

Arizona

Personal Auto

Revised April 15, 2019



UNDERWRITING & PRODUCT GUIDE

*Underwritten by: MIC General
Insurance Company*



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Contact Information

Claims Services

Report a New Claim (Available 24/7)1-800-468-3466

Addresses

Correspondence

National General Insurance
PO Box 3199
Winston Salem, NC 27102-3199

Payments

National General Insurance
PO Box 89431
Cleveland, OH 44101-6431

Overnight Payments

National General Insurance
Attention: Lockbox Operations
800 Superior Ave East
Cleveland, OH 44114

Eligibility

Guidelines are applicable to New and Renewal Business unless otherwise noted.

General Eligibility

Driver License Requirements	Drivers must have a valid learner, temporary or permanent driver license issued by the U.S. or Canada. International Driving Permits (IDP) is not acceptable.
Policy Period	Policies available in 12 month terms.
Additional Named Insured	A maximum of one additional named insured is allowed per policy.
Minimum Premium	A minimum premium charge of \$150 for every 6 month policy period, or \$300 for every 12 month policy period.
Cancellation Premium Computations	Return of premium on cancellations will be calculated on a pro rata basis. Fees are fully earned.
Garaging Location	Vehicles are rated at the address at which they are primarily garaged. When a policy covers two different garaging addresses, all operators must be permanent residents of only one address.
Maximum Number of Drivers	Maximum number of drivers is three more than the number of vehicles on policy. Example: A policy with four vehicles may have no more than seven drivers.
Maximum Number of Vehicles	Six vehicles (Up to ten with prior underwriting approval).
Driver Disclosure Procedures	All members of the household who are of eligible driving or permit age must be listed, whether they drive or not. Additionally, any regular operators, whether a member of the household or not, must be listed.
Agreed Value	Agreed Value is available for Package Premier Policies. Agent must maintain copy of a Bill of Sale or appropriate documentation from an established vehicle appraisal company (e.g., KBB). Vehicles with agreed values above \$125,000 will refer to underwriting for approval.

Coverages

Bodily Injury	Available Limits (000s): 15/30, 25/50, 50/100, 100/100, 100/300, 250/500, 300/300, 500/500.
Property Damage	Available Limits (000s): 10, 15, 20, 25, 50, 100, 250, 500.
Combined Single Limit (CSL)	Available Limits (000s): 30, 50, 100, 200, 300, 500.
Uninsured/Underinsured Motorists	Available Options (000s): Split Limits -15/30, 25/50, 50/100, 100/100, 100/300, 250/500, 300/300, 500/500. Combined Single — 30, 50, 100, 200, 300, 500.
Medical Payments	Available Limits (000s): \$1,000, \$2,000, \$5,000, \$10,000, \$25,000, \$50,000.
Other Than Collision	Available Deductibles: \$0, \$100, \$200, \$250, \$500, \$1,000, \$2,500.
Collision	Available Deductibles: \$100, \$200, \$250, \$500, \$1,000, \$2,500.
Optional Limits Transportation Expense	Per Day/Maximum Limit: \$30/\$900, \$50/\$1500, \$100/\$3,000.
Roadside Assistance	\$100 per disablement.

Insured's and Drivers

Named Insured	<p>The following named insureds are unacceptable:</p> <ul style="list-style-type: none"> • Receiverships • Corporations • Partnerships • Professional Associations • Operators who do not reside at the residence address • Named insureds or operators who are involved in illegal enterprises • Named insureds or operators who are employed in occupations involving the use of an insured vehicle by a non-resident or non-dependent operator. • Named insureds or operators who had an automobile policy canceled or non-renewed due to losses within the prior 3 years.
Driver License	<p>The following situations are not acceptable for new business issuance:</p> <ul style="list-style-type: none"> • Any listed operator's license has been revoked. • Named insured does not have a valid license because it is expired or suspended. • Operators under the minimum age required for licensing in the state for which the policy will be issued. <p>Note: Foreign driver license is acceptable if the driver intends to obtain an in-state license within 30 days of policy issuance. Proof of driving history may be requested from underwriting.</p>

