



SAVINGS UNDERWRITING GUIDE

Eff March 25, 2020



Underwritten by Aspire General Insurance Company

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Binding Coverage Under Broker Agreement

As governed by the Broker Agreement, a broker does not have the authority to bind coverage with the Company. Acceptance of any payments or representations by the broker to the insured are not binding to Aspire General Insurance Company. Brokers are expected to maintain the original and complete signed application and all supporting documents on file in an orderly fashion in their office. Brokers may retain electronically scanned documents in lieu of hard copy, provided that they are retrievable, durable, legible, unaltered and compatible with Aspire's system.

Original applications will be bound as of the date on the application if all of the following conditions are met:

- The down payment has been made on the date of the application.
- The application is uploaded electronically to the Company and a policy number is issued.
- The policy effective date does not precede the date the broker received the down payment and payment was uploaded to Aspire.
- The application does not include any class or risk or type of insurance not specified in the Company Underwriting Guidelines.
- The information contained within the application is, to the best of the broker's knowledge, truthful and accurate.

THE COMPANY RESERVES THE RIGHT TO MAKE FINAL UNDERWRITING DECISIONS.

THE COMPANY MAY REQUEST FROM THE BROKER AND/OR INSURED ADDITIONAL INFORMATION IN ORDER TO ACCURATELY UNDERWRITE OR CLASSIFY THE RISK. REFUSAL OR FAILURE TO PROVIDE REQUESTED INFORMATION MAY RESULT IN THE CANCELLATION OR NONRENEWAL OF POLICY DUE TO SUBSTANTIAL INCREASE IN HAZARD (CCR 2632.19).

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Policy and Coverages

Policy Term

A policy may be written for a term of one (1) month, three (3) months, six (6) months or twelve (12) months.

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 should secure an automobile policy from an authorized Mexican insurance company at the point of entry.

Policy Coverages, Limits and Deductibles

Coverage	Limits / Deductibles	Comments
Bodily Injury [BI]	\$15,000/\$30,000	<ul style="list-style-type: none"> BI limits must be the same on all vehicles of a multi-car policy
Property Damage [PD]	\$5,000, \$10,000	<ul style="list-style-type: none"> PD limits must be the same on all vehicles of a multi-car policy
Uninsured / Underinsured Motorist – Bodily Injury [UMBI]	\$15,000/\$30,000	<ul style="list-style-type: none"> UM / UIM coverage will be issued unless the rejection form is signed UIM may not be purchased without UM
Uninsured Motorist Property Damage [UMPD]	\$3,500	<ul style="list-style-type: none"> UMPD coverage will be issued unless the rejection form is signed If selected, the UMPD coverage must be written on all vehicles on a multi-car policy UMPD coverage cannot be written on a policy endorsed with Named Non-Owner Vehicle Coverage UMPD cannot be purchased with Collision coverage or Collision Damage Waiver Endorsement
Collision Deductible Waiver [CDW]	\$400, \$500, \$750, \$1,000, \$2,500, \$5,000, \$7,500	<ul style="list-style-type: none"> When a loss is caused by an uninsured motorist, the collision deductible will be waived if the insured has purchased this option. This coverage is not available with UMPD or without Collision coverage.
Comprehensive and Collision Deductibles [COMP/COLL]	\$400, \$500, \$750, \$1000, \$2,500, \$5,000, \$7,500	<ul style="list-style-type: none"> Neither Comprehensive nor Collision coverage may be purchased separately The Comprehensive and Collision premium for any vehicle includes the loss of or damage to all permanently installed equipment, parts or accessories, which were installed by the original manufacturer of the vehicle or its dealers

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Special Coverages

Deductible Discount Endorsement

During the first 60 days after the inception date of this policy and the first 60 days after the effective date of any reinstatement, rewrite or renewal with a lapse or gap in coverage, the deductible listed on the Declarations is tripled. For example, this means if you have a \$600 deductible listed and you have a claim within 60 days of any of these events the deductible will be \$1,800. Triple deductibles will not apply to lienholders.

Stereos/Sound Systems

When permanently installed by the vehicle manufacturer, Comprehensive and Collision coverage is provided, at no additional cost, for Stereos/Sound Systems, including radios, cassette decks and CD players. All Stereos/Sound Systems are covered up to a value of \$500 after application of the deductible.

