
AgentPortal.Kemper.com

- Quote/Sell Policies
- Make Payments
- Process Policy Changes
- View/Print Documents and ID Cards
- View Agency Reports
- Access Commission Information
- Utilize Kemper Chat Support

Customer.Kemper.com

- Make Payments/Enroll in AutoPay
- View/Print Documents and ID Cards
- File Claims and Check Claim Status
- Submit Basic Policy Changes
- Utilize Kemper Chat Support
- Enroll in Paperless

Customer Service Email

English: customer.service@kemper.com

Spanish: servicioalcliente@kemper.com

Phone Numbers

Kemper Customer Service
800-782-1020

Roadside Assistance
877-512-6964

**ALL CLAIMS SHOULD BE IMMEDIATELY
REPORTED DIRECTLY TO KEMPER.**

Kemper.com/claims/report-a-claim

800-3KEMPER (800-353-6737)

ARIZONA

ESSENTIAL

Private Passenger Auto Agent Rule Guide

Underwritten By:

Warner Insurance Company
NAIC #26085

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POLICY QUOTING, BINDING, AND SERVICING

AGENT DUTIES, BINDING RULES, AND COMPLIANCE

1. **Quoting:** Agents should use Kemper's rater, AgentQuote (via AgentPortal.Kemper.com), or a comparative rating system. Inform the applicant that credit, driving record history, and other third-party vendor reports may be run to determine eligibility and quote accuracy. All new business applications must be uploaded.
2. **No Coverage Until Policy Issued:** The issued policy is a contract between the insured and Kemper. **A quote does not bind Kemper to a rate or any coverage. Our obligations begin when successful down payment is received, and the policy is issued. Coverage may not be backdated.**
3. **Rate/Exclude:** All household members age 15 and older (licensed or unlicensed) and any operators of any applicant vehicles must be listed on the application, and they must be either rated or excluded. To exclude drivers, the named insured must complete and sign the driver exclusion form. There is no coverage for an excluded driver under this policy.
4. **Underwriting Guidelines:** Ensure that the applicant, all operators/residents, and all vehicles meet Kemper's underwriting guidelines. You may not bind coverage on any risk or insurance that is unacceptable.
5. **Accurate Information:** If you know or suspect that any information provided is false or inaccurate, do not proceed with upload. If incorrect information has been uploaded, contact Kemper immediately.
6. **Complete Information:** Ensure the applicant has disclosed all household members and operators of the vehicles, all chargeable and non-chargeable accidents and violations, any business use of any vehicles, or any other relevant information that may conflict with our Underwriting Guidelines below. The application becomes part of the policy, and errors or omissions will be considered misrepresentation.
7. **Agency Agreement:** Follow all requirements within the Agency Agreement between you and Kemper.
8. **Upload Compliance Requirements:** Refer to the Records and Audit Rights sections within the Agency Agreement.
9. **No Brokering of Business/Sub-Agents:** Kemper prohibits brokering of business and/or the use of subagents. You may not share our underwriting guidelines, documents, or any other Kemper materials with any third party. Agents should not accept applications for risks that did not originate in their office.
10. **Claims Reporting:** Agents should instruct applicants/claimants to report all claims immediately and directly to Kemper. Agents may not investigate, settle, litigate, or admit liability on behalf of Kemper for any claim.
11. **Weather Moratoriums:** Physical Damage coverage may not be bound or written (and deductibles may not be lowered on existing policies) in any area with an impending weather catastrophe or disaster such as hurricane, hail, tornado, windstorm, tropical storm, wildfire, flood, or similar. This will normally accompany a National Weather Service "watch" or "warning", but we reserve the right to impose these restrictions if other sources inform an impending severe weather event. Every vehicle written with Physical Damage coverage within 48 hours after our restrictions have been lifted must be inspected by the agent and any damage must be indicated on the application.
12. **No Change of Agent:** Change of agent requests are not permitted. The policy must be cancelled by the named insured, and a new business policy must be submitted.

