



HALLMARK

SPECIALTY PERSONAL LINES

Indiana

- New Business: 10/6/14
- Renewal Business: 12/5/14

Personal Auto Program

- Formerly State Auto National
- 6 & 12 Month Terms



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 obtain underwriting reports that include credit history information, 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 as our discretion.

No Coverage Can Be Bound Prior To The Date & Time:

- The application is fully and accurately completed
- The application is signed by a named insured and the agent
- The required premium payment is received by the agent

Note: Coverage may not be bound over the phone or by any other form of binder!

The required down payment premium must accompany the new business application for coverage to be bound.

- Policies issued via upload, the down payment amount should also be uploaded using Sweep.
1. Unless accepted elsewhere in this Underwriting Guide, all coverages will be bound as of the date and time on the original application or change request provided the application or change request is forwarded to the Company no later than the fourth (4th) business day following the effective date.
 2. Only agents licensed with Hallmark National Insurance Company have the authority outlined herein.
 3. Every driver, vehicle, vehicle use and coverage selection on any risk submitted must meet the eligibility rules outlined in this manual before any coverage can be bound.
 4. Binding authority for physical damage coverage is suspended while a flood, tornado, hurricane, or tropical storm watch or warning (issued by the National Weather Service) is in effect within 100 miles of the location of the proposed risk.

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!

Note: Vehicles with Other Than Collision and Collision Coverage SHOULD BE INSPECTED BY THE AGENT prior to binding those coverages. Any damage must be noted on the application.

UNACCEPTABLE RISKS:

DRIVERS

1. Anyone without a permanent residence address in the state in which the policy is issued.
2. Anyone who resides in the state in which the policy is issued less than 9 months a year, including migrant or transient workers.
3. Unlicensed drivers.
4. Anyone, licensed or unlicensed, under the minimum required age for licensing.
Note: Household members age 15 and older must be declared on the application.
5. Any driver with more than 10 Hallmark National surcharge points.
6. 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.
7. Any driver:
 - a) With a total of two (2) or more major and/or alcohol or drug-related violations (i.e. one DWI and one reckless driving).
 - b) Who has been involved in three (3) or more at-fault accidents.
8. Any policy with more than 13 points for all drivers combined, regardless if the points will be rated.
9. Named insureds who refuse to disclose information requested on the application or who fail to respond to a request for information by Hallmark staff will result in the policy being considered an Unacceptable, Ineligible or Prohibited Risk. If the company is unable to cancel the policy, the maximum 12 point surcharge will be applied to the named insured.
10. 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.

COVERAGES

1. Collision without Other Than Collision Coverage.
2. Other Than Collision and Collision on a stated value or stated amount basis.
3. Custom equipment coverage over \$12,000
4. Named non-owner policy with business use.
5. For model year 2010 and prior, Other Than Collision and Collision coverage on any vehicle ISO symbol 22 or higher. For model year 2011 and subsequent, Other Than Collision and Collision coverage on any vehicle with at least one ISO symbol 46 or higher.

VEHICLES

1. Any vehicle not principally garaged in the state in which the policy is issued.
2. Gray market vehicles of any make or model.
3. Customized, one of a kind, altered or modified vehicles of any make or model including kit cars.
4. Antique, classic, custom built, limited edition, restored or highly customized vehicles.
5. Emergency use vehicles.
6. Vehicles used for public or livery conveyance, including vehicles to transport church members, daycare/nursery school children, migrant workers or hotel guests even on an occasional basis with or without compensation.
7. Any vehicle with less than 4 wheels, motorcycles, snowmobiles, dune buggies, motor homes, buses, mini-buses, camper vans or golf carts.
8. Vehicles with more than 4 wheels with the exception of "dually" pickup trucks.
9. Any vehicle designed, equipped, prepared or used in any form of racing or show.
10. Any vehicle used for retail, wholesale or courtesy delivery including pizza, magazine, newspaper, mail delivery or escort service, even on an occasional basis with or without compensation.
11. Any vehicle used to pick up, haul or deliver property, supplies or material.
12. Any commercial vehicle, flatbed trucks, dump trucks or wreckers.
13. Vehicles equipped with permanently installed mobile equipment.

