



Stonewood Insurance Services Compass Automobile Program

Underwritten by Western General Insurance Company

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We Insure Private Passenger Auto

The term “private passenger auto” means a four-wheeled passenger vehicle, owned or leased by the named insured or a resident relative, which is not used for public or private livery conveyance or for commercial purposes other than business/artisan use as defined in this manual.

Policy Territory

Policy coverage applies within the United States of America, its territories and possessions and Canada. The policy does not apply in Mexico. Insureds operating their vehicles in Mexico must purchase an automobile policy from an authorized Mexican insurance company.

New Business Applications

Please submit applications and maintain a clear copy of the signed application with supporting documents in your office. We will randomly select applications for a routine audit of issued policies. All applications must be computer generated through your rating service and/or software provided by or approved by Stonewood Insurance. A fax / ACORD or manual application can be used in an emergency and coverage will be effective at 12:01 a.m. the day after the envelope is postmarked by the U.S. postal service.

Applications which include a risk designated in this manual as unacceptable may be set up for immediate rejection or cancellation with minimum premium and fees earned. If required information is not included, the policy will be issued and canceled. The following information must be included with the application in order to accurately underwrite all risks:

- 1) A legible copy of the Arizona vehicle registration (cannot be expired more than six months prior to the inception date of the policy) or a purchase contract if purchased from a dealer within the last 7 days showing the named insured or spouse as owner.
- 2) Current MVR for all drivers licensed in Arizona or other states, along with a copy of the DL. Drivers licensed out of state require a clear photocopy of the driver’s license. Drivers with total 3 years experience or more, part of that being from another state, will need to provide a current copy of the “out of state motor vehicle report” or “foreign license” for proof of driving experience.
- 3) Employer’s name, address with occupation for all listed drivers.
- 4) Applicable premium will apply if all waivers and exclusions are not signed by the insured.
- 5) Proof of non-fault for non-chargeable or no-bodily injury accident(s) during the 35-month experience period (letters from an attorney will not be acceptable). Acceptable proof of non-fault can be a police report indicating less than 51% responsibility, a letter from the claims department that settled the claim, or a driver’s declaration, under penalty of perjury, attesting to his or her at-fault accident history, shall be sufficient proof of that accident history in the absence of contrary information from an independent source.
- 6) Photos (2) showing all four sides of the vehicle if comprehensive and collision are required. Pre-existing damage over \$750 is NOT acceptable for physical damage coverage.
- 7) Registered owner (named insured) of the vehicle must sign the application and all required forms, regardless of being included or excluded from the policy. The co-owner on the registration **MUST** be included or excluded. Power of attorney is not acceptable.

Commissions

Stonewood Insurance Services pays monthly. Do not retain commission.

Claims Procedure

New claims must be reported immediately to our claims department at (855) 771-1870 regardless of fault. Claims may be reported by telephone or on stonewoodinsurance.com 24 hours a day, seven days a week. Make no commitments regarding coverage or legal liability. When your client or any other claimant calls your office to report a claim, refer them to our claims department for faster claims service. The producer has no authority to assign a loss for adjustment.

Coverages Offered

Bodily Injury Liability: Limits of \$15,000 per person and \$30,000 per incident.

Property Damage Liability: Limit of \$10,000 per accident.

Medical Payments: Limit of \$500 per person.

Uninsured/Underinsured Motorist Bodily Injury: Limits of \$15,000 per person and \$30,000 per incident. UM/UIM coverage will be included unless the UM/UIM waiver is signed by the named insured.

Comprehensive: Deductibles of \$500, \$600, \$700, \$800, \$900 or \$1,000.

Collision: Deductibles of \$500, \$600, \$700, \$800, \$900 or \$1,000.

- 1) Physical damage coverage will only be written with liability coverage.
- 2) Lien holder deductibles are 250/250.

Collision coverage will not apply when the insured's vehicle is being operated by any person not declared on the application for the policy, who is a resident of the applicant's household, who is not licensed to drive, or not added by endorsement prior to a loss.

