



TX Program Highlights

PAYMENT PLAN

Checks by mail should be sent to Trexis Insurance, 4037 Rural Plains Circle, Franklin, TN 37064

Policy Term	Down Payment	# of Installments	Installment Amount	Installment Due Date
3 or 6	100%	0	N/A	N/A – Paid in full
6 Dir/EFT	33.33%	5	13.33%	Same day each month
6 Dir/EFT	25%	5	15%	Same day each month
6 Dir	22%	5	15.60%	Same day each month (Home State/Trexis One Only)
6 EFT	16.67%	5	16.67%	Same day each month (Trexis Only)

FEES	HSCM & TOIC	Trexis
Convenience fee charged when payment is made with CSR assistance	\$5	\$5
Late fee payment applied to all payments made after the due date	\$10	\$10
Reinstatement fee applied at cancellation or lapse (in addition to late fee)	\$10	\$10
NSF fee is applied each time the bank returns a payment check	\$25	\$25
Non EFT installment fee	\$9	\$9
EFT/Recurring Credit/Debit installment fee	\$6	\$6
SR-22 fee must be paid in full on the down payment for each driver filing	\$30	\$30
Policy Fees applied to new / renewal, divided among ea payment	\$66	\$35
Theft Prevention Fund applied to ea vehicle on 6 mo policy	\$1	\$1

POINT CHARGES		
Violation	1 st	Ea added
All speeding violations (applicable to H/S only)	2	1
Minor moving - not otherwise listed excluding seatbelts/restraints (H/S only)	2	2
Major – vehicle felony, homicide, assaults, manslaughter, racing, leaving the scene, hit & run, fleeing police, reckless driving	4	4
Alcohol/Drugs & refusal of chemical test; careless driving	2	4
Clean DUI – single violation, driver 25 yrs or older, no other violations	1	N/A
At-Fault accidents	3	3
Miscellaneous – no MVR or med certifications, invalid VIN or license status	4	N/A
Foreign/International license	0	N/A
Comp Claim > \$1000 or Comp Claim = to or < \$1000	0	0

UNACCEPTABLE DRIVERS (see complete list in manual)
Drivers with permanently suspended or revoked licenses or those with more than 16 points
Military risks stationed outside the state or students attending school in another state
Operators under state minimum licensing age without valid license or permit
Drivers convicted of fraud, involved in illegal ventures, or had policies cancelled for UW reasons
Entertainers, celebrities, athletes, or other well-known persons
Employees or family members of Alfa Insurance Group
Persons in occupations using an insured vehicle by nonresident nondependent operators
Any driver with more than two alcohol/drug violations
In Trexis & Trexis One ONLY: Any driver with one or more speeding or minor violation(s)

UNDERWRITING CONSIDERATIONS

All regular and frequent operators even if they reside outside the household must be listed or excluded; All persons age 15 and over residing in household must be listed even if unlicensed.

Any regular or frequent operator (anticipates driving 52 days or more a year) must be considered in the rating of the policy or is considered misrepresentation of risk resulting in coverage denial.

To qualify for married rate, both spouses must be listed (explanation must be provided if one is unlicensed) and reside in the same household (Military exception granted).

A point charge will be applied to operators over age 19 if an MVR is unavailable.

SR-22 and SR22a filings are available. The SR-22a may only be issued on a paid in full policy.

Drivers must have in-state garaging address and reside in state at least 10 months a year.

DISCOUNTS

Discounts are calculated in a matrix format, which varies by coverage and product

Advanced Quote discount applies if policy is quoted 7 to 60 days in advance; available only to customers with prior insurance

Multi-Car discount applies

Paid in Full applies to all vehicles on the policy (not applicable to premium-financed policies)

Homeowner discount - residence only (house, condo, townhouse); Applies to all vehicles

Mobile Homeowner discount applies to all vehicles on the policy

Senior Operator discount available for drivers 55 years or older who are accident free

Anti-Theft applied to Comprehensive coverage on vehicles with recovery device such as OnStar (H/S & TOIC Only)

Paperless discount is offered if named insured can provide a valid email address

UNACCEPTABLE VEHICLES (see complete list in manual)

Vehicles garaged outside the state

Vehicles rented or leased to others or owned in a company name

Vehicles with base MSRP > \$80K or gross vehicle weight >14K lbs.