14. Any vehicle rented to others.
15. Vehicles carrying explosives or flammable substances, even on an occasional basis.
16. Vans, pickups, utility vehicles and panel trucks with a GVW over 10,000 lbs.
17. Any vehicle titled in the name of a business, organization or corporation, public or private.
18. Any vehicle equipped for snow plowing.

PRIOR APPROVAL RISKS:

We would appreciate an opportunity to discuss any personal auto risk with you. Your Hallmark National rating software will allow you to estimate a rate for virtually any risk. However, prior approval is required before binding coverage on any of the following risks:

DRIVERS

1. Any driver with a suspended, canceled or revoked license unless a valid driver's license is obtained within 30 days after the effective date.
2. Any driver under the age of 21:
 - a) With an alcohol or drug-related violation or other major violation.
 - b) Who has been involved in two (2) or more at-fault accidents.
 - c) With more than seven (7) points.
3. Any driver age 75 or older without a completed ACORD Medical Statement prior to binding.
4. Any policy with three or more losses.

COVERAGES

Other Than Collision or Collision on any vehicle more than 15 years old.

VEHICLES

1. Any vehicle with business or artisan use. Only one vehicle of this type may be insured on the policy. See Business or Artisan Use section.
2. Any vehicle with existing damage, regardless of amount. If written, photos and estimate may be required.
3. Any vehicle regularly used outside the state in which the policy is issued.

POLICY TERMS

Semi-Annual and Annual policies are available.

NAMED INSURED

1. The Named Insured cannot be a business, organization, corporation, etc.
2. The Named Insured cannot be excluded or deleted.

Note: The signature of a Named Insured is required on any change request to reduce or delete coverage. The agency must retain this signature if the request is transmitted via upload, E-Mail or phone. 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.

CHANGE REQUESTS

1. All change requests may be submitted via upload, FAX or E-Mail.

POLICYHOLDER SERVICES

PROCESSING FAX

1-800-876-6960

E-Mail endorsements@hallmarkinsco.com

2. A Named Insured signature is REQUIRED to:

- Delete or reduce coverage
- Increase deductibles
- Delete vehicle without replacement
- Cancellations

- Removal from EFT pay plan
3. Named Insured's signature is NOT REQUIRED to:
 - Add or increase coverage
 - Lower deductibles
 - Change address
 - Add vehicles or drivers
 - Replace a vehicle
 - Correct any policy information
 4. A down payment due immediately will be charged on all endorsements generating an additional premium. The remainder of the premium increase will be distributed among future installments. If there are no remaining installments, the insured will be billed immediately for the full amount of any balance due.

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.

EXCLUSIONS

1. 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.
2. A spouse may be excluded (both signatures are required).
3. The Named Insured may not be excluded or deleted.
4. A non-driving or non-licensed spouse must be excluded from coverage.
5. Drivers with their own vehicle or own insurance must be listed on the application as either active or excluded.
6. Registered owners may be excluded.
7. All exclusion forms must be signed by the Named Insured(s) before they are effective.

CANCELLATIONS

1. Cancellations at the insured's request must be documented in writing. The request to cancel must specify the policy number, or include the original Declarations page and policy, the effective date of cancellation and be signed by the Named Insured.
2. All cancellations will be processed on a pro-rata basis.
3. All refunds are issued payable to the Named Insured and mailed to the Named Insured.

Note: NO FLAT CANCELLATIONS WILL BE ALLOWED!

REINSTATEMENTS

There is no grace period for accepting payments after the effective date of cancellation. However, reinstatements (no lapse in coverage) will be considered on a prior approval basis. A Statement of No Loss (ACORD 37) form must be completed and received by the Company prior to any reinstatement. A reinstatement fee will apply.