Rental Reimbursement: Pays rental car expense incurred as a result of a related physical damage loss with benefits of up to \$250, \$375 or \$600 (dependent on the premium paid) maximum in any 12-month period. Included with Rental Reimbursement is a supplemental coverage; the towing of the insured automobile up to a \$100 limit (per occurrence) when it is disabled due to Collision.

Extended Coverage Option (ECO) Endorsement: A surcharge on comprehensive and collision coverage respectively will apply. The ECO endorsement provides coverage for licensed non-resident drivers using the insured vehicle with the permission of the Named Insured.

Named Driver Exclusion

Coverage(s) other than UM and UIM will not be extended to any driver listed as "excluded" on the application, declaration page or current endorsement regardless of where the excluded driver resides or whether the person is licensed to drive any covered auto. When excluding a driver by endorsement, the named insured MUST sign the "driver exclusion" form and submit it to the underwriting department.

BEFORE QUOTING A RISK, REFER TO THE "UNACCEPTABLE RISKS" LIST TO DETERMINE ACCEPTABILITY.

Payment Options and Fees

Premium financing is not allowed. Postmark date from U.S. postal service will be used at all times, any other postmark date other than U.S. postal service will not be acceptable!

The insured may choose to pay the premium for the first term in full or in installments. At renewal, the insured will be given the option to pay in full or in installments according to the installment plan that they have selected.

The insured may choose to pick their installment due date at new business.

Installment Payments

If a payment is postmarked after the 7-day grace period has expired, a lapse in coverage will occur; a payment postmarked on or after the cancellation date may reinstate the policy (\$15 reinstatement fee will apply). Payments postmarked 10 days after the cancellation date will be applied to a new policy (rewrite policy and a \$35 rewrite fee) including all applicable fees, if approved by the underwriting dept. A routine inquiry will be made to obtain the driving record of all operators of the vehicle(s) being insured, photos of the vehicle(s) will also be required. Any balance due from prior cancelled policy will be collected before issuing another policy. Any rate changes that have taken effect after the date of cancellation of the policy will be reflected on the "rewrite policy".

Billing Fees

In addition to the premium, a fully earned non-refundable \$15 billing fee (\$12 for EFT Plan) will apply on all installments.

Renewal Business and Fees

A renewal notice will be mailed directly to the insured at least 20 days prior to the expiration date of the policy. If payment is not received within 7 days of the due date indicated on the "Automobile premium renewal bill", the policy will be cancelled after the 7-day grace period has expired for non-payment of the renewal premium. If the insured mails the renewal payment late, but it is received within 15 days from the cancellation date, the policy may renew with lapse effective at 12:01 a.m. on the day after postmark date of the late renewal payment and a \$15 late renewal- processing fee will be assessed for payments postmarked on or after the cancellation date of the policy. If the insured makes a renewal payment more than 10 days after the grace period at renewal, the policy may be re-written..

New Business and Renewal Fees

In addition to the premium, a fully earned non-refundable \$36 policy fee will apply with each new application. Renewal terms do not incur a \$36 policy fee, but do include a non-refundable \$24 renewal processing fee for each semi-annual term.

Cancellations

- 1) No flat cancellations will be processed, except when the insured's check to us or the producer for the initial down payment is dishonored (proof must be received in our office within 20 days of the "Proposed Effective Date") or proof of duplicate coverage, which meets or exceeds all coverage lines and includes all drivers on the Western General Insurance Company policy is provided. Statement of no loss will also be required.
- 2) Insured's Request: If the insured cancels the policy for any reason after the policy was issued, we will then charge a fully earned fee of \$50 over and above the earned premium, for reasonable and necessary costs we have incurred in underwriting the policy. Cancellations will be processed effective on the day after postmark date, based on pro-rata basis. Reinstatement will not be allowed after a policy has been cancelled at the insured's request.
- 3) A policy cancelled for multiple reasons (example: additional premium due and underwriting reasons) must have all cancellation reasons cleared before the policy can be reinstated.

