

RMIS

ROBERT MORENO INSURANCE SERVICES

(714) 738-1383

Specialty Lines General Agents

(213) 383-5590

www.rmismga.com

P.O Box 5185

Fullerton, CA 92838

VALUE RATED PHYSICAL DAMAGE PROGRAM

UNDERWRITTEN BY
UNIVERSAL CASUALTY COMPANY
A.M. Best Rated "A-"

Effective: xx/xx/xxxx (New & Renewal)

Maximum Value: \$100,000
Coverage is comprehensive and collision
All policies written with lienholder deductible of \$250

GENERAL GUIDELINES

- Risk can be bound by RMIS no earlier than 12:01 A.M. of the U.S. Post Office postmark date on envelope containing the application. Annual, semi-annual, and monthly direct bill options available.
- Down payments:
 - a) Annual or Six Month Agency Bill – Acceptable payment options are pay in full via producer's trust check, outside premium financing, or a 25% gross deposit and the balance due in 30 days.
 - b) Monthly direct bill – One month premium plus fees as down payment. Equal monthly payments will be billed for the remainder of the term. Gross premium plus all fees must be submitted.
- If submitted on the same application with liability coverage under the UCC Liability and Physical Damage program, only fees filed under the UCC Liability and Physical Damage program will be applicable.
- All drivers must hold a valid California driver's license, a temporary driver's license, a learner's permit, or an International license. For those drivers with a temporary license or a learner's permit, a permanent license will ultimately be required, and failure to provide this may result in cancellation of the policy or exclusion of the driver from coverage.
- Applications CANNOT be considered unless accompanied by a fully completed vehicle inspection form (including the required photos) for each vehicle to be insured, except when
 - a) New vehicle which was purchased within the last 15 days from a dealer and copy of bill of sale is submitted with the application, or
 - b) Vehicle is over 7 years old, or
 - c) Physical damage was provided by another carrier for the previous 12 months and evidence is submitted with the application, or
 - d) The applicant was insured by the broker for the past year and evidence of physical damage coverage is submitted with the application.
- For all risks with no loss payee, a copy of the immediately preceding physical damage declarations page or photo of the vehicle must accompany the application. All vehicles must be inspected by producer. All applications must be complete. Sub-leases unacceptable. (This requirement is in addition to the above).
- Minimum premium will be based on \$12,000 cost.

PROHIBITED DRIVERS*

- Any driver with a suspended or revoked driver's license.
- Any driver with more than 14 total points.
- Any driver with more than 1 major conviction in past 7 years.
- Any driver with more than 2 at fault accidents.
- *Applicants involved in the sale, repair or salvage of automobiles.
- *Applicants involved in the auto parts business.
- Any operator with auto theft or any other felony or penal code violation during the past 3 years.
- Drivers with physical impairment including diabetes, epilepsy or are otherwise subject to seizures or blackouts must be submitted to RMIS for approval and MAY NOT BE BOUND. (Will require medical certification that driving will not be impaired.)

PROHIBITED VEHICLES*

- Pantera – Clenet – Zimmer
- Any vehicle over 20 years old (unless valued over \$2,500).
- Any vehicle not licensed in California.
- Commercial or public vehicles.
- Unique or custom built vehicles.
- Any vehicle previously salvaged.
- Vehicles with existing damage.

* May not be applicable to risks qualifying for the Good Driver Discount as defined by Proposition 103.

NO COVERAGE AFFORDED FOR:

- Drivers under 25, unless named in the policy.
- Military personnel, unless named in the policy.
- Any member of the household, unless declared on the application.
- Non-owned automobiles.
- Loss if the automobile is repaired before inspection by the Company unless inspection is waived by the Company.
- Any automobile while being used in any race, speed contest or exhibition of any kind.

POINT SCHEDULE

Points are assigned based on the driving records of the applicant or other regular operators. Violations or chargeable accidents which have occurred during the specified experience period are counted. When an accident includes more than one type of violation, use violation with highest point count. (Experience period past 3 years.)

Each moving violation (incl. child restraint violations) 1 pt.
1st chargeable accident 2 pts.
2nd chargeable accident 3 pts.
Major violations* 5 pts.

*Major violations are those for which the DMV assigns two violation points. (Refer to Section 12810 of the California Vehicle Code.)

