



TENNESSEE MANUAL

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TENNESSEE RATING MANUAL

GENERAL INFORMATION

POLICIES AVAILABLE

1. Preferred Program
2. Standard Program
3. Renters Program
4. Motorcycle Program
5. Auto Dealers
6. Business Auto
7. Garagekeepers
8. Commercial Property
9. Tow Trucks For Hire
10. General Liability

POLICY TERMS

All HICI Commercial policies are written for a 12 month term. All HICI personal policies are written for a 6 month term.

BINDING AUTHORITY

All new business must be submitted on the appropriate application, fully completed and signed by both the applicant and the agent. **Coverage is considered bound as of the date and time the application is signed and payment given to the agent, unless a future effective date is requested.** Coverage can never be bound prior to the date the customer and agent sign the application **and** down payment is given to the agent. All applications must be received by HICI within 72 hours of being bound. Backdating of coverage is not allowed under any circumstances. Coverage will never be considered bound on any risk listed in schedule AA-2 of your Agency Agreement. Any business submitted or presented to a HICI agency from a non-HICI agent is not eligible. If a HICI agency is found to be accepting brokered business, this agent will be subject to termination. Submit the full premium or proper down payment with the application. Do not withhold commission. Your agency check or the insured's check is acceptable and should be made out to "HICI" or "Haulers Insurance Company, Inc." No physical damage or property coverage may be bound under any circumstance if there is a Severe Weather Warning in your county. No physical damage or property coverage may be increased or added to an existing policy if there is a Severe Weather Watch in your county.

CLAIM REPORTING

Claims are reported as follows:

1. The insured can call Alliance Claims Solutions 24/7 at 866-665-1003 to report a claim. Alliance will mail a copy of the Loss Notice to the Agency for your records.
2. Our claims department can be reached at 888-296-7419 if there is a question concerning a claim.

AGENT COMMISSION RATES

Preferred - 15% on New and Renewal policies
Standard - 15% on New and Renewal policies
Renters Program - 15% on New and Renewal policies
Motorcycle Program – 15% on New and Renewal policies
Auto Dealers - 15% on New and Renewal policies
Business Auto - 15% on New and Renewal policies
Transport Policies – 15% on New and Renewal policies
Log Truck Policies – 10% on New and Renewal policies
Garagekeepers- 15% on New and Renewal policies
Commercial Property - 15% on New and Renewal policies
BG Program – 15% on New and Renewal policies
General Liability - 15% on New and Renewal policies

DIRECT BILLING SYSTEM

EXTRA FEES

HICI charges \$9.00 installment fees for Renter and Motorcycle policies and \$6.00 installment fee on all other policy types, \$10.00 Reinstatement fees and \$20.00 Insufficient Funds Check fees. These are not included in the quoted premium amount. HICI also charges \$15.00 personal auto policy fee, \$20.00 Renter and Motorcycle policy fees and \$10.00 SR-22 filing fees, \$100.00 tow truck filing fees and \$35.00 BG (Business Auto/General Liability Program and General Liability policy fee, which are included in the quoted premium amount. Agent commissions **are not** paid on these additional fees.

AVAILABLE PAYMENT PLANS

HICI offers a direct billing program for the agent and the customer's convenience. The following payment plans are available.

COMMERCIAL POLICIES - ANNUAL

1. Full Term Payment- no installment fees
2. Semi-annual Bill
50% downpayment-Balance due 6 months from inception + \$6.00 fee
3. Quarterly Bill
25% downpayment-3 Quarterly payments each with a \$6.00 fee
4. Monthly Bill or Monthly EFT
Minimum of 15% downpayment 3-10 consecutive monthly installments each with a \$6.00 fee
Minimum of 25% downpayment for garage liability and general liability policies

***The insured will be billed for monthly payments 21 days prior to the due date for all policies.**

*All increases or decreases in premium will be spread to the remaining **unbilled** installments. If no installments are remaining, the insured will be billed immediately for any additional premium due.

