



Private
Passenger
Auto

Product Guide

Independent Agent Learning

Rev. 5/21/26



GEICO Private Passenger Auto (PPA)

GEICO Private Passenger Auto coverage gives you and your customers a lot to be excited about:

- **Competitive Rates and Great Discounts** – If you're looking for affordable auto insurance without compromising on quality and service, GEICO has got you covered. We understand that cost is an important factor when it comes to choosing an insurance policy, which is why we offer competitive rates. In addition to our budget-friendly policies, we also offer great discounts to help our customers save even more.
- **Broad Acceptance** – We truly believe that everyone deserves access to high-quality coverage without having to break the bank. That's why we're proud to offer our product to a wide range of customers at a competitive rate.
- **Excellent Customer Satisfaction** – At GEICO, we want our customers to be happy. That's why we work hard to provide the best customer service. We encourage your PPA customers to contact you during your normal business hours to get personal help with their policy. To help support you, GEICO also has a toll-free number that customers can use to pay their bill or get information. If a customer needs to make a claim, they can call GEICO anytime, any day.
- **24-hour Claims Service** – GEICO provides 24/7 claims service to cover all states in which we operate. Our goal is to make the claims process straightforward and easy for our policyholders. Whether it's day or night, we're always available to assist. For the quickest response, please reach out to us via our app or website. Customers can also receive immediate assistance through our chat feature.

It's simple, really. Competitive rates, broad acceptance, exceptional customer satisfaction, and 24/7 claims service – GEICO is the way to go!

Table of Contents

① For quick access, click on the specific document section to avoid scrolling through the entire document.

GEICO Private Passenger Auto Contact Information.....	3
Commission.....	3
Frequently Asked Questions (FAQs).....	4
Quoting Private Passenger Auto	5
Private Passenger Auto Quoting Platform	6
Vehicle Usage Type Guide.....	7
Vehicle Body Type Guide	7
Coverages.....	8
Unacceptable Vehicles, Drivers, and Risks	9
Discounts and Benefits	10
Billing and Fees.....	12
Transactions.....	14
Claims	15
Communications.....	15
Customer Alerts	16
Agent Responsibility.....	16
Training Resources.....	16

GEICO Private Passenger Auto Contact Information

Agent Portal (GEICO Gateway) - Quoting, servicing, product guides and training materials.
Link: <https://gateway.geico.com/dashboard>

Agent Help Desk - General questions, quoting and serving support, loss runs, or technical issues of any kind.
Phone: (800) 624-2513

Claims Service - Report a claim, get connected to an adjuster.
Phone: (800) 841-3000
Website: www.geico.com/claims

Commission Statement Questions (Sircon) - Click the Sircon link, then select the GEICO tile in the Connected Carriers section for assistance with commissions statement questions.
Sircon Link: <https://www.sircon.com/products/agencies/agencyLogin.jsp>

Personal Auto Customer Payments - Please mail all payments to:
GEICO Remittance Center
P.O. Box 70776
Philadelphia, PA 19176-0776

Licensing and Compliance (Sircon)
Sircon Link: <https://www.sircon.com/products/agencies/agencyLogin.jsp>

Resource Hub - Quick access to essential resources like product guides and training.
Link: <https://hrc.geico.com>

For more contact information, visit [Contact Us](#) on the Resource Hub.

Commission

Commission is structured in tiers for new business and renewals.

Preferred Risk Group:

- New Business (1st Policy Term only) - 15%
- Renewal or Reissue - 12%

Standard Risk Group:

- New Business (1st Policy Term only) - 15%
- Renewal or Reissue - 12%

Non-Standard Risk Group:

- New Business (1st Policy Term only) – 10%
- Renewal or Reissue – 10%

If you have questions about the commission schedule, refer to the commission schedule in your Sircon Agency Account or contact your respective sales representative.

Frequently Asked Questions (FAQs)

How can a customer make their payments?

See [Billing and Fees](#) (Payment Options).