Vehicle Usage

Usage Options	Vehicles must be classified as one of the following: Pleasure, Commute, Artisan, or Business.
Pleasure Use	Vehicles used for Pleasure only. Not used to drive to/from work or school, or for business or artisan use.
Commute Use	Vehicles used to drive to/from work or school.
Artisan Use	<p>All of the following situations must be satisfied:</p> <ul style="list-style-type: none"> • The operator must be a person who performs a craft or trade (e.g., plumbing, carpentry, masonry, etc.) • The operator visits no more than two job sites per day. • The vehicle does not transport explosives, chemicals, radioactive or flammable materials, or more than 500 pounds of supplies or equipment. • The vehicles is owned or leased by an individual, not a corporation or partnership. • The vehicle is operated solely by the named insured or other resident relative. • The vehicle is not used to pick up or deliver goods or property for the sole purpose of distribution, resale, or delivery. Any goods or property picked up or delivered must be used by the operator at a job site in the performance of the operator's craft of trade. • There is only one vehicle in this category on the policy.
Business Use	<p>Acceptable Business Use is defined as:</p> <ul style="list-style-type: none"> • Vehicles used to make regular and frequent trips for business errands (including trips to post offices, financial institutions, retail stores and/ or business offices) • Vehicles used by real estate agents, insurance agents, lawyers, doctors, accountants or other professionals to visit multiple locations • Vehicles owned by an insured, and used by a domestic employee on a regular basis • Vehicles used by sales or service representatives, or for consumer oriented direct home sales • Unacceptable Business Use includes, but is not limited to: <ul style="list-style-type: none"> ○ Vehicles used for livery, limousine or taxi service, including vehicles used to transport nursery or school children, migrant workers, hotel guests, patients or members of a car pool. ○ Vehicles used commercially for retail or wholesale delivery of products such as magazines, newspapers, mail, pizza, and farm products. ○ Vehicles used for courier or escort services. ○ Vehicles that fit within the Artisan Use classification, except for vehicles that are explicitly noted as acceptable under Artisan Use.

Vehicle Usage Continued

<p>Unacceptable Insureds and Drivers</p>	<ul style="list-style-type: none"> • Named insured whose license has been revoked. • Named insured that does not have a valid driver license because the license has expired or been suspended. • Persons under 16 years of age, the minimum age for state licensing in the state in which the policy is or will be issued. • Operators who do not reside at the policy's residential address. All operators must reside at the policy's residential address. • Risks financed through an outside premium finance company. • Monoline auto policies will not be written with liability limits less than 100/300. • Applicants who have been convicted of insurance fraud. • Persons employed in illegal enterprises or occupations. • Person's employed in occupations involving the use of an insured vehicle by non-resident or non-dependent operators. • Persons who have ever had a policy canceled or non-renewed for loss experience. • Policies where any driver does not possess or obtain (within 30 days of policy inception), a valid license in the state in which the policy is or will be issued. We will accept drivers, provided they meet all other underwriting criteria, without an in state driver license, but if proof of an in state license is not provided within 30 days, the policy will be canceled. • Any Major Moving Violation during the prior 60 months. Major Moving Violations include, but are not limited to: <ul style="list-style-type: none"> ○ Operating a motor vehicle while intoxicated or impaired ○ Refusal to submit to a chemical test/breathalyzer ○ Leaving the scene of an accident ○ Vehicular homicide ○ Criminal activity or negligence in the use of a motor vehicle ○ Driving to endanger ○ Reckless driving ○ Fraud or material misrepresentation ○ Driving while license is suspended or revoked ○ Racing ○ Knowingly permitting an unlicensed operator to drive ○ Eluding an officer.
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Unacceptable Risk

<p>Unacceptable Vehicle Types</p>	<ul style="list-style-type: none"> • Vehicles regularly operated by a non-listed driver(s) other than resident relatives. • Vehicles leased or rented to other drivers by the applicant, whether or not the other drivers are listed on the policy. • Grey market vehicles. • Vehicles not listed on the symbol chart, unless it is a new vehicle for which a symbol is not yet defined, but is a vehicle make and model that we would otherwise deem acceptable. • Vehicles older than 15 years with physical damage coverage. <ul style="list-style-type: none"> • Note: Renewals with vehicles older than 15 years will be allowed to have physical damage coverage. • Vehicles modified by a kit or a package. • Vehicles equipped with altered suspensions, street rods, cooking equipment, or bathrooms. • Vehicles that fit within the Artisan Use classification, except for such vehicles that are explicitly noted as acceptable under Artisan Use. • Vehicles with load capacities of one ton or greater with Business or Artisan Use. • Vehicles used for commercial activity including but not limited to: <ul style="list-style-type: none"> ○ Livery, limousine, taxi or transportation service ○ Uber, Lyft, etc. ○ Courier or escort services ○ Retail or wholesale delivery ○ Racing ○ Emergency services ○ Commercial snow plowing. • Commercial vehicle types such as stop vans, panel vans, cutaway vans, dump trucks and wide load escort vehicles. • Vehicles specifically named on the Prohibited Vehicles List.
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Vehicle Eligibility

