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Arizona Private Passenger Auto

Underwritten by:
Aegis Security Insurance Company
ADOT Code: 0032

UNDERWRITING GUIDELINES

Effective September 7, 2022

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ACCEPTABLE APPLICATIONS

DO NOT BACKDATE COVERAGE. Producers' provisional binding authority will be recognized based upon the following conditions being met.

We reserve the right to make final underwriting decisions regarding the acceptability of risks, limits of coverage and deductibles. It is virtually impossible to set forth our underwriting program in its entirety within this manual. All submissions will be reviewed and underwritten on their individual merits. This manual addresses minimum requirements. If in doubt, please call customer service before binding.

Applications for new business must be transmitted by the Producer to the Company via a Covercube approved electronic application upload. If you are unable to transmit via one of the approved electronic uploads, a copy of the complete application and all required documentation must be faxed immediately to Covercube. **Your electronic signature will have the same legal effect as the execution of a written signature and shall be valid evidence of your intent and agreement to be bound by its terms.** Every question on the application must be answered (and explained where called for), the application must be properly signed by the Applicant and Producer, the required premium must be collected, and the risk must be acceptable according to all underwriting rules. The individual who signs the application must be the Applicant/Named Insured. The Named Insured must be 18 years of age or older. The Named Insured must be an individual; policies with estates, receiverships, corporations, partnerships as the Named Insured are not acceptable.

MATERIAL MISREPRESENTATION

It is important that agents ask all questions directly to the applicant and clearly explain the consequences of providing false information. Complete and accurate information on the application is required in order to bind coverage. Material misrepresentation may result in the policy being declared null and void from inception and will impact the insured's rights to policy benefits. It is important that agents explain that a claim may not be paid if false or misleading information is provided to us. Misrepresentation includes, but is not limited to the following:

- Failure to disclose all household members aged 15 or older
- Use of an incorrect garaging address
- Failure to report all prior accidents or violations on the application
- Failure to accurately report vehicle usage or vehicles available for use.

A new application will not be accepted for any former policyholder who has an unpaid balance due Covercube unless it is paid with the submission of the new application.

The completed, signed application and all required supporting documentation be obtained and be available immediately for review as requested by Covercube, and required items* submitted to Covercube via electronic upload as required. Documentation needed for applications written with a future effective date must be uploaded via our website at www.Covercube.com. Covercube has the right to review and the producer has an obligation to have all documents available for review, including but not limited to the following:

1. The insured's name and address, including the insured vehicle(s) garaging address. The garaging address must not be a P.O. Box.
2. The required down payment or full payment.
3. For each vehicle, the full description of the vehicle including year of manufacturer, make, model and the complete vehicle identification number (V.I.N.)
4. All waivers, exclusions, and authorization forms signed, as required
5. Coverage limits and deductibles clearly identified
6. Producer's name, address, and producer code.
7. Photos for all vehicles with physical damage coverage. The photos must be submitted to the Company.
8. Vehicle registrations if requested.



9. Appropriate proof of discount(s) if requested.

If an application is submitted with an incorrect driver class, surcharge, discount, etc. or without the required proof for a specific discount, the policy will be issued at the appropriate rate level according to the rules set forth in the program manual. The documentation (if applicable to the policy) must be kept in your Agency's file for 3 years after the policy's expiration, or for the amount of time prescribed by all applicable laws and regulations, whichever is greater, and, as stated above, be available for Company review as requested.

CANCELLATIONS / NON-RENEWALS

Covercube will determine the effective date of cancellation or non-renewal and send any required notice to the insured and any third party interest, as required.