PERSONAL POLICIES – SEMI-ANNUAL

1. Semi-Annual - Paid in Full - no installment fee
2. Quarterly - 50% downpayment, 1 Quarterly payment with \$6.00 fee
3. Monthly Bill or Monthly EFT – 25% down payment and 5 monthly payments with \$6.00 premium installment fee

***Add \$15.00 policy fee to downpayment of policies**

PAYMENT REMITTANCE

HICI accepts agency checks, personal checks, money orders, and cashier's checks only. No cash.

EFT is available for monthly installments. The EFT authorization form prints automatically with applications. An EFT authorization form and complete EFT Guidelines are also located on the website under Utilities and On-Line Forms. EFT can only be added to a policy at inception date or at renewal.

Down Payments and installments can be paid by check, cash or Debit/Credit Card (Visa, MasterCard, Discover and American Express)

Monthly installment and renewal payments can be submitted on the agency website or the policyholder can upload payments on our public website (www.haulersinsurance.com) or call into HICI operations during normal business hours at 877.765.3690.

ENDORSEMENTS

All personal auto endorsements are to be sent on our web-site or mailed/faxed on ACORD forms. All commercial lines, renters or motorcycle endorsements are to be emailed/mailed/faxed on ACORD forms.

Full payment on endorsements is required if the policy is in the last 60 days of coverage.

Any endorsements done during the time a payment is due will be reflected on the next bill. Do not figure quarterly payments to reflect endorsement change.

No refund checks will be issued on any policy with a balance.

RENEWALS

All renewal offers will be mailed approximately 30 days prior to the effective date. The agency will be sent a copy of the renewal notice. Approximately 3 days after the policy expires, an expiration notice will be sent and proof-of-mailed. This notice gives the insured 14 days from the expiration date to pay their renewal.

CANCELLATIONS

HICI uses an Equity Premium Cancellation for "non-pay" situations. The effective date of cancellation is based on the amount of premium received to date. This ensures that HICI will be earning all of the premium received. The agent will be allowed to maximize his/her commissions and the customers will be allowed to maximize their period of insurance.

Legal notice of cancellation will be issued by HICI 10 days prior to the cancellation date. A reinstatement fee of \$10.00 is **included** on the bill. Lienholders/Mortgagees are notified at this time.

Payment must be received at HICI by the cancellation effective date. If the agent accepts payment prior to the cancel date, the agent will be required to call or notify HICI online in order to prevent cancellation.

CANCELLATIONS (continued)

Reinstatement will be issued the day after certified payment has been applied or 15 days after a personal check has been applied with no lapse in coverage.

All policies pending cancellation for non-pay or new business underwriting must be found on the website under "Cancellations."

If payment is received in our office after a legal notice has been mailed, HICI will charge a \$10.00 reinstatement fee.

All cancellations will be computed on a pro-rata basis. All cancellation requests must be submitted on or before the cancellation date.

HICI **will not** flat cancel any policy, unless proof is shown at the time of the request, that the insured is covered elsewhere.

REINSTATEMENTS

HICI will reinstate policies that cancel for non-payment of insurance premium. This can only be done by the agent thru the agency website under the "Reinstate Policy" tab. The agent must have the insured sign a no loss statement and keep on file in agent's office, payment must be made in agent's office by credit/debit card and must be within 14 days of the cancellation date.

REWRITES

See Rewrite Guidelines on Page 6.

INSUFFICIENT FUNDS

If an insured makes a payment with an insufficient funds check, we will not send the check back through the bank. HICI will notify the insured they have until the cancellation date to replace the check with a money order or cashier's check. HICI automatically charges a \$20.00 fee for bad checks. The second bad check received from a customer will result in 100% of the remaining premium due immediately.

If an insufficient funds check for a renewal downpayment is not replaced with a certified payment **within 7 days**, the policy will become **Null and Void**. Agent needs to call in if paid at their office.

If an insufficient funds check is applied to a policy that was pending cancellation for non-pay, the policy is automatically canceled effective the date given on the cancel notice.

Any bad check for a new business downpayment will automatically render the policy **Null and Void**. No rewrites in this case.

If the EFT sweep occurs and there are insufficient funds, the account will immediately be removed from EFT for the remaining policy term. At renewal, the policyholder will have an opportunity to return to EFT, however, another insufficient funds incident will forfeit any further opportunities.

