

**PRO  GENERAL**  
INSURANCE SOLUTIONS, INC.

FL LIC: L088055

Underwritten By:

Century-National Insurance Company  
Private Passenger Automobile Program

**Value Manual**

***FLORIDA***

May 2017

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P.O. Box 12150  
Telephone (844)776-4361

# CENTURY-NATIONAL INSURANCE COMPANY

PRIVATE PASSENGER AUTOMOBILE PROGRAM

## Florida Value Manual

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# QUICK REFERENCE

## CLAIMS

Agents must immediately notify the Company of all losses reported by insureds or claimants. Immediate notification of all liability losses helps reduce damages. All losses should be reported directly to:

(844)776-4361  
(818)275-6311

All Claims correspondence should be addressed to:

P.O.Box 12150  
La Crescenta, CA 91224

# UNDERWRITING GUIDELINES

## BINDING AUTHORITY

Binding applies to new business applications provided any application meets the published underwriting guidelines and is submitted without omissions and with the required down payment. Binding applies to endorsements provided any endorsement request is completed and submitted electronically via myprogen.com.

Any application or endorsement submitted which does not meet the specified underwriting guidelines outlined in this manual, or submitted with omissions or without the required down payment will not be bound unless the Company chooses to accept the risk.

If your Producer Agreement grants Binding Authority, binding is granted from the effective date and time of the application, including Saturdays, Sundays and legal holidays. Unless the application or endorsement has been uploaded within three (3) days of the date signed by the applicant or the agent (in the case of endorsements that do not require an applicant's signature), coverage will be bound effective 12:01AM Standard Time on the date after the application is uploaded.

## WEATHER RESTRICTIONS

Binding authority for physical damage coverages is strictly withdrawn, and deductibles may not be lowered, in the following situations:

1. When the National Weather Service issues a hurricane, tornado, flood, or other similar natural disaster "watch" or "warning" within 100 miles of the location of the proposed risk.
2. For the 72 hour period following the National Weather Service lift of a hurricane or tornado "watch" or "warning" unless each automobile for which physical damage coverage is to be bound is personally inspected by the producer and all vehicles are found to be in operable condition, with no existing damage. Comprehensive photos of the vehicle must be provided at the time the application is submitted (left-front and right-rear angles).

## UNACCEPTABLE RISKS

This Underwriting Guide attempts to identify most unacceptable risks for this program. Certain risk characteristics, in combination with others, may be deemed by the company as unacceptable whether listed in the manual or not.

**\*\*\* DO NOT BIND \*\*\***

### UNACCEPTABLE OPERATORS

1. Any risk whose license is permanently suspended, cancelled or revoked
2. Any Named Insured under the age of 18
3. Any operator over age 17 with daylight, to/from school, business, or to/from medical driving restrictions
4. Insureds not residing in Florida at least 10 months of the calendar year
5. Military risks not stationed in Florida
6. Any celebrity or person of special notoriety in the local or regional community. This rule does not apply to public officials
7. Any operator with special physical or mental impairments which may interfere with safe vehicle operation
8. Any insured operator employed by a contracted agency
9. Any driver with > 9 points
10. Any driver with an alcohol related offense and a conviction date after October 1, 2007
11. Any operator having two or more claims with CNIC. Applicable to New Business only.
12. Any operator with two or more PIP claims in the past 3 years
13. Any operator who has been previously convicted of committing insurance fraud
14. Any operator who has been non-renewed with Century-National Insurance Company
15. Any operator having one or more claims with Century-National Insurance Company with a loss date within the first 30-days of policy inception on their original policy. This applies to New Business only.
16. Any operator with a Michigan, New Jersey, New York or Kentucky driver's license
17. Any driver over the age of 18 with less than one year of driving experience.
18. Any operator requiring an SR22 or FR 44 filing
19. Any listed driver convicted of a felony or drug crime in the last 10 years. This will not apply if the listed driver is granted a restoration of civil rights by the Governor and the Board of Executive Clemency. If any driver disputes the information obtained, they can contact the company for a number to a dispute resolution department.

