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Contact Information

Click to Chat is available on the Policy Summary screen.

Customer Service
Customer Service Phone Number..........................................................1-877-468-3466
Customer Service Fax Number ......................................................................1-800-405-4302

Online Service ........................................................................................................www.mynatgenpolicy.com
Your customers can:
✓ View driver, vehicle, and coverage information
✓ Make a payment
✓ Request an ID Card
✓ Process real-time endorsements

Quote Assistance .........................................................................................................1-877-468-3466

Claims Services
Report a New Claim (Available 24/7) ..............................................................1-800-468-3466
Discuss a Pending Claim............................................................................................1-888-233-4575

Addresses
Correspondence
National General Insurance
PO Box 3199
Winston-Salem, NC  27102-3199

Payments
National General Insurance
PO Box 89431
Cleveland, OH  44101-6431

Overnight Payments
National General Insurance
Attention:  Lockbox Operations
800 Superior Ave E.
Cleveland, OH  44114
Unacceptable Risks for Physical Damage Coverage or Excess Liability

Driver

- Any single driver risk whose driver has a currently suspended driver license.
- Driver age is 16 – 19 and driver has 2 or more driving occurrences.
- Driver age is 20 – 24 and driver has 4 or more driving occurrences.
- Driver age is 25 – 64 and driver has 6 or more driving occurrences.
- Driver age is 65 – 79 and driver has 5 or more driving occurrences.
- Driver age is 80 and older and has 2 or more driving occurrences.
- On a single driver risk, driver does not have a Commercial Driver License (CDL) and Vehicle is Commercial type >26,000 Gross Vehicle Weight (GVW).
- On a single driver risk, driver has unverifiable driving record. (For Excess Liability only.)
- On a single driver risk, driver license status is foreign, military or international license, NC ID card, suspended, or revoked. (For Excess Liability only.)
- Driver has 2 or more major violations.

Vehicle

- Any vehicle included in an Armored Car occupation.
- Salvaged titles.
- Value of permanently attached equipment is greater than the value of the vehicle and total stated amount of equipment is greater than $50,000.
- Any tank trucks with glass-lined tanks, or that transport milk, or with capacity greater than 1,400 gallons if not baffled.
- Grey market vehicles (vehicles not manufactured for sale in the United States).
- Kit cars, antique vehicles, or any other limited production vehicles.
- Mobile equipment — licensed or non-licensed.
- Standard pickup trucks that have been converted to wreckers.
- Truck-mounted campers; homemade, constructed, or customized vehicles; and motorhomes (including vehicles used as principal residence).
- Any policy with more than one corporation as the named insured.
- Vehicles with a government entity as a named insured.
- Vehicles leased or rented to others.
Any vehicle on the prohibited vehicles list below:

<table>
<thead>
<tr>
<th>Make</th>
<th>Model</th>
<th>Make</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Electric Vehicles</td>
<td>All Makes (except Chevy Volt and Nissan Leaf)</td>
<td>Lada</td>
<td>All Models</td>
</tr>
<tr>
<td>ARO</td>
<td>All Models</td>
<td>Laforza</td>
<td>PSV-L4</td>
</tr>
<tr>
<td>Aston Martin</td>
<td>All Models</td>
<td>Lamborghini</td>
<td>All Models</td>
</tr>
<tr>
<td>Audi</td>
<td>RS6, RS7, R8 Quattro, S8 Quattro AWD</td>
<td>Lexus</td>
<td>LFA</td>
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<tr>
<td>Avanti</td>
<td>All Models</td>
<td>Lotus</td>
<td>All Models</td>
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<tr>
<td>Bentley</td>
<td>All Models</td>
<td>Maserati</td>
<td>All Models</td>
</tr>
<tr>
<td>BMW</td>
<td>Z8</td>
<td>Maybach</td>
<td>All Models</td>
</tr>
<tr>
<td>Bricklin</td>
<td>All Models</td>
<td>McLaren</td>
<td>All Models</td>
</tr>
<tr>
<td>Bugatti</td>
<td>All Models</td>
<td>Mercedes</td>
<td>SLR McLaren, CL63 AMG, CL65 AMG, B F CELL, CL600, SL600, SL63 AMG, SL65 AMG, S63 AMG, S600, S65 AMG, SLR, SLSAMG, E63</td>
</tr>
<tr>
<td>Cadillac</td>
<td>All Hearse and Limousines</td>
<td>Morgan</td>
<td>All Models</td>
</tr>
<tr>
<td>Callaway</td>
<td>C12</td>
<td>Mosler</td>
<td>All Models</td>
</tr>
<tr>
<td>Checker</td>
<td>All Models</td>
<td>Nissan</td>
<td>All Stillen Models, GT-R</td>
</tr>
<tr>
<td>Chevrolet</td>
<td>Lingenfelter, Hammer, and Mallet Corvettes; Grumman; Camaro Z28 (2014 &amp; newer); Camaro ZL1 (2012 &amp; newer); Corvette Z06 (2014 &amp; newer); Corvette ZR1 (2006 &amp; newer)</td>
<td>Panoz</td>
<td>All Models</td>
</tr>
<tr>
<td>Chrysler</td>
<td>All Limousines</td>
<td>Pantera</td>
<td>All Models</td>
</tr>
<tr>
<td>Delorean</td>
<td>All Models</td>
<td>Pontiac</td>
<td>Lingenfelter Trans Am</td>
</tr>
<tr>
<td>Dinan</td>
<td>All Models</td>
<td>Porsche</td>
<td>All Ruf Models, Carrera GT, 911 Turbo, 911 Turbo S, 911 GT2 RS, 911 GT3 RS, 911 Turbo/Turbo S, 911 Turbo Cabriolet, 911 GT2, 911 GT3, Panamera Turbo</td>
</tr>
<tr>
<td>Dodge</td>
<td>Shelby Durango, Challenger SRT Hellcat, Charger SRT Hellcat, Viper (2008 &amp; newer)</td>
<td>Rolls Royce</td>
<td>All Models</td>
</tr>
<tr>
<td>Elio</td>
<td>All Models</td>
<td>Roush</td>
<td>All Roush Mustangs</td>
</tr>
<tr>
<td>Ferrari</td>
<td>All Models</td>
<td>Ruf</td>
<td>All Models</td>
</tr>
<tr>
<td>Ford</td>
<td>All Saleen Mustangs, Ford GT, Mustang Shelby GT500 (2007 &amp; newer)</td>
<td>Saleen</td>
<td>All Models</td>
</tr>
<tr>
<td>GEM</td>
<td>All Models</td>
<td>Shelby</td>
<td>Cobras and Series 1</td>
</tr>
<tr>
<td>Hennessey</td>
<td>All Viper Models</td>
<td>Smart Cars</td>
<td>All Models (except Fortwo)</td>
</tr>
<tr>
<td>Honda</td>
<td>EV, FCX</td>
<td>Spyker</td>
<td>All Models</td>
</tr>
<tr>
<td>Hummer/American General</td>
<td>H1, Humvee</td>
<td>Tesla</td>
<td>All Models</td>
</tr>
<tr>
<td>Jaguar</td>
<td>XKR-S</td>
<td>Toyota</td>
<td>All HKS Enhanced Supra Turbos</td>
</tr>
<tr>
<td>Jensen</td>
<td>All Models</td>
<td>Vector</td>
<td>All Models</td>
</tr>
</tbody>
</table>
NC Reinsurance Facility (NCRF) Requirements

- Taxi businesses require Liability coverage limit of 30/60, 50/100, or 100/300.
- Other Livery businesses require Liability coverage limit of $750,000 for motor vehicles with a passenger capacity of 15 or more.
- Other Livery businesses require Liability coverage limit of 30/60, 50/100, or 100/300 for motor vehicles with a passenger capacity up to 14.
- Charter buses and sightseeing buses minimum Liability coverage limit is $1.5M for any motor vehicle used in the operation of the business.
- Liability limit requirement for non-public vehicle that carries hazardous material is $1M CSL.
- Liability limit for transportation of migrant farm workers requires Liability coverage limits equal to the seating capacity of the motor vehicle multiplied by $100,000.
- Limos and airport shuttles minimum Liability coverage limit is $1.5M for motor vehicles with a passenger seating capacity up to 15.
- Limos and airport shuttles minimum Liability coverage limit is $5M for motor vehicles with a passenger seating capacity of 16 or more.
- Non-public auto risk with a trailer of 10,001 GVW and combination of the power unit and trailer has a GVW rating of at least 26,001 liability requirement is 750 CSL.
- Non-public auto risk with vehicle GVW greater than 26,000 Liability coverage requirement is 750 CSL.

