

California

Personal Auto

Revised August 1, 2016



UNDERWRITING & PRODUCT GUIDE

*Underwritten by: National General
Premier Insurance Company*



NatGen
PREMIER

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Contact Information

Claims Services

Premier - Report a New Claim (Available 24/7).....1-844-287-2236

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 Rules

Driver License Requirements	Drivers must have a valid learner, temporary or permanent driver license issued by the U.S. or Canada. An International Driving Permit (IDP) is not acceptable.
Vehicle Ownership	<p>The following rules apply to vehicle ownership:</p> <ul style="list-style-type: none"> • The named insured must be either the owner or the lessee of the vehicle(s) insured. • When the vehicle is jointly owned or leased, the named insured must be one of the owners or lessees. • 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 a relative for pleasure or commuting ▪ All operators are members of the insured's household and are listed on the policy ▪ 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. <p>Note: Subject to prior underwriting approval, an exception may be made to the second rule above, 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>
Unacceptable Driving Record (only applicable to non-good drivers)	<ul style="list-style-type: none"> • Operators not possessing a valid U.S. driver license or whose license is currently suspended. • Policies where an operator has a revoked license unless the operator is excluded from coverage. • Policies where all listed operators do not live in the same household excluding students and military. • We will accept: <ul style="list-style-type: none"> ▪ No more than two SDIP (safe driver insurance plan) points per operator in the past three years ▪ No more than two minor violations with no not-at-faults per operator in the past three years ▪ No more than one at-fault accident with one other minor violation, but no not-at-faults per operator in the past three years ▪ No DUI in the past 10 years ▪ If more than four SDIP points per household, refer to underwriting ▪ No at-fault auto accidents with Bodily Injury over the past three years ▪ If driving experience is less than three years, no more than one SDIP point.

Insureds and Drivers

Insureds and Drivers	<p>The following insureds and drivers are not acceptable:</p> <ul style="list-style-type: none"> • Receiverships • Corporations • Partnership • Professional association.
Named Non-Owner Policies	Applicants for named non-owner policies will be referred to underwriting.

Vehicle Usage / Mileage

Mileage	<ul style="list-style-type: none"> • If vehicle has an operator assigned, a driver age under 65, and mileage less than 9,000 then refer unbound • If excess vehicle and mileage is less than 4,500 then refer unbound.
Unacceptable Vehicle and Usage	<ul style="list-style-type: none"> • Vehicles not meeting the definition of personal automobile as defined in California Insurance Code Section 660 • Vehicles with less than four wheels • Vehicles in an unsafe condition • Vehicles weighing above 15,000 pounds • Vehicles equipped for snow removal • Vehicles used for racing or speed contests • Emergency vehicles • Vehicles not licensed for road use • Vehicles used to carry or deliver tools/ supplies, as a limousine/ taxi service, or as a pilot car. <p>Note: Motorhomes, campers, pickup campers and trailers used in business, as a permanent residence, or not immediately moveable.</p>

Vehicle Usage / Mileage Continued

Unacceptable Business Use	<p>Unacceptable business use includes, but is not limited to:</p> <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/motel guests, or patients. <p>Note: Insureds who use their own private passenger vehicle (car or van) in a share-the-expense car/van pool will not be denied coverage based on this type of usage.</p> <ul style="list-style-type: none"> • Vehicles used commercially for retail or wholesale delivery of products, such as, but not limited to, magazines, newspapers, mail, pizza, and farm products. • Vehicles used for a courier or escort service. • Vehicles that fit within the Artisan Use classification, except for such vehicles that are explicitly noted as acceptable in the description of the Artisan Use classification. <p>All of the following situations must be satisfied for Artisan Use.</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 vehicle 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.
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Vehicle Usage / Mileage Continued

Unacceptable Vehicle and Usage	<p>The following types of vehicles are not acceptable for new business:</p> <ul style="list-style-type: none"> • Vehicles valued over \$250,000. • Specific vehicle types. • Kit cars, such as Dinan, Lingenfelter, Hammer, Mallet, Ruf, Saleen, Stillen. • Vehicles designed for use as hearses, limousines, or postal units. • Vehicles with a load capacity of one ton and greater and classified as Artisan or Business use. • Vehicles equipped with: <ul style="list-style-type: none"> ▪ Altered suspensions or engines ▪ Cooking equipment ▪ Bathrooms. • Vehicles equipped with altered suspensions or engines and that fail to pass state motor vehicle inspections. • Grey market vehicles, unless the applicant can provide documentation that the vehicle has passed inspection and meets U.S. Governmental emission and safety standards. • Commercial vehicle types, such as step vans, panel vans, cutaway vans, dump trucks, flat beds and wide load escort vehicles. • Pickups, vans and utility vehicles with a load capacity greater than two tons. • Motorcycles, mopeds, motor scooters, ATV's, motorhomes. • Vehicles leased or rented to other drivers by the applicant, whether or not the other drivers are listed on the policy. • Vehicles regularly operated by non-listed driver(s) other than resident relatives. • Risks with two or more Artisan classified vehicles.
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Trailers

Trailers	<p>National General Insurance offers physical damage coverage for trailers, subject to the following rules.</p> <p>The following are not eligible for coverage:</p> <ul style="list-style-type: none">• Applications for coverage where the only vehicle on the policy is a trailer• Park model trailers• Horse trailers designed to accommodate more than two horses• Trailers used as a primary residence• Trailers permanently anchored/ attached to a site• Trailers rented to others• Trailers valued over \$100,000• Home-built trailers• Trailers greater than 40 feet in length• More than one trailer garaged at an alternate address• Self-powered trailers/ motor homes. <p>The following will be referred to underwriting:</p> <ul style="list-style-type: none">• Trailers between 23 and 40 feet in length• Trailers valued between \$50,000 and \$100,000• Trailers greater than 15 years old• Operators having less than three years of experience with Trailers• More than two trailers on a policy.
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Vehicle Types

List of Restricted Vehicles (applicable to non-good drivers only)	The following vehicles will be reviewed for acceptability by underwriting prior to binding. Considerations will include vehicle usage, driver experience and driving records:	
	Vehicle Make	Vehicle Model
	Acura	NSX
	Aston Martin	GT, GT12 series
	Audi	S, RS, R8
	Avanti	
	Bentley	
	Bertone	
	Bizzarini	
	BMW	Alpina B7, M Series
	Bricklin	
	Bugatti	
	Callaway	
	Chevrolet	Corvette Z06, Corvette ZR1
	Delorean	
	Dodge	Shelby Durango, Viper, Sprinter
	Ferrari	
	Fisker	
	Ford	Saleen, GT, GT40 Mustang Shelby GT 500, Mustang GT
	Hummer	H1
	Jaguar	XJ220, XJ Supercharged, XJ Super Sport
	Koenigsegg	
	Lamborghini	
	Lexus	LFA
	Lotus	
	Maybach	
	Maserati	
	Mazda	Speed 3
	McLaren	
	Mercedes	SLR, SLS, AMG Models
	Nissan	GTR, Stillen, Z, 350Z, 370Z
	Pagani	
Panoz		
Pantera		
Pininfarina		
Porsche	911 Turbo, Carrera GT, 911 GT2, 911 GT3, Boxster, Cayman, Panamera	
Roll Royce		
Roush		
Spyker		
SSC		
Sterling		
Subaru	WRX Sti	
Triumph		
TVR		

