texas Motor Vehicle Safety-Responsibility Acts.
2. If UM/UIMPD is selected, all vehicles listed on the same policy must carry the same UM/UIMPD limit.
3. UM/UIMPD is not available for Travel Trailer policies.
4. Refer to the rate filing for available limits and deductibles.

C05.02.002

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C06

Rule Description: Medical Payments

1. Medical Payments Coverage is an optional coverage.
2. All vehicles listed on the same policy must carry the same limit of Medical Payments Coverage .
3. Medical Payments Coverage is not available if PIP is selected . See Rule C02 for PIP Coverage.
4. Medical Payments Coverage is not available for Travel Trailer policies .
5. Refer to the rate filing for available limits .

C06.02.001

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C07

Rule Description: Physical Damage

1. Physical Damage Coverage (Comprehensive and/or Comprehensive and Collision coverages) is optional.
2. Deductible levels for Comprehensive and Collision coverages for a vehicle may be different .
3. Deductible levels for vehicles on a multi-vehicle policy may be different.
4. Collision coverage is available only for vehicles for which Comprehensive coverage is also purchased, however, for Travel Trailers that have been classified as Stationary, Collision Coverage is optional.
5. Fire Department Service Coverage is included for a vehicle when any Physical Damage coverage is selected for that vehicle.
6. Pet Injury Insurance is included when Physical Damage is selected .
7. Physical Damage only coverage is not available in the Motor Home Program.
8. For vehicles with a rating base of \$25,000 or more, Disappearing Deductibles are included with the Total Loss Replacement/Purchase Price or Agreed Value settlement options. See Rule C10 for Total Loss Replacement/Purchase Price and Rule C15 for Agreed Value. In all other cases, Disappearing Deductibles are available for an additional premium .
9. Refer to the rate filing for available deductibles .

C07.05.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C08

Rule Description: Replacement Cost Personal Effects

1. Physical Damage Coverage is required if Replacement Cost Personal Effects Coverage is selected.
2. A \$100 deductible applies.
3. Replacement Cost Personal Effects Coverage is optional.
4. Limits are available in increments of \$1,000 up to \$99,000.

C08.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: Coverages

Rule Number: C09

Rule Description: Full Timer's Package

1. Full Timer's Package includes the following coverages:
 - a. Personal Liability Coverage;
 - b. Medical Payments Coverage with a limit of \$50,000;
 - c. Loss Assessment Coverage with a limit of \$5,000; and
 - d. Shed Contents Coverage with a limit of \$5,000.
2. Full Timer's Package is required for insureds that use their RV as a primary residence.
3. Full Timer's Package is a policy level coverage.
4. Refer to the rate filing for available limits.

C09.01.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C10

Rule Description: Total Loss Replacement/Purchase Price

1. We will replace a totaled vehicle if, at the time of loss, the vehicle is the current model year or the first through fourth preceding model year. If the vehicle is the fifth preceding model year or older, we will pay the Purchase Price as indicated on the declarations page.
2. Physical Damage Coverage must be purchased.
3. Total Loss Replacement/Purchase Price Coverage is available for previously untitled recreational vehicles up to one model year old.
4. Total Loss Replacement/Purchase Price Coverage is not available for Motor Homes over \$700,000 nor Travel Trailers over \$300,000.
5. Special review may be required. See Rule G27 for the Inspection/Review Process.

C10.02.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C12

Rule Description: Vacation Liability

1. Vacation Liability Coverage provides liability coverage for Bodily Injury and Property Damage while a covered vehicle is being used as a temporary residence.
2. Physical Damage Coverage must be purchased.
3. Vacation Liability Coverage of \$10,000 is included when Physical Damage Coverage is purchased.
4. Vacation Liability Coverage is not available when Full Timer's is selected.
5. Refer to the rate filing for available limits.

