



**Sun Coast General
Insurance Agency, Inc.**

www.SunCoastInsurance.com

Customer Service Phone: (800) 300-8838 (M-F 8:30AM to 4:30PM Pacific)

Claims Phone: (866) 601-4726 (M-F 8:00AM to 4:30PM Pacific)

Auto Knight Motorclub: (855) 379-5853 (24 Hour Emergency Roadside Service)



COLORADO PLATINUM 3.0

EFFECTIVE 08/15/2020

Overview:

These Producer Guidelines are a general set of guidelines and recommendations to assist you in placing business under the program. These Guidelines do not replace the filed rules or contractual obligations outlined in the policy and endorsement wording.

This program is marketed as “**Platinum 3.0**”, and only available through Sun Coast General Insurance Agency, Inc.

The Underwriting Carrier is Western General Insurance Company (AM Best # 003560 / AM Best Rating: B (Fair)).

All Claims are handled by the carriers contracted claims TPA, Specialty Claims Management.

In general, we will provide coverage to a broad spectrum of risks. We will accept drivers who have multiple driving violations; or who have a suspended, expired or Foreign Driver’s License; while providing desirable payment options with easy reinstatement terms. To ensure that we are competitive in the marketplace, we will use a customer’s “insurance score”.

We have greater discounts for customers who:

- Have lived at their current address for at least 12 months;
- Are Home Owners;
- Have multiple cars;
- Select our Double Deductible Option;
- Have a 6+ month Tenure of Financial Responsibility (prior insurance) without a lapse;
- Move from their current insurer at least 7 days before our policies effective date;
- Have been continuously licensed in the State for at least 3 or 5 years without a lapse or suspension;
- Have not had any at fault accidents within the past 5 years;
- Have not had any moving violations in the past 3 years;
- Have underwriting points that are at least 12 months old;
- Do not drive Luxury or High Performance vehicles;
- Are age fifty-five or older, and have completed an Accident Prevention Course approved by the DMV;
- Have a College Degree;
- Have the same validated Garaging and Mailing Address;
- Have selected an EFT payment plan;
- Have paid the policy premium in full at inception;
- Have purchased another qualifying policy from Sun Coast (Renters / Boat / PWC / Mexico);

We have additional policy benefits that are included with every policy:

- Low Payout Claim Forgiveness;
- If Collision Coverage is purchased, we will include Pet Injury Coverage;
- A \$100 deductible will apply to a loss to window glass when the glass is repaired instead of replaced;
- If Rental Reimbursement Coverage is purchased, we will extend Collision coverage to the rental car in the event the car is rented as a result of a covered Comprehensive or Collision loss;
- Replacement Car Coverage up to 5 Days after date of purchase;
- Additional Car Coverage for Liability Coverage up to 5 Days after date of purchase (0 Days for Physical Damage Coverage);
- Up to 2 days (max \$300) of storage if the vehicle is involved in a covered Collision loss and the insured advises us that the insured vehicle is accruing storage within 2 days.

Auto Knight Motorclub:

Knowing that your customers will have someone to call for help (day or night) when their car breaks down can bring drivers peace of mind. These benefits are designed to cover emergencies that might leave your customer stranded on the road, and to help them avoid hefty towing or tire repair bills. Therefore, we are making Auto Knight Motorclub membership benefits available to every customer. Auto Knight Motorclub benefits include:

- All of the Roadside Assistance benefits are applicable throughout the United States, Canada and Mexico **24 hours a day, 365 days a year** by calling: **1-855-379-5853** (Toll Free).
- **Towing Assistance** – When towing is necessary, the Covered Member's Disabled Vehicle will be towed up to 25 (unloaded/loaded) miles to the nearest qualified facility.
- **Battery Service** – If a battery failure occurs, a jump start will be applied to start the Covered Member's Vehicle.
- **Flat Tire Assistance** – Service consists of the removal of the Covered Member's Vehicle's flat tire and its replacement with the inflated spare tire; if no spare is available, vehicle will be towed to nearest service facility (under the limits of the towing benefit).
- **Emergency Fluid Delivery Service** – An emergency supply of up to three (3) gallons of gasoline, oil, fluid and water will be delivered to the Covered Member if the Covered Member's Vehicle is in an immediate need. Member must pay for the fuel or other fluid when it is delivered.
- **Lock-Out Assistance** – If the Covered Member's keys are locked inside the vehicle, Administrator will provide for assistance gaining entry to the vehicle.
- Membership includes up to \$100 per occurrence benefit limit; up to three occurrences per six-month membership term.