Reinstatement & Rewrite Fees

A \$15 fully earned reinstated fee will be assessed to reinstate after the cancellation date of the policy for any reason. A rewrite processing fee of \$35 will apply each time a policy is rewritten.

SR-22 Filings

Financial responsibility filings are available for drivers licensed in Arizona only. Any driver requesting a filing must have a verifiable driving record and cannot be excluded from the policy. The SR-22 fee is \$15. A SR-22 fee will apply to a re-written or reinstated policy.

Payment Processing Fee

A \$5.00 fee is charged when a credit card or check is used for payment of premium with a live telephone operator.

Endorsement Fee

A \$7.00 fee is charged when the Insured requests a change that impacts the premium on the policy.

Return Item Fee

There is a \$25 charge for checks that are dishonored for any reason. If a check is returned, the policy will be canceled after 10-days. Replacement payments (must be cashier's check or money order) received within 15 days of the cancellation date which include the \$25 fee, will reinstate the policy with lapse, effective 12:01 on the day after postmark date. Replacement item(s) received after 15 days following the cancellation date will result in issuance of a new policy with all applicable fees and new rating effective date, if approved by the underwriting department. Insured's returned check/payment on a new or a rewrite policy will result in a "flat cancellation" of the policy from inception date.

Endorsement Guidelines

Endorsement requests must be submitted via our Electronic system.

Endorsement Request forms along with all supporting documentation must be maintained by the Producer. They will be sent to Stonewood only upon request unless the electronic system is down then the endorsement and all supporting document may be faxed to Stonewood.

Newly Acquired Vehicles (Additional) – Request for vehicle additions require the following documentation and information to be covered. There is no coverage until the company is notified. The coverage afforded to the additional vehicle will go into force once the company is notified.

- Name(s) of **Registered Owner(s)**.
- **Usage** of vehicle.
- Name and address of any **Loss Payee or Leasing Company** if applicable.
- **Photos (2) showing all 4 sides** are required at the time the application is submitted.
- **Authorization to Release Vehicle Form.**

Newly Acquired Vehicles (Replacements) – Replacement vehicles are covered for up to 96 hours after insured acquires the vehicle and a premium will be charged from the date of acquisition. After 96 hours the vehicle will be covered effective the date/time it is endorsed on the policy. Vehicles will have the same coverage as the vehicle they were replacing unless the company is notified and asked to add additional coverage.

Additional Drivers – Any driver to be added to a policy must meet the same qualifications as drivers on a new business application and must not be currently excluded. The following documentation is to be submitted with the request to add the driver:

- **Proof of non-fault** for any accident noted on the application as not chargeable. Please see Page 16 for a list of acceptable proof of non-fault.

- **Proof of accidents in the course and scope of employment** where the driver was responding to a call of duty as a paid or volunteer member of any police or fire department, first aid squad or of any law enforcement agency, while performing any other governmental function in a public emergency.

Note: Fault accidents occurring during employment in circumstances other than as stated above are chargeable.

Deletion of Driver – Requests to delete drivers require an explanation for the deletion (i.e., divorced, moved out, deceased, etc.). Stonewood may, in certain circumstances, require that the deleted driver be excluded.

Address Changes – Changes of address require the following information:

- Indicate whether the change is for the mailing address, garaging address or both.
- If the mailing address is a P.O. Box, include the actual garaging address.
- Provide one-way commute distances and annual mileage based on the new address.
- Provide names, birth dates and driver's license numbers for any new household or garaging address residents, *regardless of age.*

Name Changes – Name changes for the Named Insured or any driver require the following:

- Reason for change in name (i.e., recently married, legally changed, etc.).
- If a name has been changed due to marriage, provide the name, birth date and driver's license number of the spouse and any other new members of the household.