SERVICE FEES

1. A \$9 service fee is added for each installment.
2. A \$20 service fee will be charged on checks returned as NSF.
3. A nonrefundable \$15 filing fee will be charged for every SR-22 filing we make for an insured.
4. A nonrefundable \$15 reinstatement fee will be charged each time a policy is reinstated.
5. A nonrefundable \$15 policy fee will be charged to issue a new, renewal or rewritten policy on all policy terms
6. A nonrefundable \$7 late fee will be charged for any payment received 1 day past the due date on the notice of payment due invoice

BILLING OPTIONS:

All policies are billed directly to the named insured

1. The Nonstandard Auto program is eligible for Direct Bill and Electronic Funds Transfer Billing per the table on next page:

6 MONTH POLICY TERM

Pay Plan Option	E-Pay Available	Service Charge	Billing Due Date	
			New Business	Renewal
Full Pay*	No	N/A	Due at Inception of Policy Term	Due at Inception of Policy Term
Quarterly (2 Pay)	No	\$9 N/A - EFT	60% Due at Inception Remaining Due in 3 Months	50% Due at Inception Remaining Due in 3 Months
Monthly (6 Pay)	Yes	\$9 N/A - EFT	20% Due at Inception 16.67% Due at Inception for EFT Remaining Billed every 30 Days	16.67% Due at Inception Remaining Billed every 30 Days

12 MONTH POLICY TERM

Pay Plan Option	E-Pay Available	Service Charge	Billing Due Date	
			New Business	Renewal
Full Pay*	No	N/A	Due at Inception of Policy Term	Due at Inception of Policy Term
Two Pay	No	\$9 N/A - EFT	55% Due at Inception Remaining Due in 6 Months	50% Due at Inception Remaining Due in 6 Months
Quarterly (4 Pay)	No	\$9 N/A - EFT	30% Due at Inception Remaining Billed every 90 Days	25% Due at Inception Remaining Billed every 90 Days
Monthly (12 Pay)	Yes	\$9 N/A - EFT	10% Due at Inception 8.33% Due at Inception for EFT Remaining Billed Every 30 Days	8.33% Due at Inception Remaining Billed Every 30 Days

*Paid in Full – 100% of the term premium submitted with the application will earn up to a 10% discount.

METHODS OF PAYMENT

1. Customers Can Pay:
 - a) Credit Cards - Customers can use their credit card to make a down payment when taking out a new policy with Hallmark National.
 - b) By Check - Customers can mail in a check with the invoice billing stub.
 - c) EFT - Customers can have an automatic deduction taken from their bank account.
 - d) 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:
 - i) Pay on the Web at www.hallmarkpayments.com
 - ii) Pay By Phone using our automated service - just call 1-800-486-5616.
2. Agent "Sweep" /Upload Payments - Agents can collect insured payments in their office, deposit in their bank account, and Hallmark National "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.

DRIVER - VEHICLE ASSIGNMENT

1. The highest rated driver will be assigned to the highest rated vehicle, the second highest rated driver to the second highest rated vehicle, and so on. "Highest rated driver" is defined as the driver with the highest cumulative driver class point relativity. "Highest rated vehicle" is defined as the vehicle with the highest total premium after rating each vehicle with its respective coverages using the driver class relativities of the "highest rated driver". Exception: Trailers (recreational and utility) and camper bodies are not included in this assignment procedure.
2. When there are more vehicles than drivers, all additional vehicle(s) will be rated with the driver class of the lowest rated driver on the policy at 0 points.

POINT DEVELOPMENT

1. When multiple charges result from a single occurrence, apply only the highest point violation.
2. Out-of-state accidents and violations are chargeable.
3. Violations incurred while operating a commercial vehicle are chargeable.
4. Motorcycle accidents and violations are chargeable.
5. New business - accidents/violations that are 35 months or older at inception date will not be charged to the policy.
6. Renewals - accidents/violations will be charged to the policy for occurrences within the last 36 months.
7. The surcharge varies depending on the count and the age of violation(s) or accident(s).
The older the occurrence, the less negative effect it will have on the policy premium.

AT-FAULT ACCIDENTS

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

- (a) Entirely or partially at-fault
- (b) Comparatively negligent
- (c) 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. The insured was fully reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person.
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.

Proof of not-at-fault accidents must be in the form of a police report which demonstrates the insured to be free of negligence. Hallmark National's interpretation of negligence in any such instance will be final.

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.

