

HALLMARK

I N S U R A N C E

New Mexico

- | New Business: 2/2/15
- | Monthly Renewals: 3/4/15
- | 6 Month Renewals: 4/3/15

Personal Auto Program

- | Hallmark Monthly
- | Hallmark 6 Month



Service is our Hallmark.



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 basis.

Note: 2 and 3 month terms are no longer offered for New Business

Semi-Annual and Annual Term Programs – Hallmark 612

Note: 12 month terms are no longer offered for New Business

PAYMENT OPTIONS

Term	Down	Installments	1st Pay Day	Billing
6	16.67%	5	30	Monthly
6	20.00%	5	30	Monthly
6	25.00%	5	30	Monthly
6	33.00%	4	30	Monthly
12*	8.33%	11	30	Monthly

*12 Month policy terms are not available for New Business.

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.

SERVICE FEES

- Installment Fee – All policies except policies on a recurring payment plan will be charged a \$5.00 installment fee.
- Recurring Payment Plan Installment Fee - All policies on a recurring payment plan will be charged a \$3.00 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, renewal or rewritten policy.

SR-22 FEE

The SR-22 Fee is \$20.00.

- SR-22 Fee will be charged on Monthly policies at new business or when added to a driver mid-term
- SR-22 Fee will be charged on 6 Month policies at new business or when added to a driver mid-term

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 are 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 coverage (signed selection/rejection required)
- Deletion or reduction of any coverage
- Request to exclude a driver (signed driver exclusion required)
- Insured requested cancellations
- Addition or deletion of a vehicle requires new UM signed selection/rejection

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 20 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 due date, 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 process 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 installments. THERE IS NO GRACE PERIOD FOR LAPSE IN COVERAGE.

Note: Annual policies are not available for New Business.

Temporary Binding Restrictions

The company will not accept applications or endorsements during the specific events outlined below, which represent an elevated exposure level to the company. Agents are responsible for enforcing these temporary binding restrictions, whether the company issues a bulletin or the system is modified to prevent binding.

No applications or endorsements may be bound during the following events:

Event	Binding Restriction Impacts	Binding Restriction in Effect
Severe Weather Watch or Warning (Hurricane, Tornado, Hail, named storm, or similar)	Counties within 100 miles of the storm front.	The Watch or Warning has been lifted, plus 24 hours (1 day).
Wildfire	Counties within 30 miles of the active fire location.	The fire has been contained.
Earthquake or Aftershock (minimum 5.0 magnitude on Richter scale)	Counties within 100 miles of the epicenter.	The aftershocks have dissipated to below 5.0 magnitude, plus 72 hours (3 days).
State of Emergency or Declared Disaster Area	Counties included in the state of emergency or the declared disaster area.	The state of emergency or declared disaster area has been lifted, plus 24 hours (1 day).

- Applications with an effective date/postmark combination which violate the prohibitions listed above will be rejected and no coverage will have existed.
- Renewals of the company's expiring policies may be written in the normal manner providing there is no increase in exposure to the company.

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 NEW MEXICO 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 State of New Mexico, 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

LIMITS

Liability Bodily Injury..... \$25,000 / \$50,000

Liability Property Damage..... \$10,000
\$15,000
\$25,000

Uninsured Motorists Bodily Injury..... \$25,000 / \$50,000

(Non-Stacked)

UMBI may be rejected or selected at limits lower than the BI/PD limits in writing by the insured using the UMBI Selection/Rejection form.

UM Property Damage..... \$10,000 / \$15,000 / \$25,000

(\$250 Deductible)

The insured may reject or select UMPD limits less than the PD liability limits for each vehicle listed on the policy. However, UMPD limits may not exceed the PD liability limit.

Medical Pay..... \$500
\$1,000
\$2,000
\$5,000

Rental Reimbursement..... \$20 per Day, \$600 Maximum

Towing and Labor..... \$50 per Disablement

(Available 6/12 terms only)

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

Collision..... See Deductibles Below

(Must be written in combination with Other Than Collision - OTC)

Other Than Collision (OTC)..... See Deductibles Below

(Must be written in combination with Collision)

Safety Glass Coverage..... Purchase of this coverage eliminates the Physical Damage deductible for windshield and other glass claims.

DEDUCTIBLES

Optional Combinations					
	1	2	3	4	5
OTC	\$250	\$250	\$500	\$500	\$1,000
Collision	\$250	\$500	\$500	\$1,000	\$1,000

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.

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.

