



ENDEAVOR GENERAL AGENCY

Specialty Program

TEXAS AGENT RULE GUIDE

Effective October 15, 2012 New Business

Effective November 15, 2012 Renewal Business

Underwritten by Old American County Mutual Fire Insurance Company
through Endeavor General Agency LLC

TABLE OF CONTENTS

PHONE DIRECTORY & MAILING INFORMATION **(PAGE 3)**

DEPARTMENTS
CUSTOMER SERVICE AND AGENCY SERVICES
PTS System SUPPORT
SUPPLIES
CLAIMS
ENDEAVOR PERSONNEL
CORRESPONDENCE

GENERAL INFORMATION (PAGE 4)

QUOTING
24 HOUR CLAIMS SERVICE
AGENT/BROKER NOTIFICATION
AGENT/BROKER DUTIES
COMMISSION

UNDERWRITING GUIDELINES (PAGES 5-6)

MATERIAL MISREPRESENTATION
UNACCEPTABLE DRIVERS
UNACCEPTABLE VEHICLES OTHER
UNACCEPTABLE POLICIES
BUSINESS USE
STUDENTS AND MILITARY
PRIOR INSURANCE
FINANCIAL RESPONSIBILITY

SPECIAL PROGRAMS (PAGE 6)

EXCLUSIONS
FINANCIAL RESPONSIBILITY FILINGS

BINDING RULES (PAGES 7-8)

BINDING
BINDING AUTHORITY
UPLOAD COMPLIANCE AUDIT REQUIREMENTS
IMPORTANT REMINDERS ABOUT UPLOAD

DISCOUNTS (PAGE 9)

MULTI-CAR
HOMEOWNER'S INSURANCE
PAID-IN-FULL
ADVANCED QUOTING
YEARS CLEAN
EFT
HOMEOWNER WITHIN AGENCY

RATING RULES (PAGES 10-11)

GENERAL RATING RULES
HOUSEHOLD RATING FACTOR
HOUSEHOLD RISK FACTOR
DETERMINING POINT ASSIGNMENTS
MERIT TABLE
DETERMINING FAULT FOR ACCIDENTS
TERRITORY RULES
DRIVER ASSIGNMENTS

COVERAGES AND LIMITS (PAGES 12-13)

BODILY INJURY AND PROPERTY DAMAGE LIABILITY
UNINSURED MOTORIST
MEDICAL EXPENSE
PERSONAL INJURY PROTECTION
PHYSICAL DAMAGE
TOWING AND LABOR
MEXICO COVERAGE

POLICY SERVICES (PAGES 14-15)

ENDORSEMENTS
CANCELLATIONS
REINSTATEMENTS
AUTOMATIC REWRITE
RENEWALS

BILLING INFORMATION (PAGE 15)

SIX MONTH POLICY PAYMENT OPTIONS
PAYMENT GUIDELINES
PAYMENT METHODS

PHONE/FAX DIRECTORY & MAILING INFORMATION

DEPARTMENTS

CUSTOMER SERVICE AND AGENCY SERVICES _____ 877-285-1296

Option 1 Personal Auto Billing Information or Customer Service

- Policy Endorsements can be made over the telephone!
- Customer Service: Mon-Fri 8:30am-5:30pm CST & Sat 10am-2pm CST
- Toll Free Fax Number for Underwriting: 877-848-5979 Attn: Underwriting

ENDEAVOR PERSONNEL

- Agency Records Dept 877-285-1296 Ext. 7003
- Accounting Dept 877-285-1296 Ext. 7033
- Marketing Dept 877-285-1296 Ext. 7028
- Agency Support 877-285-1296 Ext. 7014

CORRESPONDENCE

Renewals Payments: P. O. Box 975031 – Dallas, TX – 75397-5031

Agent Correspondence:

Underwriting – 3723 S. FM 551– Royse City, TX – 75189

Toll Free Fax Number: 877-848-5979

ENDEAVOR ONLINE - <http://ENDEAVORGA.COM>

Get a Quote ON THE WEB:

QUOTE AND UPLOAD NEW BUSINESS AND PRINT QUOTES AND APPLICATIONS ONLINE!

