



NatGen
PREMIER

California Preferred Auto Introduction

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Major Rating Variables

- Increased Limits
 - Wide variety of limits are available for all Liability Coverages
- Liability Combined Single Limit
 - BI and PD Liability Premiums will be reduced as much as 5% if the Combined Limit is selected
- Deductible
 - Wide variety of limits deductible options for Collision and other than Collision coverages
- Mileage
 - The agent will be prompted to enter the vehicle's annual mileage in NPS.
- Vehicle Symbols
 - The VIN specific symbol incorporates a vehicle's make, model, and year
- Driver Class
 - We combine the operator characteristics into a single rating variable: Primary vs Occasional/Youthful; Driving Experience; Marital Status; Gender; Good Student
- Driving record
 - # of points are assigned based on violations and years since last incident

Discounts!

- **California Good Driver Discount – 20%**
 - Continually licensed for previous three years
 - Driver has fewer than two DMV points within prior 36 months
 - Discount extends to Excess Vehicles if all drivers are Good Drivers or a combination of Good and Elite drivers.
- **Elite Good Driver Discount – 35%**
 - Continually licensed for and no surcharge eligible incidents within past 60 months
 - Discount extends to policy Excess Vehicles if all drivers are Elite Good Drivers
- **Multiple Policy Discount – 10-21%**
 - Available to insureds with a National General Home, Condo, Renters or Personal Umbrella policy
- **Multi-Car Discount – up to 21%**
 - Applicable to policies with multiple drivers and vehicles.
 - Discount is applied to both Liability and Physical Damage coverage premiums, but not additional optional coverages
- **Resident Student Operator Discount – 10%**
 - Applicable to a rated, youthful student away at school >100 miles

Discounts II

- **Mature Driver Improvement Course Discount – 5%**
 - Liability Bodily Injury and Physical Damage premiums will be reduced if an insured is over 55, has no recent chargeable incidents, and has completed a related course.
- **Anti-Theft Device Discount – 3-15%**
 - Applicable to Other than Collision coverage
 - Discount varies for Active, Passive, and Tracking/Recovery devices installed with the vehicle.
- **Air Bag Discount – 20-24%**
 - Applicable to Medical Payments coverage premium
 - Discount level determined by Air Bag type: Driver Side Only vs Full Front
- **Group Discount – 15%**
 - Policy is eligible for discount if the insured or spouse/Domestic Partner is a member of a designated group: Scientist/Engineer; Educator; CA LP or RN; CA Pharmacist; Dentist; Accountant; Firefighter; Paramedic; Voting member of the CA Farm Bureau; Pilot; Law Enforcement; Business Owner; College Alum; Mennonite Church
 - Applicable to Liability and Physical Damage coverage premium
- **Persistency Discount**
 - Policy premium will be reduced if an insured maintains an active auto policy with National General Preferred for 5 policy terms.

Optional Coverages

Agreed Value

- Provides agreed value loss settlement on the auto
- Only available to insureds with a Security Plus Elite or a Premier Client Home policy

New Car Replacement

- Provides replacement cost in the event of a total loss
- Coverage only applicable to vehicles 3 model years old or newer at the time of policy effective date. Coverage will be provided for the full policy term regardless of the vehicle exceeding the maximum model year age during the term
- Vehicle must have both Collision and OTC coverages

Full Glass Coverage

- Available with any OTC deductible option

Total Loss Deductible Waiver

- Waives any applicable physical damage coverage deductible in the event of a covered total loss

Optional Coverages II

Optional Limits Transportation Expense (Rental Reimbursement)

- Vehicle must have both Collision and OTC coverages

Per Day Limit	Max Limit
30	900
50	1500
60	1800
75	2250

Per Day Limit	Max Limit
125	2500
250	5000
500	7500

Roadside Assistance including Towing and Trip Interruption

- Roadside Assistance pays for expenses incurred when the covered auto is disabled. \$100 and \$250 limits available
- Trip Interruption pays up to \$600 for expenses incurred in the event of a breakdown of the covered auto (more than 100 miles of garaging location)
- If a non-owned auto breaks down or is disabled, the broadest coverage on the policy will be provided.
- Coverage may be purchased on any vehicle (no additional coverage requirements)

