



ARIZONA PERSONAL AUTO UNDERWRITING GUIDE

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Underwritten by Aspire General Insurance Company

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Binding Coverage under the Agency Agreement

Agents must maintain the original completed and signed application and all supporting documents on file in an orderly fashion in their office. Agents may retain electronically scanned documents in lieu of hard copies, provided 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 the following conditions are met:

- The required payment was 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 agent received the down payment and payment was uploaded to Aspire.
- The application does not include any class, risk or type of insurance not specified in the company underwriting guidelines.
- The information contained within the application is, to the best of the agent's knowledge, truthful and accurate.

As governed by the Agency Agreement, an agent may not allow a broker, solicitor, or subagent to bind the company on any risk unless that person is an agent appointed by the company.

THE COMPANY RESERVES THE RIGHT TO MAKE FINAL UNDERWRITING DECISIONS.

THE COMPANY MAY REQUEST ADDITIONAL INFORMATION FROM THE AGENT AND/OR INSURED TO ACCURATELY UNDERWRITE OR CLASSIFY THE RISK. REFUSAL OR FAILURE TO PROVIDE THE REQUESTED INFORMATION MAY RESULT IN THE CANCELLATION OR NONRENEWAL OF THE POLICY DUE TO A SUBSTANTIAL INCREASE IN HAZARD.

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Policy and Coverages

Policy Term

A policy may be written for a term of six (6) 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.

Policy Coverages, Limits and Deductibles

Coverage	Limits / Deductibles	Comments
Bodily Injury [BI]	\$25,000/\$50,000	<ul style="list-style-type: none"> The BI limits must be the same on all vehicles of a multi-car policy.
Property Damage [PD]	\$15,000, \$25,000	<ul style="list-style-type: none"> The PD limits must be the same on all vehicles of a multi-car policy.
Medical Payments [MED]	\$500, \$1000, \$2000	<ul style="list-style-type: none"> Optional coverage. The limits must be the same on all vehicles of a multi-car policy.
Uninsured Motorist – Bodily Injury [UMBI]	\$25,000/\$50,000	<ul style="list-style-type: none"> UM coverage will be issued unless the rejection form is signed. The limits must be the same on all vehicles of a multi-car policy.
Underinsured Motorist – Bodily Injury [UIMBI]	\$25,000/\$50,000	<ul style="list-style-type: none"> UIM coverage will be issued unless the rejection form is signed. The limits must be the same on all vehicles of a multi-car policy.
Comprehensive and Collision Deductibles [COMP/COLL]	\$500, \$750, \$1000	<ul style="list-style-type: none"> Neither Comprehensive nor Collision coverage may be purchased separately. The Comprehensive and Collision premium for any vehicle does not include loss of or damage to non-factory-installed equipment, parts or accessories.

Coverage	Limits / Deductibles	Comments
Rental Reimbursement [RNT]	\$30/day, up to \$900 total	<ul style="list-style-type: none"> Reimburses the actual daily rental charges up to a maximum of \$30/day up to a total of \$900. Only available on a vehicle with Collision coverage. A qualified disablement is a loss covered by the Liability, Comprehensive or Collision section of the policy.
Towing and Labor [TOW]	\$50, \$75	<ul style="list-style-type: none"> Reimburses up to the limit on the declarations page, subject to an annual maximum. Only available on a vehicle with Collision coverage.
Special Equipment [SPE]	Stated amount up to \$5,000	<ul style="list-style-type: none"> Buy-back endorsement for aftermarket custom equipment, furnishings, stereos, navigation systems and other equipment otherwise excluded under the policy. Only available on a vehicle with Collision coverage.

Special Coverage Options

Deductible Discount Endorsement

During the first sixty (60) days after the policy's inception date and the first sixty (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, if a \$500 deductible is listed and there is a claim within sixty (60) days of any of these events, the deductible will be \$1,500. If the triple deductible endorsement is selected, it will also apply to a newly added vehicle for the first sixty (60) days. Triple deductibles will not apply to lienholders.

