



**CA Private Passenger Automobile
Program General Rules and
Underwriting Guidelines**
Effective 3/15/2025

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Onward Contact Information	
Web Site	www.OnwardIns.com
Customer Service	833-9-ONWARD (833-966-9273)
Claims	833-9-MOVE-ON (833-966-8366)
California License	6005640
Mailing	4751 Wilshire Blvd Los Angeles, CA 90010

General Procedures

Application Submission

The program is available only to brokers who have a written Producer Agreement with Onward. It is not available to brokers who have not provided the California Department of Insurance with the required broker bond.

1. Brokers have no binding authority.
2. Each application is individually underwritten to ensure the application and the specific characteristics are a suitable risk for this program.
3. Failure to provide all required information could result the policy being cancelled or in a policy premium or fee increase.
4. This document is a guideline only. Every underwriting eligibility situation and question may not be addressed by the document. If there are any questions about the eligibility of a particular risk, please call Onward's underwriting department at CSR@onwardins.com.
5. Bulletins from Onward are official communications of updates that may occur to the underwriting guide and are an addendum to the manual. Please keep any future bulletins with the manual for reference.
6. KnightBrook binds coverage according to the following:
 - a. Each risk must be in full compliance with the underwriting guidelines and the application must be complete.
 - b. Appropriate payment must be present.
 - c. Applications are to be completed through Onward's policy admin system.
 - d. The signed application, a copy of the vehicle registration, documentation supporting rating, vehicle photos, and a copy of each driver's license or ID must be sent to Onward by electronic submission.

Producer Responsibilities

Prior to submitting an application to Onward, Producer must inspect all vehicles for which insurance is sought under this Agreement to verify that the vehicle meets all eligibility requirements for coverage. If collision coverage is requested, photos must be taken of four (4) sides of all listed vehicles and maintained by Producer and made available to Onward upon request.

Producer must use Onward's online transmittal system to rate and submit applications for insurance subject to this Agreement. Producer agrees to rate and submit all applications in accordance with Onward's underwriting rules and guidelines.

In order for coverage to be bound, the Producer must (i) submit to Onward a complete, true, and signed application for a risk that is eligible and acceptable under the applicable, current Onward's underwriting guidelines and (ii) transmit to Onward the full policy premium due or the correct initial down payment for the policy premium as required by the payment plan selected. If the application is not signed electronically and stored in Onward's online transmittal system, Producer must maintain a signed application in its files and promptly make the application available to Onward or Insurer upon request. If Onward's online transmittal system is unavailable, Producer may submit a complete, true, and signed application to Onward via U.S. Mail or a courier delivery service. For such applications submitted to Onward, coverage will incept as follows:

1. if the package containing the application and premium is postmarked no later than one (1) calendar day from the effective date of coverage listed on the application, coverage incepts on the effective date;

2. if the package containing the application and premium is postmarked more than one (1) calendar day from the effective date listed on the application, then coverage will incept on the day after the postmark date on the package containing the application; or
3. if the package containing the application is received without a postmark, coverage will incept no sooner than the day after receipt of the application by Onward.

Producer will have financial responsibility filing authority and must account for all financial responsibility filing forms issued. If Producer furnished the applicant with the filing, a copy of the filing must accompany the application submitted to Onward.

To Bind Physical Damage Coverage

Photographs showing all sides of the vehicle are required on all vehicles that meet any of the following conditions:

1. All vehicles written for physical damage coverage.
2. All salvaged titles.
3. All business.
4. All vehicles requesting physical damage coverage to be added after policy inception.
5. All vehicles requesting to reduce physical damage deductibles after policy inception.

Acceptable photos of all vehicles on the application with physical damage (comprehensive and collision) coverage must be submitted to Onward on the same day of the application or endorsement. Photos should be submitted in their original image file format, and can be submitted to Onward two ways: uploaded to the policy file in Onward's policy management system, or through emailed in to docs@onwardins.com.

