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Contact Information

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

Quote Assistance ....................................................................................................1-877-468-3466
Quote Assist Team Email Address.................................................................CVAgencyQuoteAssist@ngic.com

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

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.
- If liability limit is 500 CSL or greater and driver age is 16 – 19.
- If liability limit is 500 CSL or greater and driver age is 20 – 24 and driver has 3 or more driving record occurrences.
- Single driver risk and driver license status is NC ID Card.

Vehicle

- Any tank trucks with glass-lined tanks, or that transport milk, or with capacity greater than 1,400 gallons if not baffled.
- Armored vehicles.
- 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.
- Tractor trailers.
- Truck-mounted campers; homemade, constructed, or customized vehicles; and motorhomes (including vehicles used as principal residence).
- Vehicles operating outside the maximum radius of 500 miles.
- Vehicles with a stated amount more than $150,000.00.
Other

- Any policy with more than one corporation as a named insured.
- Trailers valued more than $20,000.00.
- Vehicles with a government entity as a named insured.
- Vehicles leased or rented to others.
- Any vehicle contained on the prohibited vehicles list below:

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<td>Bricklin (all models)</td>
<td>Nissan (all Stillen Z models and Stillen Maxima models)</td>
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<td>LADA (all models)</td>
<td>Toyota (all HKS enhanced Supra Turbos)</td>
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<td>Lamborghini (all models)</td>
<td>Vector (all models)</td>
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<td>Lotus (all models)</td>
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NC Reinsurance Facility (NCRF) Requirements

- Other Livery businesses require Liability coverage limit of $750,000.00 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 $100,000.00.
- 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 Gross Vehicle Weight (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.
- Taxi businesses require Liability coverage limit of 30/60, 50/100, or 100/300.

Other NCRF Key Points

- Private passenger vehicles (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.
Coverages
Our quoting system will automatically display available coverage limits.

Liability
- Bodily Injury/Property Damage limits or Combined Single Limits (CSL) must be same for all motorized vehicles on a 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.

Ceded Liability Rates
- Maximum Binding Authority
  - Bodily Injury/Property Damage: 100/300/50
  - Uninsured Motorist/Underinsured Motorist Property Damage: 1,000/1,000/50
  - Medical Payments: 2,000
- Higher limits may be available when required by state or federal law.

Uninsured/Underinsured Motorist Bodily Injury
- Required on all motorized vehicles with Bodily Injury/CSL coverage — **unless** rejected for all vehicles.
- Limits must be the same for all vehicles on a policy.
- 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.
- 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.
Hired Auto Liability
- Optional coverage.
- Provides excess Liability coverage for vehicles that are hired by the insured for the incidental operations of the business.
- Not available for any account that regularly uses short-term rentals.
- Rental vehicle used continuously for 30 days must be listed as a named vehicle on the policy with the owner as an additional interest.

Physical Damage
- Not required on every vehicle on a multi-vehicle policy.
- Comprehensive or Fire and Theft with Combined Additional Coverage (FTCAC) must be written with Collision coverage.
- Where Comprehensive coverage is not available on certain types of commercial vehicles, FTCAC is available.
- Not available on salvaged vehicles.

Specified Causes of Loss Coverage
A limited comprehensive coverage that only covers certain specified perils when loss is due to:
- Fire, lightning, or explosion
- Theft
- Windstorm, hail, or earthquake
- Flood
- Mischief or vandalism
- The sinking, burning, collision, or derailment of any conveyance transporting the covered auto.

On-Hook Towing
- Only available on tow trucks, car carriers, and auto haulers.
- 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 specifically excluded.
- Limits must be the same for all towing vehicles on a policy.
- Limits up to $100,000 available.
Any Auto 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.
- Any newly purchased vehicle must be added to the policy within 30 days of purchase. Any unlisted vehicle must be added at the next policy renewal to ensure they have Liability coverage.
- A contractual agreement is required from the insured’s customer stating that 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. Proof of contractual requirement must be submitted to National General Insurance.
- 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 the following business categories:
  - Construction / Tradesmen (General Contractors unacceptable)
  - Land Services
- Does not include Physical Damage coverage. This coverage must be purchased at the vehicle level.
- Coverage is subject to Underwriting review.

Contact your Territory Sales Manager to request authority to sell Any Auto coverage.

