

California

Motorcycle and Off-Road Vehicle Product Guide

REVISED FEBRUARY 14, 2022

This product guide **contains confidential and proprietary information belonging to Progressive** and provides summary information about our insurance products, but does not supplement or modify the provisions of any insurance policy. Definitions and descriptions within apply to new business and renewal policies written on or after the respective effective date. In the event of a conflict between this product guide and any insurance policy, the provisions of the insurance policy shall prevail. Copyright © 2019 Progressive Casualty Insurance Company. All rights reserved. Form No. Z554 (11/19) **Do not distribute or otherwise share this guide or other prior versions.**

TABLE OF CONTENTS

Reference Information.....	3	Vehicle Types and Acceptability Guidelines.....	13
Unacceptable Risks	4-5	Coverages.....	14-15
Vehicle Descriptions	6	Billing and Payment.....	16
Vehicle Use Definitions	7	Fees and Discounts/Surcharges.....	17
Vehicle Information	8	Processing	18-21
Driver Information.....	9-10	Producer Contract Options and Limitations	22-23
Violations/Accidents	11-12	Drive Insurance Services	24

Reference Information

AGENT REFERENCE INFORMATION

ForAgentsOnly.com (FAO)

Use it to:

- quote and sell new policies
- process policy changes and customer payments
- view and print policy documents, ID cards, and declarations pages
- check the status of your customers' claims
- monitor your agency's production, loss reporting numbers, and quality measures
- access your commission statement

Agency Customer Service and Agency Supplies 1-877-776-2436

Customer Service and New Business

Documentation fax 1-800-229-1590

Fraud Alert Line 1-888-288-0770

Agent Service email driveinsurance@progressiveagent.com

CUSTOMER REFERENCE INFORMATION

Online Service driveinsurance.com

Customers can:

- make payments
- quote policy changes
- report or check the status of a claim
- print policy documents

Automated Customer Service 1-800-300-3693

Customers can:

- pay by phone
- verify last payment received
- check due date of next payment

24-hour toll-free claims reporting 1-800-274-4499

Customer fax 1-800-229-1590

24-hour Emergency Roadside Assistance 1-800-776-2778

ADDRESSES

Correspondence Address*

Drive Insurance

P.O. Box 6807

Cleveland, OH 44101-1807

Overnight Delivery Address

Drive Insurance

6300 Wilson Mills Road—PS

Mayfield Village, OH 44143-2109

*Payments with coupons should be mailed to the address shown on the coupon. Payments without coupons should be mailed to the correspondence address.

Unacceptable Risks

UNDERWRITING AND UNACCEPTABLE RISKS

The Company underwrites all business submitted. Final acceptability is determined after complete review of the application at new business and at renewal in accordance with the Company's current acceptance criteria, which are not unfairly discriminatory and are compliant with applicable law. Quote, application, and policy information may be audited and the Company may request additional information from third party data providers or the customer to verify the accuracy of information provided at any point during the policy tenure.

UNACCEPTABLE RISKS

The following risks are not acceptable for our Motorcycle Program:

Unacceptable Insureds/Drivers:

- › Named insured or any driver who has never been licensed in the U.S. (except for insureds with a valid international driver's license) or has a revoked license;
- › Drivers under the minimum age for state licensing except on off-road vehicles;
- › Drivers without a garaging address or with a non-residential garaging address;
- › Applicants who have been convicted of insurance fraud;
- › Applicants who have committed, or had a policy canceled or nonrenewed by us for, fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim;
- › Applicants who have had a policy canceled or nonrenewed by us because of an unauthorized payment in connection with an application for insurance or a policy;
- › Named insured or any driver who has knowingly threatened bodily harm or engaged in menacing behavior toward a Company employee or an authorized agent of the Company; or
- › Named insured or any driver who has not provided documentation to verify information on the application or policy.

Unacceptable Motorcycles:

- › Vehicles with a principal garaging location outside of California. "Principally garaged" is defined as at least six months in any given state of location;
- › Vehicles without a permanent garaging address or with a non-residential garaging address;
- › Vehicles used for:
 - racing/speed tests;
 - pickup or delivery of goods, including newspapers, pizza or other food items or any other business or commercial purposes;
- › Vehicles without a motor or engine;
- › Dune buggies, go-carts, and Cushman 3 & 4-wheeled vehicles;
- › Physical Damage Only policies;
- › Motorcycles hired for use in funerals or escort services;
- › Any vehicle on consignment;
- › Partially assembled vehicles or individual parts;
- › Vehicles with more than two owners;
- › Vehicles described as "Low Speed Vehicles," including neighborhood electric vehicles like GEM and Ford Think Neighbor (a low-speed vehicle is a vehicle registered for street use with a 17-digit VIN and has the ability to travel in excess of 20 mph, but no more than 25 mph);
- › Mini-Trucks, Motrec-type specialty vehicles;
- › Corbin Sparrow;
- › Pocket bikes, mini-choppers;
- › Motorized bicycles;
- › Motorized bicycles, skateboards and scooters powered by electric motors not exceeding 2,000 watts;
- › Vehicles leased or rented to other drivers by the applicant;
- › Motorcycles rented by an insured from a motorcycle rental agency;
- › Vehicles used while committing a crime;
- › Any vehicles that are regularly available to non-listed drivers;
- › Vehicles that are owned or leased by a partnership or corporation, unless:
 - the vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting;
 - all drivers are household residents and are listed on the policy; and
 - no more than three such vehicles are owned or leased by the partnership; or
- › Vehicles with expired or invalid registration.

Unacceptable Risks (Cont'd)

Unacceptable Policies:

- Policies with vehicles garaged at two different addresses and drivers in two different households.

Exceptions:

- Student or military risks (e.g., spouse of named insured/unmarried child of insured);
 - Named insured has two different households (e.g., one permanent home and one vacation home);
 - Drivers who live at different addresses but all vehicles are garaged at one place; or
 - Husband/wife in the process of divorce and vehicles are still considered community property.
- Policies where an eligible-to-be-rated driver* has a permanently revoked license;

- Policies on which all vehicles are generally garaged out of state; and
- Policies where any motorcycle on the policy is a rental vehicle rented by an insured from a rental motorcycle agency.

*The term "eligible-to-be-rated driver" refers to all persons above the legal driving age who are related to and reside with the named insured and any other person who has regular access to a covered vehicle.

Note: Not all provisions listed above apply if all drivers on the policy qualify as good drivers (as defined in California Insurance Code 1861.025) and vehicles insured are private passenger type (as defined in section 660 of the California Insurance Code).