Financial Responsibility Submission

SR22 filings will be issued upon request and upon indication on any driver's MVR that a Financial Responsibility Filing is required. There is a fee (subject to the Good Driver Discount) for the Financial Responsibility filings. SR22 filings will be issued for non-owners' policies and for listed drivers that don't have ownership of any listed vehicles. SR filings will only be made to the California DMV for a California driver's license. The dollar amounts for each fee are outlined on the fee schedule within this document.

Endorsements

1. A replacement vehicle notification must be made within 30 calendar days of the vehicle change.
2. Suspension of coverage is not permitted.

Cancellations

If an insured requests a cancellation it shall be effective no earlier than 12:01 am on the day after the USPS postmark of the cancellation request.

1. Cancellations may be requested by returning the original policy, submitting a lost policy release, submitting a request for cancellation signed by the named insured, or by notice to the named insured in accordance with the provisions of the California Insurance Code.
2. We will cancel for duplicate coverage in compliance with California Insurance Code section 486.
3. Return premium for all cancellations will be calculated on a pro-rata basis.
4. Payment of less than the minimum due may not prevent cancellation for non-payment or expiration.
5. Cancellations with a balance due will be billed as earned premium.
6. Coverage will be rescinded if the applicant's payment to Onward Insurance Services for a new or renewal policy is returned unpaid by the bank.

7. Coverage will be cancelled for nonpayment of premium if the insured's check for an endorsement is returned unpaid by the bank.
8. If the applicant's or insured's check to the broker for a new or renewal policy is returned unpaid by the bank, coverage will be rescinded provided Onward receives a copy of the returned check within 30 days of the coverage effective date.

Claims Procedures

The broker is expected to fully comply with the Fair Claims Settlement Practices Regulations. Please notify Onward if a copy of these regulations is needed. Any broker not in full compliance with these regulations will be subject to disciplinary action and all authority may be terminated.

1. Refer the insureds and claimants to Onward for the first report of a loss or claims status at 833 966-8366.
2. Report every loss, whether or not it appears to be covered. Only KnightBrook has the right to determine if a loss is covered.
3. The broker has no authority to decline coverage, accept coverage, adjust claims or authorize repairs.
4. The broker must fully cooperate with KnightBrook and Onward during coverage investigations and throughout the claim process.

New Business Billing

Applicants may pay the premium in full, or they may select our installment plan. For paid in full policies, the minimum payment required with the application is the full-term premium for the 6- month term. Applicants selecting an installment plan must submit the proper down payment with the application. All applications must include all applicable fees in addition to the premium.

Renewals

Upon each six (6) month policy renewal, program eligibility and policy premiums will be reassessed using the most current program rates, updated driver point counts, and vehicle classifications. New rates approved and effective as of the policy's renewal date will be applied at that time.

The renewal payment plan will mirror the structure set for new business, unless an alternative plan is requested and confirmed prior to the renewal date.

Renewal Billing

Onward generates renewals fifty-five (55) days to a policy's expiration date. If a risk continues to meet Onward's underwriting criteria, a renewal invoice is sent 23 days prior to a policy's expiration. If a risk does not continue to meet Onward's underwriting criteria, then a non-renewal notice will be sent to the insured at least forty-five (45) days prior to the policy's expiration. Renewal premiums will be billed at the rate in effect as of the renewal term effective date.

The insured must pay the renewal invoice amount due and the payment must be postmarked on or before the due date to maintain coverage. If the renewal payment is not postmarked on or before the date due, the policy will expire. Subject to Onward approval, policies may be renewed with lapse when the payment is made within 30 days after the expiration date.

Non-Sufficient Funds Charge

There is a non-sufficient funds charge on all dishonored payments. The dollar amount of this charge is shown on the fee schedule within this document. Once a payment is returned, we rescind coverage, as applicable, or issue a notice of cancellation on the policy. In order to be considered for reinstatement (with lapse), the insured must pay the total amount of these amounts:

- The Amount of the NSF Payment

- The NSF Charge AND
- Any additional premium required for the current policy term or installment.

Coverage Limits

The following coverages and coverage limits are available. All vehicles on the policy must have the same coverages and coverage limits for Bodily Injury (BI), Property Damage, Medical Payment, and Uninsured Motorist Bodily Injury (UMBI) coverages.