Commercial, emergency, public livery, for-hire, rented, leased, or leased to others

Racing vehicles, show cars, antiques, classics, motorcycles, ATV, snowmobiles, golf carts

Gray market vehicles not meeting U.S. safety standards or vehicles not licensed for highway use

Vehicles with more or less than 4 wheels and/or a load capacity greater than 1 ton.

Kit or custom-built cars, dune buggies, bajas, busses, limos, motor homes, campers, travel trailers, snow plows

Program Features

14-day reinstatements with a lapse in coverage

"A" rating from A.M. Best for 55+ years

Web-based rating and full online services available at www.trexis.com

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COVERAGES

Coverage	Limits	Rules
BIPD	30/60/25 30/60/50 50/100/25 50/100/50 100/300/50 (H/S & TOIC only) 100/300/100 (H/S & TOIC only)	Limits must be the same on each vehicle of a multi-car risk. Coverage may be bound on any acceptable risk for limits up to 50/100/50. To be eligible for 100/300/50 or higher limits, the risk must qualify under the following rules: - The primary named insured must be 21 years old or older - Drivers 21 years and older may have no more than 5 points during the prior 36 month period - Meet required retention score - Direct bill down payment plans are excluded (and the 16.67% down as well)
UMBI	30/60 50/100 100/300 (H/S & TOIC only)	BIPD must be purchased and every liability policy must include UMBI unless rejected in writing. Limits must be equal to or less than liability BI limits and renewals will reflect prior term unless change is submitted in writing. Limits must be the same on each vehicle of a multi-car risk.
UMPD	\$25,000 \$50,000 \$100,000 (H/S & TOIC only)	UMPD is available only when BIPD is purchased. It must be included on all policies unless rejected in writing. If rejected, subsequent renewals will not include the coverage unless changed in writing. UMPD is subject to a \$250 deductible.
Personal Injury Protection (PIP)	\$2,500 \$5,000 \$10,000	PIP must be included on all liability policies unless the named insured rejects the coverage by signing the statement provided on the application. Limits must be the same for each vehicle on the policy.
Rental Reimbursement	\$600 monthly maximum \$900 monthly maximum \$1,200 monthly maximum \$1,500 monthly maximum	Rental Reimbursement is an optional coverage that covers the cost of a rental car needed due to a loss to an insured vehicle.
Towing and Labor	\$50 per occurrence/limit \$150/term \$75 per occurrence/limit \$225/term \$100 per occurrence/limit \$300/term \$125 per occurrence/limit \$375/term	This coverage is available only when Collision coverage has been purchased.
Comprehensive And Collision (Available for Home State & Trexis One)	Deductibles \$250 \$500 \$1,000	These coverages may not be written alone. They are available only when Liability BI/PD has been purchased. Split deductibles are allowed but Comprehensive cannot be higher than Collision. Physical damage coverage only is not acceptable.

Emergency Roadside Assistance (ERA) - Home State Only

Limits	Coverage Available in Home State Only	Rules	Cost
\$50 per occurrence (if non-assigned service is used)	Emergency road service including tire, battery, gasoline, oil, water, and locksmith services, as well as towing up to 15 miles (over that, discount rates offered at insured's expense). Map services, theft rewards, car rental savings, travel benefits, discount packages at theme parks, automotive service providers, and for truck and auto accessories are also included.	Available on all policies except Named Operator. Subject to 5 disablements per 12 month consecutive period. Coverage follows the policy – if policy renews, lapses, and/or reinstates, so does ERA.	\$9.50 per month \$4 paid back to agent on commission check each month

ENHANCED PRICING

Enhanced pricing rewards drivers who are most likely to renew, which translates into longer commission revenue streams for your agency. The best part is there's no additional work required – we built it into our pricing.

Customer Service: 877-384-7466 Hours: M-F 7:30am – 5:30pm CST

Technical Support: 877-888-1712 Hours: M-F 8:00am – 6:00pm CST

Claims: 877-584-7466 Hours: Claims Reporting 24/7, Adjusters available M-F 8:00am – 5:00pm CST

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