Liability and Physical Damage may be written independently or as a full coverage policy. Liability limits up to 250/500/100 and vehicles up to $150,000 in value.

**New Business Applications:** No coverage is bound unless the application is complete and signed by both the applicant and the producer. Applicant and the producer WARRANT that the information on the application is true and correct to the best of their knowledge. All individuals 15 years of age or older living in the household must be listed as a driver or excluded. If an applicant is married, the spouse must be listed or excluded as a driver. Applications not in compliance will be rejected with no coverage bound.

**Binding:** Risks can be bound by general agent no earlier than 12:01 a.m. of the U.S. Post office postmark date on the envelope transmitting application. Neither RMIS nor Companion Property & Casualty Insurance Company will be responsible for envelopes without a postmark or illegible postmarks. In those instances, the effective date will be the day prior to receipt. Metered mail can be effective no earlier than the day prior to receipt. For fax applications, eApp or Zap App, use standard RMIS procedures.

**Eligibility:** Private passenger vehicles including station wagons, vans, and pick up trucks with a load capacity of 1 ton or less are eligible for this program. See ineligible vehicle list for vehicles that do not fit into this program. Vehicles registered to a corporation or business may be eligible, however you must rate with the business use rating factors. Applicant must own the corporation or business to which the vehicle is registered.

**Photo Requirements:** For risks with no loss payee, a copy of the immediate prior physical damage declarations page or two photos of the vehicle showing all sides must accompany the application when applying for physical damage coverage. All vehicles are to be inspected by the producer.

**Vehicle Registration Requirements:** All vehicles listed on the policy must be registered in California showing the Named Insured and/or spouse as the registered owner. A vehicle purchase contract or bill of sale will be acceptable if the vehicle has just been purchased. The policy will be subject to cancellation if a current vehicle registration is not provided when requested by the company.

**Policy Term:** The premiums shown are annual. A 6-month policy can be issued at 50% of the annual premium.
Monthly Direct Bill: 1/12 annual premium plus fees as down payment. Equal monthly payments will be billed for the remainder of the term.

Annual or Six Month Agency Bill: Acceptable payment options are pay in full via producer's trust check, EFT of producer trust account or outside premium financing.

Policy Fee: $50 for Annual Term and $40 for 6 Month Term. Fully earned and will apply to all new and renewal policies. The good driver discount is applied to the policy fee when all drivers are good drivers as defined in the underwriting manual.

Installment Fee: $14 per installment. Insured EFT $8 (only available on monthly direct bill)

Reinstatement Fee: $10 Good Driver $13 Non Good Driver (does not apply to agency bill)

Filing Fees: SR-22 and SR-1P filings will be made when required for a fee of $35

Fraud Fee: 1.80 per vehicle on annual policies and .90 per vehicle on six month policies.

NSF Fee: $35

Cancellations: No flat cancellations. Policy fee is fully earned when coverage is written. Producer is responsible for all earned premiums.

Driver Exclusions: All members of the applicant’s household who are at least 15 years of age and who are not listed as drivers must be excluded. A member of the household may be excluded if the applicant completes and signs the Named Operator exclusion form. This includes the exclusion of a spouse. We will need to know the reason for excluding spouse and must be noted on application.

Endorsements: Endorsements are effective under the same conditions as new business. Endorsements may be submitted on-line by going to www.RMISMGA.com.

Annual Mileage: Annual mileage is a key underwriting tool and rating factor when determining the applicant’s premium. Policies will be issued based on the applicant’s stated annual mileage.

Driver’s License Requirements: All drivers must hold a valid US or international driver’s license. A temporary license or learner’s permit will be acceptable, however the policy will be subject to cancellation if a valid/permanent license is not provided when requested by the company.

Years of Driving Experience: The actual number of years licensed is required for all drivers in any jurisdiction.

Good Driver Qualifications: To qualify as a Good Driver, an applicant must meet the following requirements as defined by insurance code 1861.025:

1. The driver must have been continuously licensed to driver a motor vehicle for the preceding three
Since 1978

years, with a valid U.S. or Canadian license for all of the last 18 months. If licensed less than three years
in California, furnish evidence of a valid driver’s license to confirm a total of three years licensing.