Eligibility Criteria

Please note proof of NCRF eligibility is required prior to binding. Two of the five requirements listed below must be kept on file in the Agent’s office:

- Named insured is a resident of this state who owns a motor vehicle registered or principally garaged in this state (Note: If named insured is a corporation the vehicle must be owned and registered by the corporation).
- Named insured has a valid driver’s license in this state.
- Named insured is required to file proof of financial responsibility under Article 9A or 13A of Chapter 20 of the General Statutes in order to register his or her motor vehicle or to obtain a driver’s license in this state.
- Named insured is a nonresident of this state who owns a motor vehicle registered and principally garaged in this state.
- The named insured is the state of North Carolina or its agencies and cities, counties, towns and municipal corporations in this state and their agencies.
Other NCRF Key Points

- Private passenger vehicles (i.e., sedans, coupes, wagons, hatchbacks, convertibles) are unacceptable for Commercial Vehicle Liability coverage and Physical Damage coverage — **unless** written on a policy with five or more power units or written as public transportation.

- There must be at least one vehicle on the policy with Business or Business and Personal Use.

- Liability limit for all vehicles must match the highest limit available on any single unit, per NCRF requirements.

- Fleets (5+ vehicles) require 4 years of loss runs and prior carrier Declarations Pages to calculate a tentative experience mod. All fleets without this documentation will have a 1.5 modifier applied.

- For Department of Social Services (DSS) risks, a contract is required for any limit requested that exceeds statutory requirement.
Coverages

Our quoting system automatically displays available coverage limits.

Liability
- Bodily Injury/Property Damage limits or Combined Single Limits (CSL) must be same for all motorized vehicles on policy.
- Limits must be equal to or higher than minimum financial responsibility limits required by law.
- If no pulling vehicles are insured, Liability coverage will not be provided for a trailer.

Excess Liability
- Provides customers total Liability limits higher than the maximum limits available in the NCRF. The limits eligible for the NCRF are Ceded and the additional “excess” limits are written on a Voluntary basis.

Pollution Liability
- Provides coverage for Bodily Injury or Property Damage arising out of the discharge of pollutants that are being transported or towed.

Uninsured/Underinsured Motorist Bodily Injury
- Required on all motorized vehicles with Bodily Injury (BI)/Combined Single Limit (CSL) coverage — unless rejected for all vehicles.
- Provides coverage for uninsured and underinsured damage.
- Limits must be the same for all vehicles on a policy.
- Limits cannot be higher than BI/CSL limits.
- Not available for trailers.

Uninsured Motorist Property Damage
- Mandatory coverage — unless rejected for all vehicles.
- Limits cannot exceed Property Damage limits.
- Limits must be the same for all vehicles on a policy.

Medical Payments
- Optional coverage.
- Provides coverage for certain medical and funeral expenses for all those occupying a covered vehicle involved in an accident regardless of who is at-fault.
- Limits must be the same for all motorized vehicles on a policy.
Employer’s Non-Ownership Liability

- Optional coverage.
- Extends Liability coverage to apply to any non-owned vehicle that is used by an employee in the incidental operations of the business.
- Not available for any account that regularly uses employees’ vehicles for business use.
- The non-owned vehicles must be a type similar to the vehicles described in the Policy Declarations.
- Non-Owned Liability can be purchased separately from Hired Auto.
- Non-Owned Liability limit must match BI/PD, CSL or Non-Trucking Liability limit.

Hired Auto Liability

- Optional coverage.
- Provides excess Liability coverage for a non-owned, unlisted vehicle that is leased, rented, hired, or borrowed by the insured for incidental operation of the business.
- Cannot be a household vehicle or employee vehicle.
- Not available for any account that regularly uses short-term rentals or regularly uses independent contractors and/or sub-contractors.
- Rental vehicles used continuously for 30 days must be listed as named vehicles on the policy with the owner as an additional interest.
- Hired Auto can be purchased separately from Non-Owned Liability.
- Hired Auto Liability limit must match BI/PD, CSL or Non-Trucking Liability limit.
- Hired Auto cannot be written for the following business categories:
  - Pizza Delivery
  - Social Services
  - Religious Organizations
  - Towing Services
  - Livery.
Any Auto Coverage

- Optional Coverage.
- Extends Liability coverage to any vehicles acquired/purchased during the policy term — including hired and non-owned vehicles — until the end of the current policy term.
- Does not include Physical Damage coverage. This coverage must be purchased at the vehicle level.
- This coverage only applies to non-NCRF policies.
- Coverage is subject to Underwriting review.
- Any newly purchased vehicle must be added to the policy within 30 days of purchase. All vehicles used in the policyholder’s business must be listed on the policy at all times.
- A contractual agreement is required from the insured’s customer stating that this type of coverage is needed. This proof must be submitted to National General Insurance at the time of referral to a Company Underwriter.
- All owned vehicles — including all personal and commercial vehicles — used in the business must be insured with the National General Insurance Commercial Vehicle Program.
- Coverage is available for certain occupations within the following business categories:
  - Heavy Construction
  - Construction / Tradesmen (General Contractors unacceptable)
  - Land Services
  - Retail Operations.
- All owned vehicles must be listed at start of every policy period for Any Auto coverage to apply.
- Any Auto limits must match BI/PD, CSL or Non-Trucking Liability limit.

Owned Auto Coverage

- Optional Coverage.
- Provides Liability coverage for vehicles owned by the named insured and any owned vehicles acquired during the policy period.
- Does not include Physical Damage coverage. This coverage must be purchased at the vehicle level.
- This coverage only applies to non-NCRF policies.
- Coverage is subject to Underwriting review.
- Any newly purchased vehicle must be added to the policy within 30 days of purchase. All vehicles used in the policyholder’s business must be listed on the policy at all times.
- Any newly purchased vehicle must be added to the policy at the beginning of the next term in order for coverage to apply.
- A contractual agreement is required from the insured’s customer stating this type of coverage is needed. Proof of contractual requirement must be submitted to National General Insurance at the time of referral to a Company Underwriter.
- All owned vehicles used in the business including all personal and commercial vehicles must be insured with National General Insurance Commercial Vehicle Program.
- Liability coverage applies to trailers owned and non-owned attached to the insured vehicle.
- If Owned Auto is selected, only voluntary premium will be available. No ceded/excess liability options will be available.
Motor Truck General Liability Coverage

- Optional coverage.
- Provides Liability coverage on risks for injuries or property damage sustained in the course of business while using products or services on premises. Provides coverage for personal and advertising injury, in addition to products and completed operations coverage.
- Coverage is subject to Underwriting review.
- General Liability cannot be written without BI/PD, CSL or Non-Trucking Liability coverage.
- Coverage is not available for garbage trucks, any business involved in passenger transportation, ice cream trucks, or any business earning income from:
  - Non-Trucking Operations
  - Moving Household Goods
  - Installing Equipment or Appliances
  - Courier Service
  - Construction/Excavation/Demolition
  - Removing Debris
  - Logging Operations
  - Farming
  - Business Involved in Selling or Leasing Equipment.