Drive Other Car

- 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.
- 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.
- Liability, Medical Payments, Uninsured Motorist, PIP, and Physical Damage apply to the Drive Other Car vehicle.
- Drive Other Car is included at no cost for individual named insured risks.
- This is an optional coverage.

Commercial Auto Broadened 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.
- Subject to a covered loss. A deductible may apply in some losses covered under this endorsement.
- This is an optional coverage.
**Motor Truck Cargo 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 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.
- Not available for fleet policies (10 or more vehicles).
- Acceptable business types include:
  - General Freight
  - Machinery and Equipment
  - Wholesalers
  - Courier/Package Delivery
  - Dirt, Sand, and Gravel Haulers
  - Agricultural Haulers
  - For-Hire Trucking
- A specific limit and deductible must be selected.
- Comprehensive and Collision coverages are required.
- 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
- Coverage is subject to Underwriting review.
- This is an optional coverage.

*Contact your Territory Sales Manager to request authority to sell Motor Truck Cargo coverage.*
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 any of the above regulations is unacceptable.

Federal Truck Filing Forms

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

The BMC-91 is filed with the Federal Motor Carrier Safety Administration (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.

*Contact your Territory Sales Manager to request authority to sell policies requiring federal truck filing forms*

Down Payment Requirement for Policies with a Filing

A 20% down pay is required on federal filings and Form E filings. The initial payment must be made by certified check, cashier's check, or money order.
Discounts
The system will automatically request proof documentation required to retain discount.

Affiliated Package
Available 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, which 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.

Association
Available when an insured is a member of a nationally recognized business or trade association such as the National Small Business Association or the National Association of Home Builders.

Proof of membership is required; proof must be retained in the Agent’s office.

Farming
Available for policies when:
- The occupation is Farming or Ranching and
- Drivers have limited driving record activity.

Legacy Family
Available when the named insured has one or more of the following:
- Ally Auto Lease
- Ally Auto Loan
- Ally Demand Note or Smart Note
- Ally Mortgage
- Select Automaker Business Credit Card
- Select Automaker Personal Credit Card.

Or when insured is:
- Select Automaker Dealer Employee
- Select Automaker Employee or Retiree.

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 the insured pays 100% of the total premium by cash, check, Electronic Funds Transfer (EFT)/Auto Pay, credit card, or debit card at the inception of a policy term.
Premium financed policies are not eligible for this discount.

Preferred Business
Available when the insured meets the following conditions:
- Is a partnership or corporation.
- Has minimum 12 months continuous coverage on a Commercial Vehicle or Personal Auto policy.
- Current minimum Liability limits of 100/300 or 100 CSL or higher
- Has been in business 36 months or longer.
- No bankruptcies or liens in the past 36 months.
- Drivers have limited driving record activity.

Renewal
Available for renewal policies with no at-fault accidents in the past 12 months.

Tradesman
Applicable for policies when:
- Occupation is Contractor or Tradesman.
- At least 50% of the vehicles on the policy are vans, pickup trucks, or small commercial vehicles.
- Drivers have limited driving record activity.

Transfer
Available for new business policies with six months continuous Liability coverage on a Personal Auto or Commercial Vehicle policy. Cannot have any at-fault accidents in the past 12 months.
Proof must be submitted with the application.
Acceptable proof includes:
- Declaration Page — Commercial Vehicle or Personal Auto policy
- Renewal Offer
- Letter (on company letterhead) from prior insurance carrier.
Surcharges

Extra Vehicle
Applied to any vehicle without a known driver.

Personal Use
Applied to any vehicle used for personal use.

Undeclared Driver
If National General Insurance incurs a claim involving a driver who is not listed on the policy — regardless of permissive use — a surcharge will be applied to the policy effective the day after the loss. This surcharge will apply in addition to any points that may apply as a result of the accident.

Unverifiable Driving Record
Applied when we are cannot verify 36 months of driving history.
Quote Information

Accident Threshold
Do not charge for accidents where the only payment was for property damage and total paid out was less than $1,801.00.

Experience Period
Violations are charged if the conviction date is within 36 months prior to the policy effective date. Accidents are charged if the occurrence date is within 36 months prior to the policy effective date.

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 ability 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 seven or more power units will be 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. Upon review of the information provided, we will provide a quote or contact you regarding additional information.