VIOLATION CLASSIFICATIONS

Occurrences within the last 35 months (New Business) and 36 months (Renewals)

Violation	1st Occurrence	Each Additional
At-Fault-Accident	3	3
Non-Chargeable Incidents <ul style="list-style-type: none"> Not At Fault Accidents Comprehensive Claims Med Pay or PIP Claims UM/UIM Claims 	0	0
Major Violation: <ul style="list-style-type: none"> Driving with revoked or suspended license Felony involving a motor vehicle Fleeing or attempting to elude a police officer Leaving the scene of an accident (hit-and-run) Operating vehicle without owner's consent Racing or drag racing Reckless, negligent or careless driving Vehicular homicide or assault with a motor vehicle 	4	4
Alcohol / Drugs / Narcotics: <ul style="list-style-type: none"> Allowing an intoxicated person to drive vehicle Driving under the influence of alcohol, drugs or narcotics Driving under the influence of drugs/opiates Driving with open alcohol container Illegal possession of alcohol, drugs or narcotics Refusal to take test under any implied consent law Driving under the influence of alcohol, drugs or narcotics and under the age of 21 Driving under the influence of alcohol, drugs or narcotics in conjunction with an accident or major violation 	1 6 3	6 6 6
Minor Violations: <ul style="list-style-type: none"> Assured clear distance or following too close Crossing yellow line or divided highway Driving left of center or on wrong side of road Failure to yield Passing a stopped school bus Failure to control Driving too slow Failure to obey traffic control devices or personnel Improper or illegal passing or turning All other traffic violations (excluding parking tickets) Unverifiable Driving Record 	2	2
Speeding	2	1

SURCHARGES:

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 layers 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.

Note: Business/Artisan use is a prior approval risk and subject to a 20% surcharge.

STUDENTS AWAY AT SCHOOL WITH VEHICLE

Students away at school in a state other than Indiana with a covered vehicle will be subject to a 20% surcharge. If the student attends school in a state that the Hallmark National Companies do not write in, or the states of Florida, Michigan, New York, New Jersey, California, and Washington, the risk is unacceptable. Please call your Sales and Underwriting Representative for confirmation of acceptable risks.

Students away at school in Indiana with a covered vehicle are not subject to this surcharge. However, both the permanent residence address and the school address must be provided. Each vehicle will be rated in the territory where it is garaged.

FOREIGN DRIVER LICENSE/UNVERIFIABLE LICENSE SURCHARGE

A foreign driver's license surcharge 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 driver's license, passport, and Matricula. Agents are to retain copies of proof for records and documentation.

A surcharge will apply to drivers with unverifiable driving record. Unverifiable driving record does not apply to drivers with an international license if proof is maintained in agency file.

MULTIPLE ACCIDENT/MAJOR/ALCOHOL SURCHARGE

Any driver with three or more accidents, major violations or alcohol violations, in any combination, will be subject to a 20% surcharge.

DISCOUNTS:

All discounts may be applicable. If a policy is no longer eligible for a discount due to a mid-term vehicle deletion or policy cancellation, the discount will be removed on a pro-rata basis.

Up to 10% HOMEOWNERS

The policy is eligible for the Homeowners Discount if:

1. The named insured has a homeowners or condo policy. Renter's and mobile home policies are ineligible.
2. A copy of the homeowner declarations page must accompany the Hallmark National application. If it is a Farmers Casualty Homeowners policy, only the policy number is required.

Applies to BI, PD, and Other Than Collision and Collision coverages.

Note: If the Declarations page is not received with the application, the discount will not be applied. The discount will be applied when the Declarations page is received by the Company.

Up to 5% MOBILE HOMES

The policy is eligible for the Mobile Home Discount if:

1. The named insured or spouse owns a mobile home.
2. Acceptable proof will be a copy of the declarations page of insurance policy, mortgage payment coupon, copy of the deed or copy of recent property tax bill.
3. The mobile home must be 15 years or newer.

Applies to BI, PD, Med Pay, Other Than Collision and Collision coverages.

Up to 30% MULTI-CAR

The Multi-Car Discount applies when two (2) or more cars are rated on the same Hallmark National policy. A vehicle insured by any other Hallmark National Company will not qualify a vehicle on a Hallmark National policy or this discount.