ENDORSEMENTS

1. **Processing:** Endorsements may be processed via AgentPortal.Kemper.com, or by calling or emailing Kemper.
2. **Binding Authority:** Agents have 72-hour binding authority for endorsements, and changes are effective no earlier than the time the agent is notified.
3. **Premium Changes:** If the policy premium changes, it will be reflected in future installments.
4. **Ineligible Risks:** A surcharge will apply when an ineligible risk is endorsed onto the policy. The policy will then be set for non-renewal, and further action may be taken as the policy state permits.
5. **Replacement/Additional Vehicles:** Policyholder must notify Kemper or their agent of replacement and/or additional vehicles to receive coverage. The policy and endorsements contain the notification requirements.
6. **Driver Changes:** Drivers may be added or deleted as necessary, subject to underwriting rules. Undisclosed drivers or regular operators may lead to additional premium, claim denial, and/or further action as the policy state permits.

7. **Required Forms/Signatures/Proof:** Submission of endorsement forms with required signatures is mandatory. Failure to complete and submit these forms can impact policy coverage and violate the Agent Agreement. Timely submission of any required proof is necessary to maintain discounts, and submitted proof is subject to Kemper approval.

REINSTATEMENTS/REWRITES

1. **Reinstatements (Without Lapse):**

- a. **Inaccurate/Missing Information:** Policies cancelled within the underwriting period for missing information may be reinstated if all required information is received prior to cancellation date (and any balance due is paid).
- b. **Non-Payment:** Policies cancelled for non-payment will be reinstated if the amount due on the cancellation notice is received before the cancel date. Payments returned unpaid will nullify any reinstatement.

2. **Rewrites (With Lapse):**

After the cancel date, policies cancelled for non-payment may be rewritten with a lapse in coverage. Rewrites have a new effective date, but do not require a new application, forms, etc. Payments must include outstanding balance, new down payment, and any fees. Payments returned unpaid will nullify any rewrite.

3. **Post-Rewrite Period:**

A new business application is required. Payments received for ineligible rewrites will be refunded, less any balance due.

RENEWALS

1. **Notification:** Renewal notification will be sent directly to the insured prior to expiration, and available to agents within Agent Portal. Nonresponse by the insured is considered cancellation.
2. **Renewal (Without Lapse):** If amount due is received prior to or on the renewal effective date.
3. **Renewal (With Lapse):** If the amount due is received after the renewal effective date, but within the renewal period, the policy will renew with a lapse in coverage.
4. **Post-Renewal Period:** A new business application is required. Payments received for ineligible rewrites will be refunded, less any balance due.

CANCELLATIONS

1. **Return Premium:** Return premium is calculated pro-rata.
2. **Insured-Request Cancellations:**
 - a. The cancellation effective date will be the date Kemper **receives** the cancellation request.
 - b. Backdating is only permitted if duplicate coverage existed, all listed vehicles are no longer legally possessed by the insured(s), or all listed vehicles have been declared a total loss. Proof will be required.
 - c. In the event of a total loss, coverage will continue until the insured sends a cancellation request.
 - d. Named insured signature is required.
3. **Company Cancellations:** Kemper may cancel for any permissible reason within the underwriting period, and after that only for reasons specified within the policy.
4. **Inaccurate/Missing Information:** A cancellation notice will be sent if the application contains incomplete, inaccurate, or missing information.
5. **Flat Cancellations:** If the down payment is returned unsuccessful for any reason, the policy will be flat cancelled.
6. **Loss Payee:** Kemper will send a cancellation notice to a loss payee either electronically or by mail.

BILLING/PAYMENTS

1. **Payment Options:**
 - a. **Autopay Banking (EFT)/Autopay Card (RCC):** Applicants may enroll in autopay for installments and renewal down payment either through electronic funds transfer or recurring card payment.