FLAT CANCELLATION / RESCISSIONS

Not permitted except under the following circumstances:

The insured's down payment made to the producer or Covercube is not honored by the financial institution upon which it is drawn. If an applicant's down payment is returned for any reason by the financial institution upon which it is drawn, the policy will be rescinded and no coverage will have ever been afforded. No opportunity will be offered for replacement of the unpaid funds. If the insured's down-payment was received and deposited by the producer, a request to rescind must be submitted to Covercube along with a copy of the dishonored check (front and back) or documentation of a refused/ rejected/ disputed/ declined credit card payment. The request requesting the rescission and the supporting documentation must be submitted to Covercube within 10 days of the policy effective date. Replacement funds collected are to be used to rewrite the policy with a new effective date. Under no circumstances are funds to be collected by the producer with the understanding that the insured's rescinded policy will be "reinstated".

In addition, misrepresentation by the insured on the application for insurance or on any documentation submitted to the Company may result in rescission of the insurance contract.

COMPANY REQUEST

If the Company cancels the policy, the earned and/or return premium will be calculated on a pro-rata basis. Covercube will mail or electronically deliver a notice of cancellation for any reason other than nonpayment of premium at least 10 days prior to the effective date of the cancellation. The reinstatement of a policy canceled for underwriting reasons may be considered only if the reason for cancellation is 1) remedied by requested additional information and or documents being furnished to Covercube; and 2) the required information and/or documents are provided prior to the cancellation date; and 3) all monies due at that time of reinstatement are paid.

INSURED'S REQUEST

A policy canceled per the insured's request will be calculated on a short-rate basis and canceled as stated in the Policy. All requests must be made in writing to Covercube and must be signed by the Named Insured. Insured's requests may be submitted to Covercube. Cancellation will be effective no sooner than the day after the request was received by Covercube. In the case of the insured's death, either the insured's spouse, executor or person granted power of attorney to execute the insured's affairs may request cancellation of the policy. A copy of the death certificate and if the requestor is not the insured's spouse, evidence of legal right to transact the deceased insured's affairs must accompany the request.

Exceptions:

1. In the case of **duplicate coverage**, earned and/ or return premium will be calculated on a short-rate basis,. Covercube must receive the insured's signed request and a copy of the Declarations Page from the issuing carrier. The submitted Declarations Page must indicate concurrent coverage, and show the same vehicle(s) and coverage as the Aegis Security Insurance Company policy. The cancellation request for duplicate coverage must be received within 30 days of the Covercube policy effective date. All fees are fully earned.



2. Cancellation because of a **total loss** will be done only upon the receipt of the insured's request and will be processed effective the day after the loss, but only if the request is received within 30 days of the loss date. Otherwise, they will be processed as of the date received by the Company.
3. When an insured has **moved out of state**, we offer prorated cancellation in these cases.
4. Cancellations for policies not accepted by the insured because of producer or Company error will have the earned and/or return premium calculated on a pro-rata basis

CLAIMS

Insureds are to be instructed to report their claims by calling the phone number listed below. The direct reporting of claims speeds up the claim adjustment process and allows for the collection of more accurate information when communication is received directly by the insured, claimant, or attorney.

Toll Free Claims Number: (844) 307-3606
Email: info@claimsdecisions.com

CONTACT US

Mail claims correspondence to:
Aegis Security Insurance Company
2222 W Pinnacle Peak Rd
Suite-240
Phoenix, AZ 85027