Applies to BI, PD, and Other Than Collision and Collision coverages.

Up to 10% EFT

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.

Applies to BI, PD, PIP, Other Than Collision and Collision coverages

Up to 10% PAID IN FULL

The policy will receive a 10% Paid In Full Discount if the policy is correctly rated on the application and 100% of the term premium is received with the application.

Applies to BI, PD, and Other Than Collision and Collision coverages.

BLUE CHIP RATING

The policy will receive a premium discount based on the applicant's credit score.

Applies to BI, PD, and Other Than Collision and Collision coverages.

Up to 20% PRIOR INSURANCE DISCOUNT

- A. A new Hallmark National policy is eligible for a 20% Prior Insurance discount if the named insured can show proof of prior private passenger auto liability insurance which covered the named insured or spouse for six (6) continuous months with no more than a thirty (30) day lapse. Proof of prior insurance is documentation that demonstrates the prior policy did not lapse for more than 30 days. However, if the insured can demonstrate he/she was not required by law to carry auto insurance the insured will also be eligible for the discount. Acceptable proof documentation includes:
- Policy declaration
 - Renewal billing showing policy number and term
 - Cancellation or non-renewal notice
- A prior Hallmark National policy will not be considered acceptable proof of prior insurance for a new or rewritten Hallmark National policy except under the following circumstances:
- The named insured has moved from one state to another.
 - A child purchasing his/her own policy coming from a parent's Hallmark National policy that was receiving the Prior Insurance discount.
 - A parent purchasing his/her own policy coming from a child's Hallmark National policy that was receiving the Prior Insurance discount.
 - A spouse recently separated or divorced from a Hallmark National named insured whose policy was receiving the Prior Insurance discount.
 - The named insured policy was canceled or lapsed due to an overseas military deployment and the policy was receiving the Prior Insurance discount at the time of cancellation.
- B. For new policies, the discount will be applied to eligible policies with the understanding and presumption the agency has obtained proof of prior insurance and will retain it in the agency file.
- C. Policies that qualify for the Prior Insurance discount will retain the discount at subsequent renewals.
- D. Applies to BI, PD, Other Than Collision and Collision coverages

Proof must be submitted to the Company within three days of the policy issuance. Proof should include the prior Company's name, policy number, effective and expiration/cancellation dates, and it must also be maintained in the insured's file. Acceptable proof includes a policy declarations page, experience letter or ID card issued from the previous carrier. When monthly proof is provided, copies of all 6 terms must be included.

Up to 25% AGENCY INTERNAL TRANSFER DISCOUNT

The Agency Internal Transfer discount will be applied if the insured is eligible for the prior coverage discount (as defined above) and the prior coverage was written by the same agency submitting the application to Hallmark. The prior insurance and agency internal transfer discount are mutually exclusive.

Proof must be submitted to the Company within three days of the policy issuance. Proof should include the prior Company's name, policy number, effective and expiration/cancellation dates, and it must also be maintained in the insured's file. Acceptable proof includes a policy declarations page, experience letter or ID card issued from the previous carrier. When monthly proof is provided, copies of all 6 terms must be included.

BI/PD LIMIT OPTIONS

\$25,000 / \$50,000 / \$10,000
\$25,000 / \$50,000 / \$25,000
\$50,000 / \$100,000 / \$25,000
\$50,000 / \$100,000 / \$50,000

Note: Liability limits must be the same on all cars of a multi-car policy.

UNINSURED/UNDERINSURED MOTORISTS - BODILY INJURY

\$50,000 / \$50,000
\$50,000 / \$100,000

1. UM/UM Coverage may be rejected in writing.
2. UM/UM limits may not exceed the Liability limits selected except when applying minimum UM/UM limit 50/50 to minimum BI limit 25/50.
3. UM/UM limits may be any limits option up to the policy Liability limits selected.
4. UM/UM limits must be the same on all cars of a multi-car risk.
5. UM/UM Coverage is available only on policies with Liability Coverage.

Note: UM/UM BI limits will be issued equal to the Liability limits if lower UM/UM BI limits are not requested in writing. UM/UM coverage is a combined package and not sold separately.