Drive Other Car

- Optional coverage.
- Additional protection on an excess basis that provides coverage for an executive of a corporation or partnership (or their spouse) when driving a non-owned vehicle.
- Liability, Medical Payments, Uninsured Motorist, and Physical Damage apply to the Drive Other Car vehicle.
- This coverage only applies to Private Passenger Types.
- The executive and their spouse must be listed on the endorsement for coverage to transfer.
- Policy must contain a private passenger-type vehicle that includes personal use.
- Drive Other Car is included at no cost for individual named insured risks.
- Only available if policy contains at least one vehicle that is a PPA type with Personal use or Business & Personal Use and has Liability, Comprehensive and Collision coverage.
- If Entity is Partnership or Corporation, a schedule of those individuals — executives of business and individuals who reside with them — is required.
Step Down Liability Coverage

- Optional coverage.
- This coverage only applies to non-NCRF policies.
- This coverage reduces or steps down the policyholder’s Liability limits to state minimum requirements for drivers not listed on the policy. Liability limits of 50/100 or 100 CSL or higher must be purchased to be eligible to select Step Down Liability Coverage. Policies with any filings are ineligible to select Step Down Liability Coverage.

**Example:** If the policy shows 300 CSL, an unlisted driver was at-fault for a loss, and Step Down Liability Coverage was selected, then the Liability limits on the policy would be reduced to 30/60 as permitted by State Law.

- If Step Down Liability Coverage is not selected, the Liability limits shown on the Declarations Page will apply.
- All drivers must be listed on the policy. National General Insurance reserves the right depending on State Law to rescind a policy or reduce Liability limits to state minimum in instances where there is material misrepresentation of a risk.
- Step Down Liability Coverage is not available for policies with a federal filing, MCS-90 endorsement or if the occupation is “for-hire trucking.”
- A minimum Liability limit of 50/100 or 100 CSL is required.

Non-Trucking Liability

- Optional coverage.
- Non-Trucking Liability offers liability coverage for property damage or bodily injury to a third party.
- This coverage is for a policyholder using their truck while not under dispatch of a motor carrier.
- This coverage is intended for policyholders who are under permanent lease to a motor carrier which provides the primary liability coverage.
- All vehicles must be bobtail tractors. No other vehicle types allowed on this occupation.
- Federal filings are not permitted with this coverage.
Physical Damage

- Optional coverage.
- Provides Comprehensive, Fire and Theft with Combined Additional Coverages (FTC), and Collision.
  - **Comprehensive** covers loss or damage other than Collision.
  - **FTC** covers specified occurrences, such as:
    - Fire, lightning, smoke, smudge
    - Theft, larceny, robbery, pilferage
    - Windstorm, hail, earthquake
    - Explosion
    - Forced landing or falling of any aircraft or its parts or equipment
    - Flood or rising waters
    - Malicious mischief or vandalism
    - External discharge or leakage of water except loss resulting from rain, snow, or sleet whether or not wind driven
    - Collision with birds or animals.
  - **Collision** covers damage caused by accident or overturn.
    - Collision must be written with Comprehensive or FTC.
  - Deductibles do not have to be the same for each vehicle.
  - Not required on every vehicle on a multi-vehicle policy.
  - Private passenger autos, vans, Sport Utility Vehicles (SUVs) and pickup trucks are rated on symbols developed by National General Insurance.
    - Included in the value at no additional cost is $1,000 in coverage for additional equipment that is permanently attached. Higher limits are available for an additional cost. Examples of permanently attached equipment:
      - Tool Boxes
      - Customer Paint or Signage
      - Ladder Racks
      - Snow Plows.
  - Commercial vehicles are rated on stated amount basis. See Stated Amount section in this Guide for more detail.
  - Not available on salvaged vehicles.
On-Hook Towing
- Optional coverage.
- Provides Property Damage Liability coverage for the vehicle being towed. Coverage is provided on a specified perils and collision basis and does not include any premises policy exposure. Transmission/transaxle damage is excluded specifically.
- On-Hook coverage is available on Tow Trucks, Car Carriers and Auto Haulers. On-Hook coverage is also available on Incomplete Chassis, Pickups with fifth wheel or Truck Tractors if there is a trailer on the policy.
- Limits up to $100,000 available.
  Limits and deductibles must be the same for all towing vehicles on a policy.

Garagekeepers Coverage
- Optional coverage.
- This towing-specific coverage that provides Physical Damage coverage in the event of a loss to an insured’s customer’s vehicle left in the care, custody, and control of the insured while at a covered location or in transit between covered locations.
- There must be a covered location listed on the policy.
- The coverage provides protection to the named insured when found liable for damage resulting from a covered Comprehensive or Collision loss.
- BI/PD, CSL or Non-Trucking Liability is required.

Legal Liability Coverage
- This coverage provides protection to the named insured when found liable for damage resulting from a covered Physical Damage loss.

Direct Primary Coverage
- This coverage is provided without regard to the insured’s legal liability for loss to the towed auto and is primary.

Direct Excess Coverage
- This coverage is provided without regard to the insured’s legal liability for loss to the towed auto and is excess over any other collectible insurance.

Trailer Interchange
- Optional coverage.
- Trailer Interchange covers physical damage to any non-owned trailer while in the care, custody, or control of the insured.
- A tractor or pickup with a fifth wheel coupling device must be listed on the policy for coverage to apply.
- A written trailer interchange agreement is required and may be requested in the event of a claim.
- A tractor or pickup with a fifth wheel coupling device must be listed on the policy for coverage to apply.
- A written trailer interchange agreement is required and may be requested in the event of a claim.
Rental Reimbursement

- Optional coverage.
- Reimburses the insured for each qualified disablement of a covered vehicle. Qualified disablement means a loss covered by the Liability, Other than Collision (Comprehensive), or Collision coverage sections of the policy.
- Comprehensive & Collision or FTC & Collision must be included.
- Limits must be the same for all vehicles on a policy.
Roadside Assistance

- Optional coverage.
- 24/7 roadside assistance program that includes:
  - Towing
  - Flat Tire Repair
  - Emergency Fuel and Other Fluids
  - Battery Jump Starts
  - Locksmith Services.
- Available for private passenger-type vehicles and trailers. Private passenger-type vehicles include cars, pickup trucks, and vans.
- Comprehensive & Collision or FTC & Collision must be included.
- Limits must be the same for all qualified vehicles on a policy.
- Insureds are reimbursed up to the limit shown on the Declarations Page.