Why Auto Knight Motorclub?

With over 22 years of roadside emergency experience, Auto Knight is dedicated to providing 100% satisfaction and service to our customers. This is why Auto Knight Motor club is so easy to use. Help is just one phone call away. Your safety and uninterrupted driving pleasure is our number one goal.

In January of 2011, Auto Knight Motor Club was acquired by Fortegra Financial Corporation. Fortegra Financial is a leading insurance services company that provides distribution and administration services and insurance-related products to insurance companies, insurance brokers and agents, retailers, and financial services companies in the United States. Fortegra Financial is listed on the New York Stock Exchange (symbol: FRF).

Rest assured none of our Auto Knight members information is ever shared or sold to outside sources. All roadside servicers and tow providers are screened and contracted by Auto Knight to assure the best quality care for our members.

Auto Knight does not use call centers located outside of the United States, answering services, or prerecorded messages for any of its operations. All calls are handled by Auto Knight employees. In fact, we answer the phone—no IVR or menu to punch through while you are waiting for emergency roadside assistance. In addition, we have dispatchers who speak Spanish, French or English, depending on the needs of our member. This is how we maintain such a high level of excellent service within this industry. Our professional customer service personnel are ready and waiting to assist you 24 hours a day/365 days a year.

Check them out on line at: <http://www.autoknight.com>

General Underwriting Rules:

Eligible to be Rated Drivers:

Anyone age fifteen (15) and older, who reside with the named insured, all vehicle owners, and any other person who regularly or frequently drives a covered vehicle are required to be listed as a covered or excluded driver on the policy.

We accept drivers with a US License in an Active, Expired or Suspended status, or a currently active Foreign License. Designating a driver as “excluded” may increase the policy premium. The violation and accident history of the excluded driver does not affect premium.

Permit Rating:

Drivers with a learner's permit are required to be listed as additional or excluded drivers on the policy.

Unacceptable Drivers:

The following risks are not acceptable:

- A. anyone who has never been licensed, unless the person is excluded from coverage;
- B. drivers under the minimum age for state licensing;
- C. any eligible to be rated drivers that has a permanently revoked license.
- D. any policy with three (3) or more at fault accidents in the past thirty-six (36) months for all drivers combined.
- E. anyone with more than thirty-nine (39) underwriting points in the past thirty-six (36) months.
- F. anyone under twenty-one (21) years old with more than one (1) of the following in the past five (5) years - at fault accident and/or major violation.
- G. anyone under twenty-one (21) years old with a DUI violation in the past five (5) years.
- H. anyone who has been convicted of insurance fraud;
- I. anyone who has had a policy canceled or non-renewed by the Company for, or who have committed, fraud or misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim;
- J. anyone who has had a policy canceled or non-renewed by the Company because of, or who have issued, an unauthorized payment in connection with an application for insurance or a policy;
- K. anyone who has knowingly threatened bodily harm or engaged in menacing behavior towards a Company employee or an authorized independent agent of the Company; and

Unacceptable Policies:

The following risks are not acceptable:

- A. all vehicles must be registered to the Named Insured, Spouse, or resident dependent children. A resident dependent child is no longer a dependent if they are twenty-five (25) years old or older.
- B. two or more private passenger automobile insurance policies issued by Company for the same household, with the following exceptions:
 - 1. children who own their own vehicle; or
 - 2. unrelated residents/roommates.
- C. policies where the named insured is not a natural person.
- D. policies where there are 2 or more vehicles than listed drivers (rated & excluded).