REWRITE GUIDELINES

****All rewrites must meet the current underwriting guidelines****

Standard Auto

1. **Policies in force less than 6 months** - No rewrite.
2. **Policies in force for 6 + months** or more may rewrite if no more than one month lapse in coverage, 2 late payments and no reported claims.
3. **Policies in force for 12+ months** may rewrite if no more than one month lapse in coverage, 4 late payments in the past twelve month and one towing or glass claim only.
4. No NSF payments

Preferred Auto

1. **Policies in force less than 6 months** - No rewrite.
2. **Policies in force for 12+ months** may rewrite if no more than one month lapse in coverage and 3 late payments in the past twelve month and no claims other than one towing or glass claim.
3. All policyholders not meeting these requirements can be written in the Standard Program **IF** they meet the guidelines.
4. No NSF payments.

Renter & Motorcycle Policies

1. **Policies in force less than 6 months** - No rewrite.
2. **Policies in force for 6+ months** may rewrite with no more than one month lapse in coverage and 2 late payments
3. No claims.
4. No NSF payments.

Commercial Lines

1. **Policies in force less than 6 months** - No rewrite.
2. **Policies in force for 6+ months** may rewrite with no more than one month lapse in coverage, 2 late payments and no claim activity.
3. **Policies in force 12+ months** can have one glass claim with no other claim activity, no more than one month lapse in coverage and 2 late payments.
4. No NSF payments.
5. All rewrites will receive a .10 SRP factor increase.

THESE REWRITE GUIDELINES APPLY TO ANY PRIOR HICI CUSTOMER THAT HAS CANCELLED FOR NON-PAY, UNDERWRITING REASONS OR HAS BEEN NON-RENEWED IN THE PAST TWO YEARS.

HICI CONTACT LIST

931-981-6185 (FAX)

WEB SITE - HICI.NET

GENERAL NUMBERS

Make a Payment - 877.765.3690

Report a Claim - 866.665.1003

General Number - 800.346.6071

Local General Number - 931.381.5406

MANAGEMENT

Steve Wilkinson, Director & General Manager (swilkinson@hici.net) direct ph. 931.981.6065

Nikki McKennon, Operations Manager (nmckennon@hici.net) direct ph. 931.981.6048

Duane Leach, Accountant (dleach@hici.net) direct ph. 931.981.6011

Jack Long, Information Services Manager (jlong@hici.net) direct ph. 931.981.6012

Sabrina Hendrix, Underwriting Manager (shendrix@hici.net) direct ph. 931.981.6064

MARKETING

Wayne Garrett, TN Marketing Representative (wgarrett@hici.net) direct ph. 865-804-0030

UNDERWRITING - *Call for questions regarding: New Business quotes, Policy issuance, Renewal payments, Renewals, Risk acceptability.*

Carol MacMillan, Senior Underwriter-Personal (cmacmillan@hici.net) direct ph. 931.981.6063

Cindy Jones, Personal Lines Underwriter (cjones@hici.net) direct ph. 931.981.6066

Hope Pope, TN, GA Senior Underwriter-Commercial (hpope@hici.net) direct ph. 931.981.6061

LuAnn Yancey, MO, IN, SC Commercial Lines Underwriter (lyancey@hici.net) direct ph. 931.981.6070

Elizabeth Sharp, General Liab, Renters & Comm VA & AL (esharp@hici.net) direct ph. 931.981.6069

OPERATIONS - *Call for questions regarding: Additional premiums, Billing questions, Non-Pay Cancellations, Personal Endorsements, Payment status, Reinstatements.*

Diane Andrews, Operations Supervisor/Endorsements (dandrews@hici.net) direct ph. 931.981.6045

Jami Blazic, payments, billing, endorsements (jblazic@hici.net) direct ph. 931.981.6046

Christina Ocacio, payments, billing, cancellations (cocacio@hici.net) direct ph. 931.981.6044