Coverage Limits				
Liability				
Bodily Injury	Property Damage	Medical Payments	UMBI	UMPD*
\$30,000/\$60,0000	\$15,000	\$500-\$5,000	BI Limits	\$3,500 or CDW
Comprehensive and Collision Deductibles				
\$100	\$250	\$500	\$1,000	
Rental Reimbursement (30 days maximum)			Special Equipment	
\$20/day	\$30/day	\$40/day	\$1,000 max coverage per vehicle	
Glass Deductible Waiver				
Available when Comprehensive is purchased.				

*Uninsured Motorist Property Damage (UMPD) Collision Deductible Waiver (CDW) is only available if UMBI & Collision is purchased.

Fees

Fees*	Not Good Driver	Good Driver
Policy Fee	\$50.00	\$40.00
Auto Fraud Fee (per vehicle)	\$1.76	\$1.76
Installment Fee on EFT	\$12.50	\$10.00
Installment Fee non-EFT	\$15.00	\$12.00
Electronic Payment Convenience Fee	\$5.00	\$4.00
Late Fee	\$10.00	\$8.00
Reinstatement Fee	\$17.00	\$13.50
Endorsement Fee	\$10.00	\$8.00
SR Filing Fee	\$40.00	\$32.00
Non-Sufficient Funds Fee	\$20.00	\$20.00
Cancellation Fee	\$25.00	\$25.00

*All fees are fully earned and are non-refundable. Broker commissions are not paid on fees.

Policy Term

Policies are to be offered on a 6-month term only.

Proof of qualification for any rated discount must be included and maintained with the application, which is retained by the broker.

Premium Calculation and Rounding Policy

Premiums are calculated based on program rates and initially rounded to the nearest dollar for the subtotal. After applicable discounts are applied, the total premium is then rounded down to the next whole dollar.

Discount Proof

If acceptable proof of eligibility for discounts is not available when the application is completed, quote the policy and collect the down payment based on the undiscounted premium.

Good Driver Discount

A 20% Good Driver Discount will be applied for rated drivers pursuant to California Insurance Code, Section 1861.025.

Conviction Free Discount

On a policy eligible for a Good Driver Discount, an additional 12.5% discount applies to all coverages except Glass Deductible Waiver, Special Equipment and Rental Reimbursement, when the driver assigned to the vehicle qualifies for the Good Driver Discount as described above and has five years of conviction free driving and three years of at-fault accident-free driving.

Multiple Car Discount

A Multiple Car Discount applies to all coverages, except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage, if two or more vehicles are covered on the same policy. The discount applies only when there are like coverages.

Academic Standing Discount

An Academic Standing Discount applies to all coverage, except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage, for rated drivers that meet the following requirements:

- at least 16 but under 25 years old;
- a full-time student in high school, technical school, or college; and
- in the upper 20% of his/her class, currently retaining a B (3.0) average (cumulative averages not acceptable) or be on the Dean's List or comparable scholastic achievement list.

A copy of documentation is required to add the discount. The discount will not be removed mid-term but can be added at any time.

Defensive Driving Course Discount

A Defensive Driving Course Discount applies to all coverages, except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage, for rated drivers aged 55 or older who successfully complete a Mature Driver Improvement course approved by the Department of Motor Vehicles. The discount does not apply or may be discontinued if the driver had a chargeable accident during the three years following the course completion date. The discount also does not apply if the driver completed the course pursuant to a court order. The driver's eligibility for the premium reduction is three years from the date of the completion of the course. A copy of the approved course completion certificate from the sponsoring agency must be attached to the application for qualifying drivers.

Business/Artisan Use Surcharge

A Business/Artisan Use Surcharge applies to all coverages, except Special Equipment, Glass Deductible Waiver, and Rental Reimbursement Coverage, for private passenger vehicles used by the insured in their business or occupation. See Underwriting Guidelines section for acceptability.

Photos required of all vehicles selected for Business/Artisan use.