Named Non-Owned Vehicle Coverage Endorsement

The non-owned policy endorsement provides liability protection to an individual who does not own a vehicle, nor has access to any personal use vehicle on a regular basis including vehicles owned by household members. The coverage does not apply to any vehicle:

- owned by members in the household in which the named insured resides,
- owned by a relative,
- used for business,
- owned by an employer,
- to which the insured has regular access.

Only BI/PD (15/30/5,000 and 15/30/10,000), and UM.

NOTE: A Named Non-Owned supplement disclosure form must be signed by the applicant.

Utility Trailers

Liability only when attached to an insured car, and less than 1500 pounds

Permissive Use Endorsement

In exchange for increased physical damage premium, physical damage coverage will be provided for permissive users as long as the driver is:

1. Licensed to operate a motor vehicle; and
2. Not a regular user of an insured vehicle; and
3. Not a resident of the insured's household.

This endorsement may be applied at new business or endorsed to an existing policy. Please refer to our Policy Change section for our rules regarding changes.

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Drivers

Driver Information

All members of the household age 14 and older and any regular drivers of the vehicles(s), whether licensed or not, must be listed on the application and either rated or excluded (whether they drive or not). Failure to list and either rate or exclude all members of the household age 14 and older and any regular drivers of the vehicles(s) may result in the policy being rescinded.

All registered owners of the insured vehicles must be listed on the application and either rated or excluded (whether they drive or not).

- If the registered owners are not listed as rated or excluded drivers, Aspire General Insurance Company may reform the policy.
- There is no coverage for excluded drivers.
- If coverage is desired the insured should request the registered owners to be added as rated drivers.

Unacceptable Drivers

Any driver with any of the following within the previous three years:

- More than one violation(s) for driving with a suspended or revoked license, or
 - One or more violation(s) for driving on the wrong side of the road or freeway, or
 - One or more violations(s) for vehicular manslaughter, or
- Or
- More than one serious/major violation, or
 - More than one chargeable accident, or
 - More than 6 (six) rating surcharge points

Any driver with any of the following within the previous ten years:

- More than one alcohol-related violation, including refusal of alcohol test and open container

Any driver 21 and under with any of the following:

- Any alcohol-related violation, including refusal of alcohol test and open container, or
- A vehicle with a cost new of \$50,000 and over, unless there is more than one vehicle in the household and the young driver is not the primary driver¹
- A vehicle classified as Sports (S), Sports Premium (P), or High (H) performance, unless there is more than one vehicle in the household and the young driver is not the primary driver¹

Any driver without a valid driver's license unless the license will be or has been reinstated with an SR filing.

Any driver with any narcotics, drug or felony conviction involving a motor vehicle.¹

Any prior Aspire policyholder who:

- Has an unpaid balance due, unless the outstanding balance is submitted in addition to the correct deposit premium for the new policy.
- Has had a previous policy rescinded for material misrepresentation.¹

¹ Does not apply to drivers qualifying for Good Driver Discount

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Any risk where the Vehicle to Driver ratio exceeds 2.00. Vehicle to Driver ratio is determined by dividing the number of vehicles by the number of drivers. For example, a risk with five (5) vehicles and two (2) drivers would produce a ratio of 2.50 and be unacceptable.

Named Driver Exclusions

Any person may be excluded from coverage except for individuals requiring an SR-22 filing. All household members age 14 or older must be listed or excluded. The registered owner of the insured vehicle(s), if a person, must be rated or excluded. Drivers cannot be excluded from specific vehicles on a policy. Individuals who have never been licensed or have a permanently revoked license are unacceptable risks and must be excluded.

Named Insured

The Named Insured may be an individual or two persons who reside in the same household. The second Named Insured does not have to be the Named Insured's spouse. A policy with a minor (17 years old or younger) listed as the Named Insured must be signed by the minor's parent or legal guardian to be legally enforceable.

Households with multiple Aspire Policies – Cross Exclusion

In the case of multiple Aspire policies within the same household, all drivers must be mutually cross-excluded regardless of coverages or limits on each of the policies. Liability coverage from the driver's policy and physical damage coverages from the vehicle's policy will be in effect should a loss occur when the driver is covered under one Aspire policy and vehicle is within the same household and covered under another Aspire policy. Without the mutual cross-exclusion, the Company will not waive the "regular use" condition of "Your insured car" definition; therefore, the vehicle will only have coverage under the policy in which it is listed.