Vehicle Descriptions

VEHICLE DESCRIPTIONS

In our Motorcycle policy, the term “motorcycle” means any motorcycle, motorbike, motor scooter, or motorized trike that is designed for operation principally upon public roads and has:

- › at least two wheels, but not more than three wheels;
 - › completely open-air driver’s seating; and
 - › a motorcycle hand-grip steering device;
- or
- › low-speed autos (maximum speed of <25 miles/hour).

The term also refers to ATVs (all-terrain vehicles) with three, four, six, or eight wheels, equipped with an engine and designed for off-road use.

Motor assisted bicycles, skateboards, and scooters with electric motors not exceeding 2,000 watts or with speeds of 20 mph or less are not eligible for this program.

ACTUAL CASH VALUE (ACV)

Drive Insurance requires any vehicle with a resale value available in the N.A.D.A. Appraisal guide or Kelley Blue Book to be insured as ACV.

The limit of liability for Physical Damage losses to motorcycles insured with the ACV settlement method will be the LOWER of:

- › the ACV of the motorcycle at the time of loss, reduced by the applicable deductible shown on the declaration page, and by its salvage value if the insured retains the salvage.
- › the amount necessary to repair or replace the stolen or damaged motorcycle to its pre-loss condition, reduced by the applicable deductible shown on the declaration page.

AGREED VALUE

Drive Insurance requires the following to be insured as Agreed Value (maximum insurable value \$50,000):

- › Vintage motorcycles (25 years old and older);
- › Kit/Homemade motorcycles;
- › State-assigned VINs; or
- › Limited production cruisers.

The limit of liability for Physical Damage losses to a motorcycle insured with Agreed Value, including its accessories, will be the LOWER of:

- › The amount necessary to repair the damaged property to its pre-loss condition, reduced by the applicable deductible shown on the declarations page.

- › Agreed Value shown on the declarations page, reduced by its salvage value if the insured retains the salvage; no deductible applies in the event of a total loss.

The Agreed Value, which is provided by the insured and confirmed by us, is the market value of the motorcycle at the time of application, including the market value of all accessories. Please remind the insured to update the Agreed Value on the policy whenever it changes.

Some motorcycles may require photos or an inspection. Please [see page 8](#) for information on Inspection Requirements.

GARAGING ZIP RATING

Vehicles are rated based on the zip code in which the vehicle is principally garaged. The zip must be a residential zip located within California. Proof of garaging must be retained in your agency files when the address on the policy is different from that on the insured’s driver’s license or mailing address. The Company may take steps to confirm the garaging address on a policy when the address cannot be verified or when it does not support other information provided on the application or obtained from third-party sources.

Please note: Fictitious zips or use of producer’s address will be considered misrepresentation on the policy and may impact coverage in the event of a claim.

VEHICLE SYMBOLS

We use company-defined vehicle symbols which are automatically generated by your quoting system.

Please ensure that the Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN.

Unlisted new models: Complete the information requested in your quoting system. Before leaving the [FAQ](#) screen, a prompt will appear asking you to call Agency Customer Service (1-877-776-2436). A customer service representative will assist you in manually entering the proper vehicle symbol.

Vehicle Use Definitions

PLEASURE, COMMUTE, AND FARM USE

Pleasure: vehicles not used for business/commercial purposes or commuting to work or school.

Commute: vehicles used to drive back and forth to work or school.

Off-Road: vehicles primarily used off-road.*

Farm: vehicles used in a public march or procession.

*Please note: we do provide coverage for on-road use.

UNACCEPTABLE VEHICLE USE

Business/Commercial/Delivery Use

Rented or Leased to or from Others

Hired Escort or Funeral

Racing/Speed Contests

There is no coverage for any damages resulting from, or sustained during, practice or preparation for:

- any pre-arranged or organized racing, stunting, speed, or demolition contest or activity.
- any riding activity conducted on a permanent or temporary racetrack, racecourse, or during any closed course event.

Vehicle Information

INSPECTION REQUIREMENTS

Due to the specialized nature of many motorcycles, some motorcycles may require the agent to maintain specific documentation on file or submit to us upon request. [FAQ](#) will automatically determine when an inspection is required or when an agent must maintain specific documents. You may quote, submit and bind all motorcycles as usual, regardless of whether or not an inspection is required.

When an inspection is required, Drive Insurance will automatically arrange for an inspection by a third-party inspection company at no cost to the insured. The inspection company will contact the insured directly to set up an appointment. The insured must have a copy of the title on hand at the time of inspection.

Such inspection must be completed within 21 days of policy inception or the policy will be cancelled. When an inspection is required, you do not need to maintain any documentation in your files (photos, appraisal, title), as the inspection company will forward the information directly to Drive Insurance.

AGENT MAINTAINED DOCUMENTATION

For Agreed Value motorcycles that do not require an inspection, you must maintain the following documentation:

- Two side-view color photos of the motorcycle
- Copy of title
- Appraisal and receipts showing proof of value

Please note: Submission of fictitious pictures by a producer or customer will be considered misrepresentation on the policy and is a violation of the producer agreement.

VEHICLE REGISTRATION

All vehicles must have a valid registration. Vehicle registration information must be retained on file for all vehicles, when required by law, with Comprehensive and Collision coverage. Failure to list registered owners on the policy or provide a valid registration can result in the removal of Comprehensive and Collision coverage. For newly purchased vehicles, customers have 30 days to update the information.

Please note: Retain copy of registration but do not send to us unless specifically requested by [FAQ](#) or a Drive Insurance representative.

VEHICLE ANNUAL MILEAGE

In the new business application process for Motorcycle policies, applicants are required to provide an accurate estimate of annual mileage for each vehicle.

At least once every three years, renewal policies will receive a request to provide the updated estimated annual mileage for each vehicle to be insured on the policy.

Please note: This information will be audited on a regular basis and independently verified with the insured. Failure to provide information when requested, or any evidence of a producer misrepresenting or not collecting this information from the insured, will qualify as grounds for termination of contract with Drive Insurance and any of the Progressive Group of Insurance Companies.

Driver Information

All household residents of eligible driving or permit age must be listed or excluded whether they drive or not.

DRIVER INFORMATION

The term “eligible-to-be-rated driver” refers to all persons above the legal age to drive (or drivers under the legal age on off-road vehicles) who are related to and reside with the named insured and any other person who has regular access to a covered vehicle.

Driver/Vehicle Assignment

Your quoting system does this automatically. We do not require you to assign drivers to specific vehicles.

Second Named Insured

Two named insureds may be listed on a policy. The second named insured can be designated by entering “yes” in the second named insured field in your quoting system. The designated individual will be shown as second named insured on the declarations page. The second named insured does not have to be the named insured’s spouse/domestic partner.

Driver Marital Status

A married driver for rating purposes is a driver who is legally married, or who is deemed married or in a domestic partnership pursuant to state law. This does not include a driver who is legally separated. All drivers not qualifying under the definition above will be rated as single. Proof may be requested.