Underwriting Guidelines

Underwriting Acceptability

Before quoting a risk or submitting an application, refer to these Underwriting Guidelines. If you have any question regarding acceptability, please contact Onward underwriting at CSR@onwardins.com or call 424 557-5751. WE RESERVE THE RIGHT TO MAKE FINAL UNDERWRITING DECISIONS.

Driver's Licenses and Types

- A driver with a US license or a foreign license is acceptable.
- A driver with a currently expired license is acceptable.
- A driver who has never been licensed is acceptable.
- A suspended driver who requires an SR22 filing to reinstate their license is acceptable.

Driver Experience

Driving experience is based on the date first licensed in any jurisdiction.

Driver Assignment

The highest rated driver will be assigned to the highest rated vehicle. Do not combine the points if there are two or more drivers. The Good Driver Discount applies to the remaining vehicle only when all other rated vehicles on the policy are receiving the Good Driver Discount.

Driver Exclusions

The named insured, the named insured's spouse, all persons who reside with the named insured, their spouses, co-registered owners, their spouses and any other drivers of the vehicle(s) on the policy must be listed as drivers on the policy or excluded. To exclude a driver the named insured must complete and sign the Named Operator Exclusion form.

Marital Status

The married rate will be given to married drivers and drivers with a registered domestic partner. All other drivers will be rated as single. "Common law" marriage does not qualify a driver for the married rate. Divorced and widowed persons will be rated as single.

Annual Mileage

The number of miles driven annually for the twelve months following policy inception will be based on the applicant's estimate unless specific information provided (such as miles driven between home and work*) conflicts with the total mileage estimate. In this case, we will use the higher provable mileage but allow the insured the opportunity to rebut our calculated mileage. Also, the employer's address or a student's school address for each driver is required to verify that the annual mileage is being rated correctly. If the employer address or student's school address is not provided, the vehicle will be rated using the Company's average miles estimate of 10,000 until an insured provides mileage information. Notification of premium increases resulting from changes to the annual mileage will be mailed to the named insured. Additional vehicles added to the policy by endorsement will be rated based on the insured's estimate or, if the insured's estimate is not provided, using the Company's average miles estimates of 10,000. Substitute vehicles added to the policy by endorsement will be rated based on the insured's estimate or, if the insured's estimate is not provided, using the same annual mileage as the vehicle being replaced.

*one-way commute mileage twice a day, five times a week, 50 weeks a year plus the Company's pleasure use miles estimate of 5,095 based on U.S. Department of Transportation 2001 National Household Transportation Survey

Named Non-Owner Coverage

Liability coverages are available covering a named driver while driving non-owned private passenger vehicles, subject to certain limitations. Non-owner coverage is not available if the named insured or spouse is the registered owners of any motor vehicles. Coverage is excluded while operating any vehicles that are available for the named insured's regular use. Named non-owner coverage is unacceptable for any driver with a license restricted to driving vehicles equipped with an ignition interlock device.

Only one driver can be included on an application. Please refer to the policy for complete descriptions of the coverages and limitations. Vehicle rating items that affect liability rates, such as vehicle performance and vehicle characteristics, will use 1.00 as factors.

Unacceptable Policies

Policies insuring vehicles from more than one household/residence.

1. Policies with a named insured under 18 years old.
2. Any applicant or insured who knowingly fails to provide Onward the correct vehicle garaging address.
3. Any applicant or insured who knowingly fails to disclose to Onward drivers that operate any insured vehicles on a regular basis.
4. Any applicant who has had a policy rescinded, canceled or non-renewed by Onward due to fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.

Unacceptable Drivers

1. Any driver not described in the Driver's Licenses and Types list above.
2. Any driver with a permanently revoked license.
3. Applicants who have been convicted of insurance fraud.
4. Any driver with more than two (2) at-fault accidents within the past 36 months.
5. Any driver with more than two (2) major violations within the past 36 months.
6. Any driver with more than one (1) DUI or Alcohol/Drug related vehicle violation in the last 36 months.
7. Any driver that has a felony conviction involving the use of an automobile until they qualify for a Good Driver policy;
8. Any driver with more than 15 Driving Safety Record points.
9. Any driver with a suspended or revoked license, unless and an SR Filing will reinstate the license.
10. Any driver with a driver's license suspended due to a medical condition that prevents the safe operation of a motor vehicle.

