

The insurance policy document outlines various aspects of auto coverage provided by The Hartford. It specifies that the effective date of a policy can be changed through the Quote Wrap Up or Auto General Information Page. A U.S. driver's license is required for quoting an insured. For Personal Umbrella Policies (PUP), new business auto policies can include a PUP by selecting the appropriate option, while existing policyholders must change their in-force auto policy to add a PUP, with a maximum of four rental properties eligible for coverage, subject to underwriting review. To remove auto coverage, users can uncheck the relevant box, but rejecting Uninsured/Underinsured Motorist coverage necessitates a signed Supplemental Application. The document details that non-AARP policies can switch between 6 and 12-month terms with specific conditions, while AARP policies are strictly annual. A maximum of four vehicles can be quoted on one policy, and for more, a second policy must be rated directly. To remove a driver, users can delete the driver's name on the Driver screen, ensuring vehicle assignments are updated. If a married driver's spouse is not included, the system prompts for a reason prior to issuing the policy. Disputing a loss can be done on the loss entry screen, and there is an option to refer issues to an Underwriter. To exclude a driver, users must enter the names in the designated fields. Lastly, whether parents living with the insured need to be listed as drivers depends on state regulations regarding driver exclusion.