

Quick Reference Guide

Kemper Auto

Features competitive rates and flexible coverage options to serve a wide range of Texas drivers. Broad underwriting guidelines and numerous policy discounts have made Kemper Auto a favorite among independent agents.

- **Infinity Economy** - provides limited policy coverage at discounted rates for price sensitive customers
- **Infinity Standard** - provides affordable policy coverage and low down payment options for value conscious consumers
- **Infinity Deluxe** - provides premier-level policy coverage and features for discerning clients

Pay Plans

Type	Down Payment	Number of Installments	1st Bill Due
• Paid in Full	100%	0	N/A
• 6-Pay	16.7%	5	30 days (<i>certain risks</i>)
• 6-Pay	16.7%	5	15 days then every 30
• 12-Pay	8.3%	11	(<i>certain risks</i>)
• 12-Pay	8.3%	11	15 days then every 30

*Pay plans may be offered based on risk characteristics. With confirmed proof of prior insurance

Coverage Information

Type	Personal Auto
• BI/UM	up to \$100/\$300
• PD/UMPD	up to \$100,000
• PIP	up to \$10,000
• Med Pay	up to \$5,000
• Com/Coll Ded	500, 750, 1000
• Lessor Liability	Available
• Roadside Assistance	Available
• Rental Reimbursement	up to \$40 per day \$1200 total

Fee

Type	Personal Auto
• Policy Fee	\$15 per policy
• Installment Fee	\$15.00
• Endorsement Fee	\$5
• NSF Fee	\$25.00
• SR-22/A Fee	\$25.00

Acceptable forms of Identification

- **Acceptable:** All US Licenses except Michigan, Texas State ID, and Expired Texas Licenses
- **Unacceptable:** Cancelled or Revoked

Discounts and Surcharges

EFT Discount: Will apply when an EFT pay plan is selected.

Kemper Co-Pilot: Telematics program that offers enrollment discount for personal auto policyholders for sharing their driving habits. Policyholders and all active drivers must download a mobile app and share data to maintain discount.

Homeowner Discount: Named insured or spouse must own and reside in the home. The address must match the address listed on our company policy. Town homes and condominiums are acceptable.

Homeowner within Agency: This discount applies when the agent of record on insured's homeowner insurance policy is the same as their Infinity auto policy.

Multi-car: 2 or more cars on same policy.

Advanced Quote Discount: Applies when quoted more than 2 days prior to the effective date. Must have prior insurance with no lapse in coverage. Named Insured must be 19 years old or older.

Years Clean Discount: Applies when none of the rated drivers have had any accidents or violations in the previous 35 months. Must have Proof of Prior Coverage with no lapse. The Named Insured must be 21 years old or older.

Marriage Discount: When spouse is currently residing in the same household.

Paid in Full: A discount applies to each vehicle when 100% of the policy premium is paid at the time of binding.

Business Use: Surcharge applies for any vehicle with Business Use (1 vehicle max per policy).

Branded Title Surcharge: A surcharge is applied to vehicles that have been identified as having a Branded or Salvage Title.

Acceptable proof includes:

- Homeowner's declarations page
- Mortgage coupon
- Property tax records
- A deed

Unacceptable Drivers and Vehicles

- Persons who fail to disclose all members of the household age 15 or over on the application
- Named insured who does not physically reside in Texas at least 10 months of the year
- Does not have a garaging address or has more than one garaging address
- All vehicles owned or leased by partnership or corporation
- Vehicles requesting Physical Damage with model year prior to 1981
- Vehicles valued in excess of \$90,000
- Driver that has more than 20 points on their driving record

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Policy Contacts

Departments

Customer Service.....	customer.service@kemper.com.....	800.782.1020
		<i>Hours: Mon-Fri 7am-10pm CST & Sat 7:30am - 6pm CST</i>
Underwriting Toll Free Fax Number.....		800.782.2218
Help Desk and Technical Support.....	agenthelpdesk@kemper.com.....	800.264.7516
Claims.....	claims@kemper.com.....	800.334.1661
Agency Licensing.....	agencysupport@kemper.com.....	800.258.8915
Agent Commission Inquiry.....		205.803.8338
Agency Supplies.....	supplies@kemper.com.....	800.782.1020
Inside Sales.....		800.880.0810

If you have questions or need help and are unsure who to call, our Internal Business Development Team is available from 8:30am - 5:30pm Central Time

Correspondence

Payments, Endorsements & Agent Correspondence.....P. O. Box 830189, Birmingham, AL 35283-0189

Kemper Auto Online

Get a Quote with: agentportal.kemper.com | Quote & Upload new business and print quotes and applications online!

Online Endorsements: Quote and process changes to active policies in **REAL TIME**, 24 hours a day, 7 days a week!

Current endorsements available online include:

- Add/Delete vehicles
- Add/Delete a lienholder
- Change driver information
- Change lienholder information
- Change insured's address/phone
- Cancel policy-insured's request
- Add a new driver
- Add/Change SR-22 information
- Change driver status
- Add/Change/Delete coverages
- Add/Update EFT/RCP Information

* View a Policy (Policy Access Link): View online account info & make payments

** Agency Reports: Run reports to help manage your book of business

Your customers can download the Kemper Auto app to make payments, display ID cards, find preferred repair shops, or submit claims information

Go Beyond the Transaction by giving your customer tools that make auto insurance easy.

Paperless enrollment has enhanced features allowing for more streamlined process:

- **Delivery Mode:** Send via email, text, or email and text
- **Language Preference:** Ability to choose English or Spanish Invitations are simple and provide a quick customer portal registration and paperless enrollment

How does paperless enrollment help your customer?

- 24/7 access to all policy documents
- Make secure payments
- Easy access to agency contact info

Download our Paperless Quick Reference Guide for step-by-step instructions at agentportal.kemper.com