### UNACCEPTABLE VEHICLES

1. Titled/Registered in a name other than the named insured and/or spouse, resident relative, or if the registered owner resides outside of Florida.
2. Vehicles not registered for public road use.
3. Vehicles not registered in the state of Florida.
4. Vehicles not garaged at the insured's Florida residence at least 10 months of the calendar year.
5. Vehicles with a dismantled or "junk" title.
6. Vehicles titled and/or registered in the name of a business, corporation, partnership or proprietorship.
7. Vehicles used for public livery.
8. Vehicles used to transport persons for a fee (other than customary car-pooling or similar shared-ride arrangements).
9. Vehicles used to transport school children, nursery children, senior citizen groups, or other social groups, migrant or day workers.
10. Vehicles used to transport hotel, motel, or public access residence occupants.
11. Grey Market vehicles: those vehicles not originally manufactured to meet US vehicle specifications.
12. Vehicles used for any kind of delivery purposes, emergency vehicles and vehicles used for commercial purposes.
13. Vehicles with more or less than 4 wheels; any vehicle with a load capacity in excess of 1 ton.
14. Dune buggies, dragsters, cars used for racing, modified vehicles, kit cars or vehicles with altered suspension.
15. Vehicles with a model year prior to 1981.
16. Vehicles being driven more than 50 miles one way to work or more than 500 miles a week.
17. Vehicles with existing or unrepaired damage or any mechanical alterations or dysfunction.
18. Any all-terrain vehicles, panel trucks, campers, and RV-type vehicles or trailers.
19. Vehicles used for Business.
20. More than one (1) vehicle without an assigned driver at inception for New Business.
21. More than two (2) vehicles without an assigned driver after inception.
22. Physical Damage on vehicles with a model year >20 years old, based on current policy effective date.

**Non-disclosure of driving records or loss history will subject the insured to denial of 1<sup>st</sup> party losses as well as subrogation action against them for any claims that may be paid to 3<sup>rd</sup> parties if payment is required by law. Failure to disclose all legal residents age 15 or older AND anyone having regular use of an insured vehicle will subject the insured to policy rescission.**

# GENERAL INFORMATION

## COMMISSIONS

Commissions will be paid electronically to the agent's designated bank account by the 15th of each month for all premiums posted during the preceding month. Commissions are not paid on any fees.

## POLICY PERIOD

Policies may be written for a six (6) month term or a twelve (12) month term. Policies are not continuous and will renew only upon payment of renewal premium before the expiration date. There is no grace period for payment of renewal premiums.

## NEW BUSINESS

New business down payments must be submitted via EFT from the agent's account, or directly from the customer via the customer's credit card or a direct debit from the customer's bank account. Gross premium must be submitted with the application. Any shortages in down payment resulting from misrate or up-rate will be invoiced to the insured separately or added into the next scheduled installment, depending upon the billing date. The balance of any up-rate or misrate will be distributed over the remaining installments.

## APPLICATIONS

All new business applications must be uploaded and a copy of the signed application faxed, uploaded to the company, or retained in the agent's office. All applications must be completed in full without omissions and signed by the applicant. The signature must be witnessed by an authorized producer, as evidenced by the producer's signature on the application in order to secure bound coverage.

All vehicles must be inspected by the agent at the time coverage is bound with a copy of the signed inspection form and two photos faxed or uploaded to the company if comprehensive and collision is purchased. Agents may not bind coverage for vehicles with existing damage, other than normal wear and tear that is disclosed on the application.

Inspection is not required if any of the following criteria apply:

- New, unused motor vehicle purchased from a licensed motor vehicle dealer or leasing company, if insurer is provided a copy of the bill of sale or buyer's order which contains a full description of the motor vehicle including all options and accessories; or a copy of the title/registration showing transfer of ownership and a copy of the window sticker/dealer invoice with all options listed.
- A temporary substitute motor vehicle.
- A motor vehicle which is leased for less than six (6) months, if the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
- A vehicle that is ten (10) years old or older, as determined by reference to the model year.