Coverage Changes – Eligibility requirements and additional forms are as follows:

- Deletion of Uninsured/Underinsured Motorist coverage requires a revised Arizona Uninsured/Underinsured Motor Vehicle Coverage Rejection/Selection form, signed and dated by both the Named Insured and the Producer.

Discounts

Anti-Theft Device Discount: A discount to the comprehensive premium will be applied when there is an Anti-Theft Device installed or available on the insured vehicle(s)

Mature Driver Discount: A discount will be applied to Bodily Injury and Property Damage coverage purchased by an insured for each driver age 55 or older who has successfully completed an Arizona state-approved Safe Driver Program in the past three years. The discount does not apply or can be discontinued if during the three years following the course completion date:

- 1) The principal operator has been involved in an at-fault accident, or
- 2) The principal operator has been convicted of a traffic related offense involving alcohol or narcotics.

Multiple Vehicle Discount: A discount applies to all coverages on each insured vehicle if there are multiple vehicles on the policy.

Excess Vehicles: For vehicles in excess of drivers, an Excess Vehicle factor will apply.

Non-Owner Discount: A discount applies to Bodily Injury and Property damage coverage. “Non-Owned Automobile” means a private passenger auto or “trailer” that:

- 1) Is used with permission of its owner and
- 2) Is not owned or leased for more than six months by, or registered to, or available for the regular use of, you, your spouse, any “family member”, any employer of you, your spouse, or any “family member”, any resident of your household, any other persons listed as drivers in the policy declarations or endorsements, your spouse who is not a resident of your household, a corporation or partnership in which the combined ownership interest of you, your spouse and any “family member” exceeds twenty percent and has never been owned by or registered to you, or any other persons listed as drivers in the policy declarations or endorsements and is not a motor vehicle or a trailer used for commercial purposes.
- 3) There is no coverage while driving an employer's vehicle, no business/artisan coverage, no commercial auto coverage, and no coverage for a vehicle covered by a policy from which the applicant has been excluded.
- 4) If the applicant/insured purchases a vehicle, the company must be notified within 30 days, to cancel the existing “operator’s policy covering the use by the insured of any motor vehicle not registered to the insured and rewrite a new “policy. All applicable fees will apply to the new policy.

Surcharges

Business Use: Applies to private passenger vehicles (including mini-vans) owned or leased by the applicant (not by a corporation or business) and used in his or her business or occupation, providing the usage is acceptable.

Artisan Use: Applies to all self-employed individuals, owners or principals of business, pickups, mini and full size vans and utility vehicles (1 ton or less) used as artisan vehicles to carry tools and equipment to a job site. Any delivery usage, including but not limited to pizza, fast food or newspaper is unacceptable. Any vehicle used to transport person(s) or property is unacceptable. The guidelines for artisan usage are as follows:

- 1) Vehicle must be registered to the named insured (not to a corporation or business) and must be operated only by the named insured and family members. The insured can be self-employed. Vehicles with custom truck body or flat bed will not be acceptable.
- 2) Vehicle can visit an average of 5 job sites or fewer per day, within a 50-mile radius.
- 3) Vehicle must not carry equipment in excess of 500 pounds.
- 4) Vehicle with signage, tool box, and/or a ladder, pipe, tool, or building material rack are acceptable. Tools and equipment are not covered.

5) If an applicant can provide evidence that his/her vehicle is not used in business, the surcharge will NOT apply (business use exclusion must be signed and completed). Acceptable evidence is a letter from the applicant's employer stating he/she is provided a company vehicle to conduct all of his/her job duties (must be on company letterhead). If the applicant is self-employed, he/she must submit an active commercial policy showing a commercial vehicle(s) being insured on the declaration page.

Salvage Vehicle: A surcharge will apply to Bodily Injury, Property Damage, Comprehensive and Collision coverage for any vehicle with a salvage title, or any vehicle that has previously been declared a total loss by any insurance company or motor vehicle regulatory agency. While unacceptable for physical damage coverage, Comprehensive and Collision coverage for salvage vehicles will apply only when the vehicle qualifies for coverage per the policy as a newly acquired additional or replacement automobile.