UNINSURED MOTORISTS - PROPERTY DAMAGE

\$10,000
\$25,000
\$50,000

1. UMPD Coverage is available only on policies selecting UM/UM BI Coverage.
2. A \$300 deductible applies to all limits with the exception of 10,000 where the deductible is optional.
3. UMPD Coverage may be rejected in writing.
4. Loss of use and personal property in the car are not covered.

MEDICAL PAYMENTS

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

1. Medical Payments Coverage is available only on policies with Liability Coverage.
2. Medical Payments limits must be the same on all cars of a multi-car policy.
3. Medical Payments limits are for each person injured in any one accident.

DEDUCTIBLES

Other Than Collision	Collision
100	100
250	250
500	500
1,00	1,00

The Other Than Collision deductible will be reimbursed if a vehicle is stolen and subsequently recovered as the result of an activated electronic vehicle recovery system (i.e. OnStar, LoJack, etc.).

Note: Other Than Collision and Collision deductibles are available in any combination as long as Collision is equal to or greater than Other Than Collision.

NAMED NON-OWNER

1. BI, PD Liability, UM/UIM BI and Medical Payments coverages are available for an insured for his/her personal operation of a non-owned auto.
2. Permissive use coverage is not included and coverage does not extend to the ownership, maintenance or use of any auto by any other individual or organization.
3. Vehicles can be added to a nonowner policy by completing the appropriate change request. The nonowner policy endorsement will then be deleted. There is a limited extension of coverage for newly acquired owned vehicles under the nonowner policy. Regular binding authority applies.

AUTO LOAN/LEASE COVERAGE

(3% of Other Than Collision and Collision Premiums)

1. Coverage for the difference between the lease or loan pay-off of a covered auto and ACV will be available only at policy inception and at each subsequent renewal of the policy.
2. Difference in Value Coverage is only available on new vehicles with Liability, Other Than Collision and Collision coverages. A new auto as used in this rule is an auto that has not previously been titled and in which the lender, a financial institution or dealer, retains a valid security interest in the auto.
3. The premium for Difference in Value Coverage will be equal to 3% of the total of the Other Than Collision and Collision premiums.
4. Difference in Value Coverage is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations page is destroyed in a covered loss. Coverage does not apply to overdue payments or penalty charges assessed for excessive mileage or excessive wear and tear, carry-over loans, etc. Refer to coverage form for a complete listing of limitations.
5. The maximum we shall pay under this coverage is \$5,000.

TOWING AND LABOR

1. Towing and Labor Costs Coverage is only available on vehicles with Other Than Collision and Collision coverages.
2. Towing and Labor Costs is a vehicle endorsement and applies only when the vehicle for which this coverage is indicated on the Declarations is disabled.

\$50 per Disablement

6 Month Premium = \$8 per Car

OPTIONAL LIMIT TRANSPORTATION EXPENSES

1. Transportation Expenses limit of \$20 per day/\$600 maximum is automatically included when Other Than Collision coverage is afforded for “your covered auto”.
2. Optional Limits Transportation Expenses Coverage must be written at policy inception. Coverage may be added at each subsequent renewal.
3. The \$20/\$600 limit for Transportation Expense Coverage may be increased to the following limit.

<u>Optional Limit</u>	<u>Semi-Annual Premium per Vehicle</u>
\$25 per Day/\$750 Maximum	\$8

TRAILERS - (RECREATIONAL & UTILITY) AND CAMPER BODIES

A. Liability

A personal auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van and camper bodies designed for use with a pickup, without additional premium charge and without a specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than private passenger auto or owned pickup or van
2. When no auto is owned by the insured.

B. Medical Payments

A personal auto policy affording Medical Payments coverage provides coverage for trailers designed for use with a private passenger auto, pickup or van and camper bodies designed for use with a pickup, without additional premium charge and without a specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

1. Used for business purposes with other than private passenger auto or owned pickup or van
2. When no auto is owned by the insured
3. Located for use as a residence or premises.

C. Physical Damage

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the Trailer/Camper Bodies Coverage (Maximum Limit of Liability) Endorsement.