## ENDORSEMENTS

When adding a driver and a vehicle that are not the named insured's spouse or child, we require proof that the vehicle is registered to the Named Insured. A completed driver exclusion form is required to delete a spouse or a driver who remains a resident of the named insured's household.

Most policy changes can be processed online. The balance of additional endorsement premium will be distributed over the remaining installments.

Return premiums owed an insured are first applied to any policy balance, including fees, with the remaining payments reduced by such amount. Refunds over the policy balance will be returned directly to the insured following the termination of coverage as required by law.

NOTE: If a policy terminates for nonpayment of premium as a result of an additional premium, please remember that apportioned agent commission is charged back; collecting adequate additional premium could save the agent from losing

commission income on premium that would otherwise have been earned.

## RENEWALS

If the company offers a renewal, the renewal declarations page will be mailed to the insured at least 30 days prior to the expiration date of the current term. The minimum renewal down payment premium must be paid before the expiration date of the policy, as witnessed by US postmark or the upload date if the payment is transmitted electronically to the company. Insureds set up for non-renewal will be mailed a non-renewal notice at least 45 days prior to the expiration date of the policy.

## CANCELLATIONS

### Flat Cancellations

Insured requests for flat cancellations are not allowed unless:

1. The company is provided evidence of duplicate, concurrent coverage in the form of a company-generated declaration page, OR
2. Request for flat cancellation is received prior to the policy effective date, OR
3. Within 2 (two) business days of the policy effective date, proof is provided that the insured never took ownership of the vehicle.

### NSF Checks received with New Business Applications:

If any insured passes an insufficient funds check on the original new business application, the company will provide a flat cancellation.

### NSF Checks received with Installment Payments:

On subsequent premium payments, if an insured submits an insufficient funds check to the producer or company, a legal notice of cancellation for nonpayment of premium will be generated. If the policy was pending cancellation at the time the (NSF) payment was applied, the policy will re-cancel back to the pending cancellation date.

### Total Losses

The Company will not automatically cancel a policy as a result of a reported total loss. Cancellation of the policy or of policy coverages must be requested by, and signed for by, the insured.

### Insured-Elected Cancellations

Cancellations requested by the insured must be submitted in and writing and include the policy number and insured's signature. The refund will be calculated as the unearned pro-rata premium x .90. All fees are fully earned.

### Company-Elected Cancellations

Any cancellations initiated by the company will be calculated on a pro-rata basis.

### Waiver of Premium

If a policy cancels with a balance due either the insured or the company, the company will waive both payment of balances due or collection of monies owed if the amount is no greater than \$5.00. All refunds owed insureds will be paid, regardless of the amount, if requested by the insured.

## REINSTATEMENTS

Reinstatement of non-pay cancellations will occur only upon approval from and receipt by the Company of the full premiums due the Company, including applicable fees. "Receipt" is deemed to be receipt of verified legal tender of all monies owed. Payment to the agent is not acceptable as payment to the Company once a cancellation is in effect. Prior approval must be obtained from the company and a reinstatement fee may apply.

**DO NOT ACCEPT LATE PAYMENT OF PREMIUM WITHOUT PRIOR APPROVAL FROM THE COMPANY.**

## DRIVERS

Century-National requires a 36-month verifiable driving record. If any experienced driver is newly licensed in Florida, please provide the driver's prior state's license number. We will order driving history from multiple states to ensure a 36-month history.

### DRIVER EXCLUSIONS

**Exclusions are not allowed on policies with only Personal Injury Protection and Property Damage Coverage.**

You may exclude the following drivers from the policy:

1. A spouse who is not specified as a Named Insured on the Declarations.
2. Any person age 15 or older who resides with the applicant or with an insured driver;
3. Children temporarily away at school; or,
4. Any licensed resident who is temporarily living at another residence.

You MUST exclude the following drivers from the policy:

1. All persons 15 years or older who reside in the insured household and do not hold a valid license or learner's permit.
2. All persons with a permanently revoked license.

