

BINDING

Anchor General Offers a Point of Sale System (POS)

- Inspect vehicle for any prior damage. Vehicles with any pre-existing damage are not acceptable. Even if you report damage on the inspection form.
- Take photos of vehicle at the time of binding and endorsement. Even if the customer might be an existing customer and you have photos of the vehicle on file, please take the time to secure the latest photos.
- If your customer is not in the office, please have them text or email you photos of their vehicle before you bind the policy.
- Policy issued instantly, Declaration Page and ID Cards.
- Anchor may request additional documents to be submitted.
- Do not submit policies unless the applicant has paid the appropriate down payment, completed and signed the application. An upload is successful when a policy number is obtained.
- All requests to Void an application must be submitted within 24 hours for Underwriting review – no exceptions.
- Cancellation Requests: All earned premium must be collected prior to a cancellation request.

ANCHOR MARKETING SUPPORT

For agency or supply requests, email Tina Nguyen at: tnguyen@anchorgeneral.com

ANCHOR PROGRAM POLICY TERMS AND LIMITS

Premier, Gemini and Motor Club: 6 Month Terms 30/60 15

Named Non-Owner is offered in all programs.

Non-PPO Co-Pay: Premier 20%, Gemini 25% and Motor Club 20%

- **Motor Club:** Roadside assistance with Nation Safe Driver.
- **Gemini:** Motor Club with Accident Benefits through Nation Safe Driver. Motorist Protection offered.
- **Premier:** Motorist Protection offered.

UNDERWRITING HIGHLIGHTS

Anchor utilizes CLUE and/or APLUS reports

- Out of State Licenses - Acceptable
- 3 inch or lower lifted trucks - Acceptable
- Salvaged Vehicles – Liability and UMBI coverage allowed. UMPD and Physical Damage Coverage are unacceptable.
- Expired Driver's License (expiration date must be within one year of inception).
- Suspended Driver's License (acceptable ONLY with an SR-22 filing).
- Anchor General does not charge a cancellation fee.
- California ID card is acceptable as a valid license.

INTERNATIONAL LICENSE

- International Driver's License, Matricula ID, Mexican Voter Card and Valid Latin America Passport are acceptable
- Copy of International License must be retained. Underwriting will periodically request copies of these documents for audit purposes.

PERMITS

- Expired Permits are Unacceptable
- Drivers 24yrs and older are acceptable with a valid permit. Underwriting will send a request for a valid license.
- Will accept a young driver (23 and younger) with a valid permit. Young driver with a permit cannot be listed as a named insured. Must be listed as an additional driver on parent's policy.

EXCLUDE REGISTERED OWNER

- Registered owners cannot be excluded from a policy with an SR-22 Filing

REGISTERED OWNER REQUIREMENTS

- We do not require the registered owner to be the named insured or a listed driver on the policy.
- If the registered owner is not listed on the policy a driver exclusion for that individual must be retained and submitted when requested by Anchor.

SR-22

- Named Insured and Spouse only
- Registered owners cannot be excluded from a policy with an SR-22 Filing

UNACCEPTABLE RISKS

- Commercial Use – No Signage or Logos
- Vehicle cannot be registered to a business
- Vehicles with Racks
- UBER / LYFT Livery Service
- Courier / Delivery Use – food, grocery, Instacart etc.

DOCUMENTS TO RETAIN ON FILE

- Upload any other relevant documents through the Diamond System.
- **Proof of Marriage** 23 & younger must provide proof of marriage.
 - a) Marriage Certificate
 - b) Bank statement w/both names
 - c) ID's w/same address
 - d) Tax Returns
- **Registered Domestic Partners** Acceptable with State Certificate or Marriage Certificate.
- **Excluding a Spouse & Rating as Married** If named insured is rated as married and the spouse is excluded, proof that the spouse "exists" is required.
- **Registrations – may be expired up to 1 year** Bill of sale, transfer of title or out of state registrations, purchase contract.
- **Photos & Vehicle Inspections** Required for all comprehensive & collision coverage(s) on new business & endorsements.
- **Proof of International License**

BILLING

- Monthly EFT – 15-day notice required to stop EFT

PREMIUM PAYMENTS

Premium payments can be made by:

- 1) Mail
 - 2) Online Producer's or Policyholder's account
 - 3) Online using a credit card
 - 4) Check by phone for policyholders 1.800.542.6246.
 - 5) Credit Card payment by phone 1.800.542.6246.
- Once a producer has posted a premium payment to a policyholders account there will be no reversal / refund regardless of the circumstances. No exceptions.
 - Any request for a refund of a **down payment** due to a Chargeback or NSF must be received by Anchor within 30 days of inception. There will be no exceptions.
 - Non-pay reinstatements can be processed up to 30 days after cancel date (w/ a lapse in coverage).
 - Waivers are mailed to the insured for signatures after a 30 day lapse.

Anchor Program Fully Earned Fees:

- Policy Fee: \$31.20 Good Driver / \$39.60 Non Good Driver
- Billing Fee: \$15.60
- Pay by Phone Fee: \$9.60
- EFT Installment: \$9.60
- Reinstatement: \$14.40 Good Driver / \$18.00 Non Good Driver
- Renewal: \$24.00 Good Driver / \$30.00 Non Good Driver

ENDORSEMENTS

- Most Endorsement requests can be processed online through the Diamond System.

- For servicing policies through the Diamond system, go to <https://get.policyexpress.com>
- Endorsements that do not reduce or remove coverage can be done via our Customer Service line at 800.542.6246
- Down payment MAY be required on some endorsement requests.

CUSTOMER SERVICE

- Call: **800.542.6246**
- Hours: 8:00am – 5:00pm
- Email address:cs@anchorgeneral.com
- Call Center Manager:
Jeffrey Inigo.....jinigo@anchorgeneral.com
- Call Center Supervisor:
Ernesto Jimenez - ejimenez@anchorgeneral.com
- Call Center Supervisor:
Martha Laroya - mlaroya@anchorgeneral.com

UNDERWRITING

- Underwriting / Compliance Manager:
Robert Fusco
rfusco@anchorgeneral.com

CLAIMS

- Claims Reporting 800.542.6246
- Claims after hours..... 888.308.7900

HELP DESK - TECH SUPPORT

- Contact 888.536.1500