Unacceptable Risk: If a vehicle or driver that is designated in this manual as unacceptable is added to the policy mid-term, or an existing risk becomes unacceptable on a renewal or rewrite, an unacceptable risk surcharge will apply to the policy.

Rating Classifications

Driver Classification:

The classification factor for a listed driver will be based upon the age, gender and marital status of the assigned vehicle operator.

Marital status:

"Married" means a married person living with his or her spouse. Unmarried includes single, widowed, separated or divorced. "Common law" marriages will qualify if there is an established household, for example, with children - which should be noted. All registrations must reflect the same garaging address. Family policies will not be acceptable. Stonewood may require proof of marriage.

Driving Record:

- 1) All operators in the household shall be evaluated unless they are a named insured or a principal operator of an auto insured under a separate policy. If there are more vehicles than operators, rate the highest rated vehicle to the highest rated driver in descending order.
- 2) The experience period for convictions and accidents is the 35-month period prior to the inception date of the policy. Violations charged for by the Department of Motor Vehicles will be charged for in this program. Violations dismissed by attending traffic school will not be counted. In determining violations counted, use the Arizona Vehicle Code Violations used in the Negligent Operator Point Count published by the DMV.

Convictions:

- 1) Refer to the driving record of the principal and each additional operator to determine the convictions of each operator. For this purpose, use the Arizona DMV public record of traffic violations.
- 2) If multiple violations occur on the same incident, only the violation with the highest point count will be charged. Multiple violations on the same date in different incidents will be charged for individually. If a violation occurs with an accident, both will be charged.
- 3) Assign one conviction point for the first violation. Assign one conviction point for each subsequent violation of the same type. DUI violations will be assigned two conviction points for the first and subsequent violations.
- 4) Speeding violations as defined in A.R.S. 28-701.01 and seat belt violations as defined in A.R.S. 28-909(E) will NOT be charged for the purpose of establishing rates or determining the insurability of the listed driver(s).

Accidents:

An accident is chargeable if at least 50% of the responsibility for the accident is charged to the Stonewood Insurance applicant or listed driver(s) on the application.

An accident is **not** chargeable:

- 1) If the vehicle was lawfully parked at the time of the accident. A vehicle rolling from a parked position shall not be considered to be lawfully parked, but shall be considered as in the operation of the last operator;
- 2) The vehicle was struck in the rear by another vehicle, and the driver has not been convicted of a moving traffic violation in connection with the accident;
- 3) The driver was not convicted of a moving traffic violation and the operator of another vehicle involved in the accident was convicted of a moving traffic violation;
- 4) The driver's vehicle was damaged as a result of contact with a vehicle operated by a "hit and run" operator of another vehicle and the accident was reported to legal authorities within a reasonable time after the accident;
- 5) The accident resulted from contact with animals, birds, falling objects, flying gravel, or missiles;
- 6) The driver was responding to a call of duty as a paid or volunteer member of any police or fire department, first aid squad, or of any law enforcement agency, while performing any other government function in a public emergency. This exclusion does not include any accident which occurred after the emergency situation ceased or after the private passenger automobile ceased to be used in response to such emergency;
- 7) An applicant, owner or resident operator was involved in an accident which was either determined to be 51% or less negligent or was reimbursed for 51% or more of his or her damages by, or on behalf of, the other person(s) involved in the accident or have a judgment against such person.

Acceptable proof of non-fault can be a police report indicating 50% or less responsibility, a letter from the claims department that settled the claim, a copy of a claims draft from the "at fault" company or a driver's declaration, under penalty of perjury, attesting to his or her at-fault accident history, shall be sufficient proof of that accident history in the absence of contrary information from an independent source.

To assign the highest rated driver to the highest rated vehicle, determine the bottom-line rating factor for each driver and apply that driver to the vehicle with the highest rated bottom-line factor, in descending order.

