



HALLMARK

SPECIALTY PERSONAL LINES

Texas

| New Business: 12/15/2014
| Renewal Business: 2/13/2015

Personal Auto Program

| Hallmark 123
| Hallmark 612



BINDING AUTHORITY:

AGENT'S OBLIGATION

It is the agent's obligation to field underwrite every risk submitted to the Company. All questions on the application must be explained and the consequences of missing or incorrect information outlined in detail.

Note: We may obtain underwriting reports on every risk. If any undisclosed violations, accidents or drivers in the household are discovered, all applicable surcharges will be applied or discounts eliminated and the policy will be amended. A cancellation notice may be generated at the same time at our discretion.

ELIGIBLE VEHICLES

Private passenger automobiles including cars, vans, pickup trucks and utility vehicles (not exceeding 1 ton load capacity) are eligible for coverage. Vehicles must be owned or leased by an individual and may not be used for commercial purposes.

BINDING AND EFFECTIVE DATES

Producer must be properly appointed and issued a producer number prior to issuing any policies. Applications for coverage must be consistent with the written program guidelines and producer agreement. The down payment or full premium must accompany the application or endorsement. Applications and endorsements processed through the Point of Sale System ("POS") will be bound effective the date and time assigned by the system.

Applications will not be accepted with a future effective date exceeding sixty days from the current date. Applications or endorsements may not be bound to cover a loss, which occurred before the application is signed. No agent may back date an application, cancellation or change request for any reason. Back dating is defined as using any date other than the current date and time, or the date and time all binding requirements have been completed, whichever is later. No agent is authorized to issue verbal or written coverage binders.

DOCUMENT RETENTION

For all policies issued by the agent through the POS system, it is the agents' responsibility to secure the required documentation upon binding and retain this information in the insured's file for a period of seven (7) years after the last policy renewal expiration date. Any and all documentation must be made available upon company request.

AGENCY FUNDS

Any Agency funds that are returned from the bank unpaid must be replaced immediately with good funds. Recurring instances of returned funds could result in immediate cancellation of the agency contract.

POLICY TERMS

Monthly Term Programs – Hallmark 123

Initial terms are paid in full and renewed on a monthly term basis.

Semi-Annual and Annual Term Programs – Hallmark 612

OPTIONAL POLICY PROGRAMS

Limited Coverage policies are available. Please note that coverage of non-listed drivers and physical damage coverage benefits are limited by this form. It is the agent's responsibility to ensure that the applicant has read and fully understood the Disclosure Form.

PAYMENT OPTIONS

Term	Down	Installments	1st Pay Day	Billing
6	16.67%	5	20	Every 30 Days
6	20.00%	5	25	Every 30 Days
6	25.00%	5	30	Every 30 Days
6	33.00%	4	30	Every 30 Days
12	8.33%	11	20	Every 30 Days
12	11.00%	11	30	Every 30 Days
12	16.67%	11	30	Every 30 Days
12	33.00%	10	30	Every 30 Days

METHODS OF PAYMENT

- Customer Payment Options:
 - Credit Card - Customers can use their credit card to make a down payment when taking out a new policy with Hallmark.
 - By Check - Customers can mail in a check with the invoice billing stub.
 - EFT - Customers can have an automatic deduction taken from their bank account.
 - Payments can be made any time of the day or night, seven days a week, by credit or debit card (Visa or Master Card) using either of these options:
 - Pay on the Web at www.hallmarkpayments.com.
 - Pay By Phone using our automated service - just call (800) 486-5616.
- Agent "Sweep"/ Upload Payments - Agents can collect insured payments in their office, deposit in their bank account, and Hallmark "sweeps" the money out via electronic transaction.

Note: All payments will be processed the day notice is received. Any down payment that results in an NSF (Non-Sufficient Funds) transaction will be rescinded and the policy voided.

AUTOMOBILE BURGLARY AND THEFT PREVENTION AUTHORITY PASS-THROUGH FEE

All policies providing liability coverage will be assessed the \$2 fee per motor vehicle year.

SERVICE FEES

- Installment Fee – All policies will be charged a \$7.00 installment fee.
- NSF Fee – A \$30.00 service fee will be charged on checks returned as NSF.
- Late Fee – On all 6 and 12 month term policies, a \$7.00 late fee will apply if payment is made after the due date.
- Policy Fee – A nonrefundable policy fee will be charged to issue a new or rewritten policy (see chart below).