Optional Coverages III

Loan/Lease Gap Coverage

- Coverage for any unpaid amount due on the lease or loan of a vehicle in the event of a covered total loss


Original Equipment Manufacturer

- Coverage extends Collision and OTC to repair/replace OEM parts, when available

Customizing Equipment

- Collision and OTC for customizing equipment on a panel truck, pickup or van
- Including but not limited to: special carpeting or insulation; furniture or bars; extended roofs; or custom murals/decals/graphics

Excess Automobile Electronic Equipment

- \$2,500 limit for Audio, Visual or Data reproducing, transmitting or receiving equipment
 - \$200 for Records, Discs, and Other Media
- 

Optional Coverages IV

Auto Security Plus Endorsement

- Coverage Package Endorsement
- Vehicle must have both Collision and OTC coverages

ASP Included Coverage	Applicable Limit
Optional Limits Transportation Expenses	\$50 day / \$1500 maximum
Loan / Lease Coverage	
Original Equipment Manufacturer	
Roadside Assistance including Trip Interruption Coverage	\$100 limit, including Lockout Coverage
Increased Supplementary Payments	\$500 bail bonds; \$250/day lost wages
Theft Reward	Up to \$2000
Accidental Air Bag Deployment	

Underwriting & Eligibility

Vehicle Ownership

- Named Insured must be Owner or Lessee of the vehicle(s) insured, including in cases of Joint Ownership.
- Vehicle may be owned by a corporation or partnership if additional policy criteria are met. The corporation or partnership may not be listed as the named insured.

Named Insureds and Drivers

- Maximum of 1 additional named insured per policy. The additional insured may be a corporation or a partnership.
- Unacceptable drivers: Receiverships; Corporations; Partnerships; Professional Associations

Driving Record (Only applicable to non-good drivers)

- No more than 2 SDIP (safe driver insurance points) per operator in the past 3 years
- No more than 2 minor violations with no not-at-fault incidents in the past 3 year
- No more than 1 at-fault accident with 1 other minor violation, and no not-at-fault incidents per operator in the past 3 years.
- No more than 6 SDIP per household.

Underwriting & Eligibility II

Unacceptable Vehicles

- Vehicles not meeting the definition of a personal automobile
- Vehicles with fewer than four wheels
- Vehicles in an unsafe condition, Vehicles not licensed for road use
- Vehicles weighing more than 15,000 pounds (7.5 tons)
- Vehicles equipped for snow removal
- Vehicles used for racing or speed contests, Emergency vehicles,
- Vehicles used to carry or deliver tools/supplies such as a limo/taxi service or pilot car
- Motorhomes, Campers, Pickup Campers, and Trailers used in business, as a permanent residence or not immediately moveable.

Unacceptable Usage

- Vehicles used for livery, limousine, taxi service, courier or escort service
- Vehicles used commercially for retail or wholesale delivery (newspapers, pizza, etc)
- Vehicles that fit within Artisan Use class except vehicles explicitly noted as acceptable

Mileage

- If vehicle has an operator assigned and driver age <65 and mileage less than 9,000 then refer unbound
- If excess vehicle and mileage less than 4,500 then refer unbound.

Appendix

Offered Limits

Bodily Injury Limits	Property Damage Limits	Combined Single Limits	Physical Damage Deductible
15/30	5,000	35	100
25/50	25,000	60	250
30/60	35,000	100	500
35/35	50,000	300	750
50/100	60,000	500	1,000
60/60	100,000	1,000	1,500
100/100	250,000		2,000
100/300	300,000		2,500
250/500	500,000		5,000
300/300	1,000,000		
350/350			
500/500			
1000/1000			

Both OTC and Collision Coverages can be purchased with any listed deductible.

Full Glass Coverage can be purchased with any OTC deductible.

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