1. Recreational Trailers and Camper Bodies (Class Code 958200)

- a. A recreational trailer is a non-self-propelled recreational unit, equipped as living quarters (including cooking, dining, sleeping, plumbing or refrigeration facilities).
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Other Than Collision and Collision - Determine the stated amount value, including the value of any custom built additions. Assign a symbol based on the stated amount using the tables on pages “1” and “2” of the ISO Symbol and Identification Section corresponding to the model year of the trailer. Refer to Other Than Collision and Collision Deductible Options.

2. All Other Trailers (Class Code 941000)

Semi-Annual Rate per \$100		
Deductible	Other Than Collision	Collision
100	0.52	0.47
250	0.43	0.39
500	0.36	0.36
1,00	0.29	0.31

Note: No discounts apply to trailers (recreational and utility) or camper bodies.

FINANCIAL RESPONSIBILITY

Financial responsibility filings are only available for the state in which the policy is issued.

Note: SR-22 filings may be issued from your office. Contact your Hallmark National Sales and Underwriting Representative for details and a pre-assigned policy number.

CUSTOM EQUIPMENT

Vehicles with custom equipment exceeding \$12,000 are unacceptable.

For model year 2010 and prior, all custom pickup trucks, vans or conversion vans will be up rated five (5) symbols from the listed ISO/POLK symbol.

For model year 2011 and subsequent, all custom pickup trucks, vans or conversion vans will be up rated eleven (11) symbols from the listed ISO/POLK symbol.

CONTRACT & ENDORSEMENTS

1A-Basic (10/06)	Additional Interest	NA688IN (03/06)	Excluding Coverage to Certain Person or Persons
AU0166 (03/07)	Amendment of Policy Provisions - Indiana	PP0001 (01/05)	Personal Auto Policy
AU0334 (01/05)	Joint Ownership Coverage	PP0001B (01/07)	Your Personal Auto Policy Quick Reference
AU101 (01/09)	Amendment of Part B - Medical Payments Coverage	PP0301 (08/86)	Federal Employees Using Autos in Government Business
AU122IN(03/07)	Supplement to Application - Indiana	PP0302 (06/98)	Optional Limits Transportation Expenses Coverage
AU154 (01/91)	Amendment of Policy Provisions	PP0303 (04/86)	Towing and Labor Costs Coverage
PP0335 (09/93)	Auto Loan/Lease Coverage	PP0305 (08/86)	Loss Payable Clause
AU303 (06/09)	Notice of Policies and Practices of the Disclosure of Nonpublic Personal Information	PP0307 (01/05)	Trailer/Camper Body Coverage (Maximum Limit of Liability)
AU402 (03/07)	Indiana Claims Settlement Stuffer	PP0318 (01/05)	Customizing Equipment Coverage
AU650 (06/92)	Communicable Disease Exclusion Endorsement	PP0319 (08/86)	Additional Insured - Lessor
AU651 (06/92)	Policy Changes	PP0322 (06/98)	Named Non-Owner Coverage Endorsement
AU706 (06/00)	Amendment to Supplementary Payments - Appeal Bond	PP0326 (06/94)	Liability Coverage Exclusion
FI1015 (03/07)	Amendatory Endorsement Policy Conditions Applicable to State Automobile Mutual Insurance Company	PP0469 (01/05)	Uninsured Motorists Coverage - Indiana
NA0001B (04/08)	The Basic Auto PolicySM	PP1301 (12/99)	Coverage for Damage to Your Auto Exclusion Endorsement (Exclusion for Diminution of Value)
NA209S (06/04)	Family Account Coverage Extension	PP1402 (01/05)	Underinsured Motorists Coverage - Indiana
AU1017 (10/06)	Recovered Vehicle Deductible Reimbursement		

FORMS

ACORD 37	2008/01	Statement of No Loss*
ACORD 71	2009/06	Personal Auto Policy Change Request*
ACORD 90 IN	2003/12	Indiana Personal Auto Application*
ACORD 92	02/95	Medical Statement*
NA-2	07/05	Credit Card Payment Agreement

**Order directly from ACORD*