LICENSE STATUS/TYPES

Driver’s License

All drivers on the policy must have a valid and verifiable driver’s license, except for underage drivers of off-road vehicles, and the information must be provided on the application. All drivers with licenses from U.S. states other than California must obtain a California license or continue to maintain a valid out-of-state license.

Years Licensed refers to the number of years that a driver has been continuously licensed to drive any vehicle in the United States or Canada only. Please review the license issue date to confirm if it is a new license.

- For the following licenses/foreign identification cards, you should enter 0 years licensed on the application:
 - Foreign driver’s license;
 - A new California driver’s license, issued as a result of legislation (AB 60), for a driver who did not have a valid foreign driver’s license (FDL) prior to receiving their California license; and
 - Any new license issued as the first license for a driver.
- For customers that had a valid foreign driver’s license for at least 18 months prior to receiving their new California license, enter two years licensed on the application. Proof will be required. They will be eligible for the Good Driver Discount 18 months after receiving their new California license.
- For youthful drivers (under the age of 22), verify the issue date on the driver’s license and enter actual years licensed on the application. Proof will be required.

The Company will independently verify the information submitted. This verification process may trigger a request for proof from the customer to determine eligibility for the California Good Driver Discount. Proof documents will include a copy of the current and previous license clearly indicating in English that the customer has at least three years of valid U.S. license experience or 18 months of valid continuous international driving experience.

Documents to be kept in the file include permanent/temporary driver’s license (U.S. or foreign). Additionally, for customers obtaining new licenses under AB 60, a copy of the new license and the previous foreign driver’s license if applicable must be retained.

Years Experienced

Proposition 103 regulations require us to rate based on years of driving experience. For our motorcycle program, years of driving experience is the total number of years since the driver was first licensed to operate a motorcycle in any jurisdiction. This is calculated by taking the current age of the driver and subtracting the age of that driver when he/she received his/her first valid motorcycle driver’s license or motorcycle endorsement. Example: a 40-year-old driver who received his first motorcycle license or endorsement at 29 years old will have 11 years of driving experience (40-29=11). Proof of years of driving experience may be required.

Driver Information (Cont'd)

Revoked, Suspended, Expired, and Canceled License

- Drivers with a revoked, suspended, expired, or canceled license at any time during the chargeable violation period may be considered for rating but will not qualify for the California Good Driver Discount.
- Drivers with a permanently revoked license are unacceptable risks.

Foreign and International Driver's Licenses (FDL/IDL)

Foreign drivers that have never been licensed in the U.S. or do not have a valid motor vehicle report are acceptable ONLY if they have a valid International driver's license.

Accurate international license information should be entered on the application and a copy of the document must be retained in your agency files. Failure to enter information on the application or provide a copy of a document consistent with the information entered on the policy will be considered an unacceptable risk. This will also be considered material misrepresentation and may result in a denial of a claim.

The "FDL" violation code needs to be indicated in the accident/violation area on your quoting system software if a driver possesses a valid foreign or international driver's license.

Filing Information (SR-22s)

All vehicles owned by the individual requiring the filing must be listed on the policy.

Filings can be provided for drivers in several U.S. states. Check [FAO](#) for available states.

The liability limits must meet statutory limits for the state requiring the filing.

The name on the filing **must appear exactly as it reads on the driver's license.**

Filings are not available for a driver with an unverifiable driving record. If we are unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.

Filings may be ordered for the customer on new business or endorsements via FAO.

Filings are not automatically removed by the Company when the MVR indicates they are no longer needed. Deletion of a filing must be requested by you or the insured.

Violations/Accidents

Chargeable Date and Period

- › We use auto and motorcycle violations, accidents, and convictions.
- › We use the violation occurrence date, not the conviction date, to determine if points are to be charged.
- › The chargeable period for violations is the 36 months prior to the effective date of the policy. DWI/DUI violations are retained on the driver's record for 10 years and will automatically prevent the Good Driver Discount from applying during that period.

Verification

We may use LexisNexis' Comprehensive Loss Underwriting Exchange (CLUE) reports and/or Motor Vehicle Reports (MVRs) to verify auto and motorcycle accidents and violations.

The California Insurance Code and Regulations require accident documentation be obtained and retained for every accident, regardless of fault. Please discuss all not-at-fault accidents with your customer prior to upload. Determine if fault assignments from CLUE report and/or MVR are correct. Also, determine if POS reflects the proper type of accident charge (e.g., at-fault with bodily injury, at-fault with property damage, not-at-fault). Retain all accident fault determination details and documents in your files.

You can dispute any accident charge returned by POS by using the Dispute button.

Please explain to the applicant the importance of providing full and accurate information to avoid a premium uprate or policy cancellation.

Multiple Violations

When there are multiple point counts arising out of one occurrence on the same day at the same location, only the highest point charge is used. If multiple violations occur at the same time, key all of them in with the same date. The system will determine the highest rated points for that occurrence.

Suspended License (SNC)

If an insured has had a suspended license reinstated at any time within the past three years, it is necessary to input the SNC code on the violation screen along with the reinstatement date. If an insured currently has a suspended license, please select "Suspended" in the Driver License Status field of the quote.

Principally At-fault Determinations

A chargeable bodily injury accident is one in which the driver's actions or omissions were at least 51 percent of the legal cause of the accident, and the accident resulted in bodily injury or death of any person. A chargeable property damage accident is one in which the driver's actions or omissions were at least 51 percent of the legal cause of the accident, and the accident only involved damage to property. In property damage accidents not resulting in death and property damage accidents, the total loss or damage caused by the accident must exceed \$1,000.

A driver shall not be considered to be principally at-fault if an accident occurred under any of the following circumstances:

- › The vehicle was lawfully parked at the time of the accident. A vehicle rolling from a parked position shall not be considered to be lawfully parked, but shall be considered as in the operation of the last driver;
- › The vehicle was struck in the rear by another vehicle, and the driver has not been convicted of a moving traffic violation in connection with the accident;
- › The driver was not convicted of a moving traffic violation and the operator of another vehicle involved in the accident was convicted of a moving traffic violation;
- › The driver's vehicle was damaged as a result of contact with a vehicle operated by a "hit-and-run" operator of another vehicle and the accident was reported to legal authorities within a reasonable time after the accident;
- › The accident resulted from contact with animals, birds, or falling objects;
- › The accident was a solo vehicle accident that was principally caused by a hazardous condition of which a driver, in the exercise of reasonable care, would not have noticed (for example, "black ice") or in the exercise of reasonable care could not have avoided (for example, avoiding a child running into the street);
- › The driver was responding to a call of duty as a paid or volunteer member of any police or fire department, first aid squad, or of any law enforcement agency, while performing any other governmental function in a public emergency; and
- › The driver was at-fault but the accident is not chargeable under applicable state laws and regulations.