C12.01.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C13

Rule Description: Emergency Expense

1. Emergency Expense Coverage provides reimbursement for certain expenses incurred as a result of a loss for which Collision Coverage or Comprehensive Coverage applies .
2. Emergency Expense Coverage of \$750 is included when Physical Damage Coverage is selected .
3. Refer to the rate filing for available limits .

C13.01.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: Coverages

Rule Number: C14

Rule Description: Full Timer's Secured Storage Personal Effects

1. Full Timer's Secured Storage Personal Effects Coverage will pay for loss to unscheduled personal items inside a secured storage location.
2. Full Timer's Package must be purchased.
3. A copy of the storage facility contract is required.
4. Limits are available in increments of \$1,000 up to \$99,000.

C14.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: Coverages

Rule Number: C15

Rule Description: Agreed Value

1. Agreed Value is the amount shown on the declarations page and agreed to by the insured and the Company.
2. Physical Damage Coverage must be purchased.
3. The Agreed Value can remain on the the vehicle for 10 terms. After the 10th term, the policy will convert to Actual Cash Value.
4. Special review may be required. See Rule G27 for the Inspection/Review Process.

C15.03.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C16

Rule Description: Scheduled Personal Effects

1. Scheduled Personal Effects Coverage is provided for any personal effects that have been listed with a declared value on the personal effects schedule contained in our records.
2. Physical Damage Coverage must be purchased.
3. A qualified appraisal is required.
4. Limits are available in increments of \$1,000 up to \$99,000.

C16.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: Coverages

Rule Number: C17

Rule Description: Trailer

1. Trailer Coverage of \$2,500 is included when Physical Damage Coverage is purchased.
2. Trailer Coverage is a policy level coverage.
3. This coverage is only available on Motor Home policies.
4. Refer to the rate filing for available limits.

C17.01.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C18

Rule Description: Roadside Assistance

1. Roadside Assistance Coverage provides towing to the nearest qualified repair facility and necessary labor, at the time and place of disablement, when the RV is disabled within 100 feet of the roadway due to: mechanical or electrical breakdown, battery failure, insufficient supply of fuel, oil, or other fluids, flat tire, lockout, or entrapment in snow, mud, water, or sand.
2. Roadside Assistance is an optional coverage that may be purchased on any vehicle with Physical Damage Coverage.

C18.00.000

**Progressive County Mutual Insurance Company
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Rule Classification: Coverages

Rule Number: C28

Rule Description: Windshield

1. For the Comprehensive deductible amount, the Company will offer a \$0 Windshield deductible option.
2. When a windshield needs to be replaced and no other damage to the Motor Home has occurred, we will replace the windshield and not collect a deductible amount. If other damage has occurred, the standard Comprehensive or Collision deductible will apply.

C28.01.000

**Progressive County Mutual Insurance Company
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Rule Classification: Discounts

Rule Number: D01

Rule Description: Multi-Policy

1. A Multi-Policy discount is applied if the principal named insured or principal named insured's spouse has a second policy from one of the following groups:
 - a. Progressive labeled homeowner, condo or renters (excluding dwelling fire policies) personal residential policy;
 - b. Auto, boat, motorcycle, snowmobile, or manufactured home written through the Progressive Group of Insurance Companies; or
 - c. Umbrella or commercial auto insurance written through the Progressive Group of Insurance Companies.
2. Only one discount applies per policy, regardless of the number of other policies with any of the Progressive Group of Insurance Companies.
3. The availability of the discount is determined at new business and each renewal.
4. Refer to the rate filing for corresponding factors and coverages to which they apply.