- b. **Agent EFT/Agency Sweep:** Agent collects the premium due, and Kemper will sweep the payment amount from the agent's bank account. For installments, agents must initiate the sweep.
 - c. **Manual Pay (by E-Check):** E-Check payments for new business can be made with the agent. If not enrolling in EFT, subsequent manual payments can be made online or by phone.
 - d. **Manual Pay (by Card):** New business down payment can be made via credit card. If not enrolling in RCC, subsequent manual payments can be made online or by phone. Do not use an agency credit/debit card to make payments on behalf of the insured.
 - e. **Manual Pay (by Mail):** Insureds may mail a personal check to Kemper for subsequent manual payments.
- 2. **Pay Plan Offerings:** Available pay plans and details will be automatically displayed within AgentQuote.
 - 3. **Premium Financing:** Not permitted by Kemper.

FEES

- 1. **Cancel Fee (\$50):** Policy is cancelled at the insured's request during the first policy term.
- 2. **Endorsement Fee (\$5):** Insured requests an endorsement to the policy.
- 3. **Installment Fee (\$15 EFT, \$20 Autopay card/RCC or Manual):** Added to all payments after new business down payment.
- 4. **NSF Fee (\$25):** Payment is returned unpaid or declined by the financial institution.
- 5. **Processing Fee (\$15 if 6-month term, \$30 if 12-month):** Included in down payments for each vehicle on the policy.
- 6. **Reinstatement Fee (\$10):** Policy is reinstated, within the same policy term.
- 7. **Rewrite Fee (\$15):** Policy is rewritten, with a new policy term.
- 8. **SR-22 Fee (\$30):** Assessed each policy term for each driver requiring a financial responsibility filing.

Unless otherwise noted, all Fees will be fully earned.

UNDERWRITING GUIDELINES

MATERIAL MISREPRESENTATION

Material misrepresentation on the application may affect the applicant's eligibility to receive the benefits of our insurance contract. The applicant is obligated and responsible for truthful, complete disclosure of all information requested on the application, endorsement requests, renewal inquiries and all additional risk information inquiries made by Kemper. Kemper may cancel or rescind the policy in accordance with state guidelines or collect the additional premium due from inception should misrepresentation be discovered. False, deliberately misleading, or other information that results in Kemper accepting an otherwise unacceptable risk may also result in claim denial or additional premium.

UNACCEPTABLE POLICIES

Policy Type/Features

- a. **Policies for an applicant who refuses to disclose any information requested on the application or otherwise requested by Kemper.**
- b. **Physical Damage Only:** No Comprehensive and Collision policies without Liability coverage.
- c. **Multiple Named Insureds:** Policies may have no more than one primary named insured.
- d. **Maximum Drivers:** No more than 8 rated drivers on a policy.
- e. **Maximum Vehicles:** No more than 6 vehicles on a policy.
- f. **Maximum Driver-To-Vehicle:** The ratio of vehicles-to-listed-drivers or drivers-to-vehicles may not exceed 4-to-1.
- g. **Total Policy Points:** No more than 30 total driving record points across all drivers on the policy (with no driver exceeding 15).
- h. **Accidents:** No more than 5 total accidents or 4 at-fault accidents across all drivers on the policy.
- i. **Named Driver Non-Owner Eligibility:** Unacceptable when any insured or driver owns a vehicle, has regular use of a vehicle, or uses any vehicle for business purposes.
- j. **2+ Business Use Vehicles:** No more than one Business Use vehicle on the policy.
- k. **Stated Amount:** No stated amount or stated value coverage for vehicles.
- l. **Applicant Not Individual:** Applicant is an Estate, Receivership, Corporation, Partnership, or any other similar entity.
- m. **Premium Financing:** To be financed through a premium finance company.

Existing/Previous Policies

- a. **Active Kemper Policy:** Households with an existing Kemper (or any subsidiary) policy, unless multiple household members seeking Named Non-Owner policies.
- b. **Cancelled Prior Kemper:** Applicants with a previous policy cancelled by any Kemper (or any subsidiary) for loss experience, fraud/misrepresentation, or any other underwriting reason(s).
- c. **Unacceptable History:** Policies with (or covering an insured with) unacceptable claim history, payment history, or other history.
- d. **Balance Due To Kemper:** Applicants with a balance due to Kemper (or any subsidiary).