Notwithstanding any information obtained from the CLUE report, the Company provides the driver the opportunity to dispute the principally at-fault chargeability by providing additional documentation that conclusively proves that the driver was not at least 51 percent at fault.

Violations/Accidents (Cont'd)

Not-At-Fault Accidents (NAF)

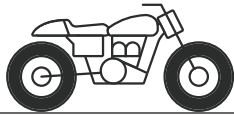
For accidents not disclosed by the applicant, not listed on the CLUE report, where insufficient information is available on the CLUE report, listed only on the MVR, or multiple instances of similar incidents, the Company may require the applicant to submit one or more of the following forms of information with sufficient details of the loss to determine principally at-fault status:

- A claims report regarding the loss.
- Police report or court documents.
- Principally at-fault letter or other documentation from that driver's previous insurance company confirming the details of the loss.
- Documentation from the other party's insurance company confirming the details of the loss.
- A declaration from the driver attesting their loss history. This declaration will be made under penalty of perjury, and any fraudulent or material misrepresentations may result in the voiding or cancellation of the policy. The company may ask reasonable follow-up questions.

Please keep all accident fault determination documents in your agency files.

Vehicle Types and Acceptability Guidelines

CRUISER



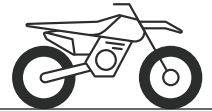
Usually includes a V-twin, full view engine, swept-back, and/or high handlebars with forward-set foot pegs and a stepped seat for two.

LIMITED PRODUCTION CRUISER



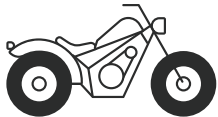
A cruiser type motorcycle listed in N.A.D.A. Appraisal Guide or Kelley Blue Book with no resale values.

DIRT BIKE/ OFF-ROAD



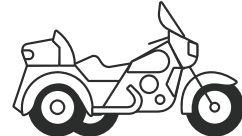
A lightweight motorcycle equipped with rugged tires, high ground clearance fenders, and enhanced suspension which is designed for riding on rough terrain. Not approved for highway use.

REGULAR



A basic motorcycle which usually features upright seating for one or two passengers.

TRIKE



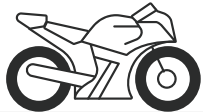
Any motorcycle that has had the rear tire and storage areas replaced by a manufactured assembly or "Conversion Kit."

ALL-TERRAIN VEHICLE (ATV)



3-, 4-, 6-, or 8-wheeled vehicle equipped with an engine and designed for off-road use.

STREET SPORT



A motorcycle that incorporates racing technology with aerodynamic styling.

ENDURO



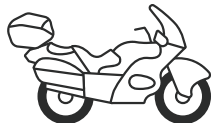
An off-road type motorcycle equipped with lights, turn signals, and mirrors, designed to be ridden on unpaved surfaces. Is approved for highway use.

SEGWAY® PERSONAL TRANSPORTER (PT)



An electric-powered, 2-wheeled, self-balancing vehicle.

SPORT TOURING



Combines sporty/aerodynamic styling with long distance touring features.

SCOOTER



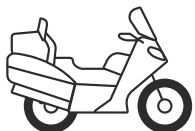
A 2-wheeled vehicle with small wheels and a gasoline engine geared to the rear wheel.

GOLF CART



A small 3- or 4-wheeled vehicle designed principally for transporting golfers and their equipment around a golf course. Coverage provided for on- and off-road use.

TOURING



Uses large fairings, luggage compartments, radio systems, etc. to increase rider comfort and load capacity.

MOPED



A lightweight motorized bicycle that can be pedaled as well as driven by a low-powered gasoline engine.

SNOWMOBILE



A motorized vehicle designed for use primarily on snow with ski-like runners and propelled by a revolving track.

Coverages

BI/PD Limits	Medical Payments	Comprehensive and Collision Deductibles	Uninsured Motorist Property Damage (UMPD)
500 CSL	\$1,000 \$5,000 \$25,000	\$1,000	\$3,500
300 CSL	\$2,500 \$10,000	\$500	<ul style="list-style-type: none"> > UM/UIM BI coverage required. > UMPD is not available on vehicles with Collision coverage. > UMPD is not required on all vehicles.
250/500/100	<ul style="list-style-type: none"> > Limits must be the same for all vehicles on a multi-cycle risk. 	\$250	
100/300/100		Uninsured/Underinsured Motorist Bodily Injury	\$100
100/300/50	<ul style="list-style-type: none"> > Deductibles can vary on a multi-car policy. > Physical Damage Only policies are not allowed. > Settlement methods are Actual Cash Value or Agreed Value. 		Uninsured Motorist Collision Deductible Waiver (CDW)
50/100/50			
50/100/25			
30/60/15			
25/50/25			
25/50/10			
15/30/10			
15/30/5			
<ul style="list-style-type: none"> > BI reimburses anyone the insured injures in an accident Including any guest passenger. > All vehicles must have the same BI/PD limits. > Required with SR-22 filings and on a Named Non-Owner policy. 	500 CSL 300 CSL 250/500 100/300 50/100 30/60 25/50 15/30		\$1,000 \$500 \$250 \$100
	<ul style="list-style-type: none"> > UM/UIM BI coverage will be issued unless rejection is indicated on the application. > The UM/UIM BI limits must be equal to the limits of liability for BI unless rejection of higher limits is indicated on the application. > All vehicles on the policy must have the same UM/UIM BI limits. > This is an optional coverage for ATVs/ off-road vehicles listed on a Motorcycle policy. 		

Coverages (Cont'd)