Unacceptable Vehicles

Vehicles not registered to the named insured or spouse unless the registered owner is listed as a driver or excluded from coverage. The other co-registered owner(s) must be added to the policy or excluded from coverage by endorsement.

1. A motor vehicle not of the private passenger type (see Commercial Vehicles and Commercial Use below).
2. A motor vehicle that is used as a public or livery conveyance for passengers
3. Motor vehicles rented to others.
4. Pickups and vans exceeding 1 ton (150/250/350 and 1500/2500/3500 models are acceptable).
5. Vehicles with aftermarket suspension lifts of more than three (3) inches.
6. Vehicles not primarily garaged in California.

7. Motorcycles.
8. Motor homes and house cars.
9. Vehicles regularly garaged at locations other than the residence of the named insured.
10. Vehicles registered or co-registered to a business or corporation.

Vehicles Unacceptable For Physical Damage Coverage

All vehicles written for physical damage coverage unless:

1. All applicable conditions of the "To Bind Physical Damage Coverage" section are satisfied.
2. Vehicles with a vehicle value over \$50,000, unless all drivers qualify for the Good Driver Discount. Refer to the definition of "vehicle value" under "Vehicle Symbol" section.
3. Vehicles with a model year 1981-1989 with an ISO symbol 20 or above, unless all drivers qualify for the Good Driver Discount.
4. Vehicles with a model year 1990-2010 with an ISO symbol 24 or above, unless all drivers qualify for the Good Driver Discount.
5. Vehicles with a model year 2011 or later with an ISO symbol 54 or above, unless all drivers qualify for the Good Driver Discount.
6. Vehicles insured for Physical Damage only.
7. Vehicles with damage exceeding the Physical Damage deductibles.
8. Vehicles with salvage, rebuilt or branded titles for physical damage coverage. Liability coverage is available.
9. Physical Damage coverage is not available on vehicles valued below or equal to \$2,500 pursuant to CIC Section 671. The Company will take necessary steps to collect information to determine the value of the vehicle using generally accepted vehicle valuation guides and by requesting additional information from the named insured.

Commercial Vehicles and Commercial Use

The following vehicles are considered commercial risks regardless of vehicle use and are unacceptable for any coverage in this program:

- Vehicles not of the private passenger type.
- Vehicles owned by or leased to a business, partnership or corporation.
- Vehicles used as a public or livery conveyance for passengers.
- Vehicles rented to others
- Pickups and vans exceeding 1 ton (example, 450 or 4500 models).
- Vehicles showing permanent or removable logos or advertising.
- Two or more business use vehicles on the same policy.

The following vehicle use is considered a commercial risk regardless of the type of vehicle and is unacceptable for any coverage in this program:

- **Any motor vehicle used as courier or livery.**
- Any motor vehicle visiting four (4) or more job sites per day.
- Any motor vehicle driven in a radius exceeding 100 miles of the garaging address during the course of business.
- Any motor vehicle carrying explosives or flammable materials.
- Any motor vehicle carrying equipment weighing more than 500 pounds.
- Any private passenger pickup truck with racks extending outside of the bed.
- Any motor vehicle driven by employees.
- **Any motor vehicle used to transport passengers in connection with a business.**

Acceptable Business Use

Business use means the operating, maintaining, loading or unloading of a motor vehicle in the course of any trade, profession, occupation or job (including part-time jobs). The coverage provided by the Policy for this program excludes business use unless the Business Use Coverage endorsement is added for an additional premium. Business use is only acceptable for personal lines risks and private passenger vehicles. Risks described under “Commercial Vehicles and Commercial Use” are considered commercial risks and are unacceptable for any coverage in this program. The following are examples of acceptable occupations for business use coverage:

Appliance	Exterminator	Plumber
Appraiser	Fence Installation	Pool Cleaner
Blacksmith	Furniture Repair	Appliance Service
Cabinet	HVAC	General Repairman
Carpet	Interior Decorator	Roofer
Construction	Janitorial	Surveyor
Contractor	Landscape	Tree Trimmer
Drapery Installer	Musician	Upholsterer

Driving Safety Record Points

	1st Occurrence	Each Additional
Minor Violations	1 Point	1 Point
At Fault Accidents: Property Damage Only	5 Points	5 Points
All other At Fault Accidents	3 Points	5 Points
Major Violations	5 Points	5 Points

The public record of traffic violation convictions available from the California Department of Motor Vehicles, together with similar public records of traffic violation convictions that are available from other jurisdictions and the principally at-fault accidents shall be used to develop the safety record factor of the driver rated on the insured vehicle. For multiple point count charges arising out of one occurrence, use only the highest charge involved. Accidents that occurred not more than three years preceding the effective or renewal date of the policy, and traffic violation convictions with conviction dates not more than three years preceding the effective or renewal date of the policy will be considered when developing the safety record factor. Points will be dropped as appropriate at each renewal. Major Violations are those for which the DMV assigns two violation points. (Refer to Section 12810 of the California Vehicle Code.)

Minor Violations are those for which the DMV assigns one violation point. Minor violations incurred while driving an employer's vehicle for compensation during the hours of employment may not be chargeable and should be so identified on the application. (A letter from the employer on company letterhead is required.) This does not apply to major violations or accidents. This is not applicable if self-employed. This applies only to individuals whose specific duties include driving their employer's motor vehicles or individuals who have authority in their name from the Public Utilities Commission to operate as a highway carrier and who are the registered owners or lease operations of the motor vehicle used in

the operation as a highway carrier. However, charges for the following violations cannot be waived: 14601(a), 14601.1(a), 14601.2(a), 20001, 20002, 20008(a), 23102, 23103, 23104, and 23109.

At-Fault Accident Determination

Accidents will be charged as allowed by Insurance Code. The Company will accept a self- declaration of accident verification from the insured, pursuant to California Insurance Code and, in particular, California Code of Regulations, Title 10, section 2632.13.

Vehicle Type

A 0.10 rating factor will apply to vehicles having a body type of a fiberglass composition.

Vehicle Performance

Surcharges apply based the vehicle's ISO performance designation.

Vehicle Characteristics

Vehicles will be grouped by characteristics that bear a relationship to damageability and reparability as follows:

Group 1

Vehicles not in Group 2 or 3.

Group 2

Grey market vehicles and salvaged vehicles (but not having any Group 3 characteristics).

Group 3

Vehicles modified for performance subsequent to original manufacturer, vehicles with lifted or lowered suspensions, vehicles not in safe mechanical condition, exhibition vehicles, vehicles to be used off-road only, vehicles which are custom built, limited production, kit cars replicas, show cars or antique, vehicles equipped for snow plowing, and vehicles with detachable camper bodies that contain sleeping or cooking facilities.

Application of Group 2 or Group 3 rates does not provide coverage for Special Equipment. Special Equipment coverage must be purchased separately.

Vehicle Age

The vehicle age rating factor is determined by comparing the vehicle model year to the effective date of the policy term being rated. Vehicles are considered to become 1 year older on October 1st of each year. Example: A 2013 model year vehicle is considered 0 years old for policy terms with effective dates between 10/1/2012 and 09/30/2013. A 2013 model year vehicle is considered 1 year old for policy terms with effective dates between 10/1/2013 and 09/30/2014.

Vehicle Symbol

Standard ISO symbols apply. If no symbol is assigned for a new model year, increase the previous year's symbol by one. For van conversions and vehicles without a published symbol, assign the symbol according to the Vehicle Value, as depicted below.