UNACCEPTABLE INSURED/DRIVERS

Status/Characteristics

- a. **License Type:** Drivers without a valid U.S. driver's license, foreign/international license, or other acceptable proof.
- b. **License Status:** Has a revoked/cancelled license, unless temporarily and an SR-22 has been filed for that person to restore driving privileges. Otherwise, that operator must be excluded from coverage.
- c. **Driver Points:** No more than 15 driving record points (or 30 total points amongst all drivers).
- d. **Crime:** Has been convicted of insurance fraud, felony use of auto, or is involved in an illegal enterprise or occupation.
- e. **Age:** Under state minimum licensing age. (All Household members age 15+ must be disclosed on the application.)
- f. **Medical Impairment:** Has a physical or mental impairment (including but not limited to, impaired vision or hearing, heart conditions, epilepsy, seizures, dizziness/fainting) that may impact their ability to operate a motor vehicle, unless a physician completes the Physician Statement form confirming driving capabilities. Kemper does not pay for examination costs.
- g. **Fame:** Nationally or locally known to a large segment of the population (such as politicians, celebrities, entertainers).

Location

- a. **Non-Permanent Residence:** Operators who do not physically reside in the policy state at least 10 months of the year, including drivers who permanently reside or move outside of the policy state.
- b. **Students:** Students attending school outside of the policy state.
- c. **Military:** Military personnel stationed outside of the policy state.
- d. **Garaging Address:** No verifiable garaging address, more than one garaging address, or garaging address out of state.
- e. **Out-of-State Mailing:** Applicant mailing address outside of the policy state.
- f. **Invalid Zip:** Not a valid U.S. zip code.

UNACCEPTABLE VEHICLES

Features

- a. **Vehicle Cost:** Vehicles with a base cost new more than \$75,000.
- b. **GVWR:** Gross Vehicle Weight Rating (GVWR) of 9,000 or higher.
- c. **Physical Damage Unacceptable:** No Physical Damage coverage on a vehicle over 20 years old, reported as a total loss by a prior insurer, has a compromised/salvaged/branded title, or trailers of any type.
- d. **Garaging Out-of-State:** Vehicles not garaged in the policy state.
- e. **Grey Market:** Grey Market vehicles or vehicles not originally manufactured to meet U.S. standards.
- f. **Custom/Modified:** Custom vehicles, or vehicles modified in appearance/performance (mechanical or body) including but not limited to altered suspensions, lift kits, custom body kits, plastic or stainless-steel bodies, incomplete chassis.
- g. **Not 4-Wheeled:** Vehicles with more or less than four wheels or two axles.
- h. **Fuel Type:** Vehicles with a primary fuel type other than gasoline/diesel.
- i. **Not For Street Use:** Not registered for street use or failing to comply with U.S. safety standards.
- j. **Not Individually Owned:** Owned or leased by a partnership or corporation.
- k. **Advertising:** Vehicles with permanent or removable business-solicitation logos or advertising.
- l. **Misc. Equipment:** Vehicles with snowplowing or cooking equipment, or bathrooms (including RVs or travel trailers).
- m. Any other vehicles rejected by the Kemper rating system and/or vehicle database.

Type

- a. **Commercial-Type Vehicles:** Any vehicle type used for commercial purposes, including but not limited to, taxicabs, limousines, emergency vehicles, escort vehicles, buses, conversion vans, step vans, dump trucks, flat beds, etc.
- b. **Recreational Vehicles:** ATVs, golf carts, dune buggies, sandrails, bajas, street rods, kit cars, or racing vehicles.
- c. **Collectible/Rare/Exotic Vehicles:** Classic, antique, exotic, limited production, show, custom-built, or special edition cars, or any other cars appreciating in value.
- d. **Non-Motorized Vehicles**