Roadside Assistance	Roadside Assistance with Trip Interruption
<p>➤ Roadside Assistance coverage provides towing to the nearest qualified repair facility and necessary labor at the time and place of disablement when the motorcycle or off-road vehicle is disabled within 100 feet of the roadway due to:</p> <ol style="list-style-type: none"> 1. mechanical or electrical breakdown; 2. battery failure; 3. insufficient supply of fuel, oil, water, or other fluids; 4. flat tire; 5. lockout; or 6. entrapment in snow, mud, water, or sand. <p>This service is "Sign and Drive" meaning there are no out-of-pocket expenses; all the insured has to do is sign the receipt and they're back on their way. Roadside Assistance can be obtained 24 hours a day, seven days a week, anywhere in the U.S. or Canada.</p>	<p>➤ Trip interruption is provided for mechanical breakdowns and covered comprehensive and collision losses. The mechanical breakdown or covered loss must occur more than 100 miles from insured's primary residence. The coverage provides daily maximums of:</p> <ol style="list-style-type: none"> 1. \$100 for lodging; 2. \$50 for alternative transportation; and/or 3. \$50 for food; while the covered vehicle is being repaired, up to \$500 per occurrence. <p>Service is not available for off-road vehicles, golf carts, snowmobiles, and Segways.</p>
Accessory Coverage	Agreed Value
<p>➤ Accessory coverage provides physical damage protections to equipment, devices, enhancements, accessories, and changes, other than those that are original manufacturer installed, which alters the appearance or performance of a vehicle. This includes but is not limited to:</p> <ol style="list-style-type: none"> 1. electronic equipment, antennas and other devices used exclusively to send or receive audio, visual, or data signals, or playback recorded media, that are permanently installed on the vehicle using bolts or brackets, including slide-out brackets; 2. sidecars; 3. custom paint, custom plating, and custom exhaust; 4. trailers designed to be pulled behind a motorcycle or off-road vehicle; 5. trike conversion kits; and 6. safety riding apparel, including helmets. <p>➤ \$3,000 of Accessory Coverage is included with Comprehensive Coverage.</p> <p>➤ Additional coverage may be added in \$1,000 increments.</p> <p>➤ Maximum insurable value is \$30,000.</p> <p>➤ Deductibles are the same as Comprehensive Coverage but only the applicable deductible will apply.</p> <p>➤ Accessory Coverage is not available when the Agreed Value Settlement method is required.</p> <p>➤ Customer file must include dated itemization of equipment for any value over \$1,500.</p> <p>➤ A scheduled list of items and photographs must be retained in the agency file.</p>	<p>Provides total loss protection when estimated market value cannot be accurately determined using vehicle valuation guides. This option only applies to:</p> <ol style="list-style-type: none"> 1. Vintage motorcycles (25 years or older) 2. Kit/Homemade cycles 3. Motorcycles with a state-assigned VIN 4. Limited production cruisers <p>Comprehensive and Collision are both included. Includes all-terrain vehicles and three-wheeled motorcycles. Accessory coverage is not available.</p>
	Transport Trailer Physical Damage Coverage
	<p>Coverage provides up to \$10,000 worth of Physical Damage coverage for a non-motorized trailer designed to be towed on public roads by a land motor vehicle and is principally designed for transporting the insured's motorcycle or off-road vehicle.</p>

Billing and Payment

ELECTRONIC FUNDS TRANSFER (EFT)

We are pleased to offer our customers the option of paying their insurance installments with Electronic Funds Transfer (EFT).

With EFT, your customers' monthly payments are withdrawn automatically from their checking accounts. As a result, your customers don't have to remember to send in payments every month.

- › When you select EFT during the sale, simply enter the requested banking information in your quoting system and installments will be withdrawn automatically from your customer's checking account.
- › We will send a billing schedule to your customer specifying the amount and date of each withdrawal. No paper bill will be sent. Encourage your customers to access their billing schedules on driveinsurance.com.
- › We will send a revised schedule if there is a policy change that affects the premium.
- › You can now add EFT to your customer's policy mid-policy period via [FAQ](#). Just log in to the site and go to the Manage Policies menu.
- › Drive Insurance requires that credit or debit card payments are made using only the customer's card information.
- › Drive issues refunds to the credit or debit card used to make the payment. You may not use an agency credit or debit card to make payments on behalf of the insured.
- › Signed authorization must be retained in the agency file.

Please note: Frequent changes from EFT to paper billing after policy inception or use of accounts other than the customer's checking account may result in restriction of your ability to offer the EFT payment options in the future.

FLEXIBLE MONTHLY BILLING

- › Your customer can pay any amount from the minimum amount due to the total remaining balance.
- › Any payment in excess of the minimum amount due is automatically credited against the next month's minimum payment.
- › Advance payments allow your customer to skip subsequent payments and avoid installment fees.

CREDIT CARD, DEBIT CARD, AND EFT PAYMENTS

- › **Initial payment**—We accept initial payments via credit card (Visa, MasterCard or Discover), debit card (Visa, MasterCard), or EFT on uploaded policies.
- › **Installments and renewal payments**—You can make installment and renewal payments with your customers' credit cards (Visa, MasterCard or Discover), debit cards (Visa, MasterCard), or EFT via [FAQ](#) or our Automated Customer Service at 1-800-300-3693. Or your customers may make payments at driveinsurance.com.

AGENT CREDIT CARD USAGE

Drive requires that credit or debit card payments are made using only the customer's card information. Agents are not permitted to use their own credit or debit cards to make payments on behalf of their insureds' policies. If an agent provides payment for an insured using their card, they are responsible for refunding any returned payments to the insured.

NON-SUFFICIENT FUNDS (NSF) FOR INSURED PAYMENTS

- › If our bank returns a customer's payment check due to non-sufficient funds in an account, we will assess a \$20 fee to the customer's policy account, and issue a notice of cancellation immediately.
- › **To avoid cancellation**, the customer must remit the original payment plus the \$20 fee prior to the cancellation date.
- › If the NSF was on the initial payment of the policy, the coverage will be null and void.
- › Please use the 'Returned Check' processing feature on [FAQ](#) to process NSF payments to your agency from the insured.

Fees and Discounts/Surcharges

FEES

Fee Type	Amount	Conditions
Anti-Fraud	\$1.76	Fee charge is per vehicle, per 12-month policy period, to fund the investigation and prosecution of fraudulent automobile insurance claims as per the California Department of Insurance Code, Section 1872.8.
EFT Installment	\$2	For each installment payment made via EFT.
Late	\$5	When either the minimum due is not paid or payment is postmarked after the bill due date.
Non-EFT Installment	\$6	For each installment payment made via any method other than EFT.
NSF	\$20	For any check returned to the Company for non-sufficient funds.

DISCOUNTS AND SURCHARGES

Discount	Requirements
Good Driver	<p>Applies for each driver qualifying for "good driver" status under Section 1861.025 of the California Insurance Code. Good drivers must be licensed for the past three years and have no more than one DMV violation point during that time. All DUIs will be retained for 10 years for purposes of qualifying for good driver status. The Good Driver Discount will not apply to an excess vehicle on a non-good driver policy.</p> <p>Driver must have a valid Motorcycle License Class Endorsement to qualify for the discount. The Good Driver Discount will be removed if we are unable to verify a valid Motorcycle License Endorsement on the motor vehicle report. Proof of a valid Motorcycle License Endorsement will be required for all out-of-state licenses.</p> <p>The Good Driver Discount will not apply to an excess vehicle on a non-good driver policy.</p>
Lojack	A discount is provided when a motorcycle has a Lojack device installed on the vehicle, the use is Pleasure/Commute, and the engine size is 200 CCs or greater. Applies to Comprehensive coverage only. If Comprehensive coverage is not on the policy the discount will not apply.
Mature Driver Improvement	The driver is 55 years old or older and completed a California state-approved Mature Driver Improvement Course (valid proof of course completion must be faxed immediately). The discount is good for three years from the date of course completion but during that time the discount will be canceled if involved in an at-fault accident, or convicted of a moving violation or a traffic-related offense involving alcohol or narcotics.
Multi Cycle	There is more than one vehicle on the policy.
Multi Policy	<p>The NI and/or spouse has purchased an additional policy from us; the additional policy may be an Auto, Motor Home, Travel Trailer, Boat/Personal Watercraft, Snowmobile, Home, Condo, Renters, Umbrella, or Commercial policy. The discount applies to both new and renewal policies. No more than one Multi Policy Discount will apply.</p> <p>The additional policy must be in effect and will be verified at point of sale and at renewal. The discount will be removed if the policy cannot be verified.</p>
Safety Course	A discount applies if the operator has completed within the past three years any motor vehicle accident prevention course approved by the Department of Public Safety. A copy of the certificate must be maintained in agency file. Proof may be requested at any time.

