



PRIVATE PASSENGER AUTO

RULES

TEXAS

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

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**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Applicability of Manual Rules

1. This manual provides rules for the Tesla Personal Auto Program.
2. A motor vehicle that is a pickup, panel truck, or van shall also be considered a private passenger auto if it meets the eligibility requirements under Policy Program Rule.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Binding Instructions

Coverage will be bound in accordance with eligibility guidelines and rules. It is not possible to provide an all-inclusive list of risks or exposures on which coverage should not be bound. Detailed rules and guidelines contained in this manual must be followed when binding coverage. Contact your underwriter before binding coverage on any unusual, questionable or high hazard risk.

Binding authority may be restricted in the event of natural disasters including but not limited to flood, earthquake, wildfires, etc.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Policy Program

Financial Responsibility Filings

1. Subject to statutory regulations, filings certify financial responsibility for individuals required to show proof of financial responsibility. Such certification will be made promptly.
 2. When canceling policies with financial responsibility certification, notice to the appropriate authority is required in accordance with the financial responsibility law and regulations of the state.
 3. A \$25.00 SR-22 fee may be imposed per filing per policy term.
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Tesla Property & Casualty, Inc.
Personal Auto Program Rules

Policy Period

1. Personal Auto Policies may be written for policy periods for 6 months or less.
 2. For policies issued with an effective date of the 29th, 30th or 31st of any month, the first policy period will be extended from the effective date to the first day of the calendar month following the usual expiration of the policy if the usual expiration of the policy does not exist.
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**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Policy Changes

1. All changes under the Personal Auto Policy requiring premium adjustments shall be computed pro rata, excluding fees, and on the basis of the rates and rules in effect on the policy effective date.
2. Suspension of coverage is not permitted. Instead, coverage may be added or deleted if desired and permitted.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Policy Cancellations

1. All cancellations under the Personal Auto Policy shall be computed on a pro rata basis, excluding fees.
 2. Flat cancellation will be offered if the request for cancellation is received on or before the effective date or there is adequate evidence of replacement coverage with another insurance company.
 3. We reserve the right to waive refunds due the insured that are \$5.00 or less.
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**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Minimum Policy Premium

The minimum premium for a six-month policy is \$100, which cannot be reduced except in the event of a cancellation.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Premium Determination

Please refer to the rating algorithm in the attached rate tables.

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Personal Auto Program Rules**

Classification

The factors for each rating step in the rating algorithm are determined as follows:

Territory

Territory factor is determined by:

1. Principal garaging address of automobile.
 2. If a territory is zip code rated, and a zip code splits or new zip codes are introduced, apply the territory in which the prior zip code falls.
 3. If a territory cannot be determined considering above, then assign the territory to an adjacent zip code.
 4. Automobiles principally garaged out-of-state are unacceptable.
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Personal Auto Program Rules**

Model Year

1. The model year of the auto is the year assigned by the auto manufacturer.
 2. For rebuilt or structurally altered autos, the model year of the chassis determines the model year for rating.
 3. The vehicle age is calculated as the policy effective year–model year. A vehicle age less than 0 will be rated at vehicle age 0.
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Tesla Property & Casualty, Inc.
Personal Auto Program Rules

Mileage

1. Annual mileage is calculated by prorating the average historical verified mileage.
 2. For vehicles without sufficient historical verified mileage, self-reported annual mileage will be used.
 3. Annual mileage will be updated monthly, based on up to the most recent 6 months of data.
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**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Vehicle Symbol Assignment

Physical Damage Symbols

Physical Damage Symbols will be assigned to 1999 and newer model years. Physical Damage Symbols are determined by the Vehicle identification Number (VIN) of the vehicle. Vehicles not appearing on the symbol list will be assigned a symbol based upon other vehicles with similar characteristics. Symbols are subject to change periodically based on updated revisions.

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Personal Auto Program Rules**

Other Discounts and Factors

Group Rate

A reduction in premium is available if the Named Insured is a Tesla Employee.