Foreign and International Driver's Licenses

Foreign and International driving experience is acceptable. Brokers are responsible for collecting a copy of an official photo identification listing the date of birth for all drivers without a verifiable driver's license. Any person who claims that he or she meets the criteria of A Good Driver Policy entirely or partially on a driver's license and driving experience acquired anywhere other than in the United States or Canada is rebuttable presumed to be qualified to purchase a Good Driver Discount policy if he or she has been licensed to drive in the United States or Canada for at least the previous 18 months and meets the criteria of subdivisions (a), (b), and (c) of under Section 1861.025 of the California Insurance Code and Section 2632.13 of the California Code of Regulations for that period.

Filing Information [SR-22]

SR filings are issued in California only. Filings can be issued only for the named insured or immediate family members rated on the policy and residing in the insured's household when we insure all vehicles in the household. Owner's coverage ("U") filings are issued on owner's policies, and operators ("T") for non-owner policies. We will issue a SR filing for a California Temporarily license.

An SR-26 will be issued upon cancellation or expiration of the policy. The filing will be reinstated when the policy reinstates or renews.

Driver Classification

- **Years Driving Experience:** The number of years which an operator has been licensed to drive in any jurisdiction. All California licensed operators with less than three (3) years of California MVR

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experience can provide an out of state MVR or a copy of a Foreign Driver's license which will account for a total of three (3) years or more of verifiable MVR experience

- **Married:** An operator who is a legally married person. The definition of "married" excludes common law marriages.
 - To be rated as married, a person must share a common residence with their spouse and each must be listed on the policy. Married people who live apart; separated persons; and widowed persons are rated as Single.
- **Permanent Domestic Partner:** If a driver is listed as a registered domestic partner, the must be listed on the policy. Domestic Partners must share a common official residence. No more than two operators are allowed to be rated as Domestic Partners on a policy. Acceptable proof includes the following.
 - A Domestic Partnership certificate
 - Signed Domestic Partner affidavit

Vehicles

Unacceptable Vehicles

- Vehicles with a cost new of \$50,000 or above for any of the following:
 - Vehicles that are not garaged¹
 - Vehicles that are not VIN etched or equipped with a passive anti-theft device¹
 - Principle operator is under age 21 or there is only one vehicle in a household with a driver under age 21¹
- Vehicles garaged outside of California
- Vehicles not manufactured for sale/distribution in the United States (Gray Market)¹
- Step van, panel van or cut-away vans
- Stainless steel cars
- Antiques and Classics¹
- Custom, rebuilt, altered, or modified vehicles including kit cars and Baja/Dune Buggies¹
- Vehicles with a load capacity (ton rating) in excess of one ton and/or with more than two axles.
- Vehicles used to transport person(s) or property for a fee, including, but not limited to, pizza, delivery, newspaper deliver, flower deliver, etc.
- Ambulances, Fire, Police, or Salvage Equipment
- Public Passenger Carrying Vehicles (Taxis, Jitneys, Buses, etc.)
- Vehicles used for racing
- Vehicles with less than four wheels
- Motorhomes and Recreational Vehicles
- "Drive Yourself" vehicles (short-term rentals)
- Vehicles used for transporting nursery or school children
- Any vehicle made available for rent or lease for any period of time, including but not limited participation in an on-line ride sharing enterprise
- Vehicles used for off-roading
- Vehicles used to participate in an online Transportation Network including but not limited to Lyft, Sidecar or Uber

¹ Does not apply to drivers qualifying for Good Driver Discount

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All vehicles listed on the policy must be principally garaged at a residential address and in the same location.

Physical Damage Coverage Not Acceptable¹

- Vehicles with a cost new above:
 - \$10,000 for model years 1975 and older, or
 - \$20,000 for model years 1976 through 1980,
 - \$65,000 for model years 1981 through 1989, or
 - \$70,000 for model years of 1981 and newer.
- Vehicles with a current value less than \$2,500

Unacceptable Vehicles (ALL COVERAGES)¹: Vehicles made by the following manufacturers are unacceptable for any coverage:

Make	Model	Make	Model
All Makes	Pure electric Vehicles (except Chevrolet, Volt, Nissan, Leaf)	Lamborghini	All Models
ARO	All Models	Lotus	All Models
Aston Martin	All Models	Maserati	All Models
Audi	RS6, RS7, R1, Quattro, S8 Quattro AWD	Maybach	All Models
Avanti	All Models	McClaren	All Models
BMW	Z8	Mercedes	SLR McLaren, CL63/65, AMG, 600 B FCELL
Bricklin	All Models	Morgan	All Models
Bugatti	All Models	Mosler	All Models
Calloway	C12	Nissan	All Stillen Z Models, GT-R
Checker	All Models	Panoz	All Models
Chevrolet	Lingenfelter, Hammer and Mallet Corvettes, Camero Z28, XL1, Corvette Z06/Zr1	Pantera	All Models
Chrysler	All Limousines	Pontiac	Lingenfelter Trans Ams
Delorean	All Models	Porsche	All Rug Models, Carrera GT, 911
Dodge	Shelby Durango, Challenger SRT Hellcat, Charger SRT Hellcat, Viper (2008 and newer)	Rolls Royce	All Models
Ferrari	All Models	Roush	All Roush Mustangs
Elio	All Models	Ruf	All Models
Ford	All Saleen Mustangs, Ford GT	Saleen	All Models
Hennessey	All Viper Models	Shelby	Cobras and Series 1
Honda	EV, FCX	Smart Cars	All Models
Hummer/American	H1m Humvee	Spyker	All Models
Jeep	All Postal Units	Subaru	Postal Units
Jensen	All Models	Tesla	All Models

¹ Does not apply to drivers qualifying for Good Driver Discount

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Lada	All Models	Toyota	All HKS enhanced Supra Turbos
Laforzapa	PSV-14	Vector	All Models

Vehicle Use

Vehicle Use classification is determined by how the vehicle is used. Aspire offers four (4) use classifications.

Pleasure Use:

Vehicles used only for Pleasure Use. Does not include driving to and from school or work (full or part time), or carpooling to a commute station that is greater than three (3) miles from home. Nor does it include the shuttling of household members to work or school.

Commute Work < 15 Miles Use:

Vehicles used for personal use including driving to or from work less than fifteen (15) miles one way at least one day per week or two days per month.

Work 15+ Miles Use:

Vehicles used for personal use including driving to or from work less than fifteen (15) or more miles one way at least one day per week or two days per month.

Business Use:

Private passenger vehicles registered to the applicant and used in his or her business/occupation, or vehicles registered to the insured's business or employer, or with the insured's business or employer name as an additional insured.

- Acceptable Business Use includes, but is not limited to:
 - Vehicles used by sales or service representatives
 - Vehicles used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations
 - Vehicles used in a business for occasional errands
- Unacceptable Business Use includes, but is not limited to:
 - Pickup or delivery of goods (including, but not limited to: newspapers, pizza or other food items)
 - Vehicles used as a limousine, taxi service, livery conveyance or emergency vehicle
 - Vehicles used for the transportation of nursery or school children, workers or hotel/motel guests
 - Vehicles with a load capacity of one ton or greater

Artisan Use¹:

Private passenger vehicles registered to the applicant and used in his or her business/occupation or vehicles registered to the insured's business or employer, or with the insured's business or employer named as an additional insured.

Acceptable Artisan occupations similar to usages such as, carpenter, plumber, repairman that are principally parked at a job location for the majority of the workday. Vehicles used to transport tools or other materials by the insured in a trade or business are acceptable provided:

¹ All artisan risks require two (4) photos (including liability only) and a copy of the registration.

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The total number of utility vehicles (pickups and vans) cannot exceed the number of resident relatives who are artisan contractors;

- The vehicle is operated solely by the named insured and listed family members;
- The vehicle must not be used to transport flammable liquids, chemicals or explosive materials;
- The vehicle may have a toolbox, a rack (for ladders, pipe or building materials), or a tool rack (tools and equipment are not covered);
- The vehicle is not used to pick up goods or deliver property. Vehicles may be used to carry up to 500 pounds of non-finished goods and materials relating to the work to be performed;
- The vehicle is used to visit no more than 5 sites per day within a 50-mile radius;
- The vehicle may have signage, which indicates insured's name and type of service (i.e., "Joe's Pool Cleaning")

Discounts

Aspire offers the following discounts:

Good Driver Discount (all coverages)

A discount will be applied on a per vehicle basis where all drivers assigned to that vehicle qualify as "Good Drivers" as defined in the California Department of Insurance Code, Section 1861.025. In order to qualify, a driver must:

- Have been continuously licensed to drive a motor vehicle for the previous three (3) years
- And
- During the previous three (3) years has not:
 - Had more than one violation point determined as follows
 - Had more than one violation point for each violation point which has been assessed by the California Department of Motor Vehicles under California Vehicle Code Section 12810, Subsections (a), (b), (c), (d), (e), (g), and (h), for traffic violation convictions with conviction dates not more than three (3) years preceding the effective or renewal date of the policy and which have not been made confidential under the California Vehicle Code.
 - For violations not occurring in California, one violation point will be counted for each violation point which would have been counted had the violation occurred in California
 - Count one violation point if a driver was involved in an accident which resulted only in damage to property if the driver was principally at fault in the accident.
 - Been found to be in violation of Section 23140 of the Vehicle Code
 - Been the driver of a motor vehicle involved in an accident which resulted in the bodily injury or death of any person and was principally at fault.

Note: The definition of "Principally at Fault" can be found on page 16 of this manual

- During the previous ten (10) years 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 or the Vehicle Code
 - A violation of Section 191.5 or paragraph (3) of subdivision (c) of Section 192 of the Penal Code

Section 3 applies only to violations occurring after January 1, 1999

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Note: In order to qualify for the discount, we require proof that no injuries resulted from any accident shown on the application, Motor Vehicle Record, or Loss Report

Multi-Car Discount (all coverages)

When there are multiple vehicles insured under a single policy, a multi-car discount will be applied to all listed vehicles provided they are registered to a named insured and garaged at the same address. The Multi-Car Discount is also available for a single car policy if Aspire provides one or more additional in force policies to other family members living in the same household.

Mature Driver Discount (all coverages)

The Mature Driver Discount is available for drivers 55 or more years of age who have completed a State approved Driver Safety Course and who are rated as the principal operator of a vehicle. A copy of the Certificate of Completion must be submitted to the Company to obtain the discount. The discount is applicable for a period of three (3) years from the date of the certificate. In order to continue to receive this discount, the driver must enroll and successfully complete the Driver Safety Course once every three (3) years.

This discount does not apply in the event the insured completed the course due to a court order. The Company may discontinue the discount of any insured found to be at fault in an accident, or is convicted of a moving violation or traffic related offense involving alcohol or narcotics.

Alcohol Educational Awareness Discount (all coverages)

A discount will be provided to applicants who have completed a state approved alcohol educational awareness program. This discount will be available provided the applicant has no more than one alcohol or drug related violation. If the applicant does not complete the program, in the time period prescribed by the state, the discount will be withdrawn.

Surcharges

Violations

Violations are classified as either **Minor** or **Serious/Major**. Minor violations are assessed one rating surcharge point per incident. Serious/major violations are assessed two (2) points for the first incident and eight (8) points for each additional incident. Traffic violation convictions with conviction dates within three (3) years of the effective or renewal date of the policy will be assessed rating points.

Traffic School

The first Traffic School dismissal will not appear on the MVR. Subsequent citations within 18 months will show on the MVR even if the driver attends Traffic School again. Those dismissed citations that appear on the MVR will be surcharged. If there are two (2) or more dismissals appearing on the MVR, that person would not qualify as a "Good Driver".

Multiple Occurrences

Drivers with three (3) or more occurrences within the previous three (3) years' experience period will be charged three (3) points in addition to the accident and/or violation points for those occurrences. The occurrences can be chargeable violations, chargeable accidents, or any combination of both.

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Accidents

Chargeable accidents are assessed three (3) surcharge points for the first fault accident and eight (8) surcharge points for each additional fault accident. Accidents within three (3) years of the effective or renewal date of the policy will be assessed rating points. Any accident that Aspire is unable to determine fault on will require proof of no-fault. Failure to provide documentation may result in policy cancellation. Acceptable proof of no-fault would include:

- Police Report that clearly indicates who the at-fault party is.
- Letter of Experience from the insured's insurance carrier at the time of loss.
- Written statement from the other party's insurance carrier accepting fault.
- Legal document verifying the insured was reimbursed for damages.
- Insured self-certifications may also be acceptable, however, in the event an at-fault accident is declared a non-fault accident by the insured using self-certification, the policy may be subject to cancellation for material misrepresentation

Note: We will charge for any undisclosed accidents that appear on any investigation report we obtain

Definition of "Principally at Fault"

For the purposes of determining whether a driver is "principally at fault" in an accident, the driver's actions or omissions must be at least 51% of the proximate cause of the accident, subject to the exceptions set forth below, and, in accidents not resulting in death, if the total loss or damage caused by the accident exceeds \$1000.00 (as defined in CA REG-2010-00011 §2632.13).