Term	Fee
1 Month	\$13
2 Month	\$26
3 Month	\$39
6 Month	\$66
12 Month	\$120

FINAL UNDERWRITING AUTHORITY

THIS MANUAL MAY NOT ADDRESS every aspect that might affect the acceptance or continuation of a particular vehicle or driver. For this reason, the company RESERVES THE RIGHT TO remain the final authority in the acceptance or continuation of any risk.

ENDORSEMENTS

All endorsements that generate an additional premium must be paid pursuant to the calculation of premium due as generated by the POS system. (Examples may include but not limited to: adding a vehicle, coverage or driver, territory address change, driver class change, etc.) For date and time bound, please refer to the binding and effective dates section.

To process endorsement requests submitted through the mail, we require:

- Agent number and name of representative handling request for change
- Policy number, effective date and requested change with all required information
- Additional premium

Signed endorsement requests are required for the following:

- Addition or Deletion of UM/UIM or PIP coverages (signed selection/rejection required)
- Deletion or reduction of any coverage or vehicle
- Request to exclude a driver (signed 515A required)
- Insured requested cancellations

Note: Any change request to reduce or delete coverage submitted to the Company without the required signature will be processed with the understanding and presumption the agency has obtained the required signature and will retain the required signature in the agency file.

POLICY ISSUANCE, RENEWALS AND LAPSE IN COVERAGE

Monthly Term Renewal certificates are mailed approximately 15 days prior to the expiration of the policy. All renewal certificates will be issued for a one (1) month term. The due date is the effective date of the renewal certificate. Premium MUST be postmarked or received in the agent's office by the due date for coverage to continue without any lapse.

If payment is received by mail at the Company after the "grace period", the policy will be reinstated effective 12:01 AM the day after the postmark of the insured's envelope or the date and time the agent received the payment. If the date and time payment was accepted is not received from the agent, the policy will be reinstated effective 12:01 AM the day following the agent's postmark. If payment is received by the agent and processed through the POS system, the policy will be reinstated effective the date and time the agent posted the payment.

The lapse in coverage period cannot extend beyond 60 days from the renewal date. If received after 60 days from the renewal date, the payment will be returned and a new policy must be submitted. A new SR-22 (Financial Responsibility filing) will need to be filed, if applicable.

Semi-Annual/Annual Renewal - Invoices will be mailed directly to the insured and billed in 6 or 12 equal installments. THERE IS NO GRACE PERIOD FOR LAPSE IN COVERAGE.

SEVERE WEATHER "WATCH OR WARNING"

Whenever the National Weather Service issues a hurricane, tornado, hail or other severe weather watch or warning, or a State of Emergency is declared by state and local authorities, and the storm is within 100 miles of the location of the proposed risk, coverage acceptance is limited as follows:

- No new business policies may be written or bound.
- Physical Damage may not be endorsed onto existing policies.
- Renewals of the company's expiring policies may be written in the normal manner providing there is no increase in exposure to the company.
- Normal binding authority will resume after the watch and/or warning is lifted by the National Weather Service, providing there is no forecast of an imminent re-occurrence.
- Applications with an effective date/postmark combination which violate the prohibitions listed above will be rejected and no coverage will have existed.

CLAIMS

All claims should be reported directly to our claims service, by calling (800) 486-5616. Please have the insured report the claim. If the agent takes the claim and fails to fax or telephone the information within 24 hours, agent could be responsible for any fines imposed by the TEXAS DEPARTMENT OF INSURANCE.

CANCELLATIONS

NO FLAT CANCELLATIONS (EXCEPT INSURED'S FULL DOWN PAYMENT THAT IS RETURNED DUE TO INSUFFICIENT FUNDS TO THE COMPANY OR AGENT). To effect a cancellation, the Company must be relieved of the obligation to provide coverage to the Insured and Lienholder (if applicable). Cancellations are effective no earlier than the date and time the cancellation request signed by the insured is received, unless acceptable proof of replacement coverage is provided.

FINANCIAL RESPONSIBILITY PROCEDURES

Agent is responsible for issuing and filing the Financial Responsibility Certificate (SR-22 form). Send original and second copy to the Texas Department of Public Safety, along with insured's money order (if required). Filings are available only for the state in which the policy is issued. No out of state filings allowed.

COVERAGES

Liability Bodily Injury.....

Liability Property Damage.....

UM Bodily Injury.....

UM Property Damage.....
(Policies with multi cars must carry the same coverage)

PIP.....