Named Non-Owner Coverage Endorsement (NNO)

The non-owner policy endorsement provides liability protection to an individual who neither owns 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 of 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

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An NNO policy may have BI/PD (25/50/15 or 25/50/25), Medical Payments, UM and UIM. Physical damage coverages are not available.

NOTE: The applicant must sign a Named Non-Owned supplemental disclosure form.

Utility Trailers

Liability coverages only extend to a utility trailer weighing less than 1500 pounds when attached to an insured car.

Permissive Use Endorsement

In exchange for an increased premium, coverage will be provided for a permissive user as long as the driver is:

- Licensed to operate a motor vehicle,
- Not a regular user of an insured vehicle, and
- 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 the Policy Change section for our rules regarding changes.

NOTE: Permissive drivers are always covered for BI/PD up to the state minimum limits and UM and UIM up to the policy limits, regardless of whether the endorsement is purchased.

Named Insured

Named Insured Definition

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 first 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 the coverages or limits on each policy. 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 the 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 the definition of "your insured car"; therefore, the vehicle would only have coverage under the policy on which it is listed.

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Unacceptable Policies or Applicants

The following applicants are unacceptable risks. New business applications will be rejected if the applicant meets any of the following criteria, and existing policies will be nonrenewed:

1. Any applicant who has been convicted of insurance fraud
2. Any applicant without a permanent residential garaging address
3. Any applicant who has had a policy cancelled, rescinded or nonrenewed by Aspire General Insurance Company due to fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim
4. Any prior Aspire policyholder who has an unpaid balance due is unacceptable unless the outstanding balance is submitted in addition to the correct deposit premium for the new policy
5. Any policy where the vehicles are not all garaged at the same location

Drivers

Driver Information

All members of the household age 14 or older and any regular drivers of the vehicle(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 or older and any regular drivers of the vehicle(s) may result in the policy being rescinded or reformed back to inception.

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 and add the drivers back to inception.
- 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 Applicants or Policies

1. Applicants who have been convicted of insurance fraud.
2. Applicants without a permanent residential garaging address.
3. Applicants who have had a policy cancelled, rescinded, or nonrenewed by Aspire General Insurance Company due to fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.
4. Policies where the Vehicle to Driver ratio exceeds 2.00. The 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, making it unacceptable.

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Unacceptable Drivers

The following drivers are unacceptable risks. New business applications will be rejected if any drivers meet any of the following criteria, and existing policies will be nonrenewed.

1. Any driver needing an SR filing where Aspire General Insurance Company does not insure all the vehicles in the household
2. An applicant or any rated driver who does not have either a verifiable motor vehicle report or an official photo identification listing the date of birth
3. Any driver under the minimum age to obtain a state license or driver's permit
4. Any driver with any of the following within the previous three years is unacceptable:
 - More than two at-fault accidents
 - More than one DUI (alcohol or drugs) or felony involving a motor vehicle conviction
 - More than one violation for driving with a suspended or revoked license
 - More than five total speeding and/or minor violations
 - More than:
 - More than one major violation (if the driver also has a DUI) *or*
 - Two major violations (if the driver has no DUIs)
5. Any driver 21 or under with any of the following:
 - Any alcohol-related violation, including refusal of an alcohol test or an open container violation
 - A vehicle with a cost new of \$50,000 or over, unless there is more than one vehicle in the household and the young driver is *not* the primary driver
 - 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 driver
6. Any driver with any vehicular manslaughter convictions
7. Any driver with a suspended driver's license without an SR-22 filing
8. Any driver with a revoked driver's license

Named Driver Exclusions

Any person may be excluded from coverage except an individual 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. An individual who has never been licensed or had a state-issued ID card or whose license has been permanently revoked is an unacceptable risk and must be excluded.