D01.04.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: Discounts

Rule Number: D02

Rule Description: Rate Capping

Rate changes that result from Company-initiated changes to its rate plan are subject to rate capping while customer-related changes to the "Policy Data Profile" (when customers expect a rate change) are fully applied to the customer's renewal premium. Any exceptions will be disclosed within the filing. Renewal premium increases and decreases will be capped by application of a cap factor, calculated at the policy level and applied to each vehicle, subject to and in accordance with this Rule. See the rate filing for the specific percentages of the cap. The cap will be calculated and applied as follows:

- A. The expiring full term premium is compared to the preliminary renewal premium. For purposes of the comparison, the preliminary renewal premium is calculated by applying the same Policy Data Profile (described below) used to determine the expiring term's premium to the rate plan that will be used to calculate the premium for the renewal term. This calculation is used to apply a cap to most rate plan specific rate changes but applies rate changes caused by updating the Policy Data Profile.

The Policy Data Profile is comprised of characteristics that define the policy, driver, vehicle, and coverage conditions. These characteristics include, but are not limited to:

Drivers, Driver changes
Driver class (age, marital status)
Driving record (accidents and violations)
Tenured based treatments
Coverages
Limits/deductibles
Vehicle and/or driver level discounts and surcharges
Payment method and history discounts and surcharges
Vehicles and Vehicle changes
Garaging Address

- B. If the premium change (as a percent of the expiring full term premium) is outside of the cap range set forth in the rate filing, then a policy level cap factor is calculated to bring the premium change to the applicable policy level cap.
- C. Premium calculations for Primary coverages on vehicles added at or subsequent to renewal are not eligible for a cap factor until the next renewal. Other coverages are eligible for the cap factor at the time of endorsement. Primary coverages are:
Bodily Injury/Property Damage Liability
Uninsured Motorist/Underinsured Motorist
Collision
Comprehensive
Personal Injury Protection/Medical Payments
Replacement Cost Personal Effects
Emergency Expense

**Progressive County Mutual Insurance Company
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- D. The policy level cap factor percent is applied to all existing vehicles prior to the renewal quote .
- E. After the policy level cap factor is determined and applied to each vehicle , the full-term renewal premium is calculated by applying any Policy Data Profile changes that were omitted from the calculation of the preliminary renewal premium as described in Paragraph A. Subsequent midterm endorsements and policy changes that cause a premium change shall do so with the existing rate cap factor applied.
- F. Note that in cases where the expiring term premium was a capped premium, the comparison done in section A above uses that capped premium. The cap factor is applied to each renewal term separately. That means that rate changes that are not applied at renewal because of capping may be applied (subject to the capping limits described above) at subsequent renewals until the policy is charged the rate that would be applicable but for this rule.

D02.04.022

**Progressive County Mutual Insurance Company
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Rule Classification: Discounts

Rule Number: D03

Rule Description: Paid In Full

1. A Paid In Full discount is applied for each policy term when the insured chooses the 1-pay bill plan.

D03.01.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: Discounts

Rule Number: D04

Rule Description: Original Owner

1. An Original Owner discount is applied to any Motor Home or Travel Trailer whose first issued title remains with the current owner.

D04.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
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Rule Classification: Discounts

Rule Number: D05

Rule Description: Transfer

1. A Transfer discount is applied at new business when:
 - a. a named insured or his/her spouse has had recreational vehicle liability insurance in one of the following scenarios:
 - i. the prior carrier is one of the Progressive Group of Insurance Companies and the prior term expiration date is within the last 6 months preceding the effective date of the new Progressive policy; or
 - ii. the prior carrier is other than one of the Progressive Group of Insurance Companies and the prior policy term expiration date is within the last 31 days preceding the effective date of the new Progressive policy; or
 - b. a named insured qualifies as Compliant Without Insurance. See Rule G28 for Compliant Without Insurance.
2. The amount of the discount varies based on the policy tenure and will no longer apply effective as of the start of a specific policy term. Refer to the rates filing for details regarding discount amount and length of application, and coverages to which the discount applies.

D05.04.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: Discounts

Rule Number: D06

Rule Description: Responsible Driver

1. A Responsible Driver discount is applied to any driver who is not being charged for any accidents or violations on the policy.

D06.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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State of Texas**

Rule Classification: Discounts

Rule Number: D07

Rule Description: Association

1. An Association discount is applied to any insured who is a member of United Services Automobile Association (USAA) when the Company is notified of the membership.