Surcharge	Requirements
Vehicle Performance	Applied to vehicles enhanced to significantly increase the performance beyond factory specifications. May also apply to vehicles with any structural modifications or physically altered frame.

Driver level discounts only apply to rated drivers.

Processing

RATING PLATFORM

The Company only offers its rates through its proprietary quoting and policy binding platform referred to as [FAO](#). Independent agents and brokers must refer to FAO for accurate rates, policy options, and submission of applications.

UPLOAD ONLY

You must upload all Drive Insurance policies through our quoting system.

POINT OF SALE (POS)

MVR and VIN Verification

Use your quoting system's point of sale (POS) feature to order your customers' MVR report and to verify their VIN during the quoting process. POS allows you to review all data with your customers to ensure the most accurate quote possible, which reduces uprates and increases customer satisfaction and retention.

MVR Costs

The Company will pay 100 percent of the cost of MVRs that result in the sale of Drive Insurance policies. If less than 70 percent of the MVRs your agency ordered result in sales of Drive Insurance policies, you will be charged 100 percent of the cost of the MVRs for the unsold MVRs. If 70 percent or more of the MVRs your agency ordered result in the sale of Drive Insurance policies, we will cover the full cost of all MVRs.

OUTSTANDING CUSTOMER BALANCE

We will verify whether your customer has an outstanding balance from a previous Drive policy. If so, your customer will have to pay the outstanding balance and make the initial payment before you can upload the application. If we also find that your customer has a record of non-sufficient funds with us, your customer will need to pay the outstanding balance via certified check or money order before you can upload the application. We will make the remit-to-address available on [FAO](#).

AGENT NEW BUSINESS BINDING

Original applications will be bound as of the effective date on the application if:

1. the application does not include any class of risk or type of insurance not specified in the underwriting requirements;
2. you do not know or have reason to know that the information contained within the application is false, inaccurate or misleading; and
3. as of the requested effective date and time on the application, all of the following requirements have been met:
 - you have received a request for coverage as reflected in the application;
 - the initial payment has been made;
 - a complete quote from you is registered electronically in our quoting systems;
 - any prebinding verification requests have been completed and accepted; and
 - the application and all applicable documents are complete and made available to the applicant for review and signed by the applicant, including all other documents that must be maintained in your file.

Agents do not have authority to issue policies, endorsements or cancellation notices unless specifically authorized by us in writing to do so.

ELECTRONIC SIGNATURE COMPLIANCE REQUIREMENTS

Brokers utilizing electronic signature software, other than [FAO's](#) E-Signature option, are required to provide Drive Insurance with digital copies of each application and supporting documentation upon request.

BROKER APPLICATION SUBMISSION INFORMATION

Original applications will be bound by us as of the requested effective date on the application if:

1. the application does not include any class of risk or type of insurance not specified in the submission information;
2. you do not know or have reason to know that the information contained within the application is false, inaccurate or misleading;
3. you have requested that we bind coverage by preparing and submitting a complete application to us electronically via our systems and the application is electronically registered in our systems and the initial payment has been made in our systems;

Processing (Cont'd)

4. we have manifested our acceptance of the request by issuing a policy number or other written or electronic confirmation, including ID cards; and
5. as of the requested effective date and time on the application all of the following requirements have been met:
 - you have received a request of coverage as reflected in the application;
 - a complete quote from you is registered electronically in our quoting systems; and
 - the application and all applicable documents are complete and made available to the applicant for review and signed by the applicant, including all other documents that must be maintained in your file.

Brokers do not have the authority to issue policies, endorsements or cancellation notices on behalf of Progressive West Insurance Company.

ENDORSEMENTS

Request policy endorsements online at our agency-dedicated website, [FAO](#). Our website is designed to handle your customers' endorsement needs and save you time.

We retain the right to review each endorsement request or submission prior to processing and may require additional information or proof to support the changes requested.

While on FAO, you can also access and print policy documents, including declarations pages, ID cards, bills, and renewal notices.

SUBMITTED OR RETAINED DOCUMENTS

The following transactions must be faxed or emailed:

- agent or broker of record changes (fax this prior to policy renewal—we do not make these changes mid-policy period);
- proof documents for discounts.

See [File Maintenance and Audit Requirements, page 20](#), for proof documents and/or signature forms that need to be retained in your agency files.

SEVERE WEATHER AND NATURAL DISASTER GUIDELINES

During periods of severe weather or during natural disasters, you may be required to call into our customer service group before binding new policies or endorsing additional coverage onto existing policies in certain areas. If required, our service consultants will walk you through the underwriting requirements needed to bind or update the policy.

CANCELLATIONS

Company Cancel—We may cancel only for one or more of the following reasons:

1. nonpayment of the required premium when due;
2. fraud or material misrepresentation affected the policy or insured;
3. a substantial increase in the hazard insured against as defined in Section 2632.19 of the California Insurance Regulations; or
4. knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company.

Flat Cancellations—Not permitted after policy inception.

Customer Request—If we cancel a policy due to customer request or nonpayment of premium, we will calculate any refund due on a daily pro rata basis.

Loss Payee—Company mails notice of cancellation unless loss payee submits written release of their copy of the policy.

Duplicate Coverage—Cancellation requests due to duplicate coverage must be accompanied by a copy of the declarations page from the current carrier showing coverage and effective date.

Effective Date/Time—12:01 a.m. on cancellation day.

Installment payments postmarked the day of cancellation will be accepted, and the policy will remain in force.

If the payment is postmarked or uploaded after the date of cancellation, we will not reinstate the policy.

Processing (Cont'd)

NON-SUFFICIENT FUNDS (NSF) FOR AGENCY PAYMENTS

If our bank returns a payment check or upload due to non-sufficient funds in an agency's account, we will assess a \$20 returned payment fee to the agency.