A Named Driver Exclusion does not apply to UMBI or UIMBI.

Foreign and International Driver's Licenses

Foreign and international driving experience is acceptable. Agents 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.

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Filing Information (SR-22)

SR filings are issued only for Arizona. 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 operator's coverage ("T") filings for non-owner policies. We will issue an SR filing for an Arizona temporary 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

- **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 partner must be listed on the policy. Domestic partners must share a common official residence and have registered as domestic partners with their local government. No more than two operators may be rated as domestic partners on a policy. The Domestic Partnership certificate must be uploaded.

Vehicles

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

Unacceptable Vehicles

- Vehicles garaged outside Arizona
- Vehicles not principally garaged at a residential address
- Vehicles not considered private passenger vehicles, such as:
 - Pickups, vans or panel trucks with a load capacity greater than one ton or more than two axles
 - Ambulances or fire, police or other emergency vehicles, including vehicles used by volunteer fire departments
 - Taxi cabs, limousines, escort vehicles, buses or any other vehicles used in public livery or haul for hire
 - Recreational vehicles (RVs), motorhomes, fifth wheels or travel trailers
 - Vehicles with incomplete chassis, chassis and cab, utility vans, trucks or any other commercial-type vehicles not considered private passenger vehicles
 - Flatbed trucks, stake trucks, dump trucks, cutaway vans, step vans, panel vans, and tilt cabs
 - Vehicles equipped for snow plowing
- Vehicles equipped with detachable camper bodies that contain cooking and/or sleeping facilities

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- Stainless steel cars
- Antiques and classics
- Vehicles with altered suspensions (i.e., lowered vehicles, vehicles lifted more than three (3) inches) or that have any modifications that mechanically or structurally alter the performance or appearance
- Vehicles used to transport person(s) or property for a fee, including but not limited to pizza, newspaper, or flower delivery, etc.
- Vehicles used to carry explosives, chemicals, radioactive materials or flammable substances
- Public passenger-carrying vehicles (taxis, jitneys, buses, etc.)
- Vehicles used for racing, speed contests or exhibitions or used off road
- Vehicles with fewer or more than four (4) wheels (this does not apply to dual rear wheel trucks with a carrying capacity of one (1) ton or less)
- Vehicles with a gross vehicle weight exceeding 10,000 pounds
- Nonmotorized vehicles
- “Drive yourself” vehicles (short-term rentals)
- Vehicles used for transporting nursery or school children
- Vehicles made available for rent or lease for any period, including but not limited to participation in an online ridesharing enterprise
- Pool vehicles, such as those available to multiple drivers for business use, including sales, farm or artisan use
- Vehicles used to participate in an online transportation network, including but not limited to Lyft, Sidecar or Uber
- Vehicles not in a safe mechanical condition
- Any of the following vehicles:

Make	Model
All Makes	Pure electric vehicles (except Chevrolet Volt and Nissan Leaf)
Alfa Romeo	All Models
ARO	All Models
Aston Martin	All Models
Audi	RS6, RS7, R1, Quattro, S8 Quattro
Avanti	All Models
Bentley	All Models

Make	Model
BMW	Z8, “M” Variations
Bricklin	All Models
Bugatti	All Models
Cadillac	Escalade, CT5, CT4, XLR, CT6, ELR, All “V” Models
Calloway	C12
Checker	All Models
Chevrolet	Lingenfelter, Hammer and Mallet Corvettes, Camaro Z28, XL1



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Make	Model
Chrysler	All Limousines
DeLorean	All Models
Dodge	Shelby Durango, Challengers, Chargers, Viper
Elio	All Models
Ferrari	All Models
Fisker	All Models
Ford	All Saleen Mustangs, Mustang Shelby GT, "Cobra" and "Boss" and "Mach" variations, Ford GT, Crown Victoria
GEM	All Models
Hennessey	All Viper Models
Honda	EV, FCX
Hummer	All Models
Jeep	All Postal Units
Jensen	All Models
Jaguar	All Models
Lada	All Models
Laforza	All Models
Lamborghini	All Models
Land Rover	All Models
Lotus	All Models
Maserati	All Models
Maybach	All Models