2. During the previous three years the driver has not had:
   . More than one violation point count
   . An at fault accident which resulted in bodily injury, death, or more than $750 in property
   damage only
   . An at fault accident involving property damage only which resulted in a one point
   conviction
   . More than one dismissal under Vehicle Code Section 1803.5 which was not made
   confidential under Vehicle Code Section 1808.7 for violations that would have resulted in more than 1
   point, or a two point violation.

3. During the previous ten years the driver has not been convicted of:

   A violation of Section 23140, 23152, or 23153 of the Vehicle Code
   A felony violation of Section 23175 or 23190 of the Vehicle Code, or a violation of Section 191.5
   or paragraph (3) of subdivision © of Section 192 of the Penal code. However, only violations on or after
   January 1, 1996 shall be considered for purpose of this paragraph.

   **Accidents and Convictions:** All Chargeable Accidents and Minor Moving Violations will receive a
   one-point count. All Major Moving Violations will receive a two-point count. Experience period is for the
   last 36 months. When there are multiple violations with the same violation and conviction date use the
   single highest violation point count. At-fault accidents will be determined in accordance with CIC
   1861.025 and 2632.13 as defined in California Code of Regulations. The company may not make a
   determination that a driver was principally at-fault for an accident unless the company first makes an
   investigation of the accident and provides the policyholder written notice of the investigation. The written
   notice must specify:
   . Any determination that the insured was principally at-fault resulting in excess of $750
   property damage or loss for accidents occurring after 12/31/02. A $500 threshold applies to accidents
   occurring prior to 1/1/03.
   . The percentage of fault ascribed to the policyholder.
   . The percentage of fault ascribed to any other driver or cause of the accident.
   . The basis of the determination that the driver was principally at-fault and the policyholder’s
   right to seek reconsideration of the determination of fault.

   **Accidents:** One point will be assigned for each Chargeable Accident. All accident(s) disclosed by the
   applicant on the application must provide, under penalty of perjury, specific details attesting to his or her
   at-fault accident history. The applicant must clearly state on the application, the circumstances regarding
   the accident. The company may investigate as to the validity of such statements from independent
   sources. Upon discovery that the declaration contains a fraudulent or material misrepresentation, the
   company may use that information to rate or cancel the policy pursuant to CIC sections 661 and
   1861.03c(1) and take any other action authorized by law.

   Accident(s) not disclosed by the applicant, on the application, shall be considered at-fault with bodily
   injury. Proof of non-fault may be provided to eliminate any point surcharges as a result of such
   accident(s).

   Accident(s) occurring after policy inception and during the policy’s specified term, may only be
   considered chargeable by the company if the company has complied with CIC 1861.025 and 2632.13 of
   the California Code of Regulations and may not apply a point surcharge until the following policy term.
   Acceptable proof of non-fault will be:
   a. A traffic collision report which lists the other driver at fault under primary collision factor and
   indicates a vehicle code section violated, or
b. A copy of a draft from the opposing insurance carrier which clearly states the date of the accident and shows the applicant as the payee, or

c. A letter from the opposing insurance carrier claims representative stating non-fault for the accident.

d. A driver's declaration, under penalty of perjury, attesting to his or her at-fault or non-fault accident history and declaring whether the accident involved property damage, bodily injury or both.

Attorney's letters, agent letters, and counter police reports are not acceptable proof of non-fault.

**Minor violations:** One point will be assigned to all Minor Violations. All moving violations not included under Major Violations section. Minor violations occurring while driving an employer’s vehicle for compensation may not be chargeable and should be so identified on the application. A letter from the employer is required. This does not apply to major violations or accidents. This does not apply if self-employed.

**Major Violations:** Two points will be assigned to all Major Violations. Those for which the DMV assigns two violation points which include but not limited to the following: (Refer to Section 12810 of the California Vehicle Code)

- Reckless driving
- Manslaugher
- Speed Contest
- Evading a police officer
- Speed over 100mph
- Hit and run
- All two-point alcohol convictions
- All two-point drug related convictions
- Illegal transportation of explosives
- Driving on a suspended license

**Unacceptable risks:**

- Vehicles with load capacity in excess of 1 ton
- Drivers convicted of more than one major violation in the past 36 months
- Drivers convicted of vehicular homicide/manslaughter
- Drivers with 3 or more chargeable accident in past 36 months – CONTACT RMIS
- Drivers over 80, physician's statement required (unless prop. 103 good driver)
- Drivers with over 6 points, unless approved by RMIS
- Named Non Owner Policies
- Motorhomes or Motorcycles
- Vehicles used for pick up or delivery, emergency vehicles, tow trucks, taxi cabs, limos, messengers, couriers, or any commercially used vehicle
- Physically or mentally impaired risk must be submitted non-bound and approved by RMIS

Any applicant involved in the sale, repair, salvage of autos or in the auto parts business (this rule is not applicable to prop. 103 good driver risks)

No coverage Afforded For: Applies to physical damage coverage only.