Usage

- a. **Rideshare/TNC:** Transportation Network Company/Ridesharing services (Uber, Lyft, etc.)
- b. **Vehicle Sharing:** Personal Vehicle Sharing Programs (Turo, etc.)
- c. **Leased/Rented:** Leased or rented by the applicant to others, or loaned on a regular basis.
- d. **Pickup/Delivery Vehicles**
- e. **Other Business Use:** Any other commercial/business use (unless acceptable business use and the Business Use endorsement is added and additional premium paid)
- f. **Livery/Conveyance:** Vehicles used for public livery/conveyance (limousine, taxi, emergency services, etc.), company fleets, transport of nursery or school children, migrant workers, hotel/motel guests, or employees.
- g. **Unlisted Drivers:** Made available to any drivers not disclosed and listed on the policy.
- h. **Dangerous Cargo:** Carrying explosive materials, flammable substances, or any other dangerous chemicals.
- i. **Illegal Enterprises/Activities**
- j. **Racing**

FINANCIAL RESPONSIBILITY FILINGS (SR-22)

When requesting an SR-22, the following guidelines must be followed:

1. Filings may be issued only for the policy state.
2. Only active drivers may be issued an SR-22.

3. Applicants for an SR-22 must have a valid driver's license.
4. We will issue SR-22s upon processing the application.

EXCLUSIONS

All members of the household age 15 and older must be listed as an active driver or excluded from coverage. **Failure to list all drivers and household residents at the time the application is submitted may be considered fraudulent misrepresentation.** Undisclosed drivers or residents may result in forced addition to the policy and/or policy termination.

Additionally:

1. **Additional Interests:** Additional interests in an insured auto may be listed as excluded.
2. **Post-Issuance:** To exclude drivers, the named insured must complete and sign the driver exclusion form.
3. **SR-22:** Drivers with an SR-22 filing cannot be excluded.

BUSINESS USE

Business Use is when any mileage for an insured vehicle is associated with a business, occupation, trade, profession, or commercial application. No coverage applies to damage sustained while vehicles are used in business use unless the Business Use designation has been applied to the vehicle.

Policies Unacceptable for Business Use:

1. **NNO:** Any Named Non-Owner policy.
2. **Driver/Policy Points:** With a driver with more than 5 points, or more than 10 combined points between all policy drivers.
3. **2+ Business Vehicles:** With more than 1 vehicle used for any business.

Vehicles Unacceptable for Business Use:

1. **Not Individually Owned:** Owned or leased by the business or any corporation or non-individual entity.
2. **Other Employees/Businesses:** Used by more than one employee, or for any other business.
3. **Transporting Employees:** Transporting workers to/from/between job sites.
4. **TNC/Delivery:** Transporting people or goods for a fee/compensation.
5. **Sites Per Day:** Travel to 4 or more job sites per day.
6. **Distance:** Driven over 100 miles away from residential or business address.
7. **Advertising:** Logos, advertising, or other company-issued identified/beacons on or in the vehicle.
8. **Payload:** Transporting over 500 pounds of materials/supplies/etc.
9. **Hazardous Materials/Tasks:** Transporting hazardous materials or performing business tasks that require special licensing.

STUDENTS/MILITARY

Coverage will be provided to students/military whom:

1. Attend school or are stationed in the policy state and garage the vehicle(s) in the policy state at least 10 months per year.
2. Provide Kemper with the zip code where their car is principally garaged. Kemper will rate the higher of the permanent address or student/base address.
3. List the name of the school/base and address on their application.

NAMED NON-OWNER POLICIES

Named Driver Non-Owner policies are available, subject to the following:

1. Applicant must not own a vehicle, have access to a household member's vehicle, or have regular access to any vehicle.
2. **An NNO policy only covers the named insured.** A separate application must be filed for any other household member.
3. Not all coverages and limits are available for NNO policies, and Physical Damage coverage is never available.
4. Business use is never permitted for an NNO policy.
5. SR-22 filings are available.

Kemper reserves the right to make final underwriting decisions on all applications.