The named insured must sign the Driver Exclusion Form and a copy must be faxed or uploaded to the company.

Driver exclusions apply to all subsequent renewals unless the Company is notified in writing to remove the excluded driver. No more than 2 drivers may be excluded on any policy. The Excluded Driver Surcharge will be applied to applicable coverages. See SURCHARGES section for more details.

**Note: Any resident age 15 or older and anyone having regular use of an insured vehicle must be listed on the application and rated as an operator on the policy or excluded. Failure to disclose all legal residents 15 and older AND anyone having regular use of an insured vehicle will subject the insured to policy rescission.**

### Marital Status

Married means legally married. Single means not legally married; cohabitation does not constitute legal marriage for purpose of rating risks and for assuming certain policy rights.

## VEHICLES

Vehicles are assigned company defined symbols. For vehicles with a current or future model year that are not yet defined, the company will rate the vehicle similarly to a like vehicle until a symbol is assigned and filed.

## **POLICY CHANGES**

The Named Insured may be removed from the policy in the following cases:

1. Death – Century-National requires a death certificate to remove the named insured. If the surviving spouse is not already listed as a Named Insured, the policy should be endorsed to reflect this change. Named Insureds may not be changed to estates, trusts, executors or other heirs.
2. Divorce – only when the Named Insured being removed willingly signs a request to remove him/her may the policy be endorsed for this change. Otherwise, the spouse wishing to remain sole Named Insured should have a new policy written in his/her name, removing him or herself from the original policy.

When adding a driver and a vehicle that are not the named insured's spouse or child, we require proof that the vehicle is registered to the Named Insured. Deleting a Named Insured requires that person's original signature. A completed driver exclusion form is required to delete a spouse or a driver who remains a resident of the named insured's household.

When changing a vehicle, no increase in coverage applies until you have notified us. If the replacement vehicle is unacceptable and the original vehicle was covered for liability only we will only cover the replacement vehicle for liability. If applicable, an unacceptable risk surcharge will be applied to the policy. In all unacceptable cases, the file will be set for non-renewal.

### **Special Provisions for Unacceptable Exposures**

1. If an insured or insured vehicle is relocated outside of Florida during the policy term, the policy will be surcharged and canceled or non-renewed.
2. If an insured adds an unacceptable vehicle, unacceptable operator, or increases the risk exposure in a manner that would have rendered the risk unacceptable for new business or renewal, the policy will be surcharged and will be marked for cancellation or nonrenewal.

## **PREMIUM FINANCING**

Premium financed policies are not permitted.



# AVAILABLE COVERAGES

## Personal Injury Protection and Property Damage Liability

Personal Injury Protection (PIP) and Property Damage (PD) liability must be written for all vehicles on the policy at the same limit of liability for each vehicle. PIP coverage is available at a \$10,000 limit for the named insured only OR the named insured and resident relatives. PIP deductibles are available as shown below, and the option to exclude Work Loss coverage is available.

<u>PIP Deductible Option</u>	<u>PD Limit Options</u>
\$0	\$10,000
\$250	
\$500	
\$1,000	

Comprehensive and Collision may be written on a PIP/PD only policy subject to physical damage rules.

## Physical Damage Coverage

Physical damage coverage cannot be written without statutory liability coverage. Collision and Comprehensive coverages, when selected, must be written together on the same vehicle. Vehicles of a multi-car risk may have different deductibles, except \$1,000 Collision deductible must be purchased with a minimum \$500 Comprehensive deductible.

<u>COLL Deductible Options</u>	<u>COMP Deductible Options</u>
\$250	\$250
\$500	\$500
\$1000	\$1000

## Rental Reimbursement Coverage

Rental Reimbursement coverage may be written only when Collision and Comprehensive coverages are selected. If selected, Loss of Use coverage must be written for all vehicles with physical damage coverage. Rental Reimbursement limits are \$20 per day, up to 30 days, maximum of \$600 per occurrence.