Policy Info: info@Covercube.com



COVERAGES OFFERED

<u>COVERAGE</u>	<u>LIMITS</u>
Bodily Injury Liability When requested, Bodily Injury Liability (BI) must be written on all vehicles.	\$25,000 / \$50,000 \$50,000 / \$100,000 \$100,000 / \$300,000 (Per Person / Per Accident)
Property Damage Liability When BI is written, Property Damage Liability (PD) must be written on all vehicles.	\$15,000, \$25,000, or \$50,000 (Per Accident)
Medical Payments This coverage is optional.	\$500, \$1,000, \$2,000, or \$5,000 (Per Person)
Uninsured Motorists Bodily Injury Uninsured Motorists Bodily Injury (UMBI) is offered with limits that may not exceed Bodily Injury limits. If UMBI is not requested, coverage must be rejected in writing.	\$25,000 / \$50,000 \$50,000 / \$100,000 \$100,000 / \$300,000 (Per Person/Per Accident)
Underinsured Motorists Bodily Injury Underinsured Motorists Bodily Injury (UIMBI) is offered with limits that may not exceed Bodily Injury limits. If UIMBI is not requested, coverage must be rejected in writing.	\$25,000 / \$50,000 \$50,000 / \$100,000 \$100,000 / \$300,000 (Per Person/Per Accident)
Comprehensive and Collision These coverages are optional, but must be written together. Deductibles do not have to match. Photos must be submitted on all vehicles with comprehensive and collision coverage.	\$500 and \$1000 (Deductibles)
Transportation Reimbursement Covers rental car or Transportation Network (Lyft, Uber, etc.) costs while your car is being repaired during a covered claim. May only be written on autos with Comprehensive / OTC and Collision (Physical Damage) coverage.	\$30 / \$900 (per day/30 days maximum)
Safety Equipment Covers vehicle glass and the plastic or other material used in the vehicle's lights.	No Deductible



Additional Equipment Coverage is NOT offered.		
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DISCOUNTS

Safety discounts may apply to vehicles based on vehicle features including:

Adaptive Cruise Control and/or Accident Avoidance

A discount will apply to applicable coverages for vehicles that have cruise control or advanced driver-assistance systems for road vehicles that automatically adjusts the vehicle speed to maintain a safe distance from vehicles ahead.

Blind Spot and/or Lane Avoidance

A discount will apply to applicable coverages for vehicles that have **Blind Spot Warning** (BSW) **systems** that use cameras, radar, and/or ultrasonic sensors alongside your vehicle to **detect** vehicles you can't see that are next to or behind your car. If a vehicle is detected there, drivers get a visual **warning**, often in the outboard mirrors, or on the front pillars.

Day Run Lights

A discount will apply to vehicles equipped with Day Run Lights, (DRL, also daytime running light) is an automotive lighting device on the front of a roadgoing motor vehicle, automatically switched on when the vehicle's handbrake has been pulled down or engaged in-gear, emitting white, yellow, or amber light

Parking Camera and Sensors

A discount will apply to vehicles equipped with parking camera sensors for road vehicles designed to alert the driver of obstacles while parking.

Other discounts may apply at the policy level:

Advance Purchase

A discount will apply to applicable coverages if the named insured purchases the policy at least seven (7) days in advance of the requested effective date for new business.

Auto Pay

A discount will apply to applicable coverages for policies where an automatic recurring payment plan is selected.

Paid in Full

A discount will apply if the premium is paid in full at the inception of the policy term.

Homeowners Discount

A discount will apply to the policy when the named insured submits acceptable proof of homeownership. The individual identified as the named insured, or spouse, on the auto application must also appear as the owner on the homeowner's proof. The named insured or spouse must own a home, townhome, condominium, or mobile home, but does not need to live in the residence. The homeowner discount is not available to a minor whose parent(s) are not listed on the policy. Acceptable forms of proof include a homeowner's insurance policy declarations page or application, mortgage statement, property tax records, property deed, or tribal agreements for Native American reservations.



DRIVER ASSIGNMENT

The highest rated operator is assigned to the highest rated vehicle. If there are more vehicles than operators; the unassigned vehicle will be written using the "Class" factor of the lowest rated driver on the policy and zero points. In addition, all applicable discounts and/or surcharges will be applied. All policies will be issued at the correct rates based on the information provided on the application and discovered during the underwriting process.

DRIVER CLASSIFICATION

The spouse of each married driver must be included or excluded as a driver on the policy. To be rated as married, drivers must be legally married. In certain cases, objective evidence may be required to substantiate marital status. This will include cases where the spouse's last names do not match. In cases of Registered Domestic Partners, the persons will be rated as married as long as proof of registration with the State of Arizona is received by the Company at the time of application or endorsement. Widowed and divorced drivers will be rated as single.