What effective date do I use for a new policy?

When starting a new policy, the effective date can vary based on the customer's situation. If the customer is in a lapse, buying a vehicle, or registering a vehicle on the same day, the effective date can be the same day. For other situations, you would default having the effective date be the day after you sell the policy.

Where does GEICO obtain credit information?

Where permitted by the law, GEICO obtains credit information from TransUnion. All insurance-related inquiries are soft hits on a consumer's credit score and will not affect their score. A customer can contact TransUnion (1-800-916-8800) with inquiries if they suspect inaccuracies in their report.

What is customer data pre-fill?

Pre-filling data is used to save you time during the quote process. While information is pre-filled, agents are responsible for obtaining all information needed to accurately quote a risk from the customer.

What are common reasons to offer commercial coverage instead of PPA?

The following provides a basic overview of common reasons to offer commercial coverage instead of PPA. For more information, check the [Commercial Product Guide](#) in the Resource Hub.

One factor to consider is the type of vehicle being insured. This can include:

- Trucks that are equipped with winches for towing others.
- Trucks that are equipped with snowplows for purposes beyond personal use.
- Trucks weighing over contract limit, or if there is commercial exposure involved.

Another crucial aspect to consider is the usage of the vehicle. This can include:

- Transporting goods or people for a fee.
- Towing for hire.
- Delivery services.

Quoting Private Passenger Auto

To process eligible risks, please utilize GEICO Gateway to quote, bind coverage, and upload applications.

UNDERWRITING OVERVIEW

Credit-based insurance scores (CBIS), where permitted, are used in combination with other factors, as permitted by the law, such as driving experience, accidents, and convictions in making an underwriting decision and determining the appropriate rate to charge.

QUESTIONS ABOUT CREDIT-BASED INSURANCE SCORES (CBIS)

Credit guidelines, useability, and procedures vary by state.

- **Credit-Based Insurance Scores (CBIS)** - GEICO utilizes a credit-based insurance score to evaluate a consumer's potential for future loss exposure, as permitted by the law. This score is obtained by applying a mathematical formula to credit information. At GEICO, CBIS is just one of several factors used to determine a fair price for insurance risk.
- **Impact on Credit Scores** - It is important to note that the use of CBIS does not negatively impact on a customer's credit score. This is because CBIS is considered a "soft hit" on a customer's credit, meaning it does not affect their credit score in the same way as a "hard hit" from a credit application or loan inquiry.
- **Pre-Notification** - In certain states, the Agent must read a credit disclaimer before ordering the CBIS report. The agent should read the disclaimer word-for-word to the customer.

FILINGS

The below provides a high-level view of filings. Filing details and limits vary per state, please refer to [Certificate of Financial Responsibility](#) in the Resource Hub for state specifics.

GEICO will start the process of filing on behalf of an insured after the risk is accepted for coverage and all the necessary filing information is provided.

- **[Certificate of Financial Responsibility \(CFR\)](#)** - A CFR, also known as a FR44 or SR22 serves as validation that an individual's vehicle insurance policy meets minimum liability coverage requirements mandated by state law.

***Please note that in-office issuance of a CFR is not available.**

Private Passenger Auto Quoting Platform

POINT OF SALE (POS): ORDERING CREDIT, VEHICLE IDENTIFICATION NUMBER (VIN), MOTOR VEHICLE RECORD (MVR), AND COMPREHENSIVE LOSS UNDERWRITING EXCHANGE (CLUE) REPORTS

To get the most accurate rate for eligible risks, you need to order POS information. Ordering reports before binding a policy leads to fewer uprates, better retention, and happier customers. Remember, you can't bind a policy without the proper POS reports and is an estimate of the final rate.

Our quoting platform provides an estimated quote without requiring reports. This useful feature allows you to swiftly identify the lowest estimated premium available, providing you with valuable information before proceeding to order reports.