Minor violations occurring while driving an employer's vehicle for compensation may not be chargeable and should be so

identified on the application. Does not apply to major violations or accidents.

Chargeable accident: Accidents will be charged in which total loss or damage exceeds \$750 and the driver's actions or omissions are deemed to be at least 51% of the proximate cause of the accident.

In accordance with Title 10, Section 2632.13, sub-section (i) of the California Code of Regulations, under penalty of perjury, a driver's signed declaration attesting to his or her at-fault accident history shall be deemed sufficient proof of that

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REMARKS

As a general rule, exclusion of a spouse who is licensed or has a suspended license is not acceptable. However, if the exclusion of a spouse qualifies the other to the "Good Driver Discount" this rule is suspended. Exclusion of an inexperienced operator is permitted. Premium Waiver Rule: Overages or shortages under \$5 will be waived unless specifically requested, in writing, by the insured.

CERTAIN EQUIPMENT IS NOT COVERED UNLESS ADDED TO THE POLICY (See Below for Excluded Equipment)

The following equipment is excluded (whether factor installed or not) but may be added for additional premiums as indicated.

\$450 and \$950 Deductible Premiums:

Custom Interior*	\$125	Non-Factory Mag., Chome, Wire, or Special Wheels	\$35
Customized Paint	\$125	Modified or Customized Carburetor System	\$35
Customized Body*	\$125	Racing Slicks or Wide Tires	\$35
Non-Factory Hub Caps	\$35		

TWO WAY RADIO OR TELEPHONES CANNOT BE COVERED.

*Does not apply to van conversions.

If a higher policy deductible is chosen, apply the following discounts: 5% for \$2,000 deductible, 15% for \$5,000 deductible.

Above premiums are subject to the good driver discount when qualified.

Stereos: The basic policy will include coverage of \$1,500 for factory stereos and tape players. "Factory" means installed by the manufacturer or dealer at time of original purchase.

Non-Factory Stereos: 12% of total value subject to maximum of \$1,500 with a deductible of \$500. (Do not apply surcharges or discounts. No coverage is provided for non-factory stereos unless a premium charge is made.

BASE RATES BY VEHICLE VALUE - \$950 DEDUCTIBLE

Under \$10,000 = 5.7% of value	\$10,000 - \$14,999 = 5.8% of value	\$15,000 - \$24,999 = 6.0% of value
\$25,000 - \$99,999 = 4.5% of value	\$100,000 or more = 4.0% of value	

FEMALES							MALES						
Yrs. of US driving exp.	Single	Married	Single	Married	Single	Married	Yrs. of US driving exp.	Single	Married	Single	Married	Single	Married
	0-3 Points		4-6 Points		7-10 Points			0-3 Points		4-6 Points		7-10 Points	
0-2	1.72	1.41	2.08	1.70	2.67	2.19	0-2	1.72	1.72	2.08	2.08	2.67	2.67
3-5	1.72	1.12	2.08	1.36	2.67	1.75	3-5	1.72	1.20	2.08	1.45	2.67	1.87
6-9	1.28	1.04	1.55	1.26	1.99	1.63	6-9	1.59	1.20	1.92	1.45	2.48	1.87
10-13	0.92	0.88	1.11	1.06	1.43	1.37	10-13	1.20	0.88	1.45	1.06	1.87	1.37
14+	0.80	0.80	0.97	0.97	1.25	1.25	14+	0.80	0.80	0.97	0.97	1.25	1.25

For 11 points – multiply 0-3 point rates by 1.62

For 12 points – multiply 0-3 point rates by 1.77

"Married" means legally married and residing with spouse.