A driver shall not be considered to be principally at fault if the accident occurred under any of the following circumstances:

- 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;
- 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;
- 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;
- 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;
- The accident resulted from contact with animals, birds or falling objects;
- 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;
- The accident was a solo vehicle accident that was principally caused by a hazardous condition of which a driver, in the exercise of reasonable care, would not have noticed (for example, "black ice").

Vehicle Performance Surcharge (all coverages except Comprehensive)

Vehicles identified as either Sports (S), Sports Premium (P), or High (H) performance by their ISO Symbol will be assessed a performance surcharge.

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Vehicle Classification Surcharge (applies to Bodily Injury Liability and Property Damage Liability coverages only)

A surcharge will apply to Bodily Injury and Property Damage coverages for certain vehicles. The comparative rating services will apply the surcharge to the appropriate vehicles.

Documentation and Procedures

New Business

All new business submissions require the following:

1. Electronically Generated Applications - fully completed and signed by the applicant and the broker. Brokers are expected to maintain the original and complete signed application and all supporting documents on file in an orderly fashion in their office. Brokers may retain electronically scanned documents in lieu of hard copy, provided that they are retrievable, durable, legible, unaltered and compatible with Aspire's system.
2. State mandated Community Service Statement
3. California Uninsured Motor Vehicle Rejection/Selection Form - when coverage is declined or accepted at a level lower than Bodily Injury Liability limits.
4. Exclusion of Specified Individuals - when needed, listing all excluded individuals and signed by the applicant.
5. De-Valuation Form- when needed, for all salvaged vehicles rated on the policy.
6. Additional documentation as noted below.

New Business applications require the original signature of the Named Insured (who must also be listed as Driver #1) and the broker. Applications and all required additional forms and documentation are to be submitted to Aspire Insurance at the time the application is submitted.

1. Electronically Generated Applications – fully completed and signed by the applicant and the broker.

Note: All of the following persons must be disclosed

- All resident and non-resident primary or occasional operators of all insured vehicles.
- All full time and part time residents over the age of 14 of the insured's household.
- All Dependents away at school or in the military.
- All registered and co-registered owners of all insured vehicles.

Failure to disclose all of the above is grounds for concealment and/or misrepresentation which may result in policy rescission and no coverage or defense provided in the event of a claim.

Annual Mileage Calculation – Annual mileage will be calculated in accordance with the ANNUAL MILES DRIVEN section of this manual

2. California Uninsured Motor Vehicle Coverage – If an insured elects to decline Uninsured Motorist coverages or has selected Uninsured Motorist Bodily Injury limits less than their Bodily Injury Liability limits, a California Uninsured Motor Vehicle Coverage Rejection/Selection Form, signed by both the Insured and the broker, must also accompany the Application

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Note: If the Insured's Bodily Injury Liability limits are 50/100 or higher and they accept 30/60 Uninsured Motorist Bodily Injury limit, they have the highest UMBI limit available and the Rejection/Selection form would not be needed.

3. Named User Exclusion (if applicable) – The Named User Exclusion form requires the applicants signature and a listing of all the following persons if they are not to be rated as drivers on the policy:

All full time and part time resident of the household over the age of 14
All full time and part time residents of all garaging locations over the age of 14
All dependents away at school or in the military
All registered and co-registered owners of the insured vehicles

4. Photos – Four (4) photos are required at the time the application is submitted for all vehicles requesting physical damage coverage. New vehicles written within 72 hours of purchase do not require photos.
5. Additional Documentation Requirements – Along with the fully completed Application, the Community Service Statement and the California Uninsured Motor Vehicle Rejection/Selection Statement and the California Uninsured Motor Vehicle Rejection/Selection form (when required), additional documentation must also be submitted.

- Proof of non-fault for any accident noted on the application as not chargeable. Please see the accidents section of this manual 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.

- Copy of Mature Driver Completion Certificate to support Mature Driver Discount.
- Copy of broker quote showing all information used to obtain the quoted premium.