Here's a high-level view of the quoting process:

STEP 1: OBTAIN VIN

Request the VIN from your customer to assess the insurability of the vehicle. If the VIN is not accessible, providing the year, make, and model will allow you to quote until the VIN is verified during the purchase process.

STEP 2: OBTAIN DRIVING HISTORY

Ask your customer about accidents and violations. Enter this information in the application.

STEP 3: GAIN INTENT TO BUY

Assumptively offer the quote based on the information provided by the customer. Once you have received the intent to buy, proceed in the application. Advise your customer, premium may change once reports are completed.

STEP 4: ORDER REPORTS

To move forward, you need to order MVR/CLUE reports. These reports for each driver are required to bind a risk. Both reports are requested simultaneously as part of the application process. Any undisclosed activity on these reports can impact on the quote and adjust the premium. If a customer encounters any discrepancies, they should contact LexisNexis directly at 800-456-6432. Since these reports can be costly, it's best to stop at step 3 until customers are ready to purchase.

STEP 5: BIND POLICY

The final step is to bind the policy. After the reports are returned, confirm the final premium, and inform the customer if it differs. Now, you're ready to bind the policy.

Vehicle Usage Type Guide

Vehicle usage is important when determining the price of insurance. GEICO uses Predictive Annual Mileage (PAM) to estimate annual mileage based on information the agent obtains from the customer and enters into the application. How someone primarily uses their vehicle directly impacts premium. There are three use types:





- **Commuter** - Customer drives to the same location(s) on a recurring basis. Example, to and from work and/or school.
- **Pleasure** - Customer drives for reasons other than commuting. Example, on the weekends or running errands.
- **Business** - Customer usually drives their vehicle to meet their transportation and business needs for work. Usually means they do it more than three times a month, on average.

Note: A vehicle may also be considered commercial due to use. Refer to [Usage and Mileage](#) in the Resource Hub to see specifics.

Vehicle Body Type Guide

When it comes to identifying suitable vehicles for Private Passenger Auto policies, it's essential to understand the common body types. VIN verification is the most accurate method for determining this information, ensuring an appropriate quote. In cases where a VIN is not available, entering the year, make, and model may lead to a premium difference until VIN verification is conducted at the point of sale.

Here are some common body types to consider when selecting vehicles for Private Passenger Auto policies:

Car	Sports Utility Vehicle (SUV)	Mini Van	Pickup Truck
			

For more information on specific vehicle types and handling instructions, please refer to the articles below in the Resource Hub:

- [Customized or Modified Vehicles](#)
- [Financed or Leased Vehicles](#)
- [Personal Vehicle Sharing](#)
- [Rental Vehicles](#)
- [Ridesharing/On-Demand Delivery](#)
- [Trailers](#)

Coverages

The following descriptions provide basic coverage information. Coverage details and limits vary per state and actual policy terms and condition controls..

LIABILITY COVERAGES

- **[Bodily Injury Liability \(BI\)](#)** - Pays damages for bodily injury or death resulting from an accident for which your customer is at fault.
- **[Property Damage Liability \(PD\)](#)** - Pays for damage to someone else's property resulting from an accident for which your customer is at fault.

UNINSURED MOTORIST COVERAGES

- **[Uninsured Motorist Bodily Injury Coverage \(UMBI\)](#)** - May help compensate your customer for their injuries caused by a driver without insurance.
- **[Uninsured Motorist Property Damage Coverage \(UMPD\)](#)** - May help compensate your customer for their property damage caused by a driver without insurance.
- **[Underinsured Motorists Coverage \(UIM\)](#)** - Protect your customer from at-fault drivers with insufficient insurance coverage to pay their claim.

PHYSICAL DAMAGE COVERAGES

- **[Collision Coverage \(COLL\)](#)** - Helps pay for the cost of repairs to your customer's vehicle if it's hit by another vehicle. It may also help with the cost of repairs if they hit another vehicle or object.
- **[Comprehensive Coverage \(COMP\)](#)** - Helps cover the cost of damage to your customer's vehicle when it's involved in a loss caused other than by collision. This may include, but is not limited to, damage due to theft, glass breakage, fire, vandalism, or collision with an animal.