RATING

TIERING

Tiering and associated rating are determined by Financial Tiering, Incident Tiering, and Transfer Tiering. Information used includes financial responsibility score, prior insurance information (including prior limits and lapses), violations, accidents, incidents, disputes, and other driver information which are obtained from both applicant disclosures and third-party reports.

ACCIDENTS/VIOLATIONS AND POINT ASSIGNMENT

1. **Experience Period:** All incidents from the prior 60 months must be disclosed on the application, including accidents, violations, not-at-faults, comprehensive claims, etc.
2. **Chargeable Period:** For accidents and violations, the chargeable period is the 36 months prior to policy effective date. To determine if the accident or violation took place in the chargeable period, use the occurrence date not the conviction date.
3. **Point Assignment:** Accidents and violations including major, minor, drug/alcohol, speeding, and others are assigned points based on both category and any prior occurrences. All accidents and violations for which a driver is cited will be charged, even if generated from the same event.
4. **At-Fault Accidents and Disputes:** Accidents disclosed or returned as at-fault will be chargeable unless proof is provided that the listed driver was not at-fault, or they did not exceed the state's comparative fault threshold. This proof may include a police report, letter from prior insurer, or another exonerating legal document.
5. **Unverifiable Driving Record:** Points will be assessed when Kemper cannot obtain a valid Motor Vehicle Report with the U.S. Driver's License information that has been provided.
6. **Point Reduction:** Policy will not be re-rated for point charges that expire during the policy term.

TERRITORY RATING

A vehicle's garaging address is used in rating, and all vehicles must be garaged in the policy state for 10 or more months each year. Even if the vehicle is owned and registered in the policy state, to be an acceptable risk, **all vehicles on the policy must be garaged in the policy state for 10 or more months each year**. Kemper should be notified immediately if the principal garaging address changes and/or the insured moves out of state during the policy term.

VEHICLE RATING

Combination of vehicle characteristics including but not limited to, year, make, model, and safety features, as well as Vehicle History Score (VHS). **Accurate and efficient vehicle rating requires a complete Vehicle Identification Number (VIN).**

DRIVER CLASSIFICATION

Determined by the driver's date of birth, gender, and marital status. Mid-term adjustments are not made due to driver's birthday. Marital status changes will be accepted mid-term. Married rates require an insured to be legally married.

COVERAGES

Bodily Injury (BI), Property Damage (PD), Uninsured/Underinsured Motorist (UM/UIM), and Medical Payments (MED) limits must be the same for all vehicles on a multi-vehicle policy.

Refer to the policy and/or endorsement forms for the details of the coverages provided.

BODILY INJURY (BI)/PROPERTY DAMAGE (PD) LIABILITY

1. BI and PD are mandatory coverages.
2. PD limit may not exceed the selected per-person BI limit.
3. Combined Single Limits (CSL) limits are not available.

UNINSURED MOTORIST (UMBI)/UNDERINSURED MOTORIST (UIMBI) BODILY INJURY

1. UMBI and UIMBI are optional coverages, and they may be declined by the insured.
2. All vehicles on the policy must have the same UMBI and UIMBI limits.
3. UMBI and UIMBI limits cannot exceed the BI limits selected for a policy.

MEDICAL PAYMENTS (MED)

1. Medical Payments is an optional coverage.
2. If selected, MED coverage must be purchased at the chosen limit for all vehicles on the policy.

COMPREHENSIVE/COLLISION (PHYSICAL DAMAGE)

1. Comprehensive and Collision coverages are optional for each qualifying vehicle on the policy. If selected, both coverages must be purchased.
2. Physical Damage only policies are not available.
3. Different deductibles may be chosen for each vehicle on the policy.
4. Deductibles apply to each vehicle, for each loss resulting in physical damage to the vehicle.
5. Comprehensive and Collision are required coverages if a Loss Payee is indicated.
6. Physical Damage coverage is unavailable for vehicles older than 20 years.
7. Physical Damage coverage is not available on trailers or any other vehicle that is not a private passenger vehicle.
8. Exclusions for physical damage coverage include custom/non-manufacturer equipment and modifications. Refer to the policy for all details.
9. Comprehensive coverage with a \$0 glass deductible is also available.