D07.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: Discounts

Rule Number: D08

Rule Description: Claim Free Renewal

1. A Claim Free Renewal discount is applied at renewal if no claims of the following types have been made on the previous policy term:
 - a. at-fault claims; or
 - b. comprehensive claims where the Company paid \$1,000 or more.

D08.02.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: Discounts

Rule Number: D29

Rule Description: Prompt Payment

1. A Prompt Payment discount is applied to all new business policies.
2. The discount is removed if there are 2 late or 1 NSF payments in the 12 month period ending on the date on which the Company issues the insured's renewal quote.
3. The discount is added back when no late or NSF payments occur in the 12 month period ending on the date on which the Company issues the insured's renewal quote.

D29.01.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: Discounts

Rule Number: D39

Rule Description: Homeowner

1. A Homeowner discount is applied when the principal named insured or principal named insured's spouse owns a home, manufactured home or condominium, including co-ops.

D39.04.000

**Progressive County Mutual Insurance Company
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Rule Classification: Discounts

Rule Number: D44

Rule Description: Advance Quote

1. An Advance Quote discount is applied to policies written as new business if the Company quote is initiated by the customer at least 1 day before the policy effective date.
2. The amount of the discount varies based on the number of days quoted in advance.
3. The amount of the discount also varies based on the policy tenure and will no longer apply effective as of the start of a specific policy term. Refer to the rates filing for details regarding discount amount and length of application, and coverages to which the discount applies.

D44.01.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: Discounts

Rule Number: D46

Rule Description: Electronic Funds Transfer (EFT)

1. An Electronic Funds Transfer (EFT) discount is applied to the new business term if the policyholder chooses an EFT payment method bill plan. "EFT" means an electronic funds transfer from the policyholder's checking account to the Company.
2. The EFT discount will be applied at renewal if an EFT payment method bill plan is selected.
3. If a policy is changed from a non-EFT bill plan to an EFT payment method bill plan, the EFT discount will be applied as of the effective date of the change.
4. If a policy is changed from an EFT payment method bill plan to a non-EFT bill plan, the EFT discount will be removed as of the effective date of the change.
5. Refer to the rate filing for corresponding factors and coverages to which they apply.

D46.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: General

Rule Number: G02

Rule Description: Fees

1. The installment fee for the EFT (Electronic Funds Transfer) payment plan is \$1. The installment fee is \$3 for a non-EFT (paper) payment plan. For policies on installment plans, the fee will be charged on all payments after the new business down payment, including the renewal down payment.
2. The late fee is \$5. A late fee will be charged for any installment payment that is postmarked (mail payments) or transacted (phone or Internet payments) more than 2 days after the bill due date or for payment that is received no more than 2 days after the bill due date if the payment is less than the minimum amount due.
3. A late fee will be charged if the payment is returned for non-sufficient funds (NSF) and the payment problem is not remedied on or before the 2nd day after the bill due date.
4. The fee for a check that is returned NSF is \$20.
5. Anti-Theft Prevention fee is \$2.

G02.00.012

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: General
Rule Number: G03
Rule Description: Policy Term

1. All policies are written for an annual term.

G03.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: General

Rule Number: G05

Rule Description: Minimum Written Premium

1. There is a Minimum Written Premium per policy. Refer to the rate filing for the dollar amount.
2. The Minimum Written Premium supersedes the rate capping discount. See Rule D02 for Rate Capping.

G05.04.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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State of Texas**

Rule Classification: General

Rule Number: G07

Rule Description: Accident Surcharge Waiver

The surcharge for drivers who have had an at-fault accident will be waived at renewal if:

1. the policy has been in force with the Company for at least 48 months prior to the renewal effective date;
2. there were no other at-fault accidents on the policy for any drivers during the 36 months prior to the renewal effective date;
3. the at-fault accident claim was reported to the Company;
4. the driver and the vehicle were listed on the policy when the accident occurred; and
5. there are no other waived accidents on the policy.