Medical Pay.....

Rental Reimbursement.....
(Must have OTC/Collision to qualify for this coverage)

Towing and Labor.....
(Must have OTC/Collision to qualify for this coverage)

Collision.....
(Must be written in combination with Comprehensive)

Comprehensive.....
(Must be written in combination with Collision)

LIMITS

\$30,000 / \$60,000
\$50,000 / \$100,000 (612 Program Only)

\$25,000
\$50,000 (612 Program Only)

\$30,000 / \$60,000
\$50,000 / \$100,000

\$25,000
\$50,000

\$2,500

\$500, \$1,000, \$2,000, \$2,500, \$5,000

\$20 per Day, \$600 Maximum

\$50 per Disablement

See Deductibles

See Deductibles

DEDUCTIBLES

Optional Combinations						
	1	2	3	4	5	6
Comprehensive	\$100	\$250	\$250	\$500	\$500	\$1000
Collision	\$250	\$250	\$500	\$500	\$1000	\$1000

NAMED NON-OWNER COVERAGE

The Named Non-Owner Coverage endorsement amends the policy so that it provides secondary Liability coverage (minimum limits only) for the named driver listed in the policy declarations page, while operating a non-owned private passenger automobile - motorcycles, mopeds, ATV's, motor homes, or any other recreational vehicles are not covered under this endorsement. Broad form policies are not available.

LIMITED NAMED COVERAGE

The Limited Coverage endorsement amends the policy so that it provides coverage (minimum limits only) for the named driver(s) listed in the policy declarations page, while operating vehicle(s) listed on the policy declarations page. Coverage is not afforded to drivers or vehicles not listed on the policy declarations page.

TERRITORIES

All territories are determined according to the zip code in which the vehicle is garaged.

PREMIUM CALCULATION

Premiums are calculated by using the Rate Order of Calculation table. Developed premium by line of coverage is rounded to the nearest whole dollar. For example: \$100.50 would be \$101.00 and \$100.49 would be \$100.00.

DRIVER TO VEHICLE ASSIGNMENT

Drivers are assigned by applying the highest rated driver to the highest rated vehicle, the second highest driver to the second highest vehicle, and so on. When there are more cars than drivers, the highest to highest rule is used, until there are no more drivers to assign, at that point, the Unassigned Driver Class is applied to remaining vehicles.

MARRIED VERSUS SINGLE CLASSIFICATION

Married drivers not living with their spouse must be rated as single unless career obligations or military service require them to live away from home for a period of time. Married means a driver living with their spouse or otherwise meeting the statutory definition of married.

REWRITES

Policies cancelling for non-payment may be rewritten without a new application within 60 days of the date of cancellation.

If all of the policy characteristics remain the same compared to the cancelled policy, simply bring up the cancelled policy on our PTS software and click the Rewrite button. When rewriting a policy, please ensure all eligible coverages transfer to the new policy. All outstanding balances on cancelled policies must be paid before the insured is rewritten.

DISCOUNTS:

MULTI CAR (Available with all terms)

A multi-car discount applies when two (2) or more vehicles are rated on the same Hallmark policy.

PRIOR COVERAGE DISCOUNT (Available with all terms)

A prior coverage discount will be applied if the insured has a policy that has been continuously in-force for 6 months. For this rating component, continuously in-force means the applicant has not been operating an uninsured auto in this state for more than 30 days during the 6 months immediately preceding the date of the application. All operators must be free of "At Fault" losses and major violations during the past twelve (12) months.

Proof should include the prior company's name, policy number, effective and expiration dates for the previous six (6) months and MUST be maintained in the insured's file.

Acceptable proof includes a policy declarations page, ID card, or an experience letter issued from previous carrier.

IN-AGENCY TRANSFER DISCOUNT (Available with 6 and 12 month terms)

The in-agency transfer discount will be applied if the insured has a policy that has been continuously in-force for 6 months and the prior coverage was written by the same agency submitting the application to Hallmark. For this rating component, continuously in-force means the applicant has not been operating an uninsured auto in this state for more than 30 days during the 6 months immediately preceding the date of the application. The prior insurance and in-agency transfer discount are mutually exclusive.

Acceptable proof includes a policy declarations page or experience letter issued from the previous carrier, listing the agent of record.

EFT DISCOUNT (Available with 6 and 12 month terms)

A discount is applied when the insured elects recurring electronic payments via checking account or credit/debit card. The discount will be removed if electronic payments are discontinued mid-term. Upon a second NSF or rejected electronic payment, the discount will be removed and future installments will be direct billed. The customer will have to reapply for electronic payments.