- Drivers under 25, unless named in the policy
- Military personnel, unless named in the policy
- Any member of the household, unless named in the policy
- While any auto is used in any race, speed contest or exhibition of any kind
- Loss if the automobile is repaired before inspection by the company unless waived by the company

Since 1978
Prohibited Vehicles: Applies to physical damage only coverage.

* Aston Martin-All models * Audi R8 * Austin Healey * Avanti * Baja Bug * Bugatti
* Clenet * Cobra - All * Delorean * Excalibur * Ferrari –All * Jensen * Morgan * Stutz
* Vector * Bentley GT (2 doors) * Lamborghini – All * Koenigsegg * Lexus LFA
* Maserati – All * Maybach * McLaren * Nissan GTR * Panoz * Pantera * Porsche 911, 930 * Tesla * Zimmer

- Unique or custom built vehicle
- Any vehicle previously salvaged (physical damage only)
- Any vehicle not licensed in California
- Commercial or Public Vehicles (not eligible regardless of good driver)
- Vehicles with existing damage
- Gray Market Vehicles
- Vehicles with a current value in excess of $150,000

*The above list may not be applicable to risks qualifying as Prop 103 good drivers. A 50% physical damage surcharge will apply. Please contact RMIS for eligibility.

Driver assignment: CPCIC assigns drivers to the vehicle for which they are the principle operator as long as the highest rated driver (class and points) in the household is assigned to a vehicle. Driver points are never combined.

The No Driver factor will apply for gender and marital status. (Good driver discount will apply to the extra vehicle only if the policy has a good driver assigned).

Symbols: Use current ISO rating symbols. Vehicles with the designation of (h) or (s) will have a 10% surcharge on physical damage. When no ISO symbol is available, please contact RMIS.

Deductibles: Available deductibles will be $500, $1,000, $1,500, $2,000, $2,500

Lien holder deductible will be $250.

Excluded Equipment: Non factory or Non OEM equipment is not covered. Including but not limited to:

Custom body/paint/interior, non factory wheels or oversized/low profile tires, non factory stereos, CB Units, 4WD lift kits, lowering kits for all vehicles, or any non factory suspension components are not covered.

Factory Installed Stereo, CD and Navigation Systems will be covered under the policy with no additional premium charge.
Available Discounts:

**Good Driver:** A 20% good driver discount will apply to all drivers who qualify as Prop 103 good drivers as defined in this manual.

**Renewal or Persistency Discount:** A discount will apply when one or more applicant driver(s) have been with Companion Property & Casualty Insurance Company for more than one year with no lapse or suspension of coverage in excess of 30 days.

**Multi-Car Discount:** This discount applies to all coverage, if two or more private passenger vehicles are covered on the same policy. To be eligible for the multi-car discount, all vehicles must be garaged at the same address and registered to the insured, insured’s resident spouse or unmarried children residing with the insured, and used principally by the insured, spouse or resident children.

**Anti-Theft Device:** Applies to comprehensive coverage only. A discount will apply to all vehicles with the Lo Jack or OnStar anti-theft device installed on their vehicle. Evidence via a receipt will be required with all submissions to receive this discount.

**Mature Driver:** A discount will apply to drivers age 55 and older who have received a driver improvement course certificate from a certified DMV school and who have not had any traffic convictions or at fault accidents since completing the driver improvement course.

**Electric or Hybrid Vehicles:** A discount will apply to bodily injury and property damage rates for all Electric or Hybrid vehicles.

**Good Student:** A discount will apply for a driver with less than eight years of driving experience who is a full time high school, college or university student and maintains a “B” average.

**Rates are available on FSC or by calling the RMIS Personal Lines Underwriting Department.**