Expanded Accident Towing

- This coverage increases the limit of liability for towing expenses to remove a covered vehicle that is non-drivable from the site of an accident or loss and transport it to the nearest repair facility.
- Towing expenses can be increased from $5,000 up to $20,000.
- Physical Damage coverage is required.
- This is an optional coverage.
Commercial Auto Broadened Coverage

- Optional coverage.
- Provides a package of coverages in a single form. The following coverages are included in this endorsement:
  - A single deductible applies to all vehicles involved in the same covered loss.
  - Air bag replacement for accidental deployment.
  - Up to $50,000 in Physical Damage coverage for a hired vehicle.
  - $1,000 in Loss of Use coverage for a hired vehicle.
  - Original Equipment Manufacturer (OEM) parts replacement.
  - Up to $500 in Personal Effects coverage.
  - Waiver of deductible for glass repair.
  - Supplemental bail bond payments are increased from $200 to $2,500.
- Liability and Physical Damage coverages are required.
- Not available on “for-hire trucking” risks.

Motor Truck Cargo Coverage

- Optional coverage.
- Provides Liability coverage for a loss due to theft, fire, or collision for the covered property in the care and control of the insured and being transported by an insured vehicle.
- Up to $100,000 in coverage with deductibles ranging from $250 to $2,500.
- Also includes $5,000 for removal/clean up expenses and $2,500 in additional loss protection.
- Coverage is subject to Underwriting review.
- Coverage is available for risks rated as “for-hire trucking” and specific vehicle types — step vans, box trucks, straight trucks, flatbed trucks, stake trucks, dump trucks, and trailers.
- A specific limit and deductible must be selected.
- Comprehensive & Collision or FTC & Collision must be included.
- **Acceptable** business types include:
  - General Freight
  - Machinery and Equipment
  - Wholesalers
  - Courier/Package Delivery
  - Dirt, Sand, and Gravel Haulers
  - Agricultural Haulers
  - “For-Hire Trucking”.
Unacceptable cargo/freight includes:

- Household Goods Movers
- Goods owned by the insured
- Refrigerated/perishable foods
- Jewelry
- Money
- Legal papers
- Mobile or modular homes
- Animals
- Electronics
- Scrap metal
- Tobacco
- Alcohol
- Medicine or pharmaceuticals
- Explosives, combustibles, or radioactive items
- Any illegal items
- Any items that will be stored more than 72 hours — unless due to weather.

Tools Coverage

- Optional coverage.
- Provides tool and equipment coverage for items owned, rented, or leased by the named insured and used in the operation of the business.
- Transfers to a rented or leased vehicle used in the operation of the business if Hired Auto or Non-Owned is listed on the Declarations Page.
- Affords up to $2,500 in coverage.
- Comprehensive & Collision or FTC & Collision must be included.
- Coverage is subject to a covered Physical Damage loss.
- A covered loss to a vehicle is subject to the deductible on the Declarations Page.
- Does not provide coverage for mobile equipment.
Motor Carrier Compliance

If a vehicle is subject to the Federal Motor Carrier Safety Regulation and/or the Motor Carrier Safety Regulation of the state in which the vehicle is primarily garaged, then the risk must be in compliance with those regulations — including but not limited to:

- Completing background checks to confirm there are no drivers with a driving history or criminal history that would disqualify them as a driver under the Federal (or state) Motor Carrier Safety Regulation.
- Maintaining log books for all drivers who drive vehicles that are subject to the Federal (or state) Motor Carrier Safety Regulation.
- Providing the required training for all drivers according to the Federal (or state) Motor Carrier Safety Regulation.
- Any risk that does not comply with Federal Motor Carrier Safety Administration (FMCSA) regulations is unacceptable.
- Issuance of filings and application of the MCS-90 endorsement is subject to underwriting approval.

Federal Truck Filing Forms

**BMC-91 and BMC-91X**

The BMC-91 is filed with the FMCSA to show proof of required Liability limits for transporting cargo or people across state lines. The BMC-91X is filed when multiple carriers are involved in providing coverage.

**MCS-90**

The MCS-90 is an endorsement that must be attached to liability insurance and cargo liability insurance policies when a federal filing is required. The MCS-90 guarantees that the minimum Liability limits are in place to protect the public. This form is not filed with the FMCSA. The BMC-91 or BMC-91X is filed to show that the MCS-90 has been issued.

Federal Filing Requirements

National General Insurance will issue a filing after the risk is accepted for coverage and the proper information for filing is received. A vehicle cannot be removed from the policy unless it is sold or considered a total loss/salvaged. Documentation of a vehicle total loss/salvage is required to remove the vehicle from the policy. Federal filings are available based on risk class and filing required subject to Underwriting approval.

Federal filings will be processed within 24 hours or during the next business day.

Down Payment Requirement for Policies with a Filing

A 20 percent down payment is required on all policies with a filing. The initial payment must be made by certified check, cashier’s check, or money order.
Discounts
The system automatically requests proof documentation required to retain discount.

Affiliated Package
- Applied when an insured has an additional Commercial lines policy (such as Workers Comp, General Liability, Business Owners Policy [BOP], Inland Marine, Boiler and Machinery, or Commercial Umbrella) that has been underwritten by a company affiliated with National General Insurance.
- Proof document is a copy of the policy Declarations Page and must be retained in the Agent’s office.
- When an insured has an additional Commercial lines policy underwritten by a non-affiliated company, see Package discount.

Commercial Driver License (CDL)
Available when:
- A driver has a commercial driver license for commercial truck risks and
- The policy lists medium, heavy, or extra heavy weight class vehicles.
  Note: The driver must have at least three or more years driving experience with a commercial driver license.

Electronic Funds Transfer (EFT)/Auto Pay
- Available when policy payment is set up to transfer automatically from a savings account or checking account.
- A credit card can be used to make payments automatically — but the Electronic Funds Transfer (EFT)/Auto Pay discount does not apply.

In-Agency Transfer
- Available when an Agent transfers an existing in-house commercial vehicle policy to National General Insurance.
- Does not apply to a policy that was canceled or non-renewed by another carrier.
- Policies with National General Insurance as the prior carrier are ineligible for this discount.

Multi-Policy
- Available when the insured has more than one policy with National General Insurance.

Package
- Available when an agency writes an additional Commercial lines policy for the insured (such as Workers Comp, General Liability, Business Owners Policy [BOP], Inland Marine, Boiler and Machinery, or Commercial Umbrella).
- A copy of the applicant’s active participating policy must be kept in the Agent’s office.
- When an insured has an additional Commercial lines policy underwritten by a company affiliated with National General Insurance, see Affiliated Package discount.

Paid-In-Full
- Available when 100 percent of the premium is submitted with the application.
Paperless
- Available when the applicant selects paperless and receives notices of bills and document changes by e-mail. Web access to the same documents is also available.
- An active, valid e-mail address is required for this discount to apply.
- If an e-mail is returned undelivered, the documents will be sent via regular mail and the discount will be removed.

Telematics
- Available to policies that use a Telematics Service Provider (TSP) to monitor their vehicle usage.
- Examples of qualified vendors are Teletrac and Network Fleet.
Surcharges

Comprehensive on FTC Type Vehicle
- Applied when vehicle has Comprehensive coverage and Fire, Theft with Combined Additional Coverage (FTC).

Comprehensive Only
- Applied when vehicles has Comprehensive Only coverage.

Foreign Driver License
- When a driver does not have a valid U.S. driver license but does have a valid foreign driver license a surcharge will apply until a valid U.S. driver license is submitted to National General Insurance.
- Proof document is a copy of the applicant’s active foreign driver license and must be retained in the Agent’s office.

Motor Carrier Filing
- Applied when a federal filing (Form E/BMC 91 filing) is required for a vehicle and National General Insurance issues the filing on behalf of the insured.

Physical Damage Only
- Applied to Physical Damage Only policy.

Unacceptable Risk
- This surcharge will apply when an unacceptable driver or vehicle is endorsed onto a policy that cannot be canceled or declined mid-term. The policy will be non-renewed.

