

Discounts (send us proof of prior and HO)

Multi-Car	We automatically apply this discount when there is more than 1 vehicle insured. However, vehicles MUST be part of the same immediate family household. We do verify vehicle registration address because that generally indicates where the vehicle is located. We know that insureds move, but if you add a vehicle to the policy in January 2026 and the vehicle is then registered to a different address in March of 2026, that is proof that the vehicle does not belong to the insured address and we would remove Multi Car discount in cases where a vehicle is registered to another address AFTER policy effective date.
Prior Insurance	We provide increasing levels of discounts based on whether the applicant has 6,12,18 or 24 Months of Prior Insurance. We allow up to (30) days of lapse. When quoting, we will try to verify prior insurance. If verified, you will note a V1, V2, V3 or a V4 discount applied. No proof is required when you have a verified code (V1, V2, V3 or V4).
Renewal	Available after 6 months if there are no claims. Unless discounts are already maxed out.
EFT	We have a significant discount for those that set up monthly automatic payments through bank account, credit, or debit cards. A customer that has payment rejections will end up either losing this discount or having late pay surcharges applied at renewal.
Home-owners	Named Insured must own home and property address on tax records must match auto policy address. Please upload documentation. County tax records must reflect name of named insured or spouse.
Early Shopper	Applies where the customer has prior and agent quotes app seven days or more before the effective date. Comparative Rater Agents must bridge to the company website to save quote date in our website.
Lienholder	Discount for having your car financed. Must enter name of a lienholder to see correct rate! Lienholders cannot be an individual.

Drivers (send copies, if not TX DL)

Foreign/Int'l	We need a copy of any foreign ID/Passport/Matricula that shows name and DOB. Expired DL due to no SSN also accepted.
Expired TX License	Accepted if expired due to no SSN. Rate like Foreign/Matricula
Out of State License	Accepted with out of state license surcharge.
TX ID	This is the highest rate and applies to those with state issued ID card or any other situation where the driver does not have an active license or foreign identification.
SR22- TX Only	List of corresponding violations.
Common Law	Rate as married if they meet the true definition of Common Law. A Boyfriend and Girlfriend relationship is NOT common law because they are not calling each other spouse. Filing taxes together as married filing jointly is proof of common law marriage, so ask them if their tax return is filed together and if so, they can be rated as married.

Vehicles

Age	Up to 50 years old for liability and 14 years for physical damage
Value	For physical damage coverage we accept vehicles valued up to \$60K.
Number	Maximum of 6 per policy. Maximum of one 1-ton vehicle per policy.
Size	Up to 1 Ton. 350s, 3500s are ok
Salvage	Only for liability coverage. Not allowed for comp/collision.

Required Endorsements

- OACM.PhysDam.001:** Right to use aftermarket parts, Custom Equipment not covered unless covered by custom equipment endorsement, Betterment not covered.
- OACM.Storage.004:** Connect has right to move vehicles to storage facility of our choice.
- OACM.AutoTerm.007:** Coverage for vehicles ends when title or control is passed to new owner.
- OACM.CrimeIntentRentProp.010:** No coverage for intentional or criminal acts.
- OACM.TempVeh.022:** Modifies the definition of Your Covered Auto in Liability to include Temp vehicles loaned by an auto repair facility.
- OACM.NoBusiness.020:** This endorsement excludes coverage for any business use related claims. Removed if Business Use coverage is purchased.

Optional Endorsements

- OACM.LoanPay.015a-Loan/Lease Payoff Coverage (gap)** If this endorsement is purchased, we will pay up to 25% over ACV for total loss claims, when there is a loan on the vehicle that exceeds ACV.
- 523C. Rental Reimbursement:** \$20 or \$40 /Day
- 524A. Towing and Labor:** \$40 or \$75 /Occurrence

Photos:

- We require photos when:**
1. A vehicle is a 1-ton vehicle
 2. A vehicle has comp/coll/pip/um/umpd coverage.