G07.01.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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State of Texas**

Rule Classification: General

Rule Number: G08

Rule Description: Financial Responsibility Filing (SR22)

1. At the insured's request, the Company will issue a Financial Responsibility Filing (SR22) for any listed operator on the policy.
2. Any policy with a filing must offer liability limits that satisfy minimum financial responsibility requirements for the state requesting the filing. Any driver requesting a filing must have a verifiable driving record.
3. The Company will cancel the filing upon lapse or expiration of the policy ; the filing will be reinstated if the policy reinstates or renews.
4. Filings can be made for any state except Connecticut, Delaware, District of Columbia, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Pennsylvania, Rhode Island, Vermont, Wisconsin, and West Virginia. The Company does not issue financial responsibility filings for any jurisdiction outside of the United States. For policies written in the Texas County Mutual Insurance Company , filings can only be made in Texas.

G08.00.008

**Progressive County Mutual Insurance Company
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Rule Classification: General
Rule Number: G09
Rule Description: Vehicle Use

1. Vehicles are classified by use:
 - a. New Business and Renewals:
 - i. Occupied < 30 days/year Pleasure (14)
 - ii. Occupied 30-150 days/year Pleasure (15)
 - iii. Occupied >150 days/year Pleasure (16)
 - iv. Primary Residence (23)
 - b. Renewals only:
 - i. Traveling Primary Residence (17)
 - ii. Non-Traveling Primary Residence (18)
 - iii. Pleasure with Full Timer's (19)
 - iv. Pleasure without Full Timer's (20)

G09.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: General

Rule Number: G10

Rule Description: Financial Responsibility (FR)

Rules for ordering Financial Responsibility

1. Credit Scoring:
 - a. Credit is ordered on the named insured only when the named insured is 19 years old or older.
 - b. Credit is ordered on the listed spouse only in the following two situations:
 - i. Named insured is less than 19 years old and the spouse is 19 years old or older; or
 - ii. Credit information is not available for the named insured and spouse is 19 years old or older.
 - c. Notwithstanding the foregoing, if credit was previously ordered on the named insured or listed spouse for a company within the Progressive Group of Insurance Companies, it may be used in lieu of a new credit order on either the named insured or listed spouse for a period not to exceed 90 days from the day it was ordered.
2. Determination of Financial Responsibility (FR Level):
 - a. An insured is assigned an FR level of A1 through J1 based on his or her current FR score.
 - b. A No-Hit occurs when the credit vendors are unable to return a credit report for the named insured or eligible spouse. A No-Hit is classified as X1 FR level.
 - c. A Thin-File occurs when the credit report contains no eligible trade lines. A Thin-File is classified as T1 FR level.
 - d. If the named insured is not at least 19 years old and either there is no spouse or, if there is a spouse, the spouse is not at least 19 years old, then the classification will be Y1 FR level.
 - e. The policy is classified into one of the following FR levels based on the FR score :

Motor Home FR Score	Travel Trailer FR Score	FR Level
0-76	0-75	A1
77-80	76-80	B1
81-84	81-84	C1
85-88	85-88	D1
89-93	89-92	E1
94-99	93-97	F1
100-105	98-102	G1
106-113	103-108	H1
114-125	109-118	I1
126+	119+	J1

3. FR can be ordered at the named insured's request annually. If this reorder shows improvement in the FR level, we will update the FR level on the policy. If the reorder does not show improvement, the policy will remain at its current FR level.

**Progressive County Mutual Insurance Company
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Rule Classification: General

Rule Number: G12

Rule Description: Low Payout Accident Waiver

1. The Company will not include any low payout claims , which occur while the driver is insured with the Company, in rating or underwriting. A low payout claim is one where the Company's total payout on a claim is equal to or less than \$500. There is no limit to the number of low payout claims that will be waived.
2. This rule applies to any claim that occurred during the policy term immediately preceding the implementation of this rule and to all subsequent policy terms while this rule is in effect .