MEDICAL COVERAGES

- **[Personal Injury Protection \(PIP\)](#)** - Is coverage required by some states, which provides coverage for medical expenses of the insured and others involved in an auto accident, regardless of fault.

- **Medical Payments Coverage (MED)** – Is an optional coverage available in some states, which provides coverage for certain medical and funeral expenses for anyone occupying the insured's vehicle in an accident, regardless of fault.
- Available coverage varies by state. Additional coverages may be available or required. See your application for more coverage details.

ADDITIONAL AUTO INSURANCE COVERAGES

- **Mechanical Breakdown Insurance (MBI)** – Supplementary coverage option for auto insurance policies that can cover the cost of mechanical repairs or replacement parts if a customer's vehicle breaks down. It can help eligible customers save money on unforeseen car repairs by reducing out-of-pocket expenses. MBI covers repairs to the following original equipment and / or systems supplied by the manufacturer:
 - Air Conditioning, Brakes, Cooling, Drive Axle, Electrical, Engine, Steering, Suspension, Transmission
- **Rental Reimbursement (RR)** – Provides coverage for rental vehicle costs to temporarily replace an insured vehicle due to a covered loss. Reimbursement is per vehicle for each loss and is the lesser of the rental cost or the daily maximum limit selected.
- **Emergency Roadside Service (ERS)** – ERS provides payment for an authorized representative to provide towing of a covered vehicle to the nearest qualified repair facility and labor on the covered vehicle at the location where roadside service is required.

Unacceptable Vehicles, Drivers, and Risks

The following descriptions provide basic unacceptable vehicles, risks, and drivers information. Details and handling vary per state, refer to [Acceptable and Unacceptable Vehicles](#), [Expired License Handling](#) or [Vehicle Ownership](#) in the Resource Hub for state specifics.

UNACCEPTABLE VEHICLES

- Vehicle weight exceeding policy contract limit.
- Vehicles exceeding \$150,000 MSRP.
- Exotic or limited run vehicles.
- Incomplete chassis vehicles (pickups, vans, SUVs, personal autos).
- Non-US and grey market vehicles.
- Neighborhood electric vehicles, including golf carts.
- Buses, fire trucks, and other related commercial vehicles.
- Livery, police, and military vehicles.
- Unacceptable customizations:
 - Suspension modified >6 inches.
 - Cranes, winches, or snowplows used for business or commercial purposes.

UNACCEPTABLE DRIVERS

- [Emancipated Minor/Applicants under the age of 18.](#)
- Any driver without an active license.
- Any driver with a revoked license.

UNACCEPTABLE RISKS

- **Business Concerns**
 - Passenger transportation whether for a fee or courtesy (e.g., rideshare, taxi).
 - Food delivery including on-demand delivery (e.g., DoorDash, Grubhub).
 - Towing for hire.
 - Racing.
- **Ownership Concerns**
 - Vehicles owned by individuals other than the insured, co-insured, or immediate family members **and** do not meet the [vehicle ownership](#) criteria.

ADDITIONAL DRIVER AND VEHICLE HANDLING INFORMATION:

To ensure proper coverage, all applicable drivers – including permit holders – must be listed on the policy. Unlisted permit holders may be considered undisclosed and not covered in the event of a claim. Review the linked articles below for more detailed information.

- [Adding Drivers](#)
- [Canadian License Experience](#)
- [Foreign, International and State Department Licenses](#)
- [Named Driver Exclusion \(NDE\)](#)
- [Open Suspension Handling](#)
- [Removing Drivers](#)
- [Vehicle Transactions](#)

Discounts and Benefits

The following descriptions provide basic discount information. Discounts and benefits vary by state, refer to [Discounts](#) in the Resource Hub for specific handling.

