

BINDING

ANCHOR GENERAL OFFERS A POINT OF SALE (POS) SYSTEM

- Policy issued instantly: Dec page & ID Cards
- Anchor may request additional documents. A fax instruction sheet will printout

Flat Cancellations / VOIDS - Flat Cancellation / VOIDS must be submitted within 72 hours of the inception date using a specific form available at anchorgeneral.com

Anchor Marketing Support

For agency changes or supply requests (password, etc.) email Annabelle at: amarihugh@anchorgeneral.com

ANCHOR PROGRAMS

- **Anchor Platinum**
- **Anchor Gemini**
- **Anchor Motor Club**

Policy Terms: 3, 6, 12 Month Terms
Program Liability Limits: 15/30/10 or 15/30/05

All programs offer a Permissive Use policy listed as "Buy Back" option in FSC.

Limits drop to 15/30/05 for unlisted drivers

Anchor PLATINUM *non-owners available	
MPP - Motorist Protection Coverage (Tow/Rental)	\$6
Special Equipment Coverage	\$500
<i>(additional premium for \$501-\$2,000 Stereo value max \$1,000)</i>	
Non (PPO) Preferred Provider Organization Fee	30%

Anchor MOTOR CLUB *non-owners available	
NSD – Nation Safe Drivers (RoadGuard)	\$6
<i>(855) 894-0834 24 Hour Emergency Road Service tires, battery, delivery, locksmith, and tow service Proof of other Motor Club can waive this coverage</i>	
Special Equipment Coverage	\$1,000
<i>(additional premium for \$1,001-\$2,000)</i>	
Non (PPO) Preferred Provider Organization Fee	20%

Anchor GEMINI *non-owners available	
NSD – National Safe Drivers Travel Program	\$2
MPP - Motorist Protection Coverage (Tow/Rental)	\$6
<i>Accidental Death & Dismemberment, Excess Accidental Medical Expense, Travel Discounts, Lost Luggage</i>	
Special Equipment Coverage	\$500
<i>(additional premium for \$501-\$2,000)</i>	
Non (PPO) Preferred Provider Organization Fee	25%

Print underwriting guidelines at: www.anchorgeneral.com

UNDERWRITING HIGHLIGHTS

- Quote actual years driving experience.
- Anchor utilizes C.L.U.E. reports and A+ reports.
- Out of State License - Acceptable
- Canadian Driver's License - Acceptable
- 3 inch Lifted Trucks - Acceptable
- Expired Driver's License - Acceptable
- * Expiration will not qualify for Good Driver Discount
- Suspended Driver's License
- **Anchor will cancel with 20 day notice.
- Salvage Vehicles – Liability & UMBI coverage
- No point charge for seat belt violations
- Wireless Convictions will have a point charge but it does not count toward the Good Driver Discount

- Anchor does not charge a cancellation fee
- International License, Matricula ID Card, Mexican Voter Card, and Valid Passport Latin America**

- All programs rate as international only
- Must retain copy of foreign license, Matricula ID, or Mexican Voter Card. ***Must have proof***

Permits (Expired Permit is Unacceptable)

- Will accept a young driver (23 & younger) with a permit. Must be insured as an additional driver on parent's policy
- Drivers 24yrs & older are acceptable as a named insured with a permit. (Anchor will suspense for valid license)

Excluding the Registered Owner

- List the driver as the named insured
- The named insd signs exc'l on the reg owner
- Only 1 non-registered vehicle per policy max Reg owner must be listed as a driver on the policy or exc'l from the policy.

*Except in SR22 issue.

SR22's

- Eligible: Named Insured & spouse only
- Do not exclude a registered owner

Unacceptable Risks for All Programs:

- No Racks
- Childcare/Homecare workers or providers
- Delivery or courier use (pizza/newspaper)
- Cannot be registered to a business
- No commercial use
- No signage or logos on the vehicle
- UBER/LYFT Livery Services
- 3 or more vehicles per driver ratio per policy
- No artisan use

DOCUMENTS TO RETAIN ON FILE

- **Proof of Marriage**
23 & younger must provide proof of marriage.
 - a) Marriage Certificate
 - b) Bank statement w/both names
 - c) ID's w/same address
 - d) Tax Returns
- **Registered Domestic Partners**
Acceptable with State Certificate or Marriage Certificate.
- **Excluding a Spouse & Rating as Married**
If named insured is rated as married and the spouse is excluded, proof that the spouse "exists" is required.
- **Registrations – may be expired up to 1 year**
Bill of sale, transfer of title or out of state registrations, purchase contract.
- **Photos & Vehicle Inspections**
Required for all comprehensive & collision coverage(s) on new business & endorsements. Proof of prior insurance with no lapse in coverage will waive photo requirement.
- **Proof of International License**

BILLING

- **Monthly Direct Bill**
- **Monthly EFT** – 5 day notice required to stop EFT sweep
- **Reduced Billing Fee** of \$8.00
- 1st bill due within 20 days of policy effective date
- **Paid in Full**

PREMIUM PAYMENTS

Premium payments can be made by:

- 1) Mail
- 2) Online Producer's or Policyholder's account
- 3) Online using a credit card
- 4) Check by phone for policyholders
1.800.542.6246.
- 5) Credit Card payment by phone 1.800.542.6246.

All Pay-By-Phone payments incur an \$8 convenience fee

Program	Billing	Reinstatement
ALL PROGRAMS	\$13	\$12/\$15 non gdd

- Non-pay reinstatements can be processed up to 30 days after cancel date (w/ a lapse in coverage).
- Waivers are mailed to the insured for signatures after a 30 day lapse.

ENDORSEMENTS

Online Endorsement Request:

- www.anchorgeneral.com
- provides tracking number.

Phone Call Endorsements by Insured or Producer:

- Request that does not delete or reduce.

Fax Bound Endorsements:

- Fax written endorsement to:
1- 888-299-0131.

TELEPHONE SUPPORT 1-800-542-6246

Customer Service Hours: 7:00am-6:00pm
Customer Service Supervisor: Brian Schonhoff
Please email to
bschonhoff@anchorgeneral.com

• **Direct Customer Service Contacts:**

Brian x3703 Deborah x3499 Victor x3640

• **Direct Underwriting Contacts:**

Cezner x3832 Tina x3814 Brian V. x3837

• **Help Desk / Tech Support**

1-888-536-1500

Not Mailed to Producer:

Declaration page, bills and lien-holder notices.

Mail to Producer:

Suspense, uprate, underwriting & NSF cancellations.

INTERNET

website is: www.anchorgeneral.com

For the Producers

Supplies:

View & print underwriting forms.

Policy Information:

Access information for drivers, vehicles, policy history & billing. Producer can post payments, view forms and documents, print ID cards, bills and declaration pages.

Agency Downloads:

contact Annabelle Marihugh at:
amarihugh@anchorgeneral.com

Reports Available on our website:

Online payments // Down Payments // Cancelled Policies // Notice of Cancellation List

For the Policy Holders

- Insured can create their own logins & make premium payments online
- Insured can print their own ID Cards and Declaration Pages