CLAIMS

Todd Worley, Claims Supervisor (tworley@hici.net) direct ph. 931.981.6033

Gaylene White, Bodily Injury Adjuster (gwhite@hici.net) direct ph. 931.981.6024

Ray Lofton, Total Loss Specialist (rlofton@hici.net) direct ph. 931.981.6029

Robert Jordan, Bodily Injury Adjuster (rjordan@hici.net) direct ph. 931.981.6034

Lynn Oliver, Investigating Adjuster (loliver@hici.net) direct ph. 931.981.6035

Cynthia Moseley, Bodily Injury Adjuster (cmoseley@hici.net) direct ph. 931.981.6043

Jerri Peden, Fast Track Adjuster (jpeden@hici.net) direct ph. 931.981.6037

Angela Walls, Investigating Adjuster (awalls@hici.net) direct ph. 931.981.6030

Connie Jacob, Subrogation Specialist (cjacob@hici.net) direct ph. 931.981.6021

Stephanie Hall (Lynn), Investigating Adjuster (shall@hici.net) direct ph. 931.981.6022

Sonja Stovall, Investigating Adjuster (sstovall@hici.net) direct ph. 931.981.6032

Pam Dollar, Fast Track Adjuster (pdollar@hici.net) direct ph. 931.981.6023

Julie Adler, Claims Assistant (jadler@hici.net) direct ph. 931.981.6027

Charity Gibson, Claims Assistant (cgibson@hici.net) direct ph. 931.981.6023

HICI

PREFERRED AUTO PROGRAM

UNDERWRITING RULES

BINDING AUTHORITY

Agents may bind up to \$100/300/100 Limits.

COVERAGES AVAILABLE

1. Bodily Injury and Property Damage Liability
2. Uninsured Motorist
3. Comprehensive- vehicles over 20 years old do not qualify
4. Collision- vehicles over 20 years old do not qualify
5. Towing- will be charged to each vehicle on the policy, if applicable
6. Rental Reimbursement- must have Comprehensive and/or Collision coverage
7. Medical Payments \$5,000 maximum

DISCOUNTS AVAILABLE

1. Multi-car
2. Driver Training- student must have driver training certificate
3. Good Student- must have at least a 3.0 GPA accompanied by a statement or grade sheet from school
4. Vehicle Safety- passive restraint, anti-theft, anti-lock brakes
5. Mature Driver- certificate required

SOCIAL SECURITY NUMBERS

A valid social security number is required on the primary insured.

EXCLUSIONS

All Residents of the household not rated on the policy must be excluded. We will not exclude a spouse for any reason. The named insured and spouse must both be licensed and qualify to be an active driver. HICI will not write the policy if there are household residents ages 14-24 who are not excluded.

Underwriting must give approval to lift an exclusion from a policy. The agency cannot approve the addition of a driver to a policy. A request must be sent in writing and eligibility then determined before we let the agent know if exclusion will be lifted and an endorsement is processed. Exclusion form must be signed by all named insureds on the policy.

TERRITORIES

HICI utilizes Zip Code Territories.

SYMBOLS

HICI utilizes ISO symbols. All Trailers and Motorhomes are rated on current value per nada.com.

PREFERRED AUTO PROGRAM GUIDELINES

All drivers age 25 – 72 are eligible for our Preferred Auto Program.

DRIVING RECORD

1. All drivers must have clear MVR's except for drivers 35-65 may have a minor conviction per person. Speeding convictions may not be 15 MPH or more over the limit or 80 MPH total. All non-fault accidents must be supported by a police report.
2. Both Named Insured and spouse must be a licensed, rated driver that meets our guidelines.
3. No risks that are required to make a filing of evidence of Financial Responsibility are eligible.
4. No major convictions in the past 5 years.

CLUE GUIDELINES

1. Not eligible with 2 or more reported claims in the past year.
2. Not eligible with any paid claims in the past year except for one tow claim.
3. Not eligible with 2 or more paid claims in the past three years.
4. Not eligible with 3 or more paid claims in the past four years.
5. No Bodily Injury, Property Damage or Collision claims in the past three years.
6. All Medical Payment claims would have to be supported by a Not-at-Fault report.
7. HICI reserves the right to underwrite any CLUE activity not defined above.

