



# **Quick Reference Guide**

### **Coverage:**

Туре	Infinity Personal Auto
<ul><li>BI/UMBI</li></ul>	up to \$100/300*
• PD	up to \$50
<ul> <li>Med Pay</li> </ul>	up to \$5k
<ul><li>Comp/Coll</li></ul>	\$100-\$2500
<ul> <li>Lessor Liability</li> </ul>	100/300/50
<ul> <li>Roadside Assistance</li> </ul>	5 calls in a 12 month period. Towing
	is to nearest qualified repair facility.
	Coverage is for covered vehicle only.
	No more than 1 call for the same
	disablement.

\*limits of 50/100 and 100/300 are only available if all rated drivers listed on the policy have a verifiable MVR and a valid and current US driver's license or be a Prop 103 Good Driver.

Fees	Personal Auto
<ul><li>Processing</li></ul>	\$25 (\$20 for GDD)
<ul> <li>Installment</li> </ul>	\$10 (\$6 EFT)
• NSF	\$30
<ul> <li>Late Payment</li> </ul>	\$6
<ul> <li>Cancellation</li> </ul>	\$20 (insured request only)
• SR-22	\$15
<ul> <li>Premium Endorsement</li> </ul>	\$5

#### **Other Coverages**

<ul> <li>Rental Reimbursement</li> </ul>	Up to \$40/day and \$1200 max
<ul> <li>Special Equipment</li> </ul>	Up to \$5,000

# Pay plans:

Туре	Payment	Installments	1st Bill Due
<ul> <li>6-Pay Quick Bill</li> </ul>	17%	5	20 days then every 30
<ul><li>6-Pay EFT/CC</li></ul>	17%	5	30 days then every 30
<ul> <li>6-Pay</li> </ul>	20%	5	30 days then every 30
• 5-Pay	20%	4	30 days then every 30
• 12-Pay Quick Bill	8.5%	11	20 days then every 30
<ul><li>12-Pay EFT/CC</li></ul>	8.5%	11	30 days then every 30
<ul><li>12-Pay</li></ul>	10%	11	30 days then every 30
• 11-Pay	10%	10	30 days then every 30

#### **Discounts:**

- Good Student Discount
- Good Driver Discount (GDD)
- Youthful Driver Training
- Mature Driver

# **Acceptable forms of Identification**

- Active US license
- Suspended (must file a SR-22)
- Cancelled\*
- Revoked (if SR-22 will reinstate)
- Expired\*
- Unverifiable\*
- Out-of-state (customer to provide driving experience)
- Foreign/ Matricula/Foreign ID/passport (no surcharge)\*\*
- Pending\*
- No license\*

The max points you can receive are 10 Infinity points.

\*Does not qualify for GDD

\*\*To qualify for GDD, must have 36 months driving experience (If valid MVR cannot be obtained, a copy of the foreign license must be submitted to the company to receive GDD).

### **Unacceptable Vehicles:**

- Altered vehicles (lifted/lowered)\*
- Registered to business (this would be a PPA program)
- Cost of vehicle over \$61,000\*
- Vehicles not garaged in California (must be in CA for 10 months out of the year)
- Salvaged vehicles\* (unless they have been certified by the DMV for road use).

## **Additional Vehicle Information:**

Out of state registration is acceptable.

#### **Business or Artisan use guidelines:**

- Cannot have more than 3 stops per day
- No operator has more than 5 Infinity points
- Vehicles must solely be owned by individual
- No employee operators
- No sign, racks or logos on vehicle
- Radius must not exceed 100 miles for business

Photos are encouraged for vehicles with physical damage but are not required.

Transferring coverage to a rental car: A rental vehicle is covered only while in use as temporary substitute for out of service covered vehicle. Coverage will transfer for up to 14 days and physical damage will transfer if we afford coverage on the policy.

<sup>\*</sup>These rules do not apply if all drivers listed on the policy are Prop 103 CA Good Drivers

# **General Information:**

Payment methods: cash, personal check, eCheck, IEFT, credit card (Master Card, Visa, American Express)

**Reinstatement guidelines:** 1 day to reinstate without lapse.

**Rewrite:** After 1 day, policy is eligible for rewrite within 30 days of cancel.

EFT Endorsement options: Agents can add EFT as well as change EFT account information.

# **Infinity Policy Contacts**

#### **Sales Team**

Jamie Hunsberger, Director of Sales	jhunsberger@kemper.com	951.297.8416
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Senaida Benitez, Sales Executive	senaida.benitez@kemper.com	562.449.9156

#### **Departments**

Customer Service	customer.service@ipacc.com	800.782.1020
Help Desk and Technical Support	agenthelpdesk@ipacc.comagenthelpdesk@ipacc.com	800.264.7516 ext 35802
Claims	claims@ipacc.com	800.334.1661
Agency licensing		800.258.8915
Agency commission		800.782.1020 ext 38338
Roadside		877.512.6964
Rental car coverage verification line		800.782.1020 ext 35757

## **Correspondence**

#### **Infinity Online**

Your customers can download the Infinity Auto app to make payments, display ID cards, find preferred repair shops, or submit claims information.

#### Get a Quote at infinityagents.com

Infinity online allows you to quote policies, upload new business, and print quotes and applications. Online Features: Quote and process changes to active policies in **Real Time**, 24 hours a day, 7 days a week! Current features available online include:

- Add or delete vehicles
- Change driver information
- Change insured's address or phone
- Add a new driver
- Change driver status

- Add or delete a lienholder
- Change lienholder information
- Cancel policy-insured's request
- Add or change SR-22 information
- Add, change or delete coverages
- \* View a Policy (Policy Access Link): View online account info & make payments
- \*\* Agency Reports: Run reports to help manage your book of business



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