Online Endorsements: Quote and process changes to active policies in REAL TIME, 24 hours a day, 7 days a week!
Current endorsements available online include: **(All endorsements that create additional premium must be paid for at the time of the endorsement. Agent must collect and post additional premium or it will be charged to their premium account. Please remember to fax all signed endorsement forms to 1-877-848-5979)**

- Add/Delete vehicles • Add/Delete a lienholder
- Change driver information • Change lienholder information
- Change insured's address
- Add a new driver

View a Policy (Policy Access Link): View online account information and make payments.

Reports: Run reports to help manage your book of business.

GENERAL INFORMATION

QUOTING

Please refer to Endeavor's ISi web based rating and policy tracking software, the Endeavor Web Rater (<http://ENDEAVORGA.COM>) or a comparative rating system. All quotes submitted as new business applications must be uploaded through our web system and payment applied.

CLAIMS SERVICE

Endeavor offers fast and worry free claims service. Producers should instruct applicants or claimants to report all claims, no matter how small, immediately to the Company. A Company representative is available Monday thru Friday 8:30-5:30 by calling (877) 285-1296. Reporting losses immediately speeds up processing.

AGENT/BROKER DUTIES

The Agent's duty to the insured includes explaining:

1. All regular operators who have access to the covered vehicles must be listed on the policy. All members of the household age 14 or older who are not eligible for coverage must be listed on the policy as an excluded driver.
2. There is no coverage under this policy for an excluded operator driving a listed vehicle.
3. The policy is a contract between the insured and Endeavor General Agency / Old American County Mutual Fire Insurance Company. The Policy Declaration contain the full terms of the agreement. A quote does not bind Endeavor General Agency / Old American County Mutual Fire Insurance Company to a rate or coverage.
4. The insured should read the Policy and contact their agent with questions.
5. Discounts and surcharges may apply to this program.
6. The insured has options in purchasing overages.
7. Agents should refer insured to Endeavor General Agency only for billing questions and to report claims. Counsel must be provided by the agent.
8. All claims are to be called in directly to Endeavor General Agency by the insured.

COMMISSION

In general, your commission statement will reflect all transactions processed through the end of each month. For questions regarding your commission or commission statement, call 877-285-1296 and speak with accounting.

UNDERWRITING GUIDELINES

MATERIAL MISREPRESENTATION

Material misrepresentation on the application may affect the applicant's eligibility to receive the benefits of our insurance contract. The applicant is obligated and responsible for truthful, complete disclosure of all information requested on the application, endorsement requests, renewal inquiries and all additional risk information inquiries made by the Company. The Company has the right to not pay a claim on a policy if information presented on an application or renewal questionnaire is false, misleading, results in a premium change or results in us accepting an otherwise unacceptable risk. The Company may cancel or rescind the policy in accordance with state guidelines, or collect the additional premium due from inception should misrepresentation be discovered.

UNACCEPTABLE DRIVERS

Named insured's in a household where a potential operator:

1. Has a physical or mental impairment or is age 75 and over, unless a signed physician's statement is submitted with the application stating the driver represents no greater driving risk than average drivers.
2. Has been convicted of insurance fraud.
3. Has an expired, revoked, or canceled license, unless that operator is excluded from coverage.
4. Has more than one Endeavor policy in the household (unless they exclude the other parties and carry identical limits of liability).
5. Fails to disclose all members of the household age 14 or over on the application.
6. Refuses to disclose information requested on the application or requested by Endeavor staff.
7. Does not physically reside in Texas at least 10 months of the year.
8. Is acquiring this policy for the sole purpose of renting a car.
9. Does not garage the vehicle in the state of Texas.
10. Has more than 10 points.
11. Requires a Financial Responsibility Filing (SR-22) in any state other than Texas.
12. Has a vehicle that is not registered or titled to the Named Insured.
13. Has been convicted of 2 or more DWI in the last 5 years.
14. Who work outside of Texas.
15. Is under the age of 18 year of age.
16. Has an adverse prior claims history.