Make	Model
Mazda	RX-7, RX-8
McClaren	All Models
Mercedes Benz	SLR McLaren, CL63/65, AMGs, 600 B FCELL, Sprinter
Morgan	All Models
Mosler	All Models
Nissan	All Stillen Z Models, GT-R, 350Z, 370Z, 400Z
Panoz	All Models
Pantera	All Models
Pontiac	Trans Am and "Trans Am" variations
Porsche	All Models
Rolls Royce	All Models
Roush	All Roush Mustangs
Ruf	All Models
Sterling	All Models
Saleen	All Models
Shelby	Cobras and Series 1
Smart cars	All Models
Spyker	All Models
Subaru	Postal Units, WRX
Tesla	All Models
Toyota	Supra
Vector	All Models



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Unacceptable for Physical Damage Coverage

- Vehicles with an actual cash value:
 - Over \$50,000
 - Under \$2,500
- Custom, rebuilt, altered or modified vehicles, including kit cars and Baja/dune buggies
- Vehicles not manufactured for sale and distribution in the United States (gray market)
- Vehicles with a model year before 2000

Vehicle Use

Vehicle Use classification is determined by how the vehicle is used. Aspire offers five (5) use classifications.

Pleasure Use:

Vehicles used only for pleasure use. This category does not include driving to and from school or work (full- or part-time) or carpooling to a commute station more than three (3) miles from home, nor does it include shuttling household members to work or school.

Commute to Work < 15 Miles:

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.

Commute to Work 15+ Miles:

Vehicles used for personal use, including driving to or from work at least 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 their business or occupation, vehicles registered to the insured's business or employer or vehicles 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 or for consumer-oriented direct home sales, such as Avon, Mary Kay or Tupperware
 - Vehicles used by real estate or insurance agents, lawyers, doctors, accountants, clergy members or other professionals visiting multiple locations

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- Vehicles owned by the insured and used by domestic employees, such as maids or chauffeurs (they must be listed as drivers)
- 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 for ridesharing through apps, including but not limited to Uber and Lyft
 - Vehicles used as limousines, taxi services, livery conveyances or emergency vehicles
 - 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 Use:

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

Acceptable artisan use includes such occupations as carpenters, plumbers, or repair people who 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:

- The total number of utility vehicles (pickups and vans) does not 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 is not used to transport flammable liquids, chemicals or explosive materials.
- The vehicle may have a toolbox, a rack (for ladders, pipes or building materials) or a tool rack. (The toolbox or rack is covered, but the tools and equipment are not.)
- The vehicle is not used to pick up goods or deliver property. Vehicles may be used to carry up to 500 pounds of unfinished goods and materials relating to the work to be performed.
- The vehicle is used to visit no more than five (5) sites per day within a 50-mile radius.
- The vehicle may have signage with the insured's name and type of service (for example, "Joe's Pool Cleaning").

Vehicles owned or leased by a partnership or corporation are accepted provided:

- The vehicle is operated by the named insured or a resident relative.
- All drivers are household members and are listed on the policy.
- Corporations or partnerships cannot be listed as a named insured, but they may be listed as an additional interest.
- The vehicle is used for personal, commute, acceptable business or acceptable artisan use, as outlined above.

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NOTE: Underwriting may require photos of any vehicle rated for Business Use or Artisan Use.

Salvage Vehicles

Salvage vehicles are acceptable for all coverages, but photos showing all sides of the vehicle must be uploaded at the point of sale. A signed Salvage De-Valuation form must be included when the policy is uploaded.

Discounts

Aspire offers the following discounts. In most cases, the discount amounts vary by underwriting tier or other variables, preventing the display of a simple discount percentage in the manual.