Undeclared Driver
- If National General Insurance pays a loss involving a driver who is not listed on the policy due to State Law, a surcharge will apply in addition to any points added as a result of the loss.

Unverifiable Driving Record
- Applied when we cannot verify three years driving history.
- This surcharge is removed after the applicant has been insured for three continuous years with National General Insurance.
Quote Information

Quoting assistance for fleet risks is available by contacting CVAgencyQuoteAssist@ngic.com.

Proof of Business
Proof of business is required when all vehicles on the policy are PPA-type vehicles (cars, pickup trucks, and vans) and must be retained in the Agent’s office.

Acceptable proof of business includes:
- Company Letterhead/Invoice
- Business Card
- Business License/Tax ID
- Professional License
- Tax Records
- Deposit Slip for Checking Account
- Yellow Page Ad
- Utility Bill
- Web Site or Proof of Business from Internet.

Proof of Prior
Verification of prior insurance is an important component of our rating. We look to verify the following prior insurance information:
- Liability limits and length of coverage for the named insured
- Date that prior insurance policy expires.

  Note: We accept both Commercial and Personal Auto policies as proof of prior; be sure to select the proper option in the Continuous Coverage drop-down list.

Acceptable proof of prior includes:
- Declarations Page
- ID card showing Liability limits and effective dates
- Non-Renewal Notice
- Renewal Offer
- Other insurance documentation showing Liability limits and effective dates.

Proof of prior insurance must be submitted to National General Insurance unless verified by Current Carrier within policy system.

Underwriting
National General Insurance offers coverage for a wide range of businesses, vehicles, and drivers. Our success and the success of your agency depend on our abilities to select business that fosters a book portfolio that has the propensity for profitable results. As such, there are certain cases where National General Insurance will perform a complete review of a risk to determine acceptability.
Voluntary Fleet Underwriting

All voluntary fleet risks of five or more power units will be considered a fleet and reviewed by our Underwriting Team prior to binding coverage.

For faster turn-around, you can enter the quote information for the account in our policy system. You will also need to supply the following additional information:

- Currently valued loss runs for the prior three years
- Proof of prior insurance coverage.

The system will notify us of your quote submission. Otherwise, you can provide us with a complete submission of the following information:

- Currently valued loss runs for the prior three years
- A complete list of drivers and their driver license number
- A complete list of vehicles with Vehicle Identification Number (VIN) and stated amount
- Proof of prior insurance coverage.

Upon review of the information provided, we will provide a quote or contact you regarding additional information.

In addition to the discounts and surcharges that may apply, our Underwriter will use Schedule Rating debits and credits — along with Experience Rating — in evaluating all fleet accounts. Schedule Rating includes reviews of equipment quality, maintenance and safety, driver experience and stability, financial stability, business experience, and management of firm. Experience Rating is based on the loss ratio over the past three years.

Non-Fleet Underwriting

In most cases, we have a price for every customer. On occasion, there are higher risk exposures that need to be referred to our Underwriting Team for prior approval.

The system will notify you when a quoted risk is being referred to our Underwriting Team, as well as the decision made by the Underwriter. If additional information is required, we will contact you.

If you have questions regarding an account that is being reviewed, contact our Customer Service Team. Our goal is to minimize the delay in your quoting process and provide a decision as quickly as possible.

When the Underwriter has received all required documents, you will receive a response within one business day.
Referral Rules
The following list includes the most common reasons for referral to the Underwriter.

- If any of the following are selected:
  - Any Auto
  - Owned Auto
  - Cargo
  - Federal Filing
  - MCS-90
  - General Liability
  - Garagekeepers.
- If Hired Auto coverage's Cost of Hire is greater than $5,000.
- If a non-fleet voluntary risk and the total policy premium (excluding fees) is greater than $25,000.
- If the business type is Public Transportation and Excess Liability has been selected.
- If the business type is not Public Transportation and Excess Liability greater than $250k has been selected.
- If conditions are met to run Central Analysis Bureau (CAB), then refer if DOT or Motor Carrier number field is blank OR if CAB is a No Hit Failure OR if CAB service is down.

Stated Amount
National General Insurance bases physical damage rating on stated amount rather than ISO’s original cost new. Many of the vehicles we insure are older or have been modified with additional equipment. Stated amount captures these exposures more accurately than original cost new.

Other than private passenger autos, vans, and pickup trucks, vehicles are rated on stated amount.

When determining stated amount, consider the current market value of the vehicle with any improvements to the vehicle other than additional or customized equipment. For any additional/customized equipment that is permanently attached, enter the value in the Attached Equipment field. The vehicle will be rated on the total amount of the vehicle value and the custom equipment.

The minimum stated amount for a commercial vehicle (non-PPA type) is $5,000. The minimum stated amount for any trailer is $2,000 ($5,000 for livestock trailers).

If the vehicle is insured for less than 90 percent of its actual cash value, National General Insurance will pay the insured only a percentage of its total damages less a deductible at the time of loss.

The stated amount is determined by the condition of the vehicle, improvements or rebuilds, mileage, and location. Value information can be obtained from NADA, Truck Blue Book, trucks.com, internet sites, dealerships, and banks.

The stated amount should be reviewed every year to ensure continued accuracy of value. The customer is responsible for maintaining the accuracy of the stated amount. In the event of a loss, the policy pays the least of the stated amount, actual cash value, or cost to repair or replace.

Radius of Operation
Radius is the farthest one-way distance of business travel from primary garaging location. This is a straight line distance from the garaging location, more commonly referred to “as the crow flies.” Verify that the correct radius of operation is listed on the application.

Radius for personal travel does not apply when personal use is included on the policy.
Territories
Rating territories are defined by ZIP Code. Use the territory in which vehicle is garaged primarily. If mailing address and garaging address differ, list both on the application and provide a clear explanation. A Post Office box is not acceptable as a garaging address.

Note: If the insured moves out of state during the policy period, it is required that the policy be rewritten in the new state. If rewritten with National General Insurance, we will cancel the current policy pro rata.

Out-of-State Garaging
When there are multiple vehicles on a policy, it is permissible to garage a vehicle in a state that borders the policy state as long as this garaging address is within the declared radius and an out-of-state registration is not required.

Garaging Misclassification
Each policy is reviewed to verify the accuracy of the listed policy garaging address and the actual garaging address of the risk. If we determine a difference between the addresses and it is not noted in the policy details, the garaging territory will be revised and the policy premium may change.

If we determine that any rate evasion was intentional, we may elect to cancel or non-renew the policy.

Additional Insureds
Additional insureds may be listed on the policy. This coverage does not increase the limits of National General Insurance liability and will be excess insurance over any other valid and collectible insurance.

Certificate of Insurance
ACORD Certificates of Insurance are available online for active, in-force policyholders. This certificate does not extend coverage or protection under the terms of the policy.

If you issue Certificates of Insurance on behalf of your National General Insurance insureds:

- Properly list the coverages and limits.
- Do not change the cancellation language of the standard ACORD certificate.
- Send National General Insurance a copy of all certificates.

Waiver of Subrogation
Upon request, we will issue a Waiver of Subrogation.

Rounding of Premiums
Premiums are rounded up to the next whole dollar if cents are 50 or greater and down to the next whole dollar if cents are 49 or less.

Accident Threshold
We do not charge for accidents where the only payment was for property damage and total paid out was less than $1,801.

MVR Experience Period
Violations are charged when the conviction date is within 36 months prior to the policy effective date.