UNACCEPTABLE VEHICLES

1. All vehicles with a load capacity in excess of 10,000 GVW (>1 ton). This refers to the weight carried by the vehicle and not the weight of the vehicle itself.
2. Taxicabs, limousines, emergency, escort vehicles and buses.
3. Vehicles used for pickup or delivery of goods at any time including pizzas, magazines and newspapers.
4. Vehicles used for public livery, conveyance and company fleets.
5. Any vehicle similar to bajas, dune buggies, U-drives, sandrails, street rods, electric cars, or kit cars.
6. Vehicles with altered suspensions.
7. Vehicles with more or fewer than 4 wheels.
8. Vehicles that are custom built or have plastic or stainless steel bodies.
9. Classic, antique or special edition cars or cars appreciating in value.
10. Vehicles which are non-motorized.
11. Vehicles not registered for street use or complying with U.S. safety standards.
12. Vehicles made available to unlisted drivers for any use including business use such as sales, farming, or artisan use (e.g. pooled vehicles).
13. Vehicles equipped with snowplowing equipment, cooking equipment or bathrooms, including motor homes or travel trailers.
14. Vehicles valued in excess of \$35,000 for liability coverage.
15. Vehicles reported as a total loss by a prior insurer or with salvaged or reconstructed titles.
16. Any vehicle not garaged in Texas at least 10 months a year.
17. Vehicles used to transport nursery or school children, migrant workers, or hotel or motel guests.
18. Any vehicle, regardless of make or model, which has been substantially modified in appearance or performance (mechanical or body).
19. Vehicles with permanent or removable business-solicitation logos or advertising.
20. Any vehicle carrying explosives or flammable substances.
21. Vehicles used in illegal enterprises or activities.
22. All vehicles owned or leased by a partnership or corporation.
23. Any vehicle used in a commercial, business or artisan type use.

BUSINESS USE

We do not offer policy coverage to any vehicle used in a business application.

STUDENTS AND MILITARY

Endeavor will provide coverage for students/military whom:

1. Attend school or are stationed in Texas.
2. Provide our Company with the zip code where their car is principally garaged. Endeavor will rate the higher of the permanent address or student/base address.
3. List the name of the school/base and address on their application.

SPECIAL PROGRAMS

EXCLUSIONS

All members of the household age 14 or older who are not eligible for coverage must be listed on the policy as an excluded driver. All regular operators who have access to the covered vehicles must be listed on the policy. Drivers with their own vehicle or own insurance must be listed on the policy as Active or Excluded. Select the appropriate status when quoting the policy. Input the name and date of birth for ALL persons listed. Failure to list all drivers at the time the application is submitted may be considered fraudulent misrepresentation, and as such the drivers may be added back to policy inception with applicable surcharges, or the misrepresentation may be grounds for policy cancellation.

To exclude an individual:

For new business policies, have the named insured list the specifically named operator(s) as excluded from coverage and complete and sign the Driver Exclusion block of the application as well as the company generated 515A form. This exclusion may only be revoked by an endorsement request to add the excluded operator(s) to the policy as a driver.

For in force policies have the first named insured complete and send our Company's Driver Exclusion endorsement showing the effective date of the change. Observe proper binding rules and the endorsement will become effective for the balance of the policy term.

Additional interests may be excluded. Inform the first named insured the additional interest has no coverage if driving the vehicle.

Registered owners may be excluded. List them as an additional interest if the financing arrangement requires them to be listed on the policy.

FINANCIAL RESPONSIBILITY FILINGS (SR-22)

A flat \$3.00 charge, earned in full at inception on a policy term basis, will be added to the policy premium per request. When requesting an SR-22, make sure the guidelines below are followed:

1. The agent may only issue the SR-22 when the application is uploaded. Endeavor will not issue the SR-22 to the State. It is the insured responsibility to file the SR-22 with the appropriate state agency.
2. Filings may be issued only for TX. Out of state filings are not allowed.
3. Filings may be issued for any active driver on the policy.

BINDING RULES

BINDING

EFFECTIVE DATE

For all acceptable private passenger risks, coverage becomes effective no earlier than the date and time of upload. Agency EFT is selected for all new policy down payments. The appropriate payment must be deposited in your account and made available for sweep within two business days of upload.