## Substitute Vehicle Coverage / Rental Car Coverage Endorsement

Substitute Vehicle coverage may only be written at new business when Collision and Comprehensive coverage is selected on at least one vehicle. Coverage will be removed if all vehicles with Collision and Comprehensive are removed from the policy. This coverage extends physical damage coverage to a rented vehicle rented either for pleasure use or as a substitute for your covered auto which is out of service due to an accident or loss.

# VIOLATIONS/ACCIDENTS

For rating purposes, evaluate each operator's record for the past 36 months, using violation and accident conviction date. Points are charged for each accident and/or violation appearing on the MVR, developed on the application, previously reported to the company, or developed through other reporting agencies. The violation occurrence date is used to determine if an accident or violation falls within the chargeable period.

Violations charged in accordance with Florida 626.9541 and defined within the statute are assessed their respective point values when they are the second or subsequent violation occurring in the preceding 18 months or the third or subsequent violations in the preceding 36 months.

If there are more vehicles than operators, check carefully for undisclosed operators as coverage may be voided if the existence of licensed operators is misrepresented to the company.

## ACCIDENTS

All accidents, regardless of driver fault, must be declared on the application for insurance. Any accident(s) listed on a motor vehicle report, application, or other underwriting report will be considered at fault if the insurer's file contains information from which the insurer in good faith determines that the insured was substantially at fault. However, an accident will not be considered at fault if:

1. Vehicle was lawfully parked.
2. Accident was reimbursed by, or on behalf of, a person responsible for the accident or has a judgment against such person.
3. Vehicle was struck in the rear by another vehicle headed in the same direction and was not convicted of a moving traffic violation in connection with the accident.
4. Vehicle was hit by a "hit-and-run" driver, if the accident was reported to the proper authorities within 24 hours after discovering the accident.
5. Insured was not convicted of a moving traffic violation in connection with the accident, but the operator of the other automobile involved in such accident was convicted of a moving traffic violation.
6. Insured was finally adjudicated not to be liable by a court of competent jurisdiction.
7. Insured is in receipt of a traffic citation which was dismissed or nolle prossed.
8. Accident was not at fault as evidenced by a written statement from the insured establishing facts demonstrating lack of fault which are not rebutted by information in the insurer's file from which the insurer in good faith determines that the insured was substantially at fault.

## POINT SCHEDULE

<b>Violation Category</b>	<b>First</b>	<b>Second</b>	<b>Each Add'l</b>
Major Violation	4	4	4
Minor Violation	2	2	2
Speed Violation	3	3	3
At-Fault Accident	3	3	3
Not At-Fault Accident	0	0	0
No Insurance	0	0	0
Alcohol/Drug Related Violations	1	4	4

The oldest violation in any category will receive the First occurrence point assignment. The next oldest violation in the same category will receive the Second occurrence point assignment, and all other violations in the same category will receive the Each Additional occurrence point assignment as appropriate. Any waived violations per Florida 626.9541 are still counted when calculating the Occurrence of a particular violation.

## VIOLATION CATEGORIES

The chart below is a reference chart and does not reflect all possible violations.

Description	Violation Category
Driving Under the Influence Refusal to Submit	Alcohol/Drug Related Violations
Accident At-Fault	At-Fault Accident
Display Altered/Fictitious License Driving with Suspended License False Report Felony with a Motor Vehicle Fleeing to Elude Police Hit & Run Leaving Scene of Accident Obstructing an Officer Racing Reckless/Negligent Driving	Major Violation
Careless/Improper Driving Child Restraint Violation Defective Equipment Driving in Unsafe Conditions/Improper Equipment Driving Too Fast for Conditions Driving Without a Valid License Driving Without Lights Driving Wrong Side of Road Driving Wrong Way Failure to File Report Failure to Obey Traffic Device Failure to Signal Failure to Yield Following Too Closely Lane Changing Violation Learner License Violation Obstructing Traffic Open Container Passing Stopped School Bus Running Stop Sign Seat Belt Violation Speeding 15MPH or Under Speed Limit Speeding in Work Zone	Minor Violation
Speeding 16 MPH or Over Speed Limit	Speed Violation
Driving Without Insurance	No Insurance
Expired Operators License Expired Tag Failure to Change Address/Name on License Suspended and Reinstated License	No-Charge Violation
Accident Not-At-Fault	Not At-Fault Accident

## UNDERWRITING EXPERIENCE REPORTS

Motor Vehicle Reports will be ordered for all licensed operators in the insured household for each risk.