PAID IN FULL (Available with 6 and 12 month terms)

A paid in full discount is applied when the total policy premium plus fees is collected at the inception of the policy. If a policy qualifies for both the EFT and Paid in Full discount, only Paid in Full will be applied.

HOMEOWNERSHIP DISCOUNT

Named Insured or spouse must own and reside in a house, condo, or townhouse (garaging zip code must be the same as policy zip code). For purposes of this discount, Mobile Homeowners and Renters do not qualify. Proof of home ownership must be submitted in the form of Insurance Dec page, property tax bill, deed, or mortgage payment slip and maintained in the insured's file.

HALLMARK RENTERS DISCOUNT

The Hallmark Renter's discount applies if the named insured has a PPA and HO4 policy insured with Hallmark. Multiple PPA policies or multiple HO4 policies in the same household will not qualify.

UNACCEPTABLE / INELIGIBLE OR PROHIBITED RISKS

1. Operators with a permanently revoked or canceled license, unless that driver is excluded from coverage.
2. Operators under the minimum age for state licensing.
3. Operators without a garaging address.
4. Any Driver convicted of insurance fraud.
5. Named insureds under the age of 18 unless parent or guardians signature accompanies the insured's signature on all areas of the application.
6. Any driver with more than 10 points.
7. Any driver with 3 or more claims regardless of fault within any 12 month time period.
8. Any driver with more than 1 DWI/DUI in the past 3 years.
9. Any driver under age 25 with any alcohol or drug related violation.
10. Any driver with an "At Fault" Accident and DWI/DUI in a 12 month period if separate occasions.
11. Any policy with three or more accidents regardless of fault in the past (12) months.
All drivers combined.
12. Any driver with vehicular manslaughter, criminal negligence, or negligent homicide.
13. Any driver with a physical impairment including impairments resulting from aging that affects their ability to drive, unless their vehicle has been modified to offset their impairment. Any special equipment must be fully described. Driver must submit a Medical Statement signed by Physician.
14. Drivers 75 and over unless current doctors statement indicating ability to drive safely.
15. Moving out of state during policy period.
16. If the Named Insured or any listed drivers on a policy fail to respond to a request for information they may be considered an Unacceptable, Ineligible or Prohibited Risk. The policy may be cancelled or surcharged up to 12 points.
17. Any driver that is an employee or family member of an employee of Hallmark Insurance Company or an affiliated company; or any driver that is an agent, employee or family member of an agent.
18. Drivers who have never been licensed in any state. This does not apply to Foreign Driver's License (FDL). This is for US citizens who have never been licensed, and only have a state ID card.

SPECIAL RULES

1. Active military and their spouses may furnish an out-of-state driver's license and their military ID.
2. Collision and Other Than Collision not written without Liability coverage.
3. Collision and Other Than Collision are only written in combination.
4. If spouse is excluded, proof of marriage may be required.

UNACCEPTABLE/ PROHIBITED RISK, OR VEHICLE ADDED DURING POLICY TERM

If ineligible during the policy term and outside the cancellation period the policy will be uprated and non-renewed.

EXCLUSIONS

- All household members who have reached the minimum age of licensing, whether licensed or not, must be either excluded or rated. This includes anyone who reaches this age during the policy term.
- The First Name Insured may not be excluded or deleted.
- A spouse may be excluded.
- A non-driving or non-licensed spouse must be excluded from coverage.
- Drivers with their own vehicle or own insurance must be listed on the application as either active or excluded.
- Registered owners must be listed on the policy. They may be excluded - if excluded they cannot be listed as Driver I (First Named Insured).
- All driver exclusions become effective no earlier than the date and time the exclusion form is signed by the First Named Insured(s).

POINT CLASSIFICATIONS

Violation	1st Occurrence	Each Additional
DWI / DUI	2	5
At-Fault-Accident	3	4
Comprehensive Claim (over \$200)	1	1
Major Violation	5	5
Intermediate Violation	3	3
Minor Violation	1	2
Unverifiable MVR*	8	N/A
Newly Licensed 19 or older (less than 1 yr.)	1	N/A
Prohibited Risk	12	12

*Does not apply to drivers with acceptable proof of international or foreign license.