G12.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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Rule Classification: General

Rule Number: G19

Rule Description: Hardship Accommodation

If the Company has determined that a hardship has occurred and that the hardship will;

- A. prevent a policyholder from obtaining a benefit under the Company's Rules, or
- B. result in the policyholder suffering an adverse consequence in accordance with the Company's Rules; the Company may choose to extend such benefit to, or not impose the adverse consequence on, the policyholder.

The term "hardship" may include, but is not limited to, situations that involve:

- 1. Substantial physical loss to the residence of the policyholder (e.g. loss caused by fire);
- 2. Death or serious illness within the policyholder's immediate family ;
- 3. Military obligations; or
- 4. Bank error or other third party error not contributed to by the policyholder.

A hardship accommodation must be requested by or on behalf of the policyholder. Only current or recent policyholders are eligible. Notwithstanding anything contained in this Rule, this Rule shall never operate to cover a claim under an insurance policy issued by the Company.

G19.00.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
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State of Texas**

Rule Classification: General

Rule Number: G27

Rule Description: Inspection/Review Process

1. We may require inspections and/or proof of value of the recreational vehicle providing the insured with reasonable notice.
2. We may require proof of ownership, registration, and photos of the recreational vehicle.
3. Based on the results of the inspection process, the Company may take appropriate action, including, without limitation:
 - a. Remove the settlement option, Agreed Value or Total Loss Replacement. See Rule C10 for Total Loss Replacement/Purchase Price and Rule C15 for Agreed Value.
 - b. Underwrite cancel the policy. See Rule U01 for Unacceptable Risks.
 - c. Update the value of the recreational vehicle based on information from one or more sources (which could include, without limitation, Price Digest, N.A.D.A. Recreational Vehicle Guide, approved valuation appraisal, on-line auction site, Duncan Systems, or local dealer).

G27.00.000

**Progressive County Mutual Insurance Company
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Rule Classification: General

Rule Number: G28

Rule Description: Compliant Without Insurance

1. There are some situations where a lack of or lapse in insurance is permissible and the named insured would be considered compliant without insurance. These situations exist when (and we may require proof that) any named insured:
 - a. was actively deployed in the U.S. Military.

G28.01.000

**Progressive County Mutual Insurance Company
201401 Recreational Vehicle Program
Rules Filing
State of Texas**

Rule Classification: Surcharges

Rule Number: S01

Rule Description: Driving Record

1. Chargeable Period - All accidents and violations occurring in the 35-month period prior to the policy term are considered in developing a driver's policy premium.
2. Chargeable Date - The occurrence date is used to determine if the accident or violation took place in the chargeable period. If the date is not furnished on the application and we cannot obtain the date through our MVR (Motor Vehicle Report) reconciliation process, the occurrence date will be deemed to be the day before the inception date of the policy. For drivers added mid-term, if the violation date is unknown or not provided, the occurrence date will be the day before the date the driver is added to the policy.
3. MVR Reconciliations - Accidents and violations listed on the application will be reconciled with similar accidents and violations on the MVR to avoid duplication. When reconciliation occurs, the accidents and violations will be assigned the date of occurrence listed on the MVR. If reconciliation does not occur, accidents and violations listed on the application and/or the MVR reports will be considered separate violations.
4. Same Day Offenses - If an occurrence results in multiple violations or accidents, the highest chargeable violation or accident will apply.
5. Emergency Vehicle Operation - If the Company is notified of the circumstances of an accident by the applicant or insured, accidents occurring while a driver is operating an emergency vehicle (including without limitation an ambulance, police car, EMS vehicle, or fire department vehicle) in the line of duty will not be considered as part of the driving record.
6. Mid-term Driving History Re-evaluation - At the named insured's request during a policy term, the Company will re-evaluate the driving history of all drivers on the policy by removing accidents and violations that occurred more than 35 months prior to the date of re-evaluation if none of the drivers have had new accidents or violations since the premium for that policy term was determined. The policy premium shall be adjusted accordingly as of the date of the named insured's request based on the revised driving record.
7. Violation Classification - Violations are classified into the following groups: driving under the influence, minor violations, major violations, not-at-fault accidents, and at-fault accidents. Minor violations include speeding violations.
8. At-Fault Accidents - Accidents noted on the MVR or application will be deemed at-fault unless proof is received to verify that the insured was not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.
9. Accidents which are not considered to be at-fault include, but are not limited to, the following:
 - a. the accident was caused by a collision with a bird or animal;
 - b. the vehicle was lawfully parked;
 - c. the vehicle was struck in the rear by another vehicle and the driver of the vehicle which was struck in the rear was not convicted of a moving violation in connection with the accident;