DRIVER EXCLUSIONS

All regular and occasional operators (whether they reside in the household or not), and all persons in the insured's household age 15 or older (whether they have a license or not) must be listed on the application as a driver or excluded from coverage. The Named Insured may be excluded. All married insureds must give driver information for the spouse in the drivers section of the application, or exclude the spouse with a signed Named Driver Exclusion.

ENDORSEMENTS

Endorsements can be submitted online via the Covercube website at www.Covercube.com.

All endorsement requests to reduce or delete coverage (including increasing deductibles), exclude driver(s), or requests to cancel a policy for Insured Request must be signed by the Named Insured. These changes will be effective the date they are uploaded on our website.

Endorsement requests to increase coverage (including decreasing deductibles) will be effective the date they are uploaded on our website.



FEES

All fees are fully earned and non-refundable. All fees due will be deducted from any return premium due the insured.

Policy Fee - \$30.00

A Policy Fee will apply to all new business and renewals.

OBD Device Fee - \$20.00

An OBD Device Fee will apply at new business and new vehicle addition per vehicle not equipped with Bluetooth.

Installment Fee - \$12.00

Each installment payment will have an Installment Fee added. This does not apply to the new business and renewal down payments.

Late Fee - \$15.00

A Late Fee will apply to payments received more than 5 days after the scheduled installment payment due date.

Financial Responsibility (SR-22) Filing Fee - \$25.00

An SR-22 Filing Fee will be charged for each SR-22 issued and re-issued.

NSF Fee - \$25.00

An NSF Fee will be charged for any payment not honored by the financial institution upon which it is drawn.

Arizona Automobile Theft Authority (AATA) Fee - \$0.50

An AATA Fee will apply to each vehicle insured at new business and at each renewal. This fee is being charged to support the Arizona Automobile Theft Authority (AATA).

FINANCIAL RESPONSIBILITY (SR-22) FILINGS

Policies must carry Bodily Injury and Property Damage coverage in order for an SR-22 to be issued. Only Owner's Filings are offered and we must insure all vehicles registered to the named insured and/or their spouse, as well as the driver issued the filing and/or their spouse. Filings will not be provided for any excluded drivers, non-residents or unrelated individuals.

SR-22 filings will be made to reinstate only Arizona driver's licenses. If an SR-22 is requested for a license issued in another state, the SR-22 request will be declined. SR-22 filings will be made for the Named Insured, spouse and eligible listed drivers. Covercube charges an SR-22 Fee (See "FEES" section) for each SR-22 issued and each time an existing SR-22 must be re-issued. These fees are fully earned and non-refundable. The SR-22 will print in the producer's office after the upload of the application. The SR-22 is to be provided to the insured.



POLICY TERMS AND PAYMENT OPTIONS

POLICY TERMS:

New Policies will be written for a six month term. A monthly premium payment plan is available. Policies will renew to a six month term. If the original policy was on an EFT or Recurring Credit Card pay plan, it will renew with the same method of payment. Direct billed policies will renew on a direct billed basis. Premium may be adjusted on each renewal (every six months).

Any payment received by the producer must be transmitted electronically from the agent's trust account or applied online at www.Covercube.com. Receipt of premium by the producer does not constitute receipt by the Company. Coverage provided will be based on the date and time the payment was transmitted to Covercube on the Covercube website or by telephone. Reinstatements for lapsed policies for which a payment was submitted, will be made effective as of the date "tendered". For payments made to Covercube by phone or on the website, the payment will be considered tendered as of the date and time the payment was processed, however a lapsed policy will be reinstated effective the following day.

The website and phone system are capable of accepting electronic payments using the insured's checking account, credit card (Visa MasterCard) or the Insured's debit card with the Visa or MasterCard logo. Required data (account and security numbers) must be entered correctly in order to avoid the payments being rejected by the financial institution and incurring an NSF or late fee.

RATING WITH COVERCUBE DRIVER DNA SCORE

Among other rating variables, vehicles are rated based on the driving habits of drivers using the insured vehicle(s) using the **Covercube** app.