Accidents are charged when the occurrence date is within 36 months prior to the policy effective date.
Transaction Guidelines

Binding New Policies
The application will be bound as of the date on the application or the request for endorsement provided:

- Voluntary risks meet acceptability guidelines.
  
  Note: See the Quote Information section in this Guide regarding risks that require prior approval.
  
- The application and all other required forms completed fully and signed by the applicant.
- Required down payment accompanies the application.

Agents do not have authority to issue policies, endorsements, or cancel notices or to permit a solicitor to bind coverage. Backdating is unacceptable.

All applications must be submitted within 96 hours of the policy effective date.

Central Analysis Bureau (CAB) Reporting
National General Insurance reviews the operating authority, insurance, and violation history for all accounts that are subject to DOT regulations. These reviews are conducted utilizing both publicly available information as well as information provided through a third party vendor, CAB. The underwriting of these accounts is used to determine the acceptability of risks for coverages, limits, and filings. Our review of these risks take into account numerous elements and criteria including but not limited to the insured’s CAB scores, out of service rates, DOT reportable accidents, reports from individual inspections and trends over time. If you have any questions regarding the underwriting of risks subject to DOT regulations or would like to discuss individual decisions made please contact your Underwriter.

MVR/Loss History Reports Chargeback Process
At the close of each month, we review all quotes that included an order of a Motor Vehicle Report (MVR) and/or Loss History Report. We then use the total number of quotes with reports ordered to calculate the percentage of these policies that were bound. This bound percentage is then compared to the Agent’s chargeback threshold. If the bound percentage is greater than or equal to the chargeback threshold, then no chargeback is applicable. If the bound percentage is less than the chargeback threshold, then the Agent is charged for all of the unbound MVRs and Loss History Reports during that specific month.

We run the comparison between the bound percentage and chargeback threshold two months in arrears. This ensures the Agent has time to bind any outstanding quotes with a report ordered. As an example, chargebacks on the commission statement in June are charged for reports ordered on unbound quotes in April.

The chargeback calculations are done at the state and product level. The agency’s monthly commission statement will reflect any MVR/Loss History Report chargebacks.
Financial Responsibility Score
A customer’s financial responsibility score is used in developing the premium for the risk. An applicant may choose not to have the financial responsibility score used in the rating of the risk, but the returned rate will be the highest rate based on the information provided.

A financial responsibility score is not required on fleet risks.

Helpful Hints
- For an individual/sole proprietor, use the primary named insured.
- For a partnership or corporation, use the name of the person responsible for the daily operations of the concern. For a partnership, the managing partner is typically the person to use. The president or CEO will usually be the person for a corporation.
- Be sure to enter the person’s full name, home address (not the business address, if different), and Social Security number if provided.
  
  Note: The customer has the right not to provide their Social Security number, but it could impact the results of the search negatively and impact the premium.

Hazardous Weather Binding Restrictions
If a hurricane, tropical storm, tornado, hail storm, or flood occurs or a warning is placed in effect, do not bind any new Physical Damage coverage. Physical Damage coverage can be added when the moratorium or warning is lifted. When binding coverage within 48 hours after a warning or occurrence has been lifted, the vehicle must be inspected before initiating Physical Damage coverage. Message the application that an inspection was completed.

New Business
- Do not bind any new policies with Physical Damage coverage.
- Liability Only policies can be bound.

Endorsements
- Do not add or replace a vehicle with Physical Damage coverage.
- Do not add Physical Damage coverage to an existing Liability Only vehicle.
- Do not lower a Physical Damage deductible for an existing vehicle.
- Do not increase Physical Damage coverage on an existing vehicle.
- All other types of endorsements can be bound.

Reinstatements
- Policies with Liability Only coverage are eligible for reinstatement.
Misrepresentation of Risk

Misrepresentation of a risk is insurance fraud. Each applicant has the responsibility and obligation to truthfully complete an application for insurance and to inform National General Insurance of any and all changes during the policy period. Failure to do so could result in denial of a claim or rescission of the policy.

The Agent is responsible for helping the applicant fully disclose all material facts. To avoid possible misrepresentation and to ensure the accuracy of quoted premiums:

- Verify the vehicle or driver is not listed in our program as an unacceptable risk.
- Make sure the applicant understands and answers all questions. Ask the applicant all questions on the application concerning business use, prior vehicle damage, past insurance fraud, and felonies.
- Inform the applicant that National General Insurance uses MVRs, C.L.U.E., credit reports, and other available reports to assist in verifying information and rating the policy.
- All losses and accident activity — both at-fault and not-at-fault — must be disclosed.
- Verify the garaging address of all vehicles.
- Verify that all residents of the household who are of eligible driving age or permit age (whether they drive or not) and all drivers who regularly drive the insured vehicles are listed and rated on the application.
- For risks ceded to the NCRF, the classification of the risk must qualify as an eligible risk within the NCRF manual. All required documentation must be retained by the Agent.

Agent of Record (AOR)

New Business

We believe that insureds and Agents are best served by honoring the Agent of Record (AOR) at the point when a new business policy is bound — not at the initiation of a quote. Therefore, quotes will be issued to all Agents who request a quote; however, non-discretionary rating elements will be matched to the first received quote.

Renewal Business

We believe that insureds and Agents are best served by renewing existing policies with the Agent who produced the policy; therefore, we do not encourage changing the AOR.

- When an insured insists on changing Agents, we must receive a request to change the AOR signed by the insured a minimum of 15 days prior to the renewal effective date.
- AOR changes will be effective at renewal; the AOR for a policy cannot be changed midterm.
- All requests to change the AOR will have a 14-day rescission period in which the incumbent Agent will have the opportunity to obtain a rescission letter signed by the named insured on the policy.
- AOR letters submitted by retail producers who previously placed the business with National General Insurance through a wholesale producer will not be accepted — unless the transfer is approved by the wholesale producer.

Policies written directly through National General Insurance cannot be transferred to an Agency policy via an Agent of Record Change form. The policy must be written as a new business policy in your Agent code and in a company in which you are licensed to write business.
Endorsements

Endorsement requests should be submitted using our agency policy system. All endorsements are real-time.

Premium adjustments resulting from changes to the policy will be made at time of endorsement or incorporated into future installment bills. If all installment payments have been received, premium adjustments will be billed or credited directly to the insured.

Certain types of endorsements will be reviewed by National General Insurance and additional information may be requested as a result of the transaction being performed.

Cancellations

Cancellation dates will be extended to meet any statutory requirements.

Flat Cancellations

Flat cancellations after policy inception are only permitted for one of the following reasons:

- National General Insurance is notified within 30 days of the policy effective date that there is duplicate coverage on the vehicle equal to or greater than the National General Insurance policy. A copy of the Declarations Page from the other policy and the named insured’s written request must be submitted.
- The named insured did not take possession of the vehicle during a vehicle purchase and there are no other vehicles listed on the policy. The named insured must request the cancellation.

A cancellation fee is not charged for a flat cancellation.

Insured Requested

Insured requested cancellations are calculated pro rata and are reduced by a Cancellation fee. This fee is fully earned and no commission is paid on fee. This fee requires the equity date to adjust by the amount of the fee throughout the policy period.

A written request from the named insured or receipt of the named insured’s copy of the National General Insurance Declarations Page is required. The cancellation effective date may not be earlier than the date National General Insurance receives the cancellation request.

When Claims declares a vehicle is a total loss and National General Insurance retains the salvage vehicle, we will delete the vehicle from the policy the day after the loss. If the total loss vehicle is the only vehicle on the policy, we will send a letter to the insured requesting them to provide replacement vehicle information or advise if they wish to cancel the policy.