Endorsements

Endorsement requests must be submitted via our Electronic system and must be dated and signed by the applicant and the broker.

Newly Acquired Vehicles (Additional or Replacement)

Request for vehicle additions or substitutions require the following documentation and information within 72 hours of purchase:

- Annual Mileage (See ANNUAL MILES DRIVEN section of this manual).
- Name(s) of Registered Owner(s).
- Usage of vehicle.
- Name and address of any Loss Payee or Leasing Company if applicable.

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- Photos (4) are required at the time the application is submitted.
- De-Valuation Form for all salvaged vehicles rated on the policy.

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 Accidents section of this manual 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.

- Copy of Mature Driver Completion Certificate to support Mature Driver Discount.

Deletion of Drivers

Requests to delete drivers require driver exclusion form for the driver being deleted.

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 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 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.

Mileage Changes

Requests for change in annual mileage must be substantiated by at least one of the following:

- Change in commute distance due to change in garaging location or employment/school location.
- Driver's participation in a "ride share" program or public transportation for commute.
- Odometer reading documentation (i.e., smog certificates) that clearly states what the odometer readings were on specific dates so that actual elapsed mileage can be calculated. The dates must be a minimum of three (3) months apart, with the most recent date within thirty (30) days of the change request.

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- Change in household residents or vehicles that would have a substantial impact on the usage of the vehicle.

See annual mileage rules described in ANNUAL MILES DRIVEN section of this manual.

Limits and Coverage Changes

Eligibility requirements and additional forms are as follows:

- Deletion of Uninsured Motorist coverages requires a revised California Uninsured Motor Vehicle Coverage Rejection/Selection form, signed and dated by both the Named Insured and the broker.

Rating

Driver Assignment

Drivers are assigned to vehicles using the highest-to-highest method. The driver generating the highest premium will be assigned to the vehicle generating the highest premium; the driver with the second highest premium will be assigned to the vehicle with the second highest premium, etc. When there are more drivers than vehicles, the lowest rated driver, excess to the number of vehicles, will not be included in the rating. Only the driving record points of the assigned driver are charged against each vehicle. Also, each driver is only rated on one vehicle. Consequently, when there are more vehicles than drivers, the excess vehicles will be rated with a neutral driver class factor.

Annual Miles Driven

The annual mileage estimate will represent the annual mileage the insured expects the vehicle to be driven for the twelve months following policy inception or renewal. As set forth in CCR section 2632.5 Aspire may also require or request information from the insured to support the estimate.

1. For new business or vehicles added during the term of the policy:
 - a. The insured shall provide the miles he or she expects each vehicle will be driven during the twelve-month period following policy inception. Aspire may also require or request the information necessary to support the mileage estimate from the insured during this process (see sections 3 and 4 below) as set forth in CCR section 2632.5 (C), (D), and (E).
 - b. If the insured does not provide the estimated annual miles or does not provide required or requested information Aspire may issue a policy using the appropriate default annual mileage figure: 13,400
 - c. If the information provided does not support the insured's estimated annual miles, Aspire may issue a policy using a reasonable objective mileage estimate based upon the information provided.
 - d. Aspire shall inform the applicant of the mileage figure which it will use to rate the policy.
2. For renewal business:
 - a. During the renewal process, Aspire shall, at least every three (3) years, request an insured to provide the estimated annual miles he or she expects each vehicle will be driven during the twelve-month period following policy renewal. Aspire may also require or request information necessary to support the mileage estimate from the insured during this process (see sections 3 and 4 below).
 - b. If the insured does not provide the estimated annual miles or does not provide required or requested information Aspire may issue a policy using the following logic:
 - i. If **Default** is less than Expiring; use Expiring