Covercube uses a proprietary rating algorithm that measures a driver's focus that predicts the probability of auto accidents based on driving habits of drivers. As drivers' habits change, their **Covercube** rating score will change. **Covercube** will aggregate the data provided by the vehicle per policy term. The renewal premium may be adjusted on an average of the scores collected for each vehicle.

Each driver should download and activate the free Covercube app and pair to the vehicle(s)' Bluetooth. Vehicles will be assigned a **Covercube** Driver DNA score ranging from 1-15 and a corresponding rate based on data collected from the vehicle(s)' Bluetooth system or OBD (on-board diagnostics) device. Drivers can be rewarded at renewal for good driving habits based on their driving focus. Conversely, vehicles may receive an increase in premium at renewal if their Covercube Driver score increases.

All drivers using the insured vehicle should download the app and pair it to the vehicle's Bluetooth. If the insured vehicle has not logged a minimum of 500 miles in the app in a six month period, it will be rated with a driver level score of 10 at renewal.

Vehicles that are not equipped with Bluetooth may request an OBD device to plug into the diagnostics of their vehicle's computer system. The cost of the OBD device will be added to the insured's policy fee at new policy issuance.



SURCHARGES

Driver points are based on all occurrences and/or violations that have occurred in the thirty-six months immediately preceding the policy or the renewal date. Any accidents listed on a motor vehicle, application or other underwriting report will be considered at fault unless a police report or written explanation is provided stating one of the following:

- The insured vehicle was legally parked.
- The insured or a listed driver was struck in the rear while legally stopped for traffic or a traffic device.
- The insured or a listed driver was involved in an accident with a hit & run driver and reported to the police within 24 hours after the occurrence.
- The insured or a listed driver on the policy received a judgment or reimbursement from a third party and no liability payment was made on behalf of the insured.
- Insured single vehicle accidents will be considered at-fault if the insured's actions caused or significantly contributed to the accident.
- If an at-fault accident and a violation arise out of the same incident, the one resulting in the largest surcharge will apply. If an at-fault accident occurs in conjunction with a major violation, both incidents will be surcharged.

Violation Group	Points per Violation
Minor\Intermediate	1
Major	3
At-Fault Accidents	4

Additional Surcharges

- Any driver, vehicle or coverage added to the policy term that is defined as being unacceptable in the underwriting rules/guidelines will be surcharged in addition to any other surcharges that may apply.
- If the garage address or primary area of operation of any listed vehicle on the policy is moved outside of Arizona or if the insured moves their residence outside of Arizona a surcharge will apply.
- If a driver possesses a Driver's License classified as expired, suspended, or unverifiable a surcharge will apply.
- An unacceptable surcharge will apply to the policy if after inception an endorsement is processed that makes the risk unacceptable.
- A surcharge will apply to a driver with financial responsibility filing (e.g. SR-22). Only Arizona SR-22 available, out of state SR-22 is unacceptable.

NOTE: Within the first 60 days following the effective date of coverage, the addition of any driver, vehicle, or coverage, or a change that otherwise results in a risk that is unacceptable under our underwriting guidelines, may result in cancellation of the policy in lieu of the application of an additional surcharge.

Non-Chargeable Violations: A.R.S. 28-909(E) – A civil traffic violation under this section shall not be considered as a traffic violation against a person for establishing rates for auto liability insurance or determining the insurability of the person. We will not cancel or refuse to renew any policy because of this violation.

A.R.S. 28-702.01 – If a court finds a person drove 65 miles per hour or less on a state public highway with a posted limit of 55 miles per hour, and the offense is designated a waste of finite resource, we will not consider the violation a moving traffic violation against a person for the purposes of determining auto insurance premiums and will not cancel or refuse to renew a policy because of this violation.