Unacceptable Vehicle Types:

The following risks are not acceptable:

- A. vehicles equipped with altered suspensions, custom-built, or modified, and include lift kits greater than 4 inches (usually installed on off-road vehicles or street rods). However, lift kits of 4 inches or less, low riders with hydraulics, kit cars, and dune buggies are acceptable if registered for street use;
- B. vehicles not registered for street use;
- C. vehicles equipped with cooking equipment or bathrooms;
- D. low-speed vehicles that have a maximum speed less than 55 mph;
- E. vehicles with Physical Damage coverage with an MSRP in excess of \$50,000 if Underwriting Tier 1-6, or \$35,000 if Underwriting Tier 7.
- F. any vehicle older than 1981.

Unacceptable Vehicle Garaging Locations:

Risks with a PO Box, FPO or Military ship/base mailing addresses must provide a physical garaging location that is verifiable with any web search mapping service available to the public (ie Google Maps), for each insured vehicle.

The following risks are not acceptable:

- A. vehicles that do not have a verifiable in State garaging address at least ten (10) months out of the year;
- B. vehicles that have an out of state garaging location.

Unacceptable Vehicle Use:

The following risks are not acceptable:

- A. vehicles used for;
 1. racing;
 2. carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared expense car pools), pickup or delivery of magazines, newspapers, food, or any other products;
 3. lease or rental to others by the applicant;
 4. emergency services, except the occasional use by volunteer responders;
 5. business use that does not meet the acceptable use standards below:
 - a. used by sales or service representatives or for consumer oriented direct home sales;
 - b. used by real estate or insurance agents, lawyers, doctors, accountants or other professionals visiting multiple locations;
 - c. used by the insured to transport tools or other materials in a trade or business;
 - d. owned by the insured and used by domestic employees; or
 - e. used in a business for occasional errands.
 6. transporting explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment;
 7. snowplowing.
- B. any vehicles regularly available to non-listed drivers; and
- C. business or artisan use with drivers that aren't related to the PNI.

Treatment of Total Loss Vehicles:

The policy will not automatically cancel if a vehicle on the policy is settled as a total loss. Vehicles will only be deleted or coverage cancelled upon request of the Named Insured, effective the date the request is received by the Company.

Discounts and Surcharges:

Home Owner Discount:

If the PNI is a Homeowner at the Garaging Address, we will verify that the PNI is the listed home owner with the county court records. If we get confirmation, the Home Owner Discount will be applied. A home can be a house, condo, or town home.

Double Deductible:

The Comprehensive and Collision Deductible will be double the deductible listed in the Declarations Page, if a loss occurs that meets any one of these criteria;

1. within the first thirty (30) days after the original policy effective date; or
2. while a covered vehicle is being driven by anyone who is not listed on the Declarations Page as an additional driver; or
3. that results in a covered vehicle being declared a total loss.

Multi-Policy Discount:

A discount applies if a primary named insured or their spouse has a second policy from within the Sun Coast General Group of Companies; other than a personal auto policy. Qualifying policies include Boat, Renters, or Mexico Tourist Auto (annual policies only).

Advance Purchase Discount:

If the Named Insured purchases the policy at least seven (7) days in advance of the requested effective date for new business. The Named Insured must have prior FR without a lapse in coverage in order to qualify. This discount is removed at the first renewal.

Continuous Financial Responsibility (CFR):

The three levels of CFR categories are assigned based upon the length of time continuously insured by the immediately preceding insurance carrier, without a lapse in coverage greater than 30 days.

Residency Rewards:

Residency Rewards is a factor based on length of residency and policy tenure expressed in months.

Electronic Funds Transfer Discount:

"EFT" means an electronic funds transfer from the policyholder's checking account to the Company. An EFT discount is applied to the new business term if the policyholder chooses an EFT payment plan.