DOCUMENTATION

For all acceptable private passenger risks, the following must be completed before coverage can be bound (Agents cannot backdate coverage):

1. Valid money from the insured must accompany the application via EFT. Payments returned for uncollectible or insufficient funds void the policy in its entirety back to inception.
2. The application and all applicable forms are completed in full, signed by the agent and the applicant.
3. The applicant, all operators and each vehicle meet the underwriting guidelines.
4. Details of all chargeable and non-chargeable accidents/violations are listed on the application.
5. For policies with Collision and Comprehensive coverage applied, the agent must submit photos and inspection reports on all vehicles with these coverage's applied.
6. All documentation as well as supporting documentation has been provided and submitted to Endeavor General Agency.

BINDING AUTHORITY

When binding, agents:

1. Do not have the authority to issue policies, endorsements, or cancellation notices unless specifically authorized to do so in writing by our Company.
2. May not permit a solicitor or broker to bind our Company on a risk.
3. On any application with a driver who has a physical impairment, mental impairment or is age 75 or older, should include an Endeavor Physician's Statement form signed by a physician. The form must confirm the driver's ability to operate a vehicle safely.
4. For spouses with different last names, must obtain a copy of their legal marriage certificate or single rates will apply. Spouses must reside in the same household to qualify for married rates.
5. Must obtain names and information on all persons age 14 or older residing in the household (licensed or not).
6. Should have insured send in gross amount. Do not retain commission.
7. Should follow Upload Compliance Requirements described below.
8. Must use Agency Electronic Funds Transfer or Insured Credit Card for the down payment on uploaded policies.
9. Should never upload an application until down payment has been received from the insured.
10. May not write or bind coverage in any area where there is a hurricane or tropical storm watch, severe weather warning or watch.

Never bind any policy with a discount unless you have obtained the required proof. Policies submitted without acceptable proof will be bound at the discount level for which they qualify.

UPLOAD COMPLIANCE AUDIT REQUIREMENTS

The following documentation must be faxed to Endeavor General Agency when a new application is uploaded (if applicable to your policy):

1. Application Signature Page (including UM selection/rejection form, PIP rejection form and any applicable proof for selected discounts if applicable)
2. Features and Limitations Disclosure
3. Endeavor Driver Exclusion form
4. Inspection Report and Photos if applicable

IMPORTANT REMINDERS ABOUT UPLOAD

1. After you have successfully uploaded an application, you will receive a message indicating the transmission has been successful and a policy number.
2. The policy number will be printed on the application.
3. The down payment amount will be electronically transferred from your designated account in two (2) business days.
4. If the transmission is not successful, please call our underwriting desk at (877) 285-1296
5. The documents that are indicated to be faxed must be done so immediately (no later than 24 hours of upload) to (877) 848-5979
6. If erroneous information is uploaded, please contact the underwriting department immediately.
7. Policies are effective no earlier than at the time and date of upload.

POLICY VERSION MANDATORY ENDORSEMENTS

The following endorsements are made part of this policy rating and form version.

1. OACM.Storgae.004 - Storage Endorsement
2. OACM.DeIFee.005 - Delivery Of Persons And Property for a Fee Endorsement
3. OACM.AutoTerm.007 - Automatic Termination Endorsement
4. OACM.MisrepFraud.009 - Misrepresentation Or Fraud Endorsement
5. OACM.CrimeIntent.010 - Criminal Or Intentional Acts - Rented Property and Non-Owned Auto Endorsement
6. OACM.RentPropAuthDriv.012a - Rented Property and Non-Owned Auto With Authorized Driver Endorsement
7. OACM.CP.013c - Covered Person Endorsement
8. OACM.OutOfState.016 - Out Of State Coverage Endorsement

DISCOUNTS

No Discounts apply to this program.

RATING RULES

GENERAL RATING RULES

1. CHARGEABLE PERIOD
Chargeable period is the 35 months prior to the policy inception. To determine if the accident or violation took place in the chargeable period, use the conviction date. If two or more violations or accidents occur during the same incident, charge for the violation or accident with the highest point charge. We will charge for all accidents or violations occurring while a driver is operating a private passenger auto, commercial vehicle, or recreational vehicle.
2. ACCIDENTS
Points are assigned to accidents resulting in death, bodily injury or damage to property, including named insured's bodily injury or property damage.
3. FOREIGN OR INTERNATIONAL DRIVER'S LICENSE
A Foreign or International Drivers License is defined as being licensed in a country outside the United States. As soon as a U.S. Driver's License is obtained, please provide a copy to Endeavor General Agency.