Unacceptable Risks for All Coverages

Unacceptable Drivers

1. Drivers with more than 1 at-fault chargeable accident.
2. Mentally impaired or any other indications of health problems without a physician's passing medical statement (All physician charges are paid by the applicant).
3. Operators residing, employed or attending school outside of Arizona.
4. Any included driver convicted of any of the following in the 36 months prior to inception:
 - a) A felony while driving a motor vehicle
 - b) Aggravated assault
 - c) Vehicular manslaughter
 - d) Eluding Police/Evading Arrest
 - e) Any violation(s) for driving on the wrong side/wrong way of road or freeway
 - f) Driving under the influence of any illegal narcotic
 - g) More than one conviction of driving under the influence of alcohol
 - h) More than one conviction for driving with suspended or revoked or expired license
 - i) Vehicle tampering
 - j) Malicious mischief
 - k) Auto theft
 - l) Hit & Run
 - m) Reckless Driving
 - n) More than 5 violations of any type

Unacceptable Risks

1. Risks residing in hotels, motels, or listing a P.O. Box as a garaging address.
2. Policies with Corporations, Receiverships, Partnerships or Estates listed as "Named Insured".
3. Policies that have more than 5 vehicles.
4. Policies that have a vehicle garaged at a business location.

Unacceptable Vehicles

1. Antiques, Classics, Limited edition (low production) or Exotic.
2. Vehicles that are not garaged at insured's residence, or that are garaged outside of Arizona.
3. Ambulances, Police, Fire or any Emergency or law enforcement vehicle(s).
4. Vehicles over 40 years old for any coverage.
5. Vehicles NOT manufactured for sale/distribution in the US (Gray market vehicles).
6. Custom, rebuilt, altered and or modified vehicles (structurally or mechanically).
7. Lift, kits, flat or stake beds, specially built vehicles, kit cars, dune buggies, Baja bugs.
8. Corvette, fiberglass or composite bodies.
9. House cars, replica, show, dual rear wheel pickup truck and vans
10. Vehicles with load capacity of one ton or more.
11. Motor homes, farm vehicles, commercial vehicles.
12. Physical damage without liability.
13. Vehicles used for:
 - a. Racing, off road or speed contests.
 - b. Mail, parcel post, floral, retail food or beverage delivery, messenger or courier service, process servers or any type of delivery.
 - c. News dealers, including newspaper delivery and distribution.
 - d. Any public or private livery transportation (example: limousines, taxis, buses, church vans or van pools).
 - e. Short term rentals.
 - f. Vehicles used for driver training or any form of driving instructions, or used for transportation of school children, or in conjunction with a business that provides services for babysitting, daycare, nursery school or school children transport.
 - g. Snowplowing for hire.
14. Vehicles with individuals as legal owners (loss payee) unless they are rated or excluded on the policy.
15. Vehicles registered to any business or corporation unless also in the name of a driver that is rated or excluded on the policy.
16. Vehicles with more or less than 4 wheels.
17. Pickups and vans with the following characteristics: (Business or artisan plans will accept some of these vehicles)
 - a. Owned by a business or self-employed individual (including a farmer or rancher).
 - b. Used regularly in the occupation, business or profession of the insured.
 - c. Adapted for business purposes, including ladder racks, lumber racks or any equipment usual to business purposes. (Note: Vehicles used for driving to and from job sites or hauling personal tools are not considered as used in the occupation, business or profession of the insured, unless the insured is self-employed.)
18. Family policies, vehicle(s) not registered in insured's or spouse's name (does not apply to "common law" marriages).

Unacceptable Risks for Physical Damage

Unacceptable Risks

- 1) All vehicles with Actual Cash Value current value (not including tax & License) in excess of \$50,000 or ISO Physical Damage symbol 53, or current value of less than \$2000.
- 2) Vehicles with model year 2010 and prior with ISO symbol higher than 23.
- 3) Vehicles with model year 2011 and later with ISO symbol higher than 53.
- 4) Physical damage coverage without liability.