MAJOR VIOLATIONS

Driving while license suspended/revoked
 Failure to stop and render aid
 Felony involving vehicle
 Fleeing or attempting to elude a police officer
 Hit and run
 Leaving scene of accident
 Reckless/Careless/Negligent driving
 Speed contest

INTERMEDIATE VIOLATIONS

Altered driver license
 Driving on sidewalk
 Driving without valid license
 Education program required
 Excessive acceleration
 Failure to control vehicle
 Passing stopped school bus
 Excessive speed (>20 mph)
 Wrong side of roadway
 Wrong way on one-way

MINOR VIOLATIONS

All other moving violations (other than Seat Belt Violations) not listed under Major or Intermediate Violations.

ALCOHOL OR DRUG VIOLATIONS

Driving under the influence of alcohol, drugs or narcotics includes any form of traffic intoxication, refusal to take tests under any implied consent law and any "open bottle" violation. Involvement shall be classified as a conviction.

POINT DEVELOPMENT

Violation points are assigned to operators for chargeable accidents and violations. The chargeable period is the 36 month period prior to the effective date of the policy. When a driver is added mid-term, accidents and violations will be charged for the 36 month period prior to the date the driver is added.

If two or more violations or accidents are from the same occurrence, charge for only one of the violations or accidents unless accident occurs in conjunction with a DWI/DUI, then both violation and accident will be charged. The order of selection for determining the chargeable violation is: (1) Major, (2) DWI/DUI, (3) Accident, (4) Intermediate, (5) Minor Violation.

Accidents noted on the MVR or application will be considered at-fault unless proof is secured to verify that the insured was not-at-fault. Accidents involving animals are not-at-fault. Accidents involving hitting another vehicle or object as a result of swerving to avoid an animal are at-fault.

Out-of-state accidents and violations are chargeable. Motorcycle accidents and violations are chargeable.

AT-FAULT ACCIDENTS

At-fault accident means the driver of the automobile was:

1. Entirely or partially at-fault (whether in a single-car or multi-car accident).
2. Comparatively negligent.
3. Has been convicted of any offense that occurred at the time of the accident.

No points will be assigned for an accident if the insured demonstrates that the accident occurred under any of the following circumstances:

1. The insured's auto was lawfully parked.
2. Applicant, owner or other resident operator in an accident is (a) determined to be 50% to less negligent, or (b) reimbursed for 50% or more of his or her damages by, or on behalf of, persons involved in the accident.
3. The insured's auto was struck in the rear by another vehicle, and our insured driver was not convicted of a moving traffic violation in connection with the accident.
4. Our insured auto was damaged by result of contact with a "hit and run" driver, as long as the incident was reported to the proper authorities within 24 hours after the damage becomes known.
5. Accidents involving physical damage to an auto caused by flying gravel, objects, missiles or collision with animals or fowl.
6. The operator at the time of the accident was on duty as a paid or volunteer member of any law enforcement, fire or first-aid squad.

UNACCEPTABLE/PROHIBITED VEHICLES

1. Vehicles garaged outside of Texas, including vehicles used by students attending school outside of Texas.
2. Police, emergency or other related public service vehicles.
3. Pickup trucks, vans or utility vehicles with a load capacity greater than 1 ton.
4. Homemade or custom built vehicles, Dune buggies, off road vehicles, all-terrain vehicles, motorcycles, camper, vans, and motor homes.
5. Trucks with a flat or stake bed, dump trucks or wreckers.
6. Vehicles with altered suspensions; including lift kits or low riders.
7. Vehicles used or equipped for use in speed contests or racing, or other "Hot Rod" vehicles.
8. Vehicles used for deliveries, including, but not limited to: pizza delivery, courier services, paper delivery.
9. Vehicles owned or leased by a corporation, partnership or other business.
10. Vehicles used for livery or public conveyance such as: Taxis, Limousines or Day Care Vans.
11. Vehicles leased or rented to other operators by the applicant.
12. Rare, Classic or Vintage type vehicles.
13. Grey Market vehicles or vehicles not originally manufactured to meet U.S. standards.
14. Vehicles that are regularly made available to non-listed drivers.
15. Vehicles available to multiple drivers for sales, farming, etc.
16. Vehicles greater than 30 years old for physical damage.
17. Convertible type or convertibles, T-Top or removable top vehicles are not eligible for physical damage.
18. Vehicles with a value in excess of \$40,000 for Physical Damage coverage.
19. Customized vehicles in which the value of the customization exceeds 50% of the current value of the vehicle without customization.
20. Vehicles with dual wheels.
21. Commercial vehicles.
22. Farm Classes.
23. Vehicles with a Salvage Title.