For 13 points – multiply 0-3 point rates by 1.98

For 14 points – multiply 0-3 point rates by 2.24

MISCELLANEOUS FACTORS/DISCOUNTS:

MULTI-CAR:

Yes 0.93

No 1.16

FOUR DOOR VEHICLE:

Yes 0.92

No 1.08

PERSISTENCY:

Yes 0.99

No 1.10

ANNUAL MILEAGE:

0 to 15,000 miles 0.93

15,001 and up 2.12

BUSINESS USE/CORPORATE OWNED:

No 0.99

Yes 1.19

FREQUENCY BAND:

LA, SF, Alameda Counties: Band 1 1.03

All Other Counties: Band 2 0.99

SEVERITY BAND:

LA, SF, Alameda Counties: Band 1 1.09

All Other Counties: Band 2 0.91

GOOD DRIVER:

Yes 0.80

No 1.00

POLICY TERM:

Annual 1.00

Semi-annual 0.50

OPTIONAL DEDUCTIBLE FACTORS:

\$450 deductible 1.28

\$950 deductible 1.00

\$2,000 deductible 0.88

\$5,000 deductible 0.76

FEES:

Annual Policy fee \$45 (\$36 "good driver")

Semi-annual policy fee \$35 (\$28 "good driver")

Billing fee \$14 per installment

Reinstatement fee \$14 (\$11 "good driver")

NSF fee \$25

Annual Fraud charge \$1.80 per vehicle

Frequency Band 1, Severity Band 1

LOS ANGELES

SF

ALAMEDA

90001	90061	90292	90804	91210	91405	91789	94099	94501	94703
90002	90062	90293	90805	91214	91406	91790	94102	94502	94704
90003	90063	90301	90806	91301	91411	91791	94103	94514	94705
90004	90064	90302	90807	91302	91423	91792	94104	94516	94706
90005	90065	90303	90808	91303	91436	91793	94105	94536	94707
90006	90066	90304	90809	91304	91501	91801	94107	94537	94708
90007	90067	90305	90810	91306	91502	91803	94108	94538	94709
90008	90068	90311	90813	91307	91504	91804	94109	94539	94710
90009	90069	90401	90814	91310	91505		94110	94540	94720
90010	90071	90402	90815	91311	91506		94111	94541	
90011	90073	90403	90822	91316	91522		94112	94542	
90012	90077	90404	90831	91321	91523		94114	94544	
90013	90079	90405	90833	91324	91601		94115	94545	
90014	90089	90501	90834	91325	91602		94116	94546	
90015	90094	90502	90835	91326	91604		94117	94550	
90016	90095	90503	90840	91330	91605		94118	94551	
90017	90101	90504	91001	91331	91606		94121	94552	
90018	90201	90505	91006	91334	91607		94122	94555	
90019	90202	90506	91007	91335	91608		94123	94557	
90020	90210	90601	91009	91340	91614		94124	94560	
90021	90211	90602	91010	91342	91615		94127	94566	
90022	90212	90603	91011	91343	91618		94128	94568	
90023	90220	90604	91016	91344	91702		94129	94577	
90024	90221	90605	91020	91345	91706		94130	94578	
90025	90222	90606	91023	91350	91711		94131	94579	
90026	90230	90608	91024	91351	91715		94132	94580	
90027	90232	90631	91025	91352	91722		94133	94582	
90028	90240	90638	91030	91353	91723		94134	94586	
90029	90241	90639	91031	91354	91724		94142	94587	
90031	90242	90640	91040	91355	91731		94158	94588	
90032	90245	90650	91041	91356	91732			94601	
90033	90247	90660	91042	91357	91733			94602	
90034	90248	90670	91043	91361	91740			94603	
90035	90249	90701	91046	91362	91741			94605	
90036	90250	90703	91101	91364	91744			94606	
90037	90254	90704	91103	91367	91745			94607	
90038	90255	90706	91104	91371	91746			94608	
90039	90260	90710	91105	91372	91748			94609	
90040	90261	90712	91106	91376	91750			94610	
90041	90262	90713	91107	91377	91754			94611	
90042	90263	90715	91108	91380	91755			94612	
90043	90264	90716	91109	91381	91759			94613	
90044	90265	90717	91123	91382	91765			94614	
90045	90266	90723	91125	91383	91766			94615	
90046	90270	90731	91126	91384	91767			94617	
90047	90272	90732	91201	91387	91768			94618	
90048	90274	90744	91202	91390	91769			94619	
90049	90275	90745	91203	91392	91770			94621	
90052	90277	90746	91204	91394	91773			94625	
90056	90278	90747	91205	91395	91775			94626	
90057	90280	90755	91206	91401	91776			94627	
90058	90290	90802	91207	91402	91780			94701	
90059	90291	90803	91208	91403	91788			94702	

Frequency Band 2, Severity Band 2 – All Other Zip Codes