If a policy is changed from a non-EFT bill plan to an EFT bill plan, the EFT discount will be applied as of the effective date of the change. If a policy is changed from an EFT bill plan to a non-EFT bill plan, the EFT discount will be removed as of the effective date of the change.

Paid In Full Discount:

If the Named Insured pays the entire premium in full at inception of the policy term, the PIF Discount will be applied. If the premium should increase midterm and the Named Insured does not pay the increase at the time of processing the endorsement, one installment bill will be mailed. If the Named Insured pays the additional premium as billed, the PIF Discount will remain on the policy. If the Named Insured elects to change to an installment plan at the time of endorsement, then the PIF Discount will be removed effective the date of request. The discount will not be applied

midterm if the Named Insured elects to pay the policy premium in full midterm (if on installment billing payment option).

Good Driver Discount:

Only the highest-ranking Good Driver Discount applies.

Good Driver 1: Applies to any driver who has at least three (3) years of continuous uninterrupted verifiable US driving experience, no more than two (2) underwriting points for minor violations in the past three (3) years, and no SR22 filing requirement.

Good Driver 2: Applies to any driver who has at least five (5) years of continuous uninterrupted verifiable US driving experience, be less than fifty (50) years of age, have a current and valid in In-State drivers license, zero (0) underwriting points in the past three (3) years, and no At Fault Accidents (AAF) in the past five (5) years; provided that none of the rated drivers have an Unverifiable Drivers License (UMV), or Foreign/International License (FDL).

Mature Driver Discount:

Applies when a driver is age fifty-five (55) or older, and has successfully completed an Accident Prevention Course approved by the DMV. Eligibility begins from the date of course completion. The course must be taken every two (2) years to continue qualifying for this discount.

Education Discount:

An education rating factor will be applied based on the highest level of education achieved by either the eligible to be rated primary named insured or the eligible to be rated spouse. The education level will be classified into one of the following eight categories:

- 0) Unknown
- 1) No high school diploma or GED
- 2) High School diploma or GED
- 3) Vocational or Trade School degree
- 4) Some college
- 5) Currently in college
- 6) College degree
- 7) Graduate work or graduate degree

Minor Child Discount:

A single, eligible to be rated driver who is under the age of 19 and a child of the primary named insured, will be rated with the Minor Child Discount, if the policy qualifies for a Gold, or Platinum CFR.

Vehicle Use:

- **Pleasure Use:** Vehicles not used for commercial purposes or commuting to work or school.
- **Commute Use:** Vehicles used to commute back and forth to work or school.
- **Business Use:** These are cars used by sales people to visit customers or clients. Some examples of Business use vehicles are Appraisers, Insurance Agent, Outside Sales, or Real Estate Agents.
- **Artisan Use:** These are single vehicles operated by the insured in a trade or business where the vehicle is:
 - owned or leased by an individual;
 - operated solely by the named insured or other resident relatives;
 - used to transport tools or other materials, where such transport is incidental to the insured's trade or business, to no more than two job sites per day; and
 - not used to transport explosives, flammable materials, or equipment weighing more than 500lbs.
- **Farm Use:** Vehicles used primarily on a farm, ranch, or orchard.

Policy Fees:

Policy fees are charged to cover Sun Coast's administration costs associated with the program. These are the list of fees charged:

Policy Fee:

The Policy Fee is used to cover the costs required to market the program, attract quality producers and clients, and underwrite and issue the new or renewal policy. This includes the cost of all underwriting reports used to validate the information entered during the application process for all bound policies. Once the policy is issued, the policy fee is fully earned and nonrefundable.

Installment Fee:

For policies on installment plans, a fee will be charged on all installments billed. Installment fees are charged in addition to premium.

NSF Fee:

The fee for a payment not honored by the payer's financial institution for any reason (including without limitation checks that are refused for non-sufficient funds, checks on which payment has been stopped, and attempted electronic funds collections that are refused by the financial institution) is \$25.