<p>Vehicle Ownership</p>	<p>The following rules apply to vehicle ownership:</p> <ul style="list-style-type: none"> • The named insured must be either the owner or lessee of the vehicle(s) insured. • Vehicles owned or leased by a partnership or corporation are acceptable if all of the following conditions are met: <ul style="list-style-type: none"> ○ The vehicle is ordinarily operated by the named insured or relative for pleasure commuting, and; ○ All operators are members of the insured's household are listed on the policy, and; ○ No more than four such vehicles are owned or leased by the partnership or corporation, and; ○ The corporation or partnership is not listed as a named insured. • When a vehicle is jointly owned or leased, the Named Insured must be one of the owners or lessees. <p>Note: Subject to prior underwriting approval; an exception may be made for children of the named insured(s) who are sole owners or lessees of one or more vehicles. In such cases, the mother or father may be listed as the named insured.</p>
<p>Restricted Vehicle List</p>	<p>The following vehicles will be reviewed for acceptability by underwriting prior to binding. Considerations will include vehicle usage, driver experience and driving records:</p> <p>Aro, Audi R8, Avanti, Bentley, Bertone, Bizzarini, BMW (Dinan, Alpina B7), Bricklin, Bugatti, Callaway, Checker, Chevrolet (Lingenfelter, Hammer, Mallet Corvette, Corvette Z06, Corvette ZR1), Daimler Chrysler Maybach, DCX Sprinter, DeLorean, Dodge (Shelby Durango, Viper, Sprinter), Dune Buggy, Ferrari, Fisker, Ford (Saleen, GT, GT40, Mustang Shelby GT 500), Freightliner Sprinter, GEM, Hummer H1, Jaguar (XKR, XJ220, XFR, XJ Supercharged, XJ Super Sport), Jensen, Koenig egg, Lamborghini, Lancia (Montecarlo, Scorpion, Rally 037), Lexus LFA, Lotus, Maserati, McLaren, Mercedes (all 12 cylinder AMG models, SLR McLaren, SLS), Morgan, Nissan (GTR, Stillen), Pagani, Panoz, Pantera, Pininfarina, Pontiac Lingenfelter, Porsche (Ruf, GT2, GT3, 911 Turbo, Carrera GT), Rolls Royce, Roush, Saleen, Shelby, Spyker, SSC, Sterling, Triumph, TVR.</p>

Underwriting Eligibility

Policies that exceed the following incident and accident thresholds will not be considered for automatic issuance.

Incident/Accident Type	Single Car	Multi Car
Combination of moving violations or accidents (regardless of fault) for all drivers during the prior 36 months.	2	3
Combination of moving violations or accidents (regardless of fault) for all drivers during the prior 12 months.	1	2
Combination of moving violations or accidents (regardless of fault) for an individual driver during the prior 36 months.	1	2
Combination of moving violations or at fault accidents during the prior 36 months for an individual driver, less than 21 years of age.	0	0
Combination of moving violations or at fault accidents during the prior 36 months for an individual driver, greater than 74 years of age.	0	0
At fault accidents during the prior 36 months per policy.	1	1
At fault accidents during the prior 36 months for an individual driver.	1	1
Comprehensive claims (excluding towing claims) of an amount greater than \$500 during the prior 36 months.	2	2
Total incidents (moving violations, accidents, non-towing comprehensive claims of an amount greater than \$500) during the prior 36 months.	3	4
Not at fault accidents during the prior 36 months for an individual driver less than 21 or greater than 74 years of age.	2	2
Comprehensive claims (excluding towing claims) of an amount greater than \$5,000 during the prior 36 months.	1	1
Any license suspension or revocation occurring in the prior 36 months which has subsequently been reinstated.	0	0
Any loss with damages greater than \$100,000 during the prior 36 months.	0	0