Prior Coverage Discount

A Prior Coverage Discount is given on a per-policy basis if the named insured or spouse has maintained prior liability coverage for at least six months before the effective date with no more than a 30-day lapse between the prior policy's lapse date and the new policy's effective date. This discount does not apply to NNO policies.

If coverage cannot be verified automatically, proof that the database is inaccurate or incomplete must be submitted when the application is submitted. For example, if the database shows no prior coverage, a prior dec page, renewal offer, invoice, screenshot of the insured's account with the prior company or letter of experience on the prior company's letterhead will demonstrate that the insured had prior coverage. If the database shows the prior coverage has lapsed and does not show a reinstatement, a copy of the reinstatement or screenshot of the insured's account will demonstrate the inaccuracy.

EFT Discount

An EFT Discount will be applied to all listed vehicles if an installment plan requiring EFT or recurring credit card payments is selected.

Paid in Full Discount

A Paid in Full Discount will be applied to all listed vehicles if the full-term premium is paid when the policy is initiated or renewed.

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Multi-car Discount

A Multi-car Discount will be applied to all listed vehicles when multiple vehicles are insured under a single policy, provided they are registered to an insured named in the policy and garaged at the same address. Does not apply to NNO policies.

Homeowner Discount

A Homeowner Discount will be applied to all listed vehicles when the policyholder or spouse owns and lives in their home, townhouse or condominium. A factory-built or kit home will receive the discount provided it is permanently attached to a continuous foundation. A rental or manufactured home (mobile home) does not earn a discount. Does not apply to NNO policies.

Proof of homeownership must be uploaded with the policy. Acceptable proof includes any of the following:

- A homeowner's policy declarations page
- A mortgage coupon
- A copy of the deed
- Property tax records

Distant Student Discount

A Distant Student Discount will be applied to a policyholder's child aged 22 or younger if that driver is single, licensed, and away at school for at least eight months of the year. The school must be at least 100 miles from the policyholder's home, and the driver must not have regular access to an insured vehicle while away at school. This discount does not apply to NNO policies.

This discount will not be applied if the driver was discovered because of a claim with the company. It cannot be combined with the Minor Child Discount. If a driver qualifies for both discounts, apply only the greater of the two.

Minor Child Discount

A Minor Child Discount will be applied to a policyholder's child aged 18 or younger. The policy must have been in force for at least 24 months. The discount will be applied at the earlier of:

- The effective date of the endorsement adding the child to the policy, or
- The first renewal after the policy has been in force for 24 months.

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This discount will not be applied if the driver was discovered because of a claim with the company. It cannot be combined with the Distant Student Discount. If a driver qualifies for both discounts, apply only the greater of the two. This discount does not apply to NNO policies.

Five Years Clean Discount

A Five Years Clean Discount will be applied if all the following conditions are met:

- No rated driver may have had a chargeable at-fault accident in the last five years. (Nonchargeable accidents, not-at-fault accidents, and Comprehensive claims are allowed.)
- The PNI must be at least 25 years old and not excluded from coverage.
- All rated drivers must have a valid, verifiable, in-force U.S. driver's license. Foreign driver's licenses, state ID cards, and unverifiable driver's licenses are not allowed.

Surcharges

Accidents and Violations

At-fault accidents (AFAs) and convictions with conviction dates within three (3) years of the effective or renewal date of the policy will be assessed rating points.

Violations are classified as **major, minor, speeding** or **DUI** (including all drug- or alcohol-related violations). The conviction date, not the occurrence date, is used to determine whether to charge for violations. Failure to appear (FTA) violations will be counted as violation convictions as of the date of the FTA.

The number of points varies by coverage and by the number, type, severity and age of the conviction or AFA, among other factors. See the rate filing for the charges for specific AFAs or convictions.

Traffic School

Citations dismissed because of traffic school but that continue to appear on the MVR will be charged.