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 any 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.
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.

We urge you to annually review the value of vehicles insured with National General Insurance and modify stated amounts appropriately. National General Insurance does not depreciate stated amounts.

Radius of Operation
Radius is the farthest one-way distance of business travel from the primary garaging location. Verify that the correct radius of operation is listed on the application.

Territories
Rating territories are defined by ZIP Code. Use the territory in which vehicle is primarily garaged. 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, we recommend rewriting the policy in the new state. If rewritten with National General Insurance, we will cancel current policy pro rata.

Form E Filing
National General Insurance will issue a Form E filing on behalf of our insured to confirm that the state’s minimum financial responsibility has been met.

Vehicles requiring a Form E filing must carry a minimum limit of 100/300/50.

We must insure all owned and operated vehicles to issue a Form E filing.

Additional Insureds
Additional insureds may be listed on a 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
A Certificate of Insurance is 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.
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 Underwriting section in this Guide regarding risks that require prior approval.

- The application and all other required forms are completely filled out and are 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.

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 use the financial responsibility score 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; however it could negatively impact the results of the search 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 moratorium has been lifted, the vehicle must be inspected before binding Physical Damage coverage. Note 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 increase Physical Damage coverage on an existing vehicle.
- Do not lower a Physical Damage deductible for 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 vehicles or drivers are 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 in the household and employees of the business 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.
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 — signed by the insured — to change the AOR 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 has 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.

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 vehicles equal to or greater than the National General Insurance policy. A written request from the named insured, along with a copy of the Declarations Page from the other policy, 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 short rate 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.

**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.

**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% 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. A policy may be rewritten if the insured meets current guidelines and satisfies any outstanding balance; the rate may change.

Renewals
A renewal offer will be sent to the named insured prior to the policy expiration date and according to statutory requirements. 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.

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 insured or to the premium finance company when applicable.
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’.
When an insured's check is returned to the agency for non-sufficient funds reasons, National General Insurance will reimburse the Agent — including any associated bank fees up to a maximum of $25.00. Agent notification must be received at National General Insurance within 20 calendar days of the date the insured's check was written in order to receive reimbursement.
Acceptable methods of payment are:

- Down Payment — VISA, MasterCard, and American Express credit card or debit card, agent sweep, or electronic check
- Installment Payment — VISA, MasterCard, and American Express credit card or debit card, agent sweep, or electronic check
- Electronic Funds Transfer (EFT)/Auto Pay — VISA, MasterCard, or American Express 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:

- A personal checking account or savings account or
- Credit card or debit card.

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.

Additional Insured
A $50.00 fee will be charged for each additional insured listed on the policy — with a maximum fee of $500.00 per policy.

Cancel
A $15.00 fee will be charged when a policy cancels for non-payment or when a customer cancels their policy before the renewal date.

Convenience
A $5.00 fee will be charged for processing any payment by phone with the assistance of a Customer Service Representative.

Federal Filing
A $75.00 fee will be charged for each filing.

Installment
The Installment fee is included in the new business down payment, each installment payment, and renewal down payments. The amount of the fee is based on payment method.

<table>
<thead>
<tr>
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<th>Fee</th>
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<tbody>
<tr>
<td>Electronic Funds Transfer (EFT)/Auto Pay</td>
<td></td>
</tr>
<tr>
<td>Checking/Saving</td>
<td>$ 3.00</td>
</tr>
<tr>
<td>Recurring Credit Card/Debit Card</td>
<td>$10.00</td>
</tr>
<tr>
<td>Direct Bill</td>
<td>$10.00</td>
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</tbody>
</table>

Late
A $10.00 fee will be charged for payments received after the due date.

Non-Sufficient Funds
A $25.00 fee will be charged on all returned checks that were not honored by the bank.

Policy
A $50.00 fee will apply for each policy not paid in full or premium financed.

Reinstatement
A $95.00 fee will be charged to reinstate a lapsed policy.

State Filing
A $50.00 fee will be charged for each Form E filing.
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 agency policy system is the fastest and easiest way to ensure we immediately receive the policy documents.

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

You can use your own vendor and eSign process when a new business customer chooses to electronically sign Point of Sale (POS) policy documents that require a signature. (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.

When a signature document has an Outstanding ToDo status, either upload (preferred method), fax, or e-mail that document to National General Insurance.