Criminal Background Reports, Claim Activity Reports and Licensed Operator Checks are used to supplement and verify information provided on applications. It is important for the agent to advise his/her insureds to disclose all loss activity and licensed operators in his household to ensure there will not be the opportunity for coverage denial based on material misrepresentation or coverage disqualification and cancellation.

## DISCOUNTS & SURCHARGES

### DISCOUNTS

#### **Prior Insurance Discount**

To qualify for the Prior Insurance Discount, the insured must have the following:

Proof of continuous coverage with a single carrier for the 6-month period immediately preceding the Century-National effective date. Acceptable proof includes a declaration page, renewal offer, non-renewal notice or screen print from company website.

#### **Multi-Car Discount**

To qualify for the Multi-Car Discount, all vehicles must be insured under the same C policy. The discount applies to PD, PIP, COMP, and COLL coverages.

#### **Defensive Driver Discount**

A discount will apply to all vehicles in which the rated operator is age 55 or older and has successfully completed a Motor Vehicle Accident Prevention course approved by the Florida Department of Highway Safety and Motor Vehicles. The discount will be in effect for three (3) years from the date of successful completion of the accident prevention course. The certificate must accompany the application. The insured must not be involved in an automobile accident for which the insured is at fault; and not be convicted, plead guilty or nolo contendere to a moving violation during the most recent 36 months since course completion. This discount does not apply if the insured is taking the course pursuant to a court or other government entity order resulting from a violation. The discount only applies once to each such motor vehicle regardless of the number of operators with course completion certificates. The Discount is applied to PD, PIP, and COLL.

#### **Homeowner's Discount**

A discount applies when the Named Insured provides proof that they own a home and live in the home. "Home" is defined as a single family house, duplex, condominium, or townhouse. The Named Insured must be the legal homeowner. Proof of homeownership must accompany the application. Examples of acceptable proof include the title, tax bill, or the declarations page of the homeowner's insurance policy. Additional documentation may be required to verify that the home is an eligible structure. Applies to PD, PIP, COMP, COLL.

#### **Air Bag Discount**

A discount applies to vehicles equipped with full front seat or driver side only airbags that meet federal or appropriate equivalent standards. The discount is applicable to Med Pay and Personal Injury Protection.

#### **Anti-Lock Discount**

A discount applies to vehicles which are certified to have anti-lock brakes. Applies to PD, PIP, COLL.

**Anti-Theft Discount**

Applies to vehicles equipped with:

1. A hood lock which can be released from the inside of the vehicle.
2. An active or passive device which disables the vehicle's fuel, ignition or starting mechanisms or an alarm only device which sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.
3. A vehicle recovery system device which is an electronic unit in a vehicle that is activated after the vehicle is stolen. When activated the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement entity to assist in the recovery of the vehicle.

**Safe Driver Discount**

A discount is applied if all listed drivers have at least 36 months of driving experience and no chargeable violations or accidents in the 36 months preceding the policy effective date. The discount will continue to apply unless any of the eligible to be rated drivers has a chargeable violation or accident. The discount will be removed if an eligible to be rated driver who does not meet the eligibility criteria is endorsed on to the policy. The Discount applies to PD, PIP, and Coll.

**Renewal Discount**

A discount applies to any renewal that has 12 months of continuous coverage with no lapse in coverage in the previous 12 months with Century-National and all drivers listed on the policy have no chargeable violations or accidents in the previous 12 months.