CUSTOM OR ADDITIONAL EQUIPMENT

1. Comprehensive and Collision coverages are required to select this optional coverage.
2. Equipment must be listed on the application, and coverage must be endorsed and premium paid for coverage to apply.
3. Custom or Additional Equipment coverage cannot exceed \$5,000 in value.
4. Standard equipment installed by the manufacturer or dealer is covered under Comprehensive/Collision coverage. Other eligible permanently installed custom/added equipment, vehicle modifications, etc. require this coverage.
5. A fixed \$50 deductible applies to this coverage.
6. Refer to the policy and endorsement for additional information.

RENTAL REIMBURSEMENT

1. Comprehensive and Collision coverages are required to select this optional coverage.
2. If selected for one vehicle, this coverage must be purchased for all vehicles with Comprehensive and Collision coverages.

3. This coverage reimburses for the cost of a rental car (up to 30 days at the selected daily limit), while a listed vehicle is out of use due to a loss covered by the policy.
4. Refer to the policy and endorsement for additional information.

ROADSIDE ASSISTANCE

1. Roadside Assistance is an optional coverage through our authorized service representative (ASR).
2. If selected, it will be applied to all vehicles on the policy.
3. Roadside Assistance must be purchased at the inception of a policy term. Mid-term endorsements are not permitted.
4. Coverage will not exceed five disablements during any 12-month period.
5. All disablements must be reported to the ASR prior to the covered auto's towing and labor.
6. Driver of the covered auto must be an insured person as defined in the Liability section of the policy.
7. Labor must be performed at the location where the covered auto is disabled.
8. Our ASR will tow the covered auto to the nearest qualified repair facility.
9. There is no coverage under this endorsement if the covered auto is disabled at its principal garaging location.
10. The Roadside Assistance endorsement form provides full terms and conditions.

CUSTOMER CHOICE

Customer Choice expands our product structure with multiple coverage packages for every quote, enabling agents to better meet the coverage needs and budget of our customers. The Customer Choice options provide latitude in coverage areas such as time to notify us of additional/replacement vehicles, rental vehicle insurance coverage, permissive use, and others. See the Customer Choice endorsement for more information.

DISCOUNTS SURCHARGES

DISCOUNTS

1. **Advance Quote:** (1) Quote initiated 2+ days before effective date; (2) proof of prior insurance without lapse for 6+ months; (3) primary named insured is age 19+; (4) no chargeable accidents or violations.
2. **Association:** Applicant is an active member of Kemper-approved associations or organizations at the time this discount is initially applied to the policy and has been for the prior one-year period.
3. **Defensive Driving Course:** Age 55+ driver if they complete a voluntary (not court-ordered) defensive driving course and submit proof. The course must meet all state requirements. Driver must have no chargeable accidents or violations.
4. **EFT:** An Electronic Funds Transfer (EFT) autopay pay plan is selected.
5. **Good Student:** Unmarried, full-time student, under age 25 driver who provides proof of either a 3.0 GPA, Honor Roll/Dean's List, or being in the Top 20% of their class. Driver must have no chargeable accidents or violations.
6. **Homeowner:** Acceptable proof of home ownership, such as a mortgage coupon, property tax records, a deed, or a homeowner's insurance declarations page; may not be a mobile home, apartment, or pre-manufactured building.
7. **Kemper Co-Pilot (Telematics) Enrollment:** Required driver(s) must download the telematics mobile app and allow their driving to be recorded for as long as the Kemper requires in the enrollment form.
8. **Paid-In-Full:** 100% of premium is paid at policy inception. (No outside premium financing is permitted.)
9. **Paperless:** Applicant elects to receive policy documents online.

SURCHARGES

1. **Business Use:** A vehicle on the policy has the Business Use endorsement.
2. **Ineligible Risk:** The policy is determined to not meet the eligibility requirements per our underwriting guidelines.
3. **Low Down Payment:** A low down payment pay plan option is selected.