RATING FACTOR

The rating factor is determined by the age, points and marital status of all listed drivers. The vehicles age, model year and symbol set. This highest rated driver will be rated against the highest rated vehicle when developing Bodily Injury, Property Damage, Other than Collision and Collision coverage's.

DETERMINING POINT ASSIGNMENTS

SUMMARY OF POINT SURCHARGES

Violation Group	First Occurrence	Other Occurrences
Major Violations	6	6
Minor Violations	1	1
At Fault Accidents	3	3
Alcohol, Drug Related	6	6
Speeding	1	1
No Photos or Inspection Report	6	N/A

- * Major violations include, but are not limited to: drag racing, felony involving vehicle, elude/flee police, leaving the scene, reckless/negligent, driving under suspension/revocation.
- * Minor violations include, but are not limited to: failure to obey traffic device, failure to yield, improper passing or U-turn, following too closely, wrong side/left of center, failure to report/false reporting.

DETERMINING FAULT FOR ACCIDENTS

Points are computed by the Endeavor PTS system. All accidents are chargeable, even if incurred while on business, unless written proof that the listed driver is not at fault is provided with the application. Proof may be in the form of a police report, a letter from a previous insurance company, or other legal document that exonerates the applicant from fault.

TERRITORY RULES

The Endeavor PTS system will convert garaging zip codes to the proper rating territory. If the vehicle is garaged in a valid zip code not provided for on the PTS system, call 877-285-1296. Endeavor will provide you with a zip for the purposes of rating.

Use the zip code in which the vehicle is principally garaged. **Don't use the mailing address zip code.** The vehicle must be garaged in Texas 10 months out of the year. Vehicles owned and registered in Texas and normally garaged out of state are unacceptable risks.

If the vehicle and insured move out of state during the policy term, the policy will be cancelled using the pro-rate method.

DRIVER ASSIGNMENTS

Encourage the applicant to fully disclose all information to avoid the need for premium adjustment and/or cancellation. Failure to report all regular and occasional operators to Endeavor may constitute material misrepresentation of risk. Only one policy is allowed per household (unless they exclude the other parties and carry identical limits of liability).

Make sure the applicant reports all:

1. Unlicensed individuals. Unlicensed individuals include only those individuals that have never held a driver's license. Unlicensed individuals are rated, and must be listed on the application.
2. Regular or frequent vehicle operators.
3. Persons 14 years or older who are not eligible for coverage must still be listed on the policy as an excluded driver. Excluded drivers will not be considered in the policy rating.

Married is defined as any driver who is legally married or who is deemed married pursuant to the laws of Texas. Any driver that does not meet the Endeavor definition of married, including Widow / Widower, will be rated as single. Married couples that are living apart, except those living apart due to military service obligations, are rated as single.

COVERAGES AND LIMITS

BI, PD, UMBI, UMPD and PIP limits must be the same for all vehicles of a multi-car risk. Applications submitted without the appropriate signatures or forms will be assigned coverage according to the guidelines below.

Refer to the appropriate policy or endorsement form for the details of the coverage provided.

BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Liability Coverage for insured vehicles applies to an additional interest.
2. Policies with vehicles regularly driven out of state must purchase the minimum limits of coverage mandated by the jurisdiction in which the vehicle is operated.
3. The Property Damage Liability limit may not exceed per person Bodily Injury Liability limit.

Endeavor Specialty Program

<u>BI Limit Options</u>	<u>PD Limit Options</u>
30,000/60,000	25,000

UNINSURED/UNDERINSURED MOTORISTS

(Photos are required)

Uninsured/Underinsured Motorist is a mandatory coverage that can be rejected in writing by the named insured. When selected, Uninsured Motorists Bodily Injury Coverage (UMBI) and Uninsured Motorists Property Damage Coverage (UMPD) will only be offered at the same limit as the selected Bodily Injury and Property Damage limit. This coverage applies to all vehicles on the policy.

Endeavor Specialty Program

<u>UMBI Limit Options</u>	<u>UMPD Limit Options</u>
30,000/60,000	25,000

1. UMPD carries a \$250 deductible.
2. If UM coverage is selected, it must be written for all vehicles on the policy and at the same limit of liability for each vehicle.