PRIOR INSURANCE

1. No lapse in coverage is permitted.
2. All applicants must be named insureds or listed resident relative drivers on prior insurance policy.
3. Current carrier verification will be obtained from LexisNexis when applicant quoted.
4. If LexisNexis is unable to obtain proof of prior insurance, the applicant and all drivers must provide a copy of the current renewal offer documentation or current bill showing no lapse in coverage with supporting twelve months proof of prior insurance.
5. Applicants must have had a minimum of 12 months continuous coverage with no lapse.
6. All HICI rewrites, whether due to non-pay cancellation or policy expiration, must be approved by HICI prior to binding.
7. All insureds that have been non-renewed or cancelled for non-payment by their prior insurance carrier are ineligible. Any insureds non-renewed due to a company leaving an agency or the state are acceptable.

INELIGIBLE RISKS

1. Applications with liability limits in excess of 100/300/100.
2. No autos 2010 or below above a symbol **23** and no autos 2011+ above a symbol **55**.
3. **2010-2021 Kia and Hyundai's are ineligible.**
4. No delivery use of vehicle (newspaper, pizza, etc.) is allowed.
5. No principal operators with less than 5 years recent U.S. driving experience.
6. HICI reserves the right to require a copy of a marriage certificate/license for premium audit verification.
7. Any vehicle which is modified or customized, especially pickup trucks. Modification consists of expensive paint jobs, special ground effects, and expensive stereo systems.
8. No vehicle over 10,000 lbs GVW.
9. No monoline Motorhome/Trailer policies.
10. Cannot have more liens than drivers and cannot exceed car to driver ratio more than 2 to 1.

HICI

STANDARD AUTO PROGRAM

UNDERWRITING RULES

BINDING AUTHORITY

Agents may bind up to 100/300/100.

COVERAGES AVAILABLE

1. Bodily Injury and Property Damage Liability
2. Uninsured Motorist
3. Comprehensive- vehicles over 15 years old do not qualify
4. Collision- vehicles over 15 years old do not qualify
5. Towing- will be charged to each vehicle, if applicable
6. Rental Reimbursement- must have Comprehensive and Collision coverage
7. Medical Payments - \$5,000 maximum

DISCOUNTS AVAILABLE

1. Multi-car
2. Driver Training- student must have driver training certificate
3. Good Student- must have at least a 3.0 GPA accompanied by a statement or grade sheet
4. Vehicle Safety- passive restraint, anti-theft, anti-lock brakes
5. Mature Driver- certificate required

SOCIAL SECURITY NUMBERS

A valid social security number is required on the primary insured.

EXCLUSIONS

All Residents of the household not rated on the policy must be excluded. We will not exclude a spouse for any reason. The named insured and spouse must both be licensed and qualify to be an active driver. All household residents age 14-20 must be excluded.

Underwriting must give approval to lift an exclusion from a policy. The agency cannot approve the addition of a driver to a policy. A request must be sent in writing and eligibility then determined before we let the agent know if the exclusion will be lifted and an endorsement is processed. Exclusion form must be signed by all named insureds on the policy.

TERRITORIES

HICI utilizes Zip Code Territories.

SYMBOLS

HICI utilizes ISO symbols. All Trailers and Motorhomes are rated on current value per nada.com.

RATING

HICI will rate the highest rated driver on the highest rated vehicle. We also charge separately for accidents and violations, even if they occur in the same incident.

CONVERSIONS

Risks which have been in the Standard Auto Program a minimum of twelve months with no claims and no adverse payment activity will be converted to the Preferred Auto Program if they meet all applicable guidelines.

STANDARD AUTO GUIDELINES

PRIOR INSURANCE IS NOT REQUIRED FOR THIS PROGRAM. A DISCOUNT IS AVAILABLE ON LIABILITY, COMPREHENSIVE AND COLLISION COVERAGE IF CURRENT CARRIER SHOWS PROOF OF PRIOR INSURANCE FOR A MINIMUM OF SIX MONTHS.