Late Fee:

A Late Fee of \$10 will be charged for any late installment or renewal payments. Payments are considered late if they are not made at our website or postmarked on or before the cancellation date (for nonpayment of premium) or expiration date if at renewal.

Endorsement Fee:

Any premium changing endorsement made at our website will have a \$2 Endorsement Fee applied. If the endorsement requires the intervention of our Customer Service Representative (Phone, Fax, Mailed Endorsements), a \$5 Endorsement Fee will apply.

SR22 Fee:

Each SR22 issued or reissued (transmitted to the DMV) will have a \$5 SR22 Filing Fee applied. This fee is fully earned when processed.

Convenience Fee:

Any premium payment made by credit card at our website will include a \$5 Convenience Fee. If any type of payment requires the intervention of our Customer Service Representative, a \$7 Convenience Fee will apply.

Theft Prevention Authority Fee

A \$0.50 assessment will be made on each vehicle insured during the 6 month policy term. Assessments are fully collected and remitted to the state.

Sun Coast Technology:

We provide you with access to our real-time “**Sun Coast eVolve**” policy administration system to allow you to quote, bind, endorse and make payments on all of your client’s policies. Most all of our policy communications will be through this system. Consequently, we recommend that all producers become familiar with the system.

Each new business policy will require the producer to obtain the customers signature on the application documents through one of these three methods:

Select One:	Description:
<input checked="" type="checkbox"/> Producer Print	Application Prints at Producers Office for Customer to Sign (wet signature)
<input checked="" type="checkbox"/> In Office Esign	Producer Has Customer Esign Application in Office
<input checked="" type="checkbox"/> Remote Esign	Producer Has Customer Esign NOT in Office (Insured email Required)
Insured Email (if Remote Esign)	<input type="text" value="enter email here"/>

- **Producer Print:** The Producer will print the PDF and upload the signed documents into our system; or
- **In Office Esign:** This process will allow the customer to Esign the complete application using your computer; or
- **Remote Esign:** This process will send the customer a link to their email address for them to complete the Esign process from their own computer. You can either have the customer complete the Esign process on their own, or you can remain on line and view the screens at the same time as the customer.
 - Remote: This one sends the customer a link to complete on their own. You will be required to Esign your portion before you close your session. The customer will be required to complete the Esign process before midnight.
 - On Line: This one sends the customer a link to complete the process while you view their Esign screens. You can walk them through each section of the application to ensure they are able to complete the Esign process.

When a new policy is bound, each producer will be responsible for delivering the complete policy to the customer through one of these two methods:

- Print the PDF and hand deliver it to the customer in your office; or
- Email the documents to the customer from the binding page; or
- If the application is Esigned, the system will automatically deliver them in a link at the end of the Esign process, once the new policy is bound.

Upon completion of the application and new business delivery process, we will send you a suspense notice that requires you to upload specific documents into our system. Only uploading the documents into the system will be accepted. No other delivery method is acceptable.

Uploads Required:

- UM Waivers; not required if the application is Esigned.
- Driver Exclusions; not required if the application is Esigned.
- Copies of each drivers FDL (if FDL).
- Photos of all 4 sides of each vehicle with Comp/Coll; not required if prior insurance without a lapse in coverage. This is not required if we can electronically verify the prior insurer. So it is important that you enter the prior insurance carrier information into the system as accurately as possible.

The producer is required to maintain all other application documents in their file for retrieval upon request from Sun Coast.

Once a policy is bound, it cannot be voided and all policy fees are fully earned.

We also have **agency downloads** for those of you who would like to keep up to date using your own internal policy management system. Currently we have Hawksoft downloads available. If you need training on the agency download process, please contact your Marketing Representative or our Customer Service Department.