Multiple Occurrences

If a single occurrence results in a conviction and a chargeable AFA or two or more violations, charge only for the at-fault accident or conviction with the highest BI point value. However, multiple violations or chargeable AFAs that occur on the same day but arise from different incidents will be charged separately.

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Drivers with three (3) or more occurrences in the same classification group within the previous three (3)-year experience period will be surcharged an additional amount. These are counted by classification group. For example, a driver with one conviction for running a stop sign, another for failure to yield, and a third for improper passing would be surcharged for having three or more minor convictions.

Aging of Violations and Accidents

A more recent violation is more predictive of future accidents than older violations. Thus, we reduce the surcharge for violations and accidents each year they age. The surcharge is highest if the violation or accident occurred in the most recent twelve (12) months. It decreases after twelve (12) months, decreases again after twenty-four (24) months, and is removed after thirty-six (36) months.

Accidents

Only accidents where the driver was at fault or substantially contributed to the cause of an accident are chargeable. Accidents within three (3) years of the effective or renewal date of the policy will be assessed rating points. Any accident that Aspire cannot determine fault on will require an explanation from the driver or policyholder and, if not at fault, proof of no fault or a certification to such. Failure to provide the certification can result in policy cancellation. Acceptable proof of no fault would include:

- A police report that clearly indicates who the at-fault party is.
- A letter of experience from the insured's insurance carrier at the time of loss.
- A written statement from the other party's insurance carrier accepting fault.
- A legal document verifying the insured was reimbursed for damages.
- An insured self-certification may also be acceptable. This declaration will be made under penalty of perjury, and any fraudulent or material misrepresentation may result in our voiding or cancelling the policy.

Definition of "Principally at Fault"

To be principally at fault in an accident, the driver's actions or omissions must account for at least 51% of the proximate cause of the accident, subject to the exceptions set forth below.

A driver will not be considered 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 operated by the most recent operator.
- The vehicle was struck in the rear by another vehicle, and the driver was not 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.

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- 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 any law enforcement agency while performing any other governmental function in a public emergency.

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 agent. Agents are expected to maintain the original and complete signed application and all supporting documents on file in an orderly fashion in their office. Agents may retain electronically scanned documents in lieu of hard copies, provided that they are retrievable, durable, legible, unaltered and compatible with Aspire's system.
2. Arizona Uninsured/Underinsured Motor Vehicle Rejection/Selection Form – when coverage is declined or accepted at a level lower than Bodily Injury Liability limits.
3. Exclusion of Specified Individuals – when needed, listing all excluded individuals and signed by the applicant.
4. De-Valuation Form – when needed, for all salvaged vehicles rated on the policy.
5. 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 agent. 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. Applications and all required additional forms and documentation must 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 agent.

Note: All of the following persons must be disclosed:

- All resident and nonresident primary or occasional operators of all insured vehicles
- All full- and part-time residents age 14 or older in the insured's household
- All full- and part-time residents age 14 or older at all garaging locations

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- All dependents are away at school or in the military
- All registered and co-registered owners of all insured vehicles

Failure to disclose all 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. Uninsured and Underinsured Motorist Coverages – If an insured elects to decline Uninsured Motorist Coverage or Underinsured Motorist Coverage or has selected limits for either that are less than their Bodily Injury Liability limits, an Arizona Uninsured/Underinsured Motorist Coverage Rejection/Selection Form, signed by both the insured and the agent, must accompany the application.
3. Named Driver Exclusion (if applicable) – The Named Driver Exclusion form requires the applicant's signature and a listing of all the following persons if they are not to be rated as drivers on the policy:
 - All full- and part-time residents age 14 or older in the household
 - All full- and part-time residents age 14 or older residing at any garaging address
 - 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 if the sales contract accompanies the application.
5. Additional Documentation Requirements – Along with the fully completed application and the other items listed above, the following additional documentation must also be submitted:
 - Proof of no 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 no 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 any other law enforcement agency while performing any governmental function in a public emergency.
 - De-Valuation Form.