DISCOUNTS

- **Auto Pay Discount** – Discount applies when customers are enrolled in an automatic payment plan with an approved payment method.
- **Affiliation Discount** – Discount applies when the Named Insured is an active member of an organization sponsored by GEICO, a government employee, a shareholder of Berkshire Hathaway, or employed by or retired from Berkshire Hathaway Home Office or any of its 80% or more owned insurance providing subsidiaries.
- **Clean Driving Record Discount** – Discount applies when there have been no at-fault accidents or driving convictions within the experience period.

- **Defensive Driver Discount** - Discount applies to those who voluntarily complete a Defensive Driving course and meet the eligibility requirements.
- **Deployed Driver Discount** - Discount applies to each rated driver deployed overseas due to military service or occupational requirements.
- **Early Shopper Discount** - Discount applies in situations where the Named Insured is quoting with GEICO in advance of the expiration of their current insurance policy.
- **Good Student Discount** - Discount applies to full-time students with a good academic record and meet the eligibility requirements.
- **Homeownership Discount** - Discount applies when the named insured owns their primary residence.
- **Military Discount** - Discount applies to active duty, traditional drilling Guard/Reserve or a retired member of the Armed Forces. Applies to Junior or Senior cadets in the military academies.
- **Multi-Line Discount** - Discount applies to the policy when a named insured has another qualifying insurance policy written by GEICO or written through GEICO Insurance Agency, LLC.
- **Multi-Vehicle Discount** - Discount applies to the policy when more than one vehicle is insured, and all other eligibility requirements are met.
- **Paid in Full Discount** - Discount applies when the policy is enrolled in the 1 Pay 100% down payment plan and the policy balance is paid in full.
- **Paperless Discount** - Discount applies to policies that are enrolled in paperless forms delivery for billing and policy documents.
- **Student Away Discount** - Discount applies to each non-named insured who is a student temporarily residing at school without a vehicle and who does not drive the insured vehicle(s) more than one weekend per month.

DISCOUNT INDEX

- **Purchased Claim Forgiveness** - GEICO's Purchased Claim Forgiveness is an optional benefit available in certain states. It's designed to eliminate the surcharge that comes with a policyholder's first at-fault accident. With Purchased Claim Forgiveness, customers can focus on getting back on the road and driving safely without worrying about the financial impact.
- **Claim Forgiveness** - Over time, policyholders who are eligible based on their driving experience, tenure, and age in certain states may qualify for Claim Forgiveness at no cost as a perk.

Billing and Fees

The following descriptions provide basic billing and fees information. Details and handling vary per state, refer to [Payment Plans](#), [Payment Options](#) or [Fees](#) in the Resource Hub for state specifics.

PAYMENT PLANS

The availability of payment plan options is subject to variation based on the policy's rated state and company placement. However, to ensure customer satisfaction and convenience, GEICO offers a diverse range of payment options directly through the Sales and Service applications. These options are designed to cater to the specific needs of both customers and agents.

- **Pay in Full** - Pay the full policy premium by the policy effective date (this plan will avoid any installment charges).
- **Pay 2 Installments** - Pay 50% of the total car insurance premium on the effective date of the policy. Then, pay the rest of the premium two months later.
- **Pay 3 Installments** - On the effective date of the car insurance policy, pay 40% of the total premium. Two additional payments of 30% each will be due 1 and 2 months after the effective date.
- **Pay 4 Installments** - Pay 25% of the auto insurance premium on the date the policy becomes effective. The three remaining 25% payments will be due 1, 2, and 3 months after the effective date.
- **Pay 5/6 Installments** - There are two options for this payment plan; the customer may start with a 25% down payment option or a 33% down payment option, depending on availability within the state and company placement.
 - **25% Down Payment** - Make an initial payment of 25% of the total premium on the effective date of the policy. Then make four additional payments of 18.75% each month, for the 4 months after the effective date.
 - **33% Down Payment** - Make an initial payment of 33% of the total premium on the effective date of the policy. Then make four additional payments of 16.67% each month, for the 4 months after the effective date.
- **Pay 6 Installments with AutoPay - True Monthly Payment Plan (TMPP)** - This default and preferred option is available only for customers who enroll and remain in AutoPay. We'll bill them 16.66% of the total premium one month prior to the effective date of the policy. Then, five additional payments of 16.67% will be due each month, for the next five months.