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Personal Auto Program Rules

Safety Program

The eligibility for Safety Program and the Safety Factor are determined in accordance with the Safety Program Rules. Safety factors are updated on a monthly basis.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Multi-Car Discount

If the total number of vehicles insured by Tesla Insurance on the same policy is two or more, the policy should be considered as “multi-vehicle”.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Coverages and Endorsements

Bodily Injury Coverage (BI)

This coverage is mandatory on all policies. All vehicles on the policy must have the same limits.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Property Damage Coverage (PD)

This coverage is mandatory on all policies. All vehicles on the policy must have the same limits.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Medical Payments Coverage (MED)

This coverage is optional on all policies. If purchased, all vehicles on the policy must have the same limits.

Tesla Property & Casualty, Inc.
Personal Auto Program Rules

Personal Injury Protection (PIP)

This coverage is optional on all policies. This coverage may be rejected in writing. If purchased, all vehicles on the policy must have the same limits. Medical Payments coverage is not available if Personal Injury Protection coverage is selected.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Uninsured/Underinsured Motorists Bodily Injury Coverage (UM/UIMBI)

This coverage is optional on all policies. This coverage may be reduced or rejected in writing. If purchased, all vehicles on the policy must have the same limits.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Uninsured/Underinsured Motorists Property Damage Coverage (UMPD)

This coverage is optional on all policies. This coverage may be reduced or rejected in writing. If purchased, all vehicles on the policy must have the same limits.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Comprehensive Coverage (COMP)

This coverage is optional on all policies. The deductible is identified for each vehicle on the Declaration Page.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Collision Coverage (COLL)

This coverage is optional on all policies. The deductible is identified for each vehicle on the Declaration Page.

Tesla Property & Casualty, Inc.
Personal Auto Program Rules

Auto Loan/Lease Gap Coverage (GAP)

This coverage is optional on all policies. This coverage is only available if both Comprehensive and Collision coverages are purchased on the vehicle, and must be purchased within six months of leasing or financing a new vehicle. Loan/Lease Gap Coverage will continue to apply, unless otherwise requested to be removed by the insured, until the first renewal when the vehicle attains a vehicle age of 6. At this renewal, Loan/Lease Gap Coverage will be removed.

The charge for this coverage will be applied to the Collision and Comprehensive premiums without application of the deductible factors. These premiums are to be added together for display on the Declarations.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Roadside Assistance Coverage

This coverage is optional on all policies. Basic or increased coverage may be purchased on any policy. The coverage is identified for each vehicle on the Declaration Page.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Rental Reimbursement Coverage

This coverage is optional on all policies. The coverage limit is identified for each vehicle on the Declaration Page.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Payment Options

Installment Payments

Tesla Insurance only offers a monthly payment plan. No installment fees apply. The required down payment is the first month's premium.

**Tesla Property & Casualty, Inc.
Personal Auto Program Rules**

Fees

The following fees may be applicable in the state, and fully earned when charged:

- **Insufficient Funds**

Tesla Insurance reserves the right to impose a fee of \$30.00 for any premium payment, fees, or other charges due, that are unable to be processed due to insufficient funds or the unavailability or inaccessibility of funds, regardless of payment method.

- **Late Payment Fee**

Tesla Insurance reserves the right to impose a late payment fee of \$15.00 may be assessed for any payment not received on the third day past the billing due date.

- **Financial Responsibility Fee**

Tesla Insurance reserves the right to impose a financial responsibility fee of \$25 per policy, per term, if a financial responsibility filing (ex. SR-22) is submitted on behalf of an insured.

- **Motor Vehicle Crime Prevention Authority Pass-Through Fee**

Texas Civil Statutes, Article 4413 (37) 10 requires each insurer to pay a fee of \$4.00 per motor vehicle year to the Motor Vehicle Crime Prevention Authority. This fee is assessed to the policyholder. This fee is fully earned if the policy cancels.