Ridesharing Coverage Endorsement Surcharge - 25%

A surcharge will apply to each insured vehicle that is used for Ridesharing Activity. Ride-sharing Activity means the use of any vehicle to provide transportation of **persons** in connection with a transportation network company. The policy exclusions for commercial



use shall not apply to any owned auto listed in the endorsement while a Transportation Network Company's application or platform is active and the insured driver has not been dispatched to pick up a passenger or accepted a ride request and there is no passenger in or exiting the vehicle. This coverage is provided on an excess basis. Ride-sharing Activity means the use of any vehicle to provide transportation of **persons** in connection with a transportation network company.

RENEWAL PROCEDURES

No later than eleven (11) days prior to the policy expiration date, a renewal offer will be sent to the Insured. The insured will be given the option to pay their policy in full or have their premium divided in installments and paid via recurring credit card, Electronic Funds Transfer from their checking account, or paid in the agency's office and remitted to Covercube. The insured must submit the total renewal down payment prior to the due date to maintain coverage and avoid a policy lapse. Subject to Company approval, policies may be renewed with lapse, subsequent to the receipt of the renewal payment, within the first thirty (30) days after the policy expiration date.

At each renewal, vehicles will be assigned a Covercube Driver DNA score. Premium may change based on the vehicle's level ranging from 1-15.

Policies will be reviewed at each anniversary. Policies that are no longer acceptable per these Underwriting Guidelines will be non-renewed at this time, as allowed by the AZ Insurance Code.

UNACCEPTABLE DRIVERS

The following drivers are considered unacceptable:

- More than 8 drivers per policy.
- Any operator who is not a resident of the State of Arizona.
- Any operator under the age of 15.
- Any named insured under the age of 18.
- Any operator with a revoked or cancelled license.
- All entertainers, athletes, and celebrities, or any professional individual who is nationally or locally well known to a large segment of the population.
- Operators with more than two at fault accidents in the 36 months immediately preceding the effective date of the policy.
- Operators with more than one alcohol or drug related charge in the 36 months immediately preceding the effective date of the policy.
- Operators with more than one major violation in the 36 months immediately preceding the effective date of the policy.
- Operators with more than two intermediate violations in the 36 months immediately preceding the effective date of the policy.
- Total number of at fault accidents for all operators listed on a policy cannot exceed two in the 36 months immediately preceding the effective date of the policy.
- Total number of major violations for all operators listed on a policy cannot exceed two in the 36 months immediately preceding the effective date of the policy.
- Total number of intermediate violations for all operators listed on the policy cannot exceed three in the 36 months immediately preceding the effective date of the policy.
- Students residing and/or attending school in a state other than Arizona.

UNACCEPTABLE VEHICLES/RISKS

Eligible vehicles are private passenger automobiles and utility vehicles (pickup trucks and vans) not exceeding 1 ton load capacity, not exceeding 10,000 lbs. in Gross Vehicle Weight (GVW) and owned or leased by an individual.

VEHICLES/RISKS NOT ELIGIBLE FOR ANY COVERAGE



1. Commercial type vehicles such as flatbed or stake-bed vehicles, step, utility, or panel vans/trucks, 12 or 15 passenger vans or similar vans designed or meant for commercial transportation and vehicles registered to a commercial entity.
2. Non-owned vehicles.
3. For liability, any vehicle with a vehicle value of \$80,000 or greater.
4. For physical damage, any vehicle with a vehicle value of \$50,000 or greater.
5. Any vehicle not registered in a state or territorial jurisdiction of the United States.
6. Vehicles not garaged in Arizona at least 10 months of the year, including vehicles used by students attending school outside of Arizona.
7. Vehicles used for racing or speed contests (professional or amateur).
8. Vehicles used for emergency or law enforcement (including volunteer status).
9. Vehicles used for deliveries or delivery network company; for example: Postmates, Door-Dash, messengers or courier services, pizza/ food delivery, newspaper delivery or distribution, mail/parcel post delivery, etc.
10. Vehicles used for public livery, ride-share companies or transportation network companies; for example: buses, taxis, limousines, vanpools unless the Ridesharing Coverage Endorsement is applied and premium is charged.
11. Vehicles used to transport nursery or school children, elder care, or other medical patients.
12. Vehicles rented to others (short-term or long-term).
13. Any vehicle with more than \$2,500 in damage (until damage has been repaired).
14. Baja bugs, Dune Buggies, or similar off-road vehicles or any vehicle used off-road.
15. Motorcycles, Motor Homes, Travel Trailers, Campers, or any other recreational vehicle.
16. Custom, rebuilt, altered, modified and specially built vehicles (including kit cars). This includes vehicles with an altered suspension (raised or lowered from factory design) or vehicles with more than \$500 of additional equipment.
17. Vehicles with more or less than four (4) wheels. Dually trucks are accepted.
18. Vehicles with a current value (ACV) above \$50,000.
19. Classic or antique vehicles. This includes "hot rods" or other vehicles used for show.
20. Grey Market vehicles.
21. Applications insuring people at different households or addresses.
22. Any vehicle listed below