- 5) Comprehensive and Collision must be written together.
- 6) Vehicles over 20 years for NEW business.
- 7) Vehicles with pre-existing damage
- 8) Non-metallic vehicles (exceptions: Saturn, Chevrolet Lumina APV and similar vehicles).
- 9) Modified or Altered vehicles.
- 10) Lowered, lifted or Kit vehicles---max lift 6 inches.
- 11) Non-factory or non-dealer installed equipment, "Special Equipment".

Unacceptable Vehicles for Physical Damage:

1. Acura Integra & NSX
2. Alfa Romeo
3. AM General
4. Aro
5. Aston Martin
6. ALL Audi models
7. Avanti
8. Bentley
9. Bertone
10. ALL BMW models
11. Bricklin
12. Cadillac Escalade
13. Chevy Camaro, Corvette , Z28 and IROC
14. Chrysler 300M , LHS, Sebring, Prowler
15. Daewoo
16. DeLorean
17. Dodge Viper, Shelby, Intrepid, Stratus
18. Ferrari
19. ALL Fiat models
20. Ford Expedition, ACE
21. ALL V8 Ford Mustangs, Mustang GT
22. Ford Think
23. ALL Foreign Sport Vehicles
24. Hyundai Tiburon
25. Hummer
26. Infiniti Q45
27. ALL Jaguar models
28. Jeep Wrangler
29. Laforza
30. Lamborghini
31. Lancia
32. Land Rover
33. Lincoln Navigator
34. Lotus
35. Lexus - ALL GS, IS, ISF, LS, LX, SC models
36. Maserati
37. Mazda Miata, MX-5 Miata, RX7, RX8, Speed3, A6 Sports
38. ALL Mercedes models
39. Mitsubishi 3000 GT, Eclipse, Mirage; Lancer ES, Ralliart & Evolution
40. Nissan – ALL "Z" Series, SE-R
41. Oldsmobile Cutlass
42. ALL Peugeot
43. Pininfarina
44. Plastic, Aluminum and Fiberglass Bodies
45. Plymouth Prowler
46. ALL V8 Pontiacs

47. ALL Porsche models
48. Rolls Royce
49. Salvaged/Restored Vehicles
50. Toyota Land Cruiser, Supra
51. Triumph
52. TVR
53. ALL Van Conversions

In addition to the above list, following vehicles will NOT be acceptable for Physical Damage:

1. 2004 Dodge Ram Pickup
2. 1994 Honda Accord
3. 1995 Honda Civic
4. 1997 Ford F150
5. 2003 Ford F250 Pickup
6. 1994 Nissan Sentra
7. 1990 Toyota Camry
8. 2000 Chevrolet 4x2 Pickup
9. 2004 Chevrolet Extended Cab 4x2 Pickup

WE RESERVE THE RIGHT TO REJECT ANY RISK WITHIN THE FIRST 60 DAYS OF THE POLICY.

Vehicle Photos

Any vehicle with physical damage coverage must include two clear photos taken by the producer or their licensed employee, showing all 4 sides of the vehicle (Vehicle license plate must be clear in the photos). Use the vehicle inspection form included with the application and obtain accurate odometer readings. Minor (\$750) pre-existing damage requires a third photo of the damage area(s). All vehicles requesting to reduce physical damage deductibles will require new photos.

Photos are not required if:

- 1- Proof of prior physical damage coverage is submitted indicating no lapse in coverage.
- 2- The vehicle is purchased from a dealership within 7 days of the proposed effective date and a copy of the purchase agreement is provided.

FAXED PHOTOS WILL NOT BE ACCEPTABLE.

New Models and New Model Year

ISO symbols will be utilized for rating purposes. New model year vehicles without a published symbol will be rated at the previous year's symbol plus 1. For imports, use the cost new to a retail purchaser at point entry in the United States. Brand new models without a published symbol will have their symbol based upon the ISO M.S.R.P. / Original cost new value/symbol charts.