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

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Endorsements

Endorsement (policy change) requests must be submitted via our electronic system and must be dated and signed by the agent. Changes submitted via the website will show an effective date that is the same as the date and time the change was processed online. Changes are subject to the same underwriting rules as new business. Please refer to the Unacceptable Risks and Vehicles sections for acceptability. If a change does not meet our underwriting rules, the company reserves the right to reject the change and return it unbound with no coverage provided.

Newly Acquired Vehicles (Additional or Replacement)

If a vehicle addition or substitution is requested within three days of purchase, coverage will begin as of the date and time the insured purchased the vehicle, provided we insure all private passenger vehicles in the household. In all other cases, coverage for an additional vehicle will begin as of the date and time the endorsement is requested. Newly acquired vehicles require the following documentation and information within three days of purchase:

- The annual mileage (See ANNUAL MILES DRIVEN section of this manual)
- The name(s) of all registered owner(s)
- The vehicle usage
- The name and address of any loss payee or leasing company, if applicable
- Four (4) photos (must be submitted when the application is submitted) for vehicles needing physical damage coverage unless the sales contract accompanies the application
- De-Valuation form for all salvaged vehicles rated on the policy

Additional Drivers

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

- Proof of no 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 no 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 any other law enforcement agency while performing any governmental function in a public emergency.

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

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Deletion of Drivers

A request to delete a driver requires an explanation for the deletion, such as that the insured is divorced, the driver moved out, or the driver is deceased. The company may, in certain circumstances, require a deleted driver to be excluded. If the deletion of the driver changes the annual mileage and/or use of any insured vehicle, the new mileage and/or use must be indicated on the endorsement.

Address Changes

Changes of address require the following information:

- Whether the change is to the mailing address, garaging address or both
- If the mailing address is a PO Box, the actual garaging address
- The names, birth dates and driver's license numbers for any new household or garaging address residents age 14 or older

Name Changes

Name changes for the named insured or any driver require the following:

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

Mileage Change

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

- A change in the commute distance due to a change in garaging location or employment/school location.
- A driver's participation in a ridesharing program or public transportation for commuting.
- 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.
- A change in household residents or vehicles that would have a substantial impact on the usage of the vehicle.

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

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Limits and Coverage Changes

Eligibility requirements and additional forms are required as follows:

- Deletion of Uninsured Motorist or Underinsured Motorist coverage requires a revised Arizona Uninsured/Underinsured Motor Vehicle Coverage Rejection/Selection form, signed and dated by both the named insured and the agent.

Rating

Driver Assignment/Driver Averaging

The driver factors developed for each driver are averaged and applied to all vehicles on the policy. If there are more drivers than vehicles, the highest-rated drivers in a number equal to the number of vehicles will be averaged.

Annual Miles Driven

The annual mileage estimate represents the annual mileage the insured expects the vehicle to be driven for the twelve months following policy inception or renewal. Aspire may also require or request information from the insured to support the estimate. 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. Aspire shall inform the applicant of the mileage figure which it will use to rate the policy.

1. For new business or vehicles added during the policy term:
 - a. The insured may provide the miles they expect each vehicle will be driven during the twelve months 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).
 - b. If the insured does not provide the estimated annual miles or does not provide the required or requested information, Aspire may issue a policy using the appropriate default annual mileage figure, 13,400.
2. For renewal business:
 - a. During the renewal process, Aspire shall, at the semiannual renewal (annual renewal for twelve-month terms), request an insured to provide the estimated annual miles they expect each vehicle will be driven during the twelve months following the 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 the 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
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 purposes
 - 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 in the previous twelve months.
4. Aspire may request but shall not require an insured to provide the following information:
 - a. Service records that 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 to collect vehicle mileage information accurately
5. Aspire may request and use smog check odometer readings to estimate annual miles driven.