DISCOUNTS:

HOMEOWNER DISCOUNT (Available with 6 and 12 month terms)

A homeowner discount will be applied if the named insured or spouse owns the home or condo at the address shown on the application. Renter's and mobile home policies are ineligible. A copy of the homeowner declaration page must accompany the application. Verifiable proof of ownership must be maintained in the insured's file.

MULTI-CAR DISCOUNT (Available with all terms)

A multi-car discount applies when two (2) or more vehicles are rated on the same Hallmark policy. The discount varies based on the combination of active vehicles and non-excluded drivers on the policy.

PRIOR COVERAGE DISCOUNT (Available with 6 and 12 month terms)

A prior coverage discount will be applied if the insured has a policy that has been continuously enforce for 6 months. Lapse between the effective date of our policy and the termination date of the prior policy may not exceed thirty (30) days. 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 on 6 and 12 month terms)

The in-agency 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 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.

SENIOR DRIVER DISCOUNT (Available with all terms)

A senior driver discount will apply to all drivers 55 years and older who have successfully completed a motor vehicle accident prevention course that is approved by the New Mexico Motor Vehicles Division. This discount will not apply in the event that (A) the applicant attended the course as punishment specified by a court, (B) has been involved in an accident for which they are at fault, or (C) pleads "nolo" or is found guilty of a moving traffic violation.

Acceptable proof includes a copy of the course completion certificate indicating completion date no older than 3 years.

ANTI-THEFT DISCOUNT (Available with all terms)

Applies to OTC coverage, and is afforded to all vehicles equipped with passive a disabling device (to fuel, ignition, or starting system) that makes the vehicle inoperable.

Acceptable proof includes a copy of the vehicle's window sticker or a bill of sale showing the installation of such disabling devices described above.

PAID IN FULL DISCOUNT (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 if the policy.

RECURRING PAYMENT DISCOUNT (Available with 6 and 12 month terms)

A recurring payment discount is applied when the policy is placed on a recurring payment plan.

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.

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).

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.

UNACCEPTABLE / INELIGIBLE OR PROHIBITED RISKS

1. Operators with revoked or cancelled 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 12 points in the previous 36 months.
7. Any driver with three (3) or more claims regardless of fault within any 12 month time period.
8. Any driver with more than one (1) DWI/DUI in the past three (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 (3) 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. Any policy with more than 6 listed vehicles.

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.
5. No insured may retain UMPD coverage unless they also retain UMBI coverage.

UNACCEPTABLE/ INELIGIBLE / 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.

VIOLATION CLASSIFICATIONS

Violation	1st Occ.	2nd Occ.	3rd Occ.	Each Additional
At-Fault-Accident	2	5	N/A	N/A
DWI / DUI	1	N/A	N/A	N/A
Major Violation	5	8	N/A	N/A
Intermediate Violation	3	3	3	3
Minor Violation	1	1	1	2
Unverifiable MVR	3	N/A	N/A	N/A
Lic. in US for <1 year	2	N/A	N/A	N/A
Prohibited Risk	13	N/A	N/A	N/A

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 Violation, (2) DWI/DUI, (3) Accident, (4) Intermediate Violation, (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. Accidents that resulted from a faulty tire(s) are not assigned a point surcharge.

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.

Acceptable proof of not-at-fault accidents include: a copy of the police report or court documents; a letter from the previous carrier; or other documentation which proves not-at-fault. We will also accept as acceptable proof the fact the owner or operator of the insured's vehicle was reimbursed (or received judgment against another) for more than 50% of the property damage.

SALVAGE TITLES

1. The following title types are acceptable for all coverages:
 - Salvage
 - Fire Damage
 - Flood Damage
 - Hail Damage,
 - Washed
 - Altered
 - Taxi
2. Claims, repairs and total loss evaluations will be based on the Actual Cash Value for the appropriate title type.
3. The following titles are not acceptable:
 - Junk
 - Dismantled

UNACCEPTABLE/PROHIBITED VEHICLES

1. Vehicles garaged outside of New Mexico, including vehicles used by students attending school outside of New Mexico.
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 Junk Title or Dismantled Title.

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.

VEHICLE 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.

RATE CAP AND PREMIUM ENDORSEMENTS

The intent of the rate cap is to eliminate large premium increases or decreases to renewal offers. As of 2/04/2013 a rate cap will be applied to all renewals.

Any Premium Endorsement that is made to a "Capped" policy will remove the rate cap. A Premium Endorsement that would appear to cause a premium increase to a policy may actually cause a decrease and vice-versa. Removing the rate cap as a result of a Premium Endorsement may also give the appearance of a "Rate Change" where a change has not actually occurred.