- Policies with State and Federal Filings will be canceled 35 days after we receive the request.
- Flat Cancels are permitted if we receive proof of other insurance within 30 days of the policy effective date.

We will advise additional insureds and loss payees of the cancellation.
Company Requested

Cancellation for Underwriting Reasons
National General Insurance may cancel a policy pro rata for underwriting reasons within 30 days of the policy inception date. Cancellations after 30 days from policy inception will be in accordance with state department of insurance regulations.

Cancellation for Non-Payment
When the initial down payment is non-sufficient or dishonored, the National General Insurance policy becomes null and void.

If payment for a billed installment is not received by the due date, a notice of cancellation may be sent to the insured, Agent, and any loss payee or additional interest. If payment is received before the cancellation effective date, the cancellation will not take effect and the policy will remain in-force. If payment is received on or after the cancellation effective date, the cancellation will take effect. Cancellations for non-payment of premium are calculated pro rata.

Premium Finance Requested
Cancellations requested by a premium finance company are calculated 90 percent pro rata.

Reinstatements
Policies may be eligible for reinstatement depending on number of days since expiration or cancellation provided certain criteria are met.

- Company cancellations or non-renewals are not eligible for reinstatement unless the underwriting criteria for the risk are met.
- A 6-month policy that has previously cancelled two times or a 12-month policy that has cancelled three times previously will not be eligible for reinstatement.

All reinstatements require a National General Insurance signed Statement of No Loss and any money due.

A policy may be rewritten within 14 days if the insured meets current guidelines and satisfies any outstanding balance. If a rate change occurred during the lapsed period, the renewed policy will reflect the new rate. Higher limit policies may not be rewritten with a lapse in coverage.

Renewals
A renewal offer will be sent to the named insured approximately 56 days prior to the policy expiration date. The insured must pay all balances due before money received can be applied to the renewal.

Renewal Down Payments
The renewal down payment must be received prior to the renewal effective date to ensure no lapse in coverage. A policy can be renewed without a lapse in coverage if the customer makes the renewal down payment within 30 days after the renewal effective date.

If payment is received after 30 days, National General Insurance will write another policy with a current effective date.
Billing, Payments, and Fees
Do not retain commission from premium collected from insureds. All payment invoices are billed directly to the insured except the down payment — which must accompany the application.
All refunds are mailed directly to the named insured at the address on the application or any change of address provided to us in writing.

Policy Period
Semi-annual and annual policies are offered and will display in the system when available.

Outside Premium Financing
We will accept premium financing for payment of policies.

Pay Plans

### Semi-Annual Policy

<table>
<thead>
<tr>
<th>Pay Plan Option</th>
<th>First Payment</th>
<th>No. of Installments</th>
<th>Installment Amount</th>
<th>Installment Due Dates</th>
<th>1st Renewal Payment</th>
<th>EFT/Auto Pay Required</th>
<th>Permitted Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 Pay</td>
<td>25.0%</td>
<td>3</td>
<td>25.00%</td>
<td>Every 30 days</td>
<td>25.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>4 Pay</td>
<td>40.0%</td>
<td>3</td>
<td>20.00%</td>
<td>Every 30 days</td>
<td>40.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>4 Pay</td>
<td>50.0%</td>
<td>3</td>
<td>16.67%</td>
<td>Every 30 days</td>
<td>50.0%</td>
<td>All</td>
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<tr>
<td>5 Pay</td>
<td>20.0%</td>
<td>4</td>
<td>20.00%</td>
<td>Every 30 days</td>
<td>20.0%</td>
<td>All*</td>
<td></td>
</tr>
<tr>
<td>5 Pay</td>
<td>30.0%</td>
<td>4</td>
<td>17.50%</td>
<td>Every 30 days</td>
<td>30.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>6 Pay</td>
<td>16.7%</td>
<td>5</td>
<td>16.66%</td>
<td>Every 30 days</td>
<td>16.7%</td>
<td>Yes</td>
<td>All*</td>
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<tr>
<td>Paid-in-Full</td>
<td>100.0%</td>
<td>0</td>
<td>0.00%</td>
<td>Paid-in-Full</td>
<td>100.0%</td>
<td>All</td>
<td></td>
</tr>
</tbody>
</table>

* Integon General — Only tiers 4 – 10 permitted.

### Annual Policy

<table>
<thead>
<tr>
<th>Pay Plan Option</th>
<th>First Payment</th>
<th>No. of Installments</th>
<th>Installment Amount</th>
<th>Installment Due Dates</th>
<th>1st Renewal Payment</th>
<th>EFT/Auto Pay Required</th>
<th>Permitted Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 Pay</td>
<td>25.0%</td>
<td>3</td>
<td>25.00%</td>
<td>Every 30 days</td>
<td>25.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>7 Pay</td>
<td>25.0%</td>
<td>6</td>
<td>12.50%</td>
<td>Every 30 days</td>
<td>25.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>9 Pay</td>
<td>12.5%</td>
<td>8</td>
<td>10.94%</td>
<td>Every 30 days</td>
<td>12.5%</td>
<td>Yes</td>
<td>4-10</td>
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<tr>
<td>10 Pay</td>
<td>20.0%</td>
<td>9</td>
<td>8.89%</td>
<td>Every 30 days</td>
<td>20.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>10 Pay</td>
<td>15.0%</td>
<td>9</td>
<td>9.44%</td>
<td>Every 30 days</td>
<td>15.0%</td>
<td>All</td>
<td></td>
</tr>
<tr>
<td>11 Pay</td>
<td>10.0%**</td>
<td>10</td>
<td>9.00%</td>
<td>Every 30 days</td>
<td>10.0%</td>
<td>All*</td>
<td></td>
</tr>
<tr>
<td>11 Pay</td>
<td>12.5%</td>
<td>10</td>
<td>8.75%</td>
<td>Every 30 days</td>
<td>12.5%</td>
<td>Yes</td>
<td>4-10</td>
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<tr>
<td>12 Pay</td>
<td>10.0%**</td>
<td>11</td>
<td>8.18%</td>
<td>Every 30 days</td>
<td>10.0%</td>
<td>Yes</td>
<td>All*</td>
</tr>
<tr>
<td>Paid-in-Full</td>
<td>100.0%</td>
<td>0</td>
<td>0.00%</td>
<td>Paid-in-Full</td>
<td>100.0%</td>
<td>All</td>
<td></td>
</tr>
</tbody>
</table>

* Integon General — Only tiers 4 – 10 permitted.
** Annual 10 percent down pay options available for renewal only.
Payments
All National General Insurance payment invoices are billed directly to the insured except the down payment which must accompany the application. Each invoice will contain a schedule of remaining payments.

All refunds are mailed directly to the named insured.

When an Agent accepts an insured’s check, it should be made payable to National General Insurance or the agency. If an insured’s check is made payable to National General Insurance, the check should be endorsed to the agency account by signing or stamping the check and indicating “For Deposit Only.”

Acceptable methods of payment are:

- Down Payment — American Express, VISA, and MasterCard credit card or debit card, Agent sweep, or electronic check
  
  **Note:** Risks requiring any state or federal filing must pay the initial payment with certified check, cashier’s check, or money order.

- Installment Payment — American Express, VISA, and MasterCard credit card or debit card, Agent sweep, or electronic check

- Electronic Funds Transfer (EFT)/Auto Pay — American Express, VISA, or MasterCard credit card, checking account, or savings account.