PERSONAL INJURY PROTECTION

Personal Injury Protection is a mandatory coverage that can be rejected in writing by the named insured. When selected, Personal Injury Protection must be written for all vehicles on the policy and at the same limit of liability for each vehicle.

Endeavor Specialty Program

<u>PIP Limit Options</u>
2,500

PHYSICAL DAMAGE

Physical Damage is not offered through this program.

TOWING AND LABOR

1. Towing and Labor is an optional coverage for all vehicles with Liability.
2. If selected, Towing and Labor must be selected for **ALL** vehicles on the policy.
3. Towing and Labor Coverage reimburses the policyholder for charges incurred from a legally licensed tow-truck operation if the services are provided immediately after a disablement.
4. Limits must be the same for all vehicles of a multi-car risk.

Available Limits

\$40 disablement / \$240 Max

RENTAL REIMBURSEMENT

Rental Reimbursement Coverage is not available through this program.

MEXICO COVERAGE

Mexico coverage pursuant to endorsement (551 Limited Form) is **NOT** included.

Mexico coverage pursuant to endorsement (550 Broad Form) is an available coverage option.

Form 550 coverage is not available on policies that contain Comprehensive or Collision Coverage

TAC Chapter 5.401(d) of the Texas Administrative Code for the past three (3) years This code states...insurers or agents who make a quote to an applicant with no prior insurance having no more than one accident and one violation within the past three years which quote equals or exceeds the premium available through the assigned risk plan must inform the applicant of the approximate cost of coverage available through the assigned risk plan at the inception date of the renewal policy

POLICY SERVICES

ENDORSEMENTS

Endorsement requests may be phoned, faxed or processed through the ISi system. The endorsement will become effective the date and time of phone or facsimile notice or the moment the data is submitted via the PTS system. Please note each change request must be entered separately with detailed notes. DO NOT BACKDATE COVERAGE.

Many endorsements can be completed online at <http://endeavorga.com>

Premium changes that result from endorsements will be viewable through the E-Quote function. At the time the endorsement is processed, any change resulting in an additional premium will be collected and applied at the time the endorsement is processed. Changes resulting in return premium are applied as credits to future charges.

1. **DELETING VEHICLES OR COVERAGES**

When deleting a vehicle or coverage, we require you obtain the named insured's signature.

2. **POINT/CLASS REDUCTION**

A policy will not be reclassified and re-rated for point charges that expire during the policy term. Class or point reductions are permitted if the operator(s) for whom points were charged is no longer a member of the household and no longer operates the insured vehicle. Marital status changes will be accepted mid-term if proof of status change is provided. Mid-term adjustments are not made as a result of a change in points or attained driver age.

3. **CHANGE OF DRIVER**

You may add or delete a driver as household changes warrant. If we discover unlisted drivers, we may deny coverage and/or add the driver to the policy effective to the inception date. Joint named insured's must be legally married. Any removed driver from a policy will only be removed with a signed 515A Exclusion form excluding the removed driver.

4. **CHANGE OF AGENT**

The agent cannot be changed mid-policy term. The insured may change agents at renewal if they sign an agent of record letter and mail it to our Company.

5. **MISSING INFORMATION**

If any information substantiating a rate is not attached to the policy application, the policy may be issued at a higher rate not requiring the documentation. The original rate will be endorsed onto the policy effective the day after postmark of the missing information to our Company.

6. **DELETION OF UM/UIM COVERAGE**

The insured's signature on the UM/UIM selection/rejection form is required to process UM/UIM changes.

7. **REDUCTION OR DELETION OF PIP COVERAGE**

The insured's signature on the PIP rejection form is required to process PIP changes.

CANCELLATIONS

1. **IMPROPER INFORMATION**

A cancellation notice will be issued if proper information is not submitted with the application. The policy may be reinstated only if all requested information is received prior to the effective date of cancellation and payment is current. Reinstatement is based upon receipt of the information requested and is at the discretion of our Company.

2. **FLAT CANCELLATIONS**

Flat cancellations are not permitted after the inception date of a policy for any reason other than NSF down payment. Policies with NSF down payment checks will be cancelled and considered null and void.