Symbol for Model Year					
	1975&prior	1976-1980	1981-1989	1990-2010	2011 &
\$1 - \$1,600	1	1	1	12	8
\$1,601 - \$2,100	2	2	2	12	8
\$2,101 - \$2,750	3	3	3	12	8

Symbol for Model Year					
	1975&prior	1976-1980	1981-1989	1990-2010	2011 &
\$2,751 - \$3,700	4	4	4	12	8
\$3,701 - \$5,000	5	5	5	12	8
\$5,001 - \$6,500	6	6	6	12	8
\$6,501 - \$8,000	7	7	7	12	8
\$8,001 - \$9,000	7	8	8	12	8
\$9,001 - \$10,000	7	8	8	12	8
\$10,001 - \$11,250	7	10	10	12	8
\$11,251 - \$12,500	7	10	10	12	8
\$12,501 - \$13,750	7	11	11	12	8
\$13,751 - \$15,000	7	11	11	13	10
\$15,001 - \$16,250	7	12	12	14	12
\$16,251 - \$17,500	7	12	12	14	14
\$17,501 - \$18,750	7	13	13	14	16
\$18,751 - \$20,000	7	13	13	14	18
\$20,001 - \$22,000	7	14	14	14	20
\$22,001 - \$24,000	7	14	14	15	24
\$24,001 - \$26,000	7	14	15	16	27
\$26,001 - \$28,000	7	14	15	17	30
\$28,001 - \$30,000	7	14	16	18	33
\$30,001 - \$33,000	7	14	16	19	36
\$33,001 - \$36,000	7	14	17	20	39
\$36,001 - \$39,000	7	14	17	21	42
\$39,001 - \$40,000	7	14	18	21	45
\$40,001 - \$45,000	7	14	18	22	46
\$45,001 - \$46,000	7	14	18	23	50
\$46,001 - \$50,000	7	14	19	23	51
\$50,001 - \$55,000	7	14	19	24	54
\$55,001 - \$60,000	7	14	20	24	56
\$60,001 - \$65,000	7	14	20	25	58
\$65,001 - \$70,000	7	14	21	25	59
\$70,001 - \$75,000	7	14	21	26	60
\$75,001 - \$80,000	7	14	21	27	62
\$80,001 +	Refer to hi-value rate below				

*Vehicle Value is COST NEW for vehicles 8 years old and older and RETAIL VALUE for vehicles 7 years old and newer.

Physical Damage coverage may not be written for vehicles with a vehicle value over \$50,000 unless

all drivers on the policy qualify for the Good Driver Discount.

Hi-Value Rate

For vehicles with a vehicle value greater than \$80,000 or a Model Year 2011 & newer ISO Symbol greater than 62, add 2.5 to the \$75,001 - \$80,000 rating factor for each complete \$5000 increment of vehicle value over \$75,001. For example, the Vehicle Age-Symbol Factors for a 2010 model year vehicle valued at \$125,000 would be 34.396 for Comprehensive coverage and 30.64 for Collision coverage calculated as follows:

$$\$125,000 - 75,001 = 49,999$$

$$49,999 / 5000 = 9.99 \text{ (or 9 complete increments)}$$

$$9 \times 2.5 = 22.5$$

$$\text{Comprehensive coverage} - 11.886 + 22.5 = 34.396$$

$$\text{Collision coverage} - 8.14 + 22.5 = 30.64$$

Rental Reimbursement Coverage

When Physical Damage coverage is purchased, Rental Reimbursement coverage may be purchased for an additional premium. If the endorsement is purchased, coverage applies to all vehicles on the policy with Physical Damage coverage.

Glass Deductible Waiver

When Physical Damage coverage is purchased, the Glass Deductible Waiver endorsement may be purchased for an additional premium. If the endorsement is purchased, the endorsement applies to all vehicles on the policy with Physical Damage coverage.

Non-Factory Special Equipment

When Physical Damage coverage is purchased, coverage on the special equipment may be obtained by applying 15% of the Special Equipment Value Annually. Pictures of the equipment and receipts must accompany application.

- \$1,000 Maximum coverage Per Vehicle
- \$36.00 Minimum Premium Semi-Annually.

Coverage is subject to policy deductibles. Labor is not included. Any equipment that was not installed by the original manufacturer at the time of the original sale is excluded from coverage unless listed on the application and appropriate additional premium is charged. No Contents coverage is available.