Acura NSX, RSX, RDX, TSX	Dusenber	Mercedes Benz (other than 190 and C-series)
Alfa Romeo (models <2010)	Excalibur	Mitsubishi 3000GT, Eclipse, Lancer, Montero, Starion
Aston Martin	EV-1 (GM Electric Vehicle)	Nissan 280Z, 350Z, 370Z or GT-R
Audi 4000,5000, Quattro & R8	Facel II	Panoz
Austin Cooper	Ferrari	Pantera
Austin-Healy MG	Fiat (models < 2010)	Peugeot
Avanti	Ford Mustang GT, Cobra, or Saleen	Plymouth Prowler
Bentley	Ford Shelby Cobra	Pontiac Trans-Am, Firebird, GTO, G8, XXP
Bradley	Hummer (except H3)	Porsche (except 914)
Cadillac Escalade or XLR	Infiniti Q45	Rambler
Chevrolet Corvette or Camaro Iroc-Z	Jaguar (except X-type)	Rolls Royce
Chrysler Prowler	Jensen Healy	Rover
Citroen	Lamborghini	Sterling
Cobra	Lancia Scorpion	Stutz
Cord	Land Rover (except LR2)	Subaru Brat, BRZ, STI, SVX, WRX, WRX
Daimler	Lincoln Blackwood	Suzuki Samurai, Sidekick, X90
Delorean	Lotus	Triumph
Dodge Stealth or Viper	Maserati	Volkswagen (VW) Bus, Corrado, Scirocco, or Thing
Dual Ghia	Maybach	Yugo



Endorsement requests to add unacceptable vehicles mid-term will not be honored. These endorsement requests will be rejected unbound.



VEHICLE PHOTOS

For new business, two photos that provide an unobstructed view of all four sides of the vehicle along with one clear, legible photo of the vehicle odometer showing current mileage are required for all vehicles requesting physical damage coverage.

For endorsements, two photos that provide an unobstructed view of all four sides of the vehicle along with one clear, legible photo of the vehicle odometer showing current mileage are required for the following scenarios:

1. A vehicle with Physical Damage Coverage is being added to the policy; or
2. Physical Damage Coverage is being added to a vehicle that is already on the policy; or
3. Comprehensive and Collision deductibles are being lowered/decreased; or
4. Vehicle was deleted and then added back to the policy and Physical Damage coverage is requested.
5. Physical Damage Coverage was requested to be deleted, and then later requested to be restored after the coverage was removed.

Exception: Photos may be waived if the vehicle being insured is a new, unused vehicle purchased or leased from a dealer and we are provided with a copy of the bill of sale, purchase order, or conditional sales contract (no more than 4 days old) that contains a full description of the vehicle, including all options and accessories. The sales contract may not be handwritten.

Vehicles with existing damage: In addition to the photo requirements above, if there is existing damage, additional photos clearly showing all damage are required.

Do not include physical damage coverage on any vehicle until photos have been uploaded on the Covercube website by the insured.