ANY AUTO WITH PHYSICAL DAMAGE COVERAGE MUST BE INSPECTED, THE INSPECTION RESULTS NOTED IN THE REMARKS SECTION OF THE APPLICATION AND SIGNED BY THE AGENT COMPLETING THE INSPECTION.

All Drivers Age 21-24

1. No minor convictions in the past three years.
2. No at-fault accidents in the past three years.
3. No major convictions, point revocations or suspensions in the past five years.

All Drivers Age 25-29

1. One (1) minor conviction in the past three years.
2. No speed 15+ mph (S2) over limit or Driving While Using a Mobile Device convictions.
3. No at-fault accidents in the past three years.
4. No major convictions, point revocations or suspensions in the past five years.

All Drivers Age 30-72

1. No at-fault accidents in the **past 24 months**.
2. Maximum of two (2) minor convictions **or** one (1) at-fault accident, **if over 24 months old**, plus one (1) minor conviction in the past three years.
3. Maximum of one Speed 15+ mph over limit (S2) **or** Driving While Using a Mobile Device conviction, **if over 24 months old**, if no other MVR activity.
4. No major convictions, point revocations or suspensions in the past five years.

CLUE GUIDELINES

1. Not eligible with 2 or more claims in the past two years.
2. Not eligible with 3 or more claims in the past four years.
3. No Bodily Injury, Property Damage or Collision claims in the past 3 years on drivers under 30.
4. No more than one Bodily Injury, Property Damage or Collision claim **if over 24 months old** on drivers 30+.
5. All Medical Payment claims would have to be supported by a police report.
6. HICI reserves the right to underwrite any CLUE activity not defined above.

General Standard Guidelines

1. No autos 2010 or below above a symbol **23** and no autos 2011+ above a symbol **55**.
2. **2010-2021 Kia and Hyundai's are ineligible.**
3. No risk where an applicant has been charged in an accident where a death is involved.
4. No delivery use of the vehicle (newspaper, pizza, etc.) is allowed.
5. No vehicle over 10,000 lbs GVW.
6. No monoline Motorhome/Trailer policies.
7. Cannot have more liens than drivers and cannot exceed car to driver ratio more than 2 to 1.
8. SR-22 Filing is ineligible for this program.

****ALL HOUSEHOLD RESIDENTS AGE 14-20 MUST BE EXCLUDED****

POINT SCHEDULE

Points shall be assigned for violations and accidents that have occurred during the past 36 month period immediately preceding the date coverage is effective for new or renewal policies. Points will be assigned according to the below schedule and will be assigned to each individual operator.

	<u>MINOR VIOLATIONS</u>	<u>MAJOR VIOLATIONS</u>	<u>AT FAULT ACCIDENTS</u>
First	1	4	3
Each Add.	2	4	3

HICI charges for each accident and conviction separately, even if they occur during the same incident.

Speeding 15 + MPH over limit are charged 2 points each

VIOLATION DEFINITIONS

DEFINITIONS

Major Violations - driving while intoxicated or under the influence of drugs, failure to stop and report when involved in an accident, homicide or assault arising out of the operation of a motor vehicle, careless, negligent or reckless driving, passing a school bus, driving on a revoked, suspended or cancelled license, drag racing, texting violations, driving while using a mobile or hand-held device, no drivers license.

Minor Violations - all other charges arising out of the operation of a motor vehicle not mentioned as major convictions. Does not include parking or registration convictions.

At-Fault Accidents - all accidents in which proof of innocence is not secured. All proof must be submitted with applications. Police reports will be required for all undisclosed accidents.

DEDUCTIBLE

Comprehensive and Collision deductible **must be the same** on all vehicles on the policy.

TENNESSEE RENTERS PROGRAM

UNDERWRITING GUIDELINES

GUIDELINES

1. Photos may be required on the property at underwriting department discretion
2. No risk which has been cancelled or non-renewed in the past 3 years, unless prior approval has been obtained from underwriting
3. No risk with a prior fire, theft or liability loss in the past 5 years (excluding auto).
4. No risk who has filed bankruptcy, had tax liens, bad debts, collections, judgments, foreclosures or repossessions in the past 5 years
5. No risks where building or premises is in poor condition or not kept neat or orderly.
6. No risks with guard dog(s) on the premises.
7. No risks with unguarded stairwells or other unguarded holes in the floor or in the ground.
8. No risks with an unfenced swimming pools.
9. No risks with a trampoline on the premises.
10. No risk that has a business operation on premises. Generally, business operations are when customers and/or employees are routinely on the premises.