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- d. the vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours;
 - e. the driver of the vehicle was not convicted of a moving traffic violation in connection with the accident, but the driver of another vehicle involved in the accident was convicted of a moving traffic violation; or
 - f. the driver was at-fault but the accident is not chargeable under applicable state laws and regulations or other Company procedures.
10. Major violations include, but are not limited to:
- a. driving under the influence, open bottle/container, refusal to submit to chemical testing;
 - b. careless or improper operation of a vehicle, leaving the scene of an accident, fleeing from the police;
 - c. vehicular homicide, auto/theft felony of a motor vehicle;
 - d. reckless driving, drag racing;
 - e. driving under suspension, other serious license violation; or
 - f. operating a motor vehicle without the owner's consent.
10. Minor violations are any violations that are not categorized as a major violation or an at-fault accident.

S01.05.000

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Driving Record Designation Table for Motor Home and Travel Trailer:

Driving Record Surcharge Level	# of Minor Violations	# of Major Violations	# of At-fault Accidents
0	0	0	0
1	1	0	0
2	0	1	0
	2	0	0
	0	0	1
3	2	0	1
	1	1	0
	1	0	1
	2	1	0
	0	1	1
	3	0	0
4	2	2	1
	2	2	0
	3	2	1
	3	2	0
	2	2	2
	3	1	1
	3	0	1
	3	1	2
	3	0	2
	2	1	2
	3	1	0
	1	2	2
	2	1	1
	0	2	2
	0	0	2
	0	1	2
	0	2	0
	0	2	1
	1	0	2
	2	0	2
	1	1	1
	1	1	2
	1	2	0
	1	2	1
	3	2	2
	>3	>2	>2

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Rule Classification: Surcharges

Rule Number: S03

Rule Description: Foreign/International Driver's License

1. A surcharge is applied to any driver who does not have a valid United States or Canadian driver's license but has a valid foreign driver's license or international driver's license.

S03.00.000

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Rule Classification: Surcharges

Rule Number: S04

Rule Description: Unverifiable Driving Record

1. A surcharge is applied to any driver whose driving record cannot be verified by a state's Bureau of Motor Vehicles.

S04.00.000

**Progressive County Mutual Insurance Company
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Rule Classification: Surcharges

Rule Number: S05

Rule Description: Comprehensive Claim

1. A surcharge will be applied to each named driver who reports one or more Comprehensive claims of \$1,000 or greater that were paid in the 35 months preceding the inception of the first policy term. (For drivers endorsed onto the policy after inception of the first policy term, a surcharge will be applied to each such driver who reports one or more Comprehensive claims of \$1,000 or greater that were paid in the 35 months preceding the endorsement.)
2. Chargeable comprehensive claims as described in the preceding paragraph will be surcharged during each policy period that begins no more than 35 months after the date the claim was made.
3. The surcharge applies to any reported comprehensive claim regarding any type of land vehicle or watercraft, regardless of whether the carrier to which the claim was made was one of the Progressive Group of Insurance Companies.