**SURCHARGES****Garaging Zip different from Mailing Zip**

A surcharge will be applied if the garaging zip code is different than the mailing zip code. The surcharge applies to PD, PIP, Comp, Coll.

**Inexperienced Driver Surcharge**

Operators age 21 or older with less than 3 year's driving experience receive an Inexperienced Driver surcharge. Applies to all coverages.

**Business Uses Surcharge**

A surcharge of 20% will apply to all coverages for vehicles used in the course of business.

**Unverifiable Driving Record Surcharge**

An Unverifiable Driving Record surcharge will be applied to an operator if an MVR is not available. Applies to PD, PIP, and COLL.

**Suspended Driver Surcharge**

Applied to any operator who currently has a suspended or revoked driver's license. Applies to all coverages.

**Unacceptable Risk/Exposure Surcharge**

An Unacceptable Risk/Exposure surcharge will be applied only to those bound risks where underwriting evaluation, reports or inspections determine unacceptability to the Century-National program and where the additional risk exposure and/or volatility cannot be compensated for in Century-National's rate structure for acceptable risks. These unacceptable risks, once determined, will be surcharged and processed for cancellation or non-renewal as quickly as may be allowed under Florida code. The surcharge is meant only to compensate for the additional exposure during

the coverage period up to cancellation or non-renewal, and is not an alternative to be applied in lieu of cancellation or non-renewal of the risk.

**Sport Utility Vehicle (SUV) Surcharge:**

A surcharge will apply to applicable coverages for vehicles that are Sport Utility Vehicles (SUV).

**Excluded Driver Surcharge:**

A surcharge will apply to applicable coverages for all vehicles when there is one or more excluded drivers listed on the policy.

## PAYMENT OPTIONS

Down payments are calculated as a percentage of premium and can be paid to the agent, or can be paid directly to the company by credit card or direct debit from the customer’s checking account. For each of the plans below, a \$10 Installment Plan Setup Fee will be charged. An Installment Fee is charged for each premium installment bill.

### DIRECT BILL PROCEDURES

Full payment is always acceptable, or the insured may submit the required down payment and monthly installments. Regularly scheduled invoices will be mailed at least 11 days before the installment premium is due the company; an installment charge is added to each installment at the time of billing. An insured that chooses a payment plan will be given the choice at each billing to pay the remaining policy premium in full and avoid further installment fees.

A “Notice of Nonpayment Cancellation” is generated to the insured a minimum of 10 days before a policy is to terminate for nonpayment of premium. Equity cancellations cannot be postponed. Only a payment will rescind an equity cancellation. Invoices, policy declarations and termination notices are mailed directly to the named insured at the last known address on file with the company.

### FEES

- MGA Policy Fee** A \$25.00 fully earned policy fee will apply to all new business and renewals.
- Late Fee** A \$10.00 Late Fee is charged when a payment is postmarked more than five (5) days after the due date.
- NSF Fee** A \$15.00 Insufficient Funds Fee is taken for all checks returned to the company as uncollectable, regardless of reason for payment denial.

**Installment Fee**

<u>Balance</u>	<u>Fee</u>
\$1000.00+	\$15.00
\$700.00-\$999.99	\$10.50
\$500.00-\$699.99	\$7.50
\$300.99-\$499.99	\$4.50
<\$300.99	\$3.00

**Pay Plan Setup Fee** A \$10 Pay Plan Setup Fee will be charged at the time of application.

**Reinstatement Fee** A \$10.00 Reinstatement Fee is applied if the company agrees to reinstate a policy after the cancellation effective date.

**MVR Fee**

A **\$6.00** fee is charged at policy inception to reimburse the General Agent for the MVR costs at new policy issuance. MVR's will be ordered by American Driving Records, Florida MVR Services, Inc., LexisNexis, Softech International Inc, or directly with the state Disputes regarding data found on MVR's or the fee associated with the MVR may be handled in writing by contacting the Managing General Agent within 30 days of policy issuance. Pro General will have 15 days to respond to such inquiries.

Commissions are not paid on fees.