APPLICATIONS

All applications can be completed on the website, uploaded then printed and faxed or emailed to HICI.

RATING

Quotes can be obtained from our website

SOCIAL SECURITY NUMBER

A valid social security number is required on the primary insured.

POLICY TERMS

All Renter Policies are written on a 12 month term.

COVERAGES

Policy includes Personal Liability Coverage, Loss of Use Coverage and Medical Payments to Others Coverage.

Replacement Cost is provided on all policies.

Policy has a \$100 minimum premium.

PROTECTION CLASS

Protection Class 1 - 10 is available for this program.

RENEWAL DISCOUNT

All renewal policies will have a 5% discount.

TENNESSEE MOTORCYCLE PROGRAM

BINDING AUTHORITY

Agents may bind up to 100/300/100 limits

COVERAGES AVAILABLE

Bodily Injury with passenger hazard

Bodily Injury excluding passenger hazard

Property Damage

Uninsured Motorist

Comprehensive - motorcycles over 15 years old do not qualify

Collision - motorcycles over 15 years old do not qualify

Medical Payments - \$10,000 maximum

Rental Reimbursement - must have comprehensive and/or collision coverage

Towing & Labor - will be charged to each motorcycle, if applicable.

Motorcycle Trailer Coverage

Custom Equipment Coverage

APPLICATIONS

All applications can be completed on the website, uploaded then printed and faxed or emailed to HICI.

RATING

Quotes can be obtained from our website

POLICY TERMS

All Motorcycle Policies are written on a 12 month term.

EXCLUSIONS

All Residents of the household not rated on the policy must be excluded. All household residents age 14-20 must be excluded.

Underwriting must give approval to lift an exclusion from a policy. The agency cannot approve the addition of a driver to a policy. A request must be sent in writing and eligibility then determined before we let the agent know if the exclusion will be lifted and an endorsement is processed. Exclusion form must be signed by all named insureds on the policy.

TERRITORIES

HICI utilizes ISO Territories by zip code

PHYSICAL DAMAGE COVERAGE

Physical Damage premium is based on MSRP determined by NADA.com.

FEES

Each Policy has a fully earned \$20 Policy fee

SR-22 Filing Fee is \$20.00.

Installment Fee is \$9.00 per installment.

DISCOUNTS

Renewal - All HICI renewal policies will have a 5% Discount at the first renewal.

Claims Free - 5% Discount on all HICI renewal policies with no reported claims in past 36 months.

Motorcycle Rider Training - 10% Discount when proof submitted of course completed within 36 months of policy inception date on new and renewal policies.

Multi-Motorcycle - 10% Discount if more than one motorcycle/recreation vehicle on policy.

Anti-Theft - 5% Discount for Comprehensive Coverage

Anti-Lock Brake - 5% Discount for Liability Coverage

Current Motorcycle Insurance - Discount applied if proof submitted that Motorcycle coverage is current and has been in force for a minimum of six months with no lapse in coverage.

UNDERWRITING GUIDELINES

All Drivers Age 21-22

1. One (1) minor conviction in the past three years.
2. No at-fault accidents in the past three years.
3. No major convictions, point revocations or suspensions in the past five years.
4. Maximum Liability and Uninsured Motorist limits are 25/50/25.
5. Maximum Medical Payment limit is \$1,000.

All Drivers Age 23-24

1. Two (2) minor convictions per operator in the past three years
2. No at-fault accidents in the past three years.
3. No major convictions, point revocations or suspensions in the past five years.
4. Maximum Liability and Uninsured Motorist limits are 50/100/50.
5. Maximum Medical Payment limit is \$2,000.