3. **CANCELLATION REQUESTED BY INSURED**

a. We require you obtain the named insured's signature.

b. The effective date of cancellation will be the later of the day after request is postmarked or the day the request is faxed or phoned to Endeavor.

c. In the event of total loss, liability coverage continues until the insured sends a cancellation request.

5. **COMPUTATION OF PREMIUM EARNED BY OUR COMPANY**

Computation of premium by our company will be calculated using the pro-rate method. Computation of premium earned is calculated on a daily basis. Refunds of premium that equal \$5.00 or more will be issued within 30 days of the cancellation date.

REINSTATEMENTS

When a policy is pending cancellation due to missing information, it will be reinstated if all requested information is received prior to the cancellation date and there is no outstanding balance due as a result of missed installment payments.

AUTOMATIC REWRITE

To help you retain more of your Endeavor customers, policies cancelled for non-payment of premium may be rewritten with a lapse in coverage without submitting a new application, forms, etc.

If payment is received within 30 days after the non-payment cancellation date, the policy will be automatically re-written. The payment MUST be equal to or greater than the balance owed on the cancelled policy. The rewrite term will be effective the date and time payment is received. Rewrite is contingent upon payment clearing the financial institution. Payments returned unpaid will nullify any rewrite.

RENEWALS

Prior to expiration, notification will be sent directly to the insured advising them of the availability of coverage. An insured that does not respond to the notification is presumed to have cancelled their policy.

Policies will be renewed without a lapse in coverage if the amount due on the renewal notification is received on or before the renewal effective date. If payment is received after the renewal effective date, the policy will be automatically renewed with a lapse in coverage and the renewal term will be effective the date and time payment is received if the renewal payment is posted by the agent. If the payment is mailed to Endeavor General Agency, the effective date will be 1 day after postmark. After 30 days, the policy is no longer eligible for renewal. Renewal is contingent upon payment clearing the financial institution. Payments returned for non sufficient funds will nullify any renewal but the policy can still renew with a lapse until the 30th day after expiration if the premium payment is paid in full.

Attach the renewal slip to ensure the payment is applied to the proper policy period. Credit balances on prior policies will be forwarded to the renewal. Policy term must be paid in full for renewal to take effect.

Premium will be adjusted if a chargeable loss or chargeable violation has occurred after the date of renewal quote issuance and before the inception date of the renewal policy.

BILLING INFORMATION

PAYMENT PLANS

<u>Policy Term</u>	<u>Bill Plan</u>	<u>Down Payment</u>	<u>Installments</u>	<u>Installation Due Date</u>
1 Month	Paid-in-Full	100%	0	Every 30 Days
3 Month	Paid in Advance	100% Paid in Advance	0	Every 90 Days

PAYMENT GUIDELINES

1. Renewals are billed directly to the insured.
2. Additional money provided with the down payment will be applied to the future renewal.
3. Do not retain commission.
4. Checks dated after the postmarks are not negotiable and not considered payment to our Company.
5. Payments received after the due date will be posted 1 day after the postmark.
6. A \$25 NSF fee will be charged for any payment that is returned by the financial institution.
7. A \$25 NSF fee will apply to any agent that submits an agency check that is returned by the financial institution.
8. A policy fee of \$8 will be charged for each monthly policy and is nonrefundable in the event of cancellation.
9. A policy fee of \$22 will be charged for each 3 month policy and is nonrefundable in the event of cancellation.
10. A Theft Prevention Fee of \$.17 will be charged for each vehicle carrying liability coverage on a 1 month policy.
11. A Theft Prevention Fee of \$.50 will be charged for each vehicle carrying liability coverage on a 3 month policy.
12. A fee of \$2.50 will be applied to payments made using Visa, Mastercard, Discover and American Express
13. A \$2.00 restart fee will be charged for any policy which coverage expires and a transaction is applied to restart the policy.
14. A \$4.00 Endorsement Fee will be charged for any premium bearing endorsement transaction.

PAYMENT METHODS

NEW BUSINESS DOWN PAYMENT OPTIONS

Cash Paid to the Agent
Credit Card
Agent EFT
Personal Check
Money Order

INSTALLMENT AND RENEWAL DOWN PAYMENT OPTIONS

Personal Check
Credit Card
Money Order
Agent EFT
Money Order