VEHICLES INELIGIBLE FOR PHYSICAL DAMAGE COVERAGE

1. Vehicles with a value in excess of \$40,000 for Physical Damage coverage.
2. Any vehicle where a police report indicates the vehicle was severely damaged in an accident.
3. Any vehicle declared a total loss by an insurance company.
4. Any vehicle used as a crash test vehicle.
5. Any vehicle listed in recycler inventory.
6. Any vehicle with a previous airbag deployment.
7. Any vehicle with a failed frame mechanical inspection.
8. Any vehicle reported as stolen.

BUSINESS OR ARTISAN USE

Business use is unacceptable on any vehicle with a GVW in excess of 10,000 lbs.

Acceptable business use risks include:

- Real estate and insurance agents, clergy, charitable volunteer activities, doctors or lawyers regularly visiting multiple locations on a daily basis.
- Regular trips to the bank, post office, etc. by the insured in the insured's car which are part of the insured's job and performed during normal business hours.
- Regular attendance at seminars, as a participant or attendee, held at various locations during normal business hours.
- Sales, service or repair representatives who use their own personal auto at work, provided they do not carry any explosives, flammable or otherwise hazardous material, or any equipment weighing more than 500 pounds.
- Delivery to end consumer limited to personal use and household consumer (i.e. direct home-sales products such as Avon, Mary Kay, Amway, Tupperware, Longaberger, etc.). Delivery of these or similar products by a distributor to retail salespeople is not acceptable.

All pickups, vans and utility vehicles used in business are unacceptable unless they meet our artisan risk guidelines or the usage does not require that style of vehicle. Examples of acceptable uses are:

- A self-employed retail salesperson using a utility vehicle they own to make deliveries of personal use and household consumer, direct home-sales products.
- A real estate or insurance agent using a pickup or utility vehicle in the course of business.
- An attorney or doctor using a van to regularly travel to various locations for business.

An artisan use vehicle is one used to carry tools or supplies between the insured's home and job sites. Many artisan risks are acceptable if such use is indicated on the application and the business use surcharge is applied. For an artisan risk to qualify, it must meet the following guidelines:

- No more than an average of 3 job sites may be visited on a daily basis.
- Insured vehicles must be individually owned or leased. Vehicles owned by corporations are not acceptable. A company, corporation or other business entity may not be listed as an additional interest or additional insured.
- Insured vehicles must be no greater than 10,000 lbs. GVW.
- All insured vehicles may be operated only by the named insured, spouse or other resident family member.
- The insured may have only one artisan use vehicle in the household. Those risks with two or more, whether both are insured on our policy or not, are unacceptable.
- There is no pick-up or delivery of any goods or property whether or not such pick-up or delivery is on an incidental or occasional basis.
- Insured vehicles never carry any explosives, flammable or otherwise hazardous material or any equipment weighing more than 500 pounds.

Trades not eligible for coverage include: Pest Control, Roofing, Landscape, Lawn Care and Painting.

Applications requesting business or artisan use must submit photos and an inspection form.

FOREIGN OR INTERNATIONAL DRIVERS LICENSE

A foreign driver's license factor will apply to any driver who is not a U.S. Citizen but is able to provide an acceptable ID issued by the foreign government/consulate. Acceptable proofs are international or foreign driver's license, passport, and Matricula or other consular ID. Agents are to retain copies of proof for records and documentation. Unverifiable driving record does not apply to drivers with an international license if proof is maintained in agency file.

VECHICLE PROFILE FACTOR

Any policy with full coverage will have a factor applied to BI and PD coverages.

SPECIAL/CUSTOM EQUIPMENT

All requests to cover special or custom equipment must include photos and additional premium. Customization may not exceed 50% of the current value of the vehicle without customization. Maximum available coverage is \$3,000 with a minimum premium of \$100.

VEHICLE INSPECTIONS/PHOTOGRAPHS

Vehicle inspections along with two (2) photographs are REQUIRED on all vehicles with Prior Damage, Customization, or Business/Artisan Use.

Customization includes but is not limited to; special edition models, "special packages" whose suggested retail price new is \$500 or more, or value of the special equipment, parts or accessories added by anyone other than vehicle manufacturer or authorized dealer.

SYMBOLS

Use ISO Liability and Physical Damage symbols for determining the correct symbol for the vehicle.