RENEWALS

We will send a renewal quote to you and your customer prior to the policy expiration.

The customer should pay the premium directly to the Company by the expiration date (or you can upload through the Automated Policy Services System) to avoid a lapse in coverage.

If the payment is postmarked within 30 days after the expiration date, we will renew the policy with a lapse in coverage one day after the postmark date. If the payment is postmarked more than 30 days after expiration, the policy must be rewritten.

EFT Payment—We will notify the customer that funds will be withdrawn automatically at renewal if an EFT payment option is selected. If the customer does not want the funds to be withdrawn by EFT, you can remove the EFT option permanently or for just the next payment due via [FAQ](#); or the customer can make that change at driveinsurance.com.

We will adjust quotes for any additional violations or accidents that occur before the current policy expiration date.

If requesting a change at renewal, the request should be submitted with the renewal coupon or call Customer Service at 1-800-300-3693 (customers) or 1-877-776-2436 (agents).

REINSTATEMENTS

Under certain circumstances, we allow reinstatement of eligible Motor-cycle policies after mid-policy period cancellation due to nonpayment of premium. To be eligible for reinstatement, the policy must be within 14 days of the cancel effective date and meet a number of additional criteria. The named insured or the second named insured must call Drive Insurance within the 14-day time period to request the reinstatement.

If the named insured on an eligible policy chooses to reinstate the cancelled policy in lieu of purchasing a new policy, the named insured must provide a written or recorded statement representing that for the time period between the effective date and time of cancellation and the date and time on which reinstatement is requested no motor vehicle accident involving a household member, accident involving a listed vehicle, or damage to a listed vehicle has occurred. No coverage shall be provided for such accidents or damage if the policy is reinstated.

This process does not apply to policies that are nonrenewed due to the customer's failure to make the initial renewal payment. [FAQ](#) will indicate when a policy may be eligible for reinstatement and let you know how to proceed.

Whether or not the policy is eligible for reinstatement, the customer may opt to have the policy rewritten. In this case, a new application must be submitted and the policy rated and uploaded via your quoting system to obtain coverage. Note that the rate for a rewritten policy might be different from the rate for a reinstated policy, so both options should be presented.

FILE MAINTENANCE AND AUDIT REQUIREMENTS

Your quoting system will display a list of required documents. Please obtain all required signatures and documents when you complete a new business application or make policy changes, and retain them in your agency files for the time period specified in News>Legal/Regulatory. Please remember that this is the time period required by the Company; there may be additional document retention obligations for the State of California. To ensure compliance with your state regulations, please check with the Department of Insurance.

According to the Producer's Agreement, signed by both your agency principal and the Company when you become licensed to sell Drive Insurance products, you are responsible for producing all correctly completed signature forms and proof documents upon our request. Should a claim arise and requested documents are not available, an E & O exposure may exist. The Producer's Agreement also contains other information regarding retention of policy documents.

Processing (Cont'd)

Acquired/Transferred Business—If you acquire a policyholder who is currently insured by one of The Progressive Group of Insurance Companies, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications (including exclusions and rejections of optional coverage) and all other records relating to that policy. Such records must be maintained in accordance with the terms of the Producer's Agreement and all applicable state laws. If attempts to obtain records from the prior agent or agency prove unsuccessful, you must obtain signed forms directly from the policyholder.

Routine audits will be performed on random files. You will be required to provide file maintenance documentation to a company representative during an on-site visit or fax audit.

Fax Audits—You will receive a list of required documentation that must be faxed to our office no later than two days after the request. Failure to submit the documentation will result in a failed audit.

DOCUMENTS TO BE RETAINED FOR FILE MAINTENANCE

- › Signed and dated application
- › EFT form
- › Coverage rejection or reduction form
- › Registration for vehicle with Comprehensive and Collision
- › Agreed value vehicles—photographs and registration
- › License/Permit/ID—copies of all permits, IDs, and licenses, including out-of-state and international
- › NAF disputed at-fault accident—proof confirming not-at-fault, police reports, principally at-fault letter or certification

- › Physical Damage on vehicles—proof of prior continuous physical damage coverage or photographs
- › Reinstatements—Statement of No Loss
- › Signed applications for any policies written on behalf of your agency, when commissions have been paid (includes rewrites, BORs and policies written by the Company on behalf of the agency)
- › Pictures and schedule of all accessories added to the vehicle

DOCUMENTS THAT MAY BE REQUESTED DIRECTLY FROM CUSTOMER BY UNDERWRITING DEPARTMENT

- › Agreed value vehicles—photographs and registration
- › License/Permit/ID—copies of all permits, IDs, and licenses, including out-of-state and international
- › NAF disputed at-fault accident—proof confirming not-at-fault, police reports, principally at-fault letter or certification
- › Physical Damage on vehicles—proof of prior continuous physical damage coverage or photographs
- › Verification process—proof of identity, vehicle registration, proof of garaging, photographs of vehicle and odometer to review pre-existing damage
- › Good Driver Discount—copy of license, proof of years experienced if prior experience is from another state or country
- › Mature Driver Improvement Course—proof of course completion
- › Multi Policy Discount—proof of additional policy with Progressive Group
- › Motorcycle License Endorsement for Good Driver Discount

Please note: This list may not be comprehensive. Anything related to the underwriting of this policy should be retained in your agency files.

Producer Contract Options and Limitations

AGENT CONTRACT

A producer authorized by and on behalf of Progressive West Insurance Company to transact Auto insurance.

Agents are compensated by the Company for the duties performed, are not allowed by state law to charge a fee from a customer, and may represent multiple independent insurance companies.

DUTIES AND RESPONSIBILITIES OF AN AGENT

- › Must have an active insurance license and E & O coverage to begin representing the Company.
- › Represent Drive Insurance, among other carriers, in all transactions with a customer. They have access to Drive Insurance signage and marketing materials and are eligible to use these materials to market their agency with prior permission from the Company. They may also represent the Company at public events, upon prior, written approval.
- › Evaluate and recommend appropriate Drive Insurance coverage options to all customers quoting with their agency, including all leads directed to the agents by the Company.
- › Maintain rating accuracy by interviewing the customer and entering all relevant information into the application for submission to the Company for underwriting review.
- › Assist the company with the underwriting review by collecting information from the customer and maintaining a file with policy and proof documents for each customer.
- › **Immediately report any suspicious activity by an insured, claimant or other producer to their area account sales representative or Drive Insurance Customer Service department.**
- › Collect and transmit premium from the customer to the Company. An application or endorsement submitted by an agent will not be considered accepted until the company has reviewed the information submitted, payment has been submitted, and a policy number has been issued. Once accepted, the effective date of the change is calculated from the time a payment was collected by the agent.
- › Agree to regular audits and to meet information and file quality standards established by the Company. Failure to meet these standards can lead to suspension or termination.