S05.00.000

**Progressive County Mutual Insurance Company
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Rule Classification: Unacceptable Risks

Rule Number: U01

Rule Description: Drivers/Vehicles

The following risks are unacceptable for the Recreational Vehicle Program:

1. Operators who do not possess a valid driver's license.
2. Operators without a garaging/storage address (unless Full Timer's Package has been purchased).
3. Operators under the age of 16 regardless of license status.
4. Operators with a suspended/revoked or cancelled driver's license without a financial responsibility filing.
5. Applicants who have been convicted of insurance fraud.
6. Applicants who have had a policy cancelled or nonrenewed by the Company for fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.
7. Applicants who have had a policy cancelled or nonrenewed by the Company because of unauthorized payment in connection with an application for insurance or a policy.
8. Applicants who have knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company.
9. Vehicles used for: racing/speed tests, pick up or delivery of goods, limousine or taxi service, emergency services, or all other business or commercial purposes.
10. Vehicles leased or rented to others or under a conditional sales agreement with a short term return policy.
11. Vehicles taken to and from work or work locations.
12. Motor Homes that do not have the required facilities. Requirements must include the following and they must be permanently installed: cooking, refrigeration, sleeping, bathroom facilities (built in and plumbed), self-contained heating and/or air conditioning, drinkable water supply system, and 110-125 volt electrical power system (including solar powered systems).
13. Travel Trailers that do not have the required facilities. Both of the following required facilities must be permanently installed: cooking and sleeping.
14. RVs used as a residence while on commercial construction sites.
15. RVs used in ice fishing.
16. Any vehicle on consignment.
17. Conversion vans and school or transit buses (whether converted or not).
18. Pickup trucks or other vehicles that carry campers or tow trailers unless the vehicle qualifies for the Heavy Duty Tow guidelines.
19. Motor Homes and Heavy Duty Tow Vehicles that are the only vehicles in the household.
20. Motor Homes or Travel Trailers used as a primary residence, except when Full Timer's Package is purchased.
21. Stationary Motor Homes.
22. Physical Damage only policies (except Travel Trailer).
23. Park models, manufactured homes, and permanently tied down or stationary trailers. Stationary Travel trailers must be parked at a Campground or RV park, if not the risk is unacceptable.

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- 24. Toterhomes with a 5th wheel hitch.
- 25. Vehicles owned by more than two owners.
- 26. Homemade Travel Trailers.
- 27. Salvage titles.
- 28. Physical Damage on RVs with a state assigned VIN.
- 29. Vehicles owned or leased by a partnership or corporation, unless:
 - a. the vehicles are always operated by the named insured or a listed driver for pleasure;
 - b. all drivers are listed on the policy;
 - c. no more than one such vehicles are owned or leased by the partnership or corporation; and
 - d. the partnership or corporation does not engage in a business:
 - i. of carrying persons or property for compensation or a fee, including but not limited to, limousine, taxi, pickup or delivery of magazines, newspapers, food, or any other products or other livery services; or
 - ii. of selling, renting, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

U01.06.000

**Progressive County Mutual Insurance Company
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Rule Classification: Vehicles

Rule Number: V01

Rule Description: Symbol Designations

<u>Symbol</u>	<u>Description</u>
1V	Heavy Duty Tow Vehicle
1W	Professional Bus Conversion
1X	Non-Professional Bus Conversion
2D	Recreational/Cargo Quarters
2Q	Conventional Trailer Group 1
2R	Fifth Wheel Trailer Group 1
2S	Mini Motor Home Group 1
2T	Totorhome
73	Class A Conventional Motor Home Family 1
74	Class C Motor Home
75	Class B Motor Home
76	Conventional Trailer
77	Pop-Up Trailer
78	Fifth Wheel Trailer
79	Truck Camper
M1	Class A Conventional Motor Home Family 2
M2	Class A Conventional Motor Home Family 3

V01.00.000