Electronic Funds Transfer (EFT)/Auto Pay
If the Electronic Funds Transfer (EFT)/Auto Pay payment method is available, an insured may complete a National General Insurance Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement at new business or at renewal and choose to have monthly installments electronically withdrawn from one of the following:

- Personal checking account or savings account or
- Credit card or debit card.

**Note:** The Electronic Funds Transfer (EFT)/Auto Pay discount is not available with recurring credit card or debit card payment method.

National General Insurance will provide the named insured a schedule of Electronic Funds Transfer (EFT)/Auto Pay transactions.

If a change occurs on the policy resulting in a premium change, a revised statement will be issued in advance confirming the new amount to be drafted. Agents should notify insureds that National General Insurance will continue drafting based on the current draft schedule until the revised statement is issued.

Requests to change account information or draft dates must be received by National General Insurance at least ten business days prior to the next draft. Requests to stop Electronic Funds Transfer (EFT)/Auto Pay must be received by National General Insurance at least five business days prior to the next draft date. For account information changes, a new Electronic Funds Transfer (EFT)/Auto Pay Authorization Agreement is required.

Renewal down payments will be drafted automatically from the named insured’s account unless a written request to stop the draft is received.
# Fees

All fees are fully earned in the event of cancellation unless noted differently.

<table>
<thead>
<tr>
<th>Filing Type</th>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Acquisition Expense</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fleet</td>
<td>$ 60 – $250</td>
<td>Per policy term. Amount varies by tier.</td>
</tr>
<tr>
<td>Non-Fleet</td>
<td>$ 15 – $120</td>
<td></td>
</tr>
<tr>
<td><strong>Additional Insured</strong></td>
<td>$ 25 (Maximum of $150 per policy term.)</td>
<td>Per filing</td>
</tr>
<tr>
<td><strong>Cancellation</strong></td>
<td>$ 10</td>
<td>Non-payment of premium and insured requested cancels</td>
</tr>
<tr>
<td><strong>Convenience</strong></td>
<td>$ 5</td>
<td>For processing a payment by phone with the assistance of an ISR.</td>
</tr>
<tr>
<td><strong>Federal Filings</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Business</td>
<td>$ 50</td>
<td>Per filing</td>
</tr>
<tr>
<td>Renewal</td>
<td>$ 0</td>
<td></td>
</tr>
<tr>
<td><strong>Form E</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Business</td>
<td>$ 50</td>
<td>Per filing</td>
</tr>
<tr>
<td>Renewal</td>
<td>$ 0</td>
<td></td>
</tr>
<tr>
<td><strong>Installment Fee</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>EFT/Auto Pay</td>
<td>$ 3</td>
<td>Per installment</td>
</tr>
<tr>
<td>EFT/Auto Pay</td>
<td>$ 10</td>
<td></td>
</tr>
<tr>
<td><strong>Late Fee</strong></td>
<td>$ 10</td>
<td>Per late payment</td>
</tr>
<tr>
<td><strong>Nonsufficient Funds (NSF)</strong></td>
<td>$ 25</td>
<td>Per NSF</td>
</tr>
<tr>
<td><strong>Reinstatement</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Without Federal Filing</td>
<td>$ 25</td>
<td>Per reinstatement/ Reissue with a lapse</td>
</tr>
<tr>
<td>With Federal Filing</td>
<td>$ 100</td>
<td></td>
</tr>
<tr>
<td><strong>Waiver of Subrogation</strong></td>
<td>$ 25 (Maximum of $150 per policy term.)</td>
<td>Per filing</td>
</tr>
</tbody>
</table>
Document Retention and Review Requirements

It is important to maintain complete and accurate records on all insurance transactions conducted on behalf of National General Insurance. When you complete a sale or policy endorsement, an Agency ToDo prints a list of documents required to be submitted to National General Insurance or to be retained in your customer file. These documents, whether paper or electronic form, should be retained for at least five years from the policy expiration date (or if coverage was never bound, from the date on which the policy quote was rejected). If State Law requires such documents be retained longer than five years, comply with the state requirement.

All agency records pertaining to the business of National General Insurance are open for evaluation and inspection during routine reviews. Upon request, you will be required to present specific documentation. Failure to provide the documentation within the allotted time period will result in a failed review.

Uploading Policy Documents

When a Policy ToDo requires documentation be submitted to National General Insurance, uploading documents through the policy system is the fastest and easiest way to ensure we immediately receive the policy documents.

The preferred method is to use PDF as the format for documents uploaded and sent to National General Insurance. Other acceptable formats are TIF, BMP, and JPG.

When unable to use the agency policy system upload functionality, you can fax signed forms to 1-800-405-4302 or e-mail to CVService@NGIC.com.

The agency policy system, as well as the Agent’s dashboard, will show which policy documents need to be submitted to National General Insurance.

Go Paperless

Enroll your National General Insurance customers in paperless document delivery — adding value for your customer and reducing calls to your office.

Paperless document delivery provides the insured immediate access to Declaration Pages, Policy Booklets, endorsements, renewals, invoices, and other documents.

Note: The insured will continue to receive a printed cancellation notice delivered by the U.S. Postal Service.

The only requirement for an insured to Go Paperless is a valid e-mail address.

When the insured chooses to Go Paperless, they will receive a welcome e-mail advising them to complete the self-service registration. If the insured does not complete the self-service registration and accept the terms and conditions within three days, they will be removed from Go Paperless and all policy documents will be sent to them by the U.S. Postal Service using the address on their policy.
eSignature
Your new business customers can choose to electronically sign (e-sign) Point of Sale (POS) policy documents that require a signature — eliminating the need for you to obtain a handwritten signature.

The following eSign options are available:

- Customer Self-Service (when a new business customer is on the phone)
- National General Insurance eSign Authentication Process
  
  **Note:** Only available when a customer is in your office and is the only named insured listed on the policy.
- Agent Vendor and eSign Process.
  
  **Note:** Only available when a customer is in your office and is the only named insured listed on the policy.

**Customer Self-Service**
When a new business customer is on the phone, they must provide a valid e-mail address in order to choose eSign. When the policy is bound, the insured will receive an e-mail advising them to 1) register for a self-service account and 2) review and e-sign their documents.

**Note:** Registration is a one-time process required for the insured to set up their ID and password for future access to their policy information.

When an insured does not e-sign the documents within three days of receiving the e-mail, the New Business Packet will be printed and mailed to them via the U.S. Postal Service using the address on the policy. Failure to submit the requested information to National General Insurance could result in an increase in policy premium or even cancellation of the policy.

**National General Insurance eSign Authentication Process**
When a new business customer is in your office and they are the only named insured listed on the policy, they can e-sign the POS policy documents before binding the policy is complete. You must confirm the insured 1) is the only named insured listed on the policy, 2) has provided a valid e-mail address, 3) has consented to electronically sign documents requiring a signature, 4) has confirmed they have the ability to view documents in a PDF format, and 5) has reviewed the eSign documents.

The electronically signed documents will be available on the Quote Wrap Up screen for you to view and/or print.

The insured will receive an e-mail with a link to download their policy documents. The e-mail will also invite them to register for an account in order to take advantage of online policy benefits.

**Agent Vendor and eSign Process**
When your new business customers choose to electronically sign POS policy documents that require a signature, you can use your own vendor and eSign process. (Refer to your Marketing Representative for a list of eSign vendors accepted by National General Insurance.) The customer must be in your office and the only named insured listed on the policy.

You are responsible for obtaining the signature on all documents that must be signed — regardless of the signature option selected by the insured. In the event the insured does not electronically sign documents that require a signature, you must get the printed documents signed and retain those documents in your customer file.