

FirstChoice Auto Program

Quick Reference Guide

Why Choose First Acceptance?

✓ Ease of Use

- **E-Sign** your policy via e-mail or text
- **Paperless** option helps you go green while saving you some green
- Automatic Recurring Payments (**EFT**)
- Quote auto-**Prefill** saves yours and your customers' time
- **Reinstate** your policy without a lapse up to 10 days after cancellation
- **Rewrite** your policy without having to fill out a new application up to 30 days after cancellation

✓ Customizable

- Tailor your coverage to your needs with **Customer Choice** options
- Named **Driver Exclusions** allowed
- **Non-Owner's** policies available
- Several **Competitive Payment Plan** options available

✓ Add Value

- Optional features like **Accident Forgiveness** and **Total Loss Protection**
- **Accidental Death** coverage for that extra peace of mind
- Conveniently bundle other products, such as **Renter's, Roadside, Home**, and more

✓ Reliable

- **Customer Service** available Mon-Fri 7am-8pm CST, Sat 8am-5pm
- **Automated Billing** info available 24/7
- **Claims** representatives available Mon-Fri 7am-8pm CST, Sat 8am-5pm
800.779.2103 (FNOL: Option 3)
newclaims@acceptance.com
existingclaims@acceptance.com

Things to Remember

- All household members aged 15 and older as well as all regular operators of any covered vehicles must be rated or excluded.
- First Acceptance uses third-party vendors to help pre-fill driver and vehicle information
- Drivers found by Prefill that are not listed as Rated or Excluded must be dispositioned and the appropriate acknowledgement must be signed
- Do not bind Physical Damage coverages when there is an active severe weather watch or warning
- Full 17-digit VINs are required prior to upload
- Policies that become unacceptable mid-term will be assessed the unacceptable risk surcharge and set to non-renew at their next eligible expiration

Important Acceptability Rules

- Vehicles not principally garaged in Texas at least ten (10) months of the year
- Policies covering more than four (4) vehicles or more than three (3) extra drivers (count of drivers minus count of vehicles is greater than 3) are unacceptable
- Vehicles over 25 years old are unacceptable for Physical Damage coverage, unless there is a lienholder.
- Drivers with more than 2 at-fault accidents or DUIs in previous 12 months or more than 3 in the previous 36 months are unacceptable
- Vehicles not found in our database or with an assigned symbol of Z99 are unacceptable vehicles.

Available Discounts

- MultiCar
- Homeowner
- Paid-In-Full
- Proof of Prior Coverage
- Non-Owner
- EFT
- Advance Quote
- In-Agency Transfer
- Foreign Driver's License
- Customer Choice
- Paperless
- High Downpay
- Defensive Driver

Please Note - Some discounts may require you to submit proof of qualification. When binding, please take note of any such requests and when necessary, submit required documentation to Underwriting in order to avoid unnecessary updates.

Fees

- New Business Policy Fee - \$78
- Renewal Policy Fee - \$66
- Installment Fee (Direct Bill and RCP) - Varies
- Installment Fee (iEFT) - Varies
- Late Fee - \$10
- Reinstatement Fee - \$15
- NSF Fee - \$25
- SR-22 Fee - \$35
- Motor Vehicle Crime Prevention Authority Fee - \$2

Pay Plan Options

Down Pay	1st Bill Due	# Inst	Inst Amt
33.33%	Day 45	4	16.67%
25.00%	Day 30	5	15.00%
20.00%	Day 20	5	16.00%
16.67%	Day 15	5	16.67%

All pay plans available in Direct Bill, iEFT, or Recurring Credit Card payment types.

Please Note – Not all pay plans are available for all quotes.

Available Limits

Liability Coverages	30/60/25
	50/100/50
	100/300/100
Medical Payments	\$500
	\$1,000
	\$2,000
Uninsured/Underinsured Motorist	30/60/25
	50/100/50
	100/300/100
Medical Payments	\$500
	\$1,000
Comp/Coll Deductibles	\$250
	\$500
	\$750
	\$1,000
	\$1,500
	\$2,000
Rental Reimbursement (Daily limits, max 30 days)	\$2,500
	15, 20, 25
	30, 35, 40
	\$45

Customer Choice Highlights

	Flex	Choice	Plus
Who's Covered	You, your spouse, a family member living in the household. Any person using your covered auto with your permission.	You, your spouse, a family member living in the household. Any person using your covered auto with your permission.	You, your spouse, a family member living in the household. Any person using your covered auto with your permission.
Unlisted HH Member	If a cover loss occurs while an unlisted HH member is driver a \$2500 collision deductible applies	No Double Deductible	No Double Deductible
Double Deductible	Yes, if a covered loss occurs within 30 days of inception or adding physical damage coverage. (FAIC Only)	No Double Deductible	No Double Deductible
Replacement/Additional Autos	20/20 Days. CP/CL only applies to replacement if auto being replaced has CP/CL. (Liab/Phys)	20/20 Days. CP/CL only applies to replacement if auto being replaced has CP/CL. (Liab/Phys)	30/30 Days. CP/CL only applies to replacement if auto being replaced has CP/CL. (Liab/Phys)
Rental Vehicle - Liability	Yes, including pleasure rentals. Requires Rental Reimbursement Endorsement on Covered Losses.	Yes, including pleasure rentals. Requires Rental Reimbursement Endorsement on Covered Losses.	Yes, including pleasure rentals. Requires Rental Reimbursement Endorsement on Covered Losses.
Rental Vehicle - Physical Damage	None	None	None
OEM Parts	The amount necessary to repair or replace the property with of like kind and quality	The amount necessary to repair or replace the property with of like kind and quality	The amount necessary to repair or replace any parts with OEM parts (not including glass or mechanical)
Custom Equipment	None	Up to \$1500	Up to \$1500