In addition:

- › Agents may be eligible for additional compensation programs for specific duties performed, achieving mutually agreed growth targets, and for managing loss ratios. Consult with your account sales representative for more information.
- › Agents may be eligible for marketing support to develop business plans, tools to implement online marketing strategies, and access to non-product-related training programs made available by the Company.

BROKER CONTRACT

A producer that transacts insurance on behalf of a customer or prospect for compensation.

Brokers do not transact insurance on behalf of Progressive West Insurance Company, but can perform limited acts as agreed to in the California Broker's Agreement, which entitles the producer to compensation from the Company.

Brokers are authorized to charge their customers a reasonable fee in excess of the policy premium with the prior consent and authorization of the insured. Brokers must clearly differentiate the fees from the policy initial payment and indicate to the insured that the fees are being charged in compliance with state regulations by the Broker and not the Company.

DUTIES AND RESPONSIBILITIES OF A BROKER

- › Must have an active insurance license and a 'bond' on file with the CDI.
- › Truthfully and accurately enter information into the application on behalf of the insured/applicant for submission to the Company for underwriting review.
- › Collect and immediately transmit premium from the customer to the Company. An application submitted by a broker will not be considered accepted until the Company has reviewed the information submitted, payment has been submitted, and a policy number has been issued.
- › Deliver documents with evidence of insurance to the customer once the Company has accepted the application and a policy number and ID cards have been issued.
- › Provide access to application and supporting documents when requested by the Company.

Producer Contract Options and Limitations (Cont'd)

LIMITATIONS OF A BROKER CONTRACT

- A broker does not have the ability to issue policies, endorsements or cancellation notices on behalf of Progressive West Insurance Company.
- A policy will not be considered bound until the Company receives the initial payment from the broker or customer and not when the broker collects the funds, AND all applicable and required signatures are obtained from the insured.
- Brokers have limited access to promotions and compensation programs offered by the Company.
- Brokers are not eligible to use the Drive Insurance brand and any related marketing materials, signage, and use of trademarks and logos that are the property of Progressive West Insurance Company or the Progressive Group of Companies.
- Brokers will not be eligible to receive leads from the Company through the "Find An Agent" search functionality on driveinsurance.com or phone referrals to customers searching for a new agent.
- Brokers will not have access to non-product-related training offered by the Company.
- Applications submitted by brokers may be subject to additional verification for accuracy. The Company reserves the right to perform application accuracy audits to validate information provided by the insured.
- Certain services may not be available through the Drive Insurance Customer Service Center.

PRODUCER BEST PRACTICES

- All producers with access to Drive Insurance systems must be documented and their email addresses must be on file.
- All licensed producers must be added to [FAO](#) by completing required background checks and licensing requirements to transact insurance business.
- Information on the agency must be up to date in FAO at all times.
- Maintain a file for each customer written with Drive Insurance. Signed application and all other policy-related proof documents and pictures must be available for review when requested by underwriting.
- General Agents (GAs) contracts with other agents are prohibited without the prior written consent of the Company. All producers accessing FAO systems are required to be listed in FAO as producers.
- Any use of the Drive Insurance brand for marketing purposes requires prior written consent of the Company.

Agent File Compliance Requirements:

Drive Insurance will perform verification of new application submissions and may request supporting documentation regarding rating information from the customer.

Routine audits will be performed by Drive Insurance. Upon written, verbal or electronic request, **agents** are required to provide all documentation pertaining to the policy issuance and maintenance to a Company representative during an on-site or remote audit.

Incomplete documentation, inaccurate documentation, or misrepresentation of policy documents will result in a failed compliance audit. Failed compliance audits may result in action up to, and including, termination.

Broker Application (or) State Compliance Requirements:

Drive Insurance will perform a pre-binding verification of new application submissions and may request supporting documentation regarding rating information from the customer. **Brokers** must make consumers aware that a signed application, acceptable proof of identity for each person rated on the policy, copies of registration, and digital photos of all vehicles with Comprehensive and Collision coverage may be requested by the company before a policy can be bound by the Company. Brokers can submit documents on behalf of the customer if authorized by the customer.

Drive Insurance may directly and independently verify with the customer all information submitted in the application by a broker. In case of a discrepancy or a consumer complaint, **brokers** will be required to provide documentation pertaining to the information entered in the application and all signature forms to the company.

As stated in our Broker Agreement, willful submission of false or inaccurate information, misrepresentation of policy documents or a customer's signature may result in actions up to, and including, termination of the broker contract. Drive Insurance will report all misconduct to the California Department of Insurance.

In order to expedite the pre-binding verification of new applications, **brokers** should utilize an Electronic Signature (E-Signature) delivery method of collecting signatures on all applications for insurance.

Drive Insurance Services

FAO

[ForAgentsOnly.com \(FAO\)](#) provides you with a wealth of time- and effort-saving functionality. You can use the site to quote Personal Auto policies; process endorsements; make payments; view and print up-to-date policy information, ID cards and declarations pages; access referrals from Drive Insurance; check the status of your customers' claims; monitor your production numbers and access commission information; and much more. To register for the password-protected site, go to [ForAgentsOnly.com](#) in your web browser and click on "I Need to Register."

ONLINE ENDORSEMENTS WITH FAO

Please process your endorsements online at [FAO](#). Doing so saves you time otherwise spent on the phone with Drive and your customer. In addition, access and print policy documents, including declarations pages, ID cards, bills, and renewal notices.

AGENCY CLAIMS INFORMATION ON FAO

We know it's important for you to be informed when your customers have claims. That's why we provide your agency with your customers' claims information via [FAO](#). Your FAO claims report is updated frequently and provides several benefits, including fast and easy access to your customers' claims information; the ability to sort your information by policy number, claim number, and date of last activity; and access to details such as the claims summary, payment history, and policyholder's coverage information for each claim.

To access your claims report, log in to FAO, go to the Manage Agency menu, and choose "Claims Activity."

AGENCY CUSTOMER SERVICE

Brokers and Agents: 1-877-776-2436

If you cannot access the information you need or complete a policy transaction on [FAO](#), you can call Customer Service.

AUTOMATED CUSTOMER SERVICE

Customers: 1-800-300-3693

Available 24 hours a day, 7 days a week, agents and customers can:

- make credit card payments;
- conduct billing inquiries; and
- obtain ID cards and declarations pages.

AGENCY SUPPLIES

To order Drive Insurance printed materials, contact Agency Supplies via email at agency_supplies@progressive.com or by calling 1-877-776-2436. You will need to provide your agent code with your order. This option is not available to brokers.

THANK YOU FOR CHOOSING TO SELL DRIVE INSURANCE.

Progressive and Drive are registered trademarks.