PAYMENT OPTIONS

New Business	Current Policies
<ul style="list-style-type: none"> • Electronic Funds Transfer (EFT) • Credit or Debit Card • Recurring Credit Card (RCC) • Electronic Check 	<ul style="list-style-type: none"> • Electronic Funds Transfer (EFT) • Credit or Debit Card • Recurring Credit Card (RCC) • Electronic Check • Personal Check or Money Order • Money Gram • Western Union

FEES

State specific fees vary per state, refer to the Resource Hub for additional [fees](#).

There are various fees that may be assessed in connection with a policy. These include:

Fee Type	Description
Installment Fees	Installment fees are assessed in connection with billing (and processing payments for) the policy premium in multiple installments. Fee amounts vary by state and payment method.
Insufficient Funds	A fee charged for processing a payment that is dishonored for insufficient funds, account closed, or payment stopped (unless by Company request).
Reissue / Reinstatement Fees	<p>Reinstatement Fee: Applies when the cancelled policy has been restarted with a lapse in coverage and has new effective dates.</p> <p>Reissue Fee: Applies when the cancelled policy has been reissued for adverse action (e.g., Non-payment, failure to provide, etc.)</p>
State Specific Fees	Fees vary by state. See the Resource Hub for details.
Certificate of Financial Responsibility (CFR)	A one-time filing fee may be required for each CFR requested. See your application for details.

Transactions

The following provides a high-level view of transactions. Transactions exceptions and handling vary per state, refer to the Resource Hub for specific handling.

BILLING AND PAYMENT

- [Cancellations](#) - Agents can assist with policy cancellations through the portal or the Helpdesk at (1-800-624-2513). Additionally, policyholders can cancel their policies online at Geico.com or through the GEICO Mobile App. See [cancellations and expiration notices](#) for more information.
- [Changing a Payment Plan](#)
- [Managing Auto Pay](#)
- [Making a Payment with GEICO](#) - Review additional handling instructions on [making payments](#) in the Resource Hub.
- [Postponing Payments](#) - Eligibility to postpone an automatic payment is only available 1-11 days prior to the scheduled extraction date. The payment can be postponed to 9 days. (Direct bill payments cannot be postponed)
- [Refunds](#) - A refund is processed when there is a credit balance on the policy.

DOCUMENT HANDLING

- [Binders and Letters](#)
- [Document Upload](#) - Review additional handling instructions on [document upload](#) in the Resource Hub
- [Handling Underwriting Follow-Up Requests for Customers](#)
- [Proof of Insurance \(POI\)](#) - [ID cards](#), insurance card, proof of coverage (POC), certificate of financial responsibility (CFR, SR-22, FR-44), or [proof of residency](#). View [acceptable proofs of insurance](#) for more information.
- [Pre-Application Verification](#) - Pre-Application Verification (PAV) may be required when additional documentation is required **prior** to binding a policy.

REISSUE

- [Reissues](#) - A reissue transaction is needed when the insured has had a lapse of insurance coverage after a policy cancellation. Policies lapsed less than or equal to six months are eligible. If there is any monetary balance left due on the policy, the earned premium (EP) must be collected to bind the reissue.
 - There may be a fee to reissue the policy. See [Fees](#).

GENERAL

- [Effective Date Guidelines](#)
- [Group Reject](#) - The sales application may automatically Group Reject the insured's application due to not meeting the underwriting guidelines in a particular state.