Business/ Artisan use	
Artisan Use	It is defined as ONE utility vehicle used by the insured for business as a contractor or artisan to transport tools and supplies incidental to the insured's trade or business.
Ownership	If the vehicle is titled to a business or corporation, it is NOT acceptable and MUST be placed with a commercial insurance company.
Flat- Beds	A pickup with a flatbed is acceptable, as long as it is not used commercially and has the business use surcharge.
Eligible Trades	Carpentry, Floors, Drywall, Swimming Pools, Plumbing, Heating/ AC, Landscaping, Electrical, Glass, Masonry, Tile, Marble, Painter, etc. This list is not comprehensive, so call with?
Ineligible Trades	Hot shot or delivery services of goods or people, churches, car lots, hazardous material trades. This list is not comprehensive, so call.
How to Rate	Select Business Use on the first page of the vehicle selection section.
Impact if not applied	Claim may be denied. For that reason, we need you to ask your insureds how they use their vehicle. We believe that half of your customers likely need this coverage, yet we see less than 1 in 10 policies have this coverage and for that reason, many claims are denied.
How do I know if they are business use?	Do you maintain or use any of your vehicles for any business purpose? Other questions that may help include..." Do you ever pull a trailer?" and " Do you ever carry supplies or tools or use your vehicle at work at all?" If the answer to either is YES, then you need to add Business Use. Do not make us have to follow up for incomplete occupation, employer or notes on application.

Agent Underwriting	
Drivers	Make sure all residents of house are listed or excluded.
Marital Status	Do not rate someone as married unless they are legally married or legally qualify as common law.
Accidents/ Violations	Do not rely on us to discover every ticket or accident. If you ask the question or know that they have a prior ticket or accident, please document it because we do run MVRs on some policies after binding or after some endorsements. If you would prefer that we run MVRs prior to binding, please let us know that you are willing to pay for MVRs and if so, we will set your agency up for up front MVRs.
Multi-family policies not allowed	The TX personal auto policy is designed to insure a single-family living in the same household. We review vehicle registrations at policy renewal to determine if all drivers and vehicles belong to the same household. If the named insured or spouse owns 3 vehicles and 1 of those vehicles is registered to a different address, that does not bother us, because we assume the husband and wife live together. If Driver #3 or #4 on the policy owns a vehicle and that vehicle is not registered to the insured address, then we will assume that driver is not a resident and that this policy is a multi-family policy, which is not allowed.
Insurable Interest	Always ask "Who owns this car?" Remember that claims payments are made to titled owners, which might not be the insured. Our system will show you who the vehicle is currently titled to (updated weekly) and you can use this information to verify ownership. You can and should exclude titled owners if they are not rated on the policy.
Statement of no Loss	We allow for policy reinstatements when there has NOT been an accident during the cancellation period. If someone wants to reinstate their policy, ASK THEM if they have had an accident. If they have not had an accident, then have them sign a Statement of No Loss as part of the reinstatement process. If the policy is reinstated and it turns out that they DID have an accident, the payment will be returned and the policy re-cancelled back to the original cancellation date.

Payment Plans
Option 1: 17% down payment with (5) monthly installments. The first payment will be due (20) days after the effective date and the remaining payments will be due every (30) days.
Option 2: 25% down with (5) monthly installments.
Option 3: 34% down with (4) monthly installments. The first payment will be due in (SO) days.
Option 4: 55% down with (1) remaining installment due in about 90 days.
If customer needs a different due date, you may request a change as long as you collect the cost of coverage for those days. For example, if a customer wants to move the due date forward 10 days, collect 1/3 of the monthly payment, post that, and we can move the date forward. However, advise the customer that due dates may change back at renewal!
Restart Options
Requote/Rewrite: If policy cancels for Nonpayment, you can always press the Requote button and start the policy over with a new policy number. The Requote button will not appear if: 1) the policy was canceled for underwriting reasons (e.g., No Photos). If so, you need to resolve the underwriting issue before placing them with us again. 2) there is a claim on the policy.
Reinstate: Within 10 days of cancel, you may call us to request a reinstatement. Or, if you are set up for digital signatures, you can perform reinstatements without calling for payment password.
New Application: Start from scratch.
We really appreciate all the business that you send us! Thank You! If you think any of these guides or rules should be adjusted, talk to us! We are very open to adjusting. Our goal is to have good results, so that we can have competitive prices so that you can sell.