
General Rules

Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00.

Exception: On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

Installments

An additional charge of \$10.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, and the billing is combined, the installment charge is applied to the entire account.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

Policy Period

Policies are written for 12 months.

Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

- Any vehicle with value of \$100,000 or greater;
- Any policy with more than 5 vehicles.

Rate Revision

A rate revision, meaning any revision of rates applicable to Auto coverages, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$0.50 or more shall be rounded to the next higher whole dollar.

Special State Requirements

Auto 629 ACE – Chemical Hazards Exclusion

Use this endorsement with all Auto policies.

Discount Rules

3. Advanced Driver Training Discount

A **5%** discount shall apply to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection, and Collision Coverage for an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the insurer with a certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

The discount will be applied at the policy inception or renewal which immediately follows the completion of the program and will be available for three consecutive policy years, provided the eligible operator remains in an inexperienced operator classification.

The discount will be applied to the private passenger automobile(s) to which the eligible operator is assigned.

4. Multi-Car Discount

A 5% multi-car discount applies if more than one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and two or more such autos are insured with the same Company or its affiliates for any of the following coverages: Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive or Collision.

The Multi-Car Rating Factor is also applicable if one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and a corporately-owned vehicle is furnished for the regular use of the named insured or a resident relative.

.5. Vehicles Equipped with Anti-Theft or Vehicle Recovery Devices

To qualify for a discount on Comprehensive Coverage or other combination of specified perils which afford Theft Coverage, the vehicle must be equipped with a device described below.

If a vehicle is equipped with more than one qualifying device the single highest discount shall apply.

If one of the qualifying devices is a Category IV or V device, the applicable discount shall be as stated in the chart below.

Refer to Company for required evidence of installation of anti-theft or vehicle recovery devices prior to granting a discount.

Definitions:

- a. **Alarm** is a device which emits sounds audible at 300 feet or more.
- b. **Electronic Lock** or Keyless Entry is an electronic coding device that has more than 10,000 combinations. The combination used to unlock the device can be entered through a keypad or remote activation.
- c. **Non-Passive** device is a system designed to remain inoperative and nonfunctional until actively engaged by the user.
- d. **Passive** is a device designed to become automatically operative when the key is removed from the ignition or is in the off position.
- e. **Tubular Lock** is a lock that can be opened only by a cylindrical key and which has at least 50,000 combinations.

Discount Rules

Category V - 25%

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

6. Passive Restraint Discount

A 25% discount shall apply to PIP and/or Medical Payments Coverage **only**. To qualify, the private passenger auto must be equipped with an automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of either paragraph a. or b. below:

- a. an airbag installed for either the driver's seating position or both front outboard designated seating positions,
- b. an automatic seatbelt installed for either the driver's seating position or both front outboard designated seating positions.

7. Anti-Lock Brake System

A **5%** discount on Single Limit Liability or Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos which are equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

8. Excess Vehicle Credit

If there are more vehicles than drivers, a credit will be applied to the extra vehicle(s) as follows:

Number of Excess Vehicles	Credit
1	25%
2	30%
3	35%
4	40%
5+	45%

The credit is applied in determining the premiums for the following coverage for each auto that qualifies: Single Limit Liability or Bodily Injury and Property Damage Coverage, Medical Payments Coverage, Personal Injury Protection, Comprehensive, and Collision Coverage.

9. Package Credit

The auto policy may be written on an individual basis or as part of a package policy to be eligible for a package credit. To qualify for a package credit, individual Auto, Home, and Umbrella policies must be written by the same company or an affiliate.

The package discount will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Uninsured/Underinsured Motorists Coverage, Comprehensive and Collision.

The discount does not apply to optional endorsement premiums.

The package discount is **10%**.

Discount Rules

3. Advanced Driver Training Discount

A **5%** discount shall apply to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection, and Collision Coverage for an operator in class 17, 18, 20, 21, 25 or 26 who has successfully completed an advanced driver training program at an advanced driver training school certified by the Registrar of Motor Vehicles.

The eligible operator must provide the insurer with a certificate which evidences the satisfactory completion of the program after the advanced driver training school has been certified by the Registrar of Motor Vehicles.

The discount will be applied at the policy inception or renewal which immediately follows the completion of the program and will be available for three consecutive policy years, provided the eligible operator remains in an inexperienced operator classification.

The discount will be applied to the private passenger automobile(s) to which the eligible operator is assigned.

4. Multi-Car Discount

A 5% multi-car discount applies if more than one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and two or more such autos are insured ~~in the same company~~ **with the same Company or its affiliates** for any of the following coverages: Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive or Collision.

The Multi-Car Rating Factor is also applicable if one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and a corporately-owned vehicle is furnished for the regular use of the named insured or a resident relative.

5. Vehicles Equipped with Anti-Theft or Vehicle Recovery Devices

To qualify for a discount on Comprehensive Coverage or other combination of specified perils which afford Theft Coverage, the vehicle must be equipped with a device described below.

If a vehicle is equipped with more than one qualifying device the single highest discount shall apply.

If one of the qualifying devices is a Category IV or V device, the applicable discount shall be as stated in the chart below.

Refer to Company for required evidence of installation of anti-theft or vehicle recovery devices prior to granting a discount.

Definitions:

- a. **Alarm** is a device which emits sounds audible at 300 feet or more.
- b. **Electronic Lock** or Keyless Entry is an electronic coding device that has more than 10,000 combinations. The combination used to unlock the device can be entered through a keypad or remote activation.
- c. **Non-Passive** device is a system designed to remain inoperative and nonfunctional until actively engaged by the user.
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A 25% discount shall apply to PIP and/or Medical Payments Coverage **only**. To qualify, the private passenger auto must be equipped with an automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of either paragraph a. or b. below:

- a. an airbag installed for either the driver's seating position or both front outboard designated seating positions,
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7. Anti-Lock Brake System

A 5% discount on Single Limit Liability or Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos which are equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

8. Excess Vehicle Credit

If there are more vehicles than drivers, a credit will be applied to the extra vehicle(s) as follows:

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1	25%
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The discount does not apply to optional endorsement premiums.

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For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

Policy Period

Policies are written for 12 months.

Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

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Special State Requirements

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