- **Insurance Requirements** - Insurance requirements may apply if the insured is no longer maintaining insurance on a registered vehicle.
- **Named Non-Owner** - A Named Non-Owner (NNO) can be offered for **existing business only**.
- **Spin-Offs** - Spin-off children are defined as a son, daughter, daughter-in law, son-in-law, stepson, stepdaughter, grandson, granddaughter, niece or nephew with an active driver on the source policy and who will be active on the Spin-off policy.
- **Storage Plans** - Storage plans are available when a vehicle will not be in use for at least 30 days.
- **Vehicle Photo Inspections** - Vehicle photo inspections may be required when issuing a new policy or endorsing existing policies.

Claims

Private passenger auto customers can submit claims over the phone 24/7 by calling (1- 866-509-9444) or online at www.geico.com/claims. Upon reporting a claim, customers will be assigned a claim number, and a GEICO adjuster will be assigned to the claim. The adjuster will contact the customer to explain coverages, schedule appointments, assign a physical damage adjuster to complete an estimate of vehicle damages, send out forms, and discuss next steps. The customer will be kept informed throughout the claims process.

[GEICO Auto Repair Xpress® program](#) is an option to private passenger type autos in certain states. GEICO's Auto Repair Xpress® program maximizes convenience, but it is not required. The customer will receive priority treatment, including a service experience that is second to none. Once they have reported their claim, they will be able to locate the closest Auto Repair Xpress facility and may even be able to schedule your appointment online.

Communications

GEICO communicates policy and payment information through traditional mail, emails, and text messages. Customers can opt for [paperless options](#) to receive most documents electronically.

- **Mail** - The default method of communication is through traditional mail for important notices like cancellations.
- **Email** - Emails are generally sent for policy-related actions such as adding, replacing, or deleting a vehicle, making one-time payments, updating payment methods, or changing addresses.
- **Text** - Text message options provide reminders for payment due dates, alerts for failed payments, and other notifications to keep customers informed.
- **Online Services** - Customers with active policies can obtain access to their policy information by logging in to the GEICO Mobile App or online at geico.com.

Customer Alerts

Alerts are generated to inform customers that their account needs attention. Here's a high-level view of common alerts customers can expect to see on their GEICO account.

- **Cancellation Notice** – Policies can be cancelled for various reasons, if for non-payment, the amount due must be paid by 11:59 PM on the date of the cancellation notice to prevent cancellation.
- **Credit Card Expiry** – The credit card has expired or is about to expire, this applies to both saved payment methods and those set up for automatic payments.
- **Missing Information or Documentation** – The policy is missing key information or documentation can have various consequences:
 - **Driver's License** – Not providing a driver's license number may result in underwriting actions if it is not obtained.
 - **Signed Option Form** – Failing to submit a signed option form can lead to changes in coverage selections and premiums.
 - **Inspection** – Incomplete inspections could also lead to coverage being stripped if not carried out.
 - **Email address** – Not providing an email address may hinder the electronic transmission of forms and notifications.

Agent Responsibility

- Follow the Security and Privacy rules in the Producer Agreement.
- Remember to safeguard customer privacy by:
 - Only accessing information when necessary for business.
 - Not writing down or entering outside the system: driver's license numbers, banking details, or social security numbers.
- Stay alert to messages in GEICO Gateway and the GEICO Servicing application to help with customer requests. Customers can also receive notifications on GEICO.com when logged into their policy.

Training Resources

PRIVATE PASSENGER AUTO

Training materials for Private Passenger Auto can be accessed through the [Resource Hub](#). To kick things off, here are the essential training resources we recommend:

🔗 *Training password: Gateway*

- [GEICO Gateway](#) (Course)
- [GEICO's Sales Application](#) (Course)
- [GEICO's Servicing Application](#) (Course)
- [Resource Hub](#) (PDF)

Information on this document is intended for use exclusively by licensed insurance agents with an appointment with GEICO and is for illustrative purposes only. Always refer to specific policy terms and conditions when discussing coverage as this does not extend or expand coverage beyond the policy contract. Availability is always subject to underwriting and regulatory approval. GEICO and its affiliates. PO BOX 5998 • FREDERICKSBURG, VA 22403