Billing and Payment Options

Policy information is available at www.agicins.com or by calling 1-877-789-4742. Our automated policy service line is available seven (7) days a week, 24 hours a day. This service allows you to retrieve the policy status, the date and amount of the last payments received and the current amount due.

Aspire General Insurance Company has a variety of payment options, from paid in full to installment billing with various down payments. We can also directly bill the insured, automatically withdraw their installment payments from their checking account, or charge them to a 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.

Bills and Notices

New Business

The deposit premium is required with the submission of the application. The amount of the deposit premium is based on the payment plan option selected by the applicant and indicated on the application form.



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Renewals

The renewal bill will be mailed at least twenty (20) days before the renewal effective date and will be due before the renewal effective date. The insured will have a grace period of seven (7) days after the renewal effective date, during which the coverage will remain in force.

Installments

The insured will have a grace period of seven (7) days after the due date, during which the policy will remain in force. If the minimum payment is not postmarked or received and uploaded by our agent before the grace period expires, the policy will be canceled for nonpayment.

Late Payments

There is a grace period of seven (7) days after the due date before a policy will be cancelled for nonpayment. Payments must be postmarked no later than the seventh day after the due date to maintain coverage without a lapse.

All payments received within sixty (60) days of the cancellation date on a cancelled policy will be subject to review for acceptability. If the payment is accepted, the reinstatement will be effective at 12:01 A.M. THE DAY AFTER THE POSTMARK DATE or the date and time the 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 an agent's office are NOT considered received until electronically uploaded via our system.

If a claim occurs between the time the agent accepted the money and the date and time the policy is reinstated, the Claims department will do due diligence to assess coverage.

NSF Guidelines

- NSF on new business will result in flat cancellation.
- NSF at renewal will result in flat cancellation (while honoring the seven-day grace period).
- NSF on an installment payment will result in cancellation for nonpayment.
- NSF on a reinstatement payment will deem the reinstatement null and void.

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Cancellation

If a policy is cancelled, the return premium will be calculated on a pro-rata basis except for flat cancellations. Flat cancellations are allowed after the inception date only when the down payment check is returned as NSF or proof of duplicate coverage is provided. Aspire General Insurance Company must receive a copy of both the front and back of the NSF check within fourteen (14) days.

The insured may cancel the policy by mailing a written cancellation request to us. Coverage will cease and the policy period will end on the latest of the following:

1. 12:01 a.m. of the future date specified by the named insured in the written cancellation request;
2. 12:01 a.m. of the day following the postmark date on the cancellation request if the date is legible and is not a postage meter date; or
3. If neither 1 nor 2 apply, the date and time the request is received by us.

Fees

All fees are fully earned at the time they are charged. When payments are received, any outstanding fees will be paid first, and the remaining money will be applied to the premium balance.

Fees are assessed as follows:

- Policy Fee – A \$30.00 fee will be charged on all new or rewritten policies, and a \$20.00 fee will be charged on all renewals. This fee is in addition to any applicable installment fee.
- Installment Fee – A \$10.00 fee will be charged on every installment, including the down payment, for all installment payment plans.
- EFT/RCC Installment Fee – A \$6.00 fee will be charged on every installment, including the deposit, for all EFT or recurring credit card transactions. This fee is in lieu of the \$10.00 installment fee.
- Late Fee – A \$10.00 late fee will be charged when the minimum payment due is not paid, uploaded, or postmarked before the end of the grace period.
- Non-Sufficient Funds Fee – A \$25.00 fee will be charged whenever the bank does not honor a check.
- Arizona Anti-Theft Authority (AATA) Fee – A \$1.00 fee will be charged per vehicle per year (\$0.50 per vehicle on a six-month policy term). The fee will be forwarded to the Arizona Department of Insurance and Financial Institutions to fund the AATA.



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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.