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- ii. If **Default** is greater than Expiring; increase by 1 (one) mileage rating band subject to a maximum of the **Default** mileage
 - iii. **Default** mileage = 13,400
 - c. If the information provided does not support the insured's estimated annual miles Aspire may issue a policy using a reasonable objective mileage estimate based upon the information provided.
 - d. Aspire shall inform the applicant of the mileage figure which it will use to rate the policy.
 3. Aspire may require or request an insured to provide the following information:
 - a. If the vehicle is used for commute purposes, the location of the workplace, school, or other destination where the vehicle will be driven and, if applicable, an estimate of the number of one-way miles the vehicle will be driven for commute purposes
 - b. The number of days per week the vehicle will be used for commuting
 - c. An estimate of the number of miles to be driven for pleasure or other purpose
 - d. The approximate total number of miles driven for the twelve months following policy inception or renewal.
 - e. The current odometer reading of the vehicle to be insured.
 - f. The reason for any differences between the estimate for the upcoming twelve-months and the miles driven the previous twelve-months.
 4. Aspire may request but shall not require an insured to provide the following information:
 - a. Service records which document the odometer reading of the vehicle to be insured.
 - b. The use of technological devices provided by the insurer or otherwise made available to the insured that accurately collect vehicle mileage information
 5. Aspire may obtain and use smog check odometer readings to estimate annual miles driven.

Claims

To ensure the most immediate and efficient response, we prefer that claims be reported directly by the policyholder or claimant. Our trained claims staff will begin processing and investigating the claim at the time it is reported. Claims should be reported directly to the Company at 1-877-789-4742.

Late Payments

Payments must be postmarked PRIOR to the due date to reinstate a policy without a lapse.

All payments received within 30 days from the cancellation date on a cancelled policy will be subject to review for acceptance. If the payment is accepted, the lapse date will be as of 12:01 A.M. DATE AFTER POSTMARKED or same date and time payment was uploaded via our system. The policy will have a lapse in coverage from the effective date of cancellation until the effective date of the reinstatement and a reinstatement fee will be charged. Payments received in a broker's office are NOT considered received until electronically uploaded via our system.

If a claim should occur between the time the broker accepted the money and the reinstatement date, due diligence will be conducted by the Claims Department to assess coverage.

The NSF guidelines are as follows:

- NSF on new business will result in flat cancellation.
- NSF at renewal will result in flat cancellation.

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- NSF on installment payments will be given a 10-day legal notice of cancellation to the insured as is mandated by law.
- NSF on reinstatement payment will deem the reinstatement null and void.

Billing and Fees

Policy information is available at www.agicins.com or by calling 1-877-789-4742.

Fees

All fees are fully earned. When payments are received, any outstanding fees will be paid first and the remaining monies will be applied to the premium balance.

Fees are assessed as follows:

- **Policy Fees** - All policies will be charged a \$35.00 policy fee at new business and at renewal. This fee is in addition to any applicable installment fee.
- **Installment Fees** - There is a \$14.00 fee on every installment, including the deposit, for all pay plans.
- **EFT Fees** - There is a \$10.00 fee on every installment, including the deposit, for all EFT transactions. This fee is in lieu of the \$14.00 installment fee.
- **Endorsement Fee** - A fee of \$5.00 will be charged to a policy when an insured requests change to their policy.
- **Returned Mail Fee** - A fee of \$5.00 will be charged to a policy when any mailed correspondence to the insured is returned for any reason.
- **Reinstatement Fees** - When a policy has been cancelled for any reason and is subsequently reinstated, a \$10.00 reinstatement fee will be charged.
- **Cancellation Fee** - A fee of \$50.00 will be charged to a policy when it is canceled.
- **Non-Sufficient Funds Fees** - A \$25.00 fee is charged whenever the bank does not honor a check. If the Company agrees to accept replacement funds those funds must be in the form of a cashier's check or money order. If those replacement funds are accepted and the coverage is reinstated, the \$20.00 reinstatement fee will be charged in addition to the \$25.00 NSF fee.
- **Credit Card Convenience Fee** - A \$5.00 fee is charged when a credit card is used for payment of premium.
- **SR-22 Fee** - A \$15.00 fee will be charged for an SR-22 filing at new business. A fee of \$25.00 will be applied to the policy for any SR-22 reinstatement filings.
- **Live Service Payment Convenience Fee** - A \$5.00 fee is charged when the insured makes a payment through a live customer service representative.
- **CA Vehicle Assessment & Fraud Fee** - a fee will be charged per vehicle per year. The fee is used to fund the investigation and prosecution of fraudulent automobile insurance claims as per the California Department of Insurance Code, Sections 1872.8, 1872.81, and 1874.8.

Payment Options

Aspire General Insurance Company has a variety of payment options from paid in full to installment billing with various down payments. We also have the option of the insured being directly billed by us or having their installment payment automatically withdrawn from their checking account or VISA or MasterCard. When you quote us using our online software or a comparative rater, the payment options available for that quote will be displayed.