Here are a few tips and hints to help you get the most competitive and accurate quote possible for every qualifying risk with these attributes:

Named Insured Tab:

- **Residence Type** = Any option other than “RENT” could qualify for a discount. We will verify Home Ownership with the county records.
- **Months at Residence** = 12+ months could qualify for residency rewards.
- **Current Auto Insurer** = Select the expiring insurance carriers name. If we can verify it electronically, then the customer can qualify for our lowest CFR Rate; and you will not be required to upload photos of the insured vehicle(s).
- **Current BI Limits** = This is the BI limits on the expiring policy.
- **Duration Months** = Enter the number of months the PNI has been insured with the expiring carrier.
- **Expiration Date** = Enter the earlier of the expiration date OR cancellation date of the expiring policy.
- **Estimated Insurance Score** = You can estimate what you anticipate the Insurance Score will be to adjust the initial quote before you actually run credit on the QUOTE tab.
- **Agency Transfer** = Check this box when you are moving the customer from another carrier within your agency.
- **Multi Policy** = Select the other type of policy you are writing for this customer with Sun Coast. We will verify the policy in order to keep any discount provided.

Drivers Tab:

- **Social Security Number** = We recommend you provide the SSN for the PNI and PNI’s spouse. If not, you risk not getting a hit on their credit and not being able to provide you with the most competitive quote possible.
- **Occupation** = Select the Occupation that best fits each driver’s current employment type.
- **Education Completed** = Make sure you put the correct level of education completed. Any College Degrees earned will be required to be validated with a copy of the diploma.

Vehicles Tab:

- **Search by VIN** = We recommend that you use the VIN# to allow our system to find the actual vehicle as our symbols will vary by VIN within each Make and Model of vehicle.
- **Use** = Provide the correct vehicle use for each vehicle. “Commute to Work” is for any vehicle use to commute back and forth to work or school; and not used in the scope and course of employment. Please note that Ride Sharing or Transportation Network activity isn’t covered (Uber, Lyft, Curb, etc.).

Limits Tab:

- **Rental** = Vehicles with Rental coverage will modify that vehicles Collision coverage to also include a rental car if rented as a result of a covered loss.
- **Double Deductible** = Quote this option for customers who want a more competitive Physical Damage rate in exchange for the following policy changes:
 - The deductible will be double the deductible shown on the Declarations page when:
 - A loss occurs within the first thirty (30) days after the original policy effective date; or
 - While the covered auto is being driven by anyone who is not a listed driver shown on the Declarations; or
 - To a loss that results in the covered auto being declared a total loss.

Quote Tab:

- We will provide you with each qualifying programs rate, payment plan and available limits for the quote you entered.
- **Payment Method** = Click on each payment option to see the payment schedule (date and amount due).
- **Insurance Score** = Run the Insurance Score once you have completed the preliminary quote to obtain the insurance scored quote. This is as close to a final quote as you are going to get without running the last set of reports (MVR/CLUE/Current Carrier/Home Ownership Verification). This will give you a very close indication that will allow you to decide if you need to go further in the quote process or not, as the next step is subject to chargebacks.

You will need to verify that you have read this statement to each customer, prior to running their insurance score:

In connection with this application for insurance, we may review your credit report or obtain or use a credit-based insurance score based on the information contained in that credit report. We may use a third party in connection with the development of your insurance score.

- **MVR/CLUE** = This set of reports will finalize the driving record, POP carrier, CLUE, home ownership verification and address validation; which will give you the final rate. These reports are subject to chargeback if you do not maintain an acceptable bind ratio. If less than 80% of the reports your agency ordered result in sales of a Sun Coast policy, you will be charged 100% of the cost of the reports for the unsold policies. If 80% or more of the reports your agency ordered result in the sale of a Sun Coast policy, we will cover the full cost of all unbound reports.

You will need to verify that you have read this statement to each customer, prior to running their MVR:

Sun Coast uses information from you and other sources, such as your Motor Vehicle Report and CLUE to calculate your insurance price. Sun Coast will update this information at each renewal. Sun Coast's Privacy Policy explains how Sun Coast discloses and protects your personal information and how you may access and correct it. I can provide you with a copy. May we order your MVR and CLUE report now in order to give you a more accurate quote?