All Drivers Age 25-74

1. Maximum of two (2) minor convictions **or** one (1) at-fault accident plus one (1) minor conviction in the past three years.
2. Maximum of one Speed 15+ mph over limit (S2) conviction if no other MVR activity.
3. No other major convictions, point revocations or suspensions in the past five years.

CLUE GUIDELINES

1. Not eligible with 2 or more claims in the past two years.
2. Not eligible with 3 or more claims in the past four years.
3. No Bodily Injury, Property Damage or Collision claim in the past 3 years on drivers under 25.
4. No more than one Bodily Injury, Property Damage or Collision claim in the past 3 years on drivers 25+.
5. All Medical Payment claims would have to be supported by a police report.
6. HICI reserves the right to underwrite any CLUE activity not defined above.

General Standard Guidelines

1. Drivers age 21-74 only.
2. Named insured must have a motorcycle license or motorcycle classification on license.
3. No risk that requires a SR-22 filing.
4. No risk where an applicant has been charged in an accident where a death is involved.
5. No delivery use of the vehicle (newspaper, pizza, etc.) is allowed..

POINT SCHEDULE

Points shall be assigned for violations and accidents that have occurred during the past 36 month period immediately preceding the date coverage is effective for new or renewal policies. Points will be assigned according to the below schedule and will be assigned to each individual operator.

	<u>MINOR VIOLATIONS</u>	<u>MAJOR VIOLATIONS</u>	<u>AT FAULT ACCIDENTS</u>
First	1	4	3
Each Add.	2	4	3

HICI charges for each accident and conviction separately, even if they occur during the same incident.

Speeding 15 + MPH over limit are charged 2 points each

VIOLATION DEFINITIONS

DEFINITIONS

Major Violations - driving while intoxicated or under the influence of drugs, speeding 15+mph over limit, failure to stop and report when involved in an accident, homicide or assault arising out of the operation of a motor vehicle, careless or reckless driving, passing a school bus, driving on a revoked license, drag racing.

Minor Violations - all other charges arising out of the operation of a motor vehicle not mentioned as major convictions. Does not include parking or registration convictions.

At-Fault Accidents - all accidents in which proof of innocence is not secured. All proof must be submitted with applications. Police reports will be required for all undisclosed accidents.

MOTORCYCLE TYPES - (refer to NADA.com for specific type)

Chopper – A cruiser with extended front forks and reclined seats but no rear suspension.

Cruiser – Motorcycle with low seats, pullback handlebars and forward foot pegs so that the legs are stretched out.

On/Off-road – An off-road type motorcycle equipped with headlights, license plate mounting brackets and mirrors that is designed to be ridden on unpaved surfaces but is approved for highway use; may be outfitted with timers and roll chart reading devices that aid riders with navigation and timekeeping.

*****Any ATV/UTV that is licensed for the street should be listed under this type in order for insurance verification to be successful.**

Scooter – A motorbike with small wheels, low seats, step-through frames and floorboards for the feet.

Sport – This category includes Sport and Supersport motorcycles.

(1) Sport – Motorcycle that typically has short handlebars and foot pegs below the seat so the rider has to lean over to operate the motorcycle; or

(2) Supersport – Motorcycle typically enveloped in an aerodynamic fiberglass mold that covers the engine and allows air to flow freely around the engine, front crouched-forward riding position, clip-on handlebars and stiff suspensions and navigation computers.

Sport Touring – Touring motorcycle with features of a supersport motorcycle.

Standard – Motorcycle that features upright seating for one or two passengers and foot pegs that place feet under the hips; does not have a fairing or a spoiler; also referred to as a road, street or "naked" bike.

Touring – Motorcycle that contains large fairings and screens, luggage compartments, saddlebags, trunks on either side of the back fender, radio systems, CD and MP3 players as well as trip and navigation computers.

Touring Scooter – A scooter that has accommodations for standard or optional storage locations.

Other - Motorcycles not included in the above descriptions including dirt bikes, all-terrain vehicles (ATV), utility vehicles (UTV), golf carts and snowmobiles.

HICI COMMERCIAL NICHE MARKETS

When you quote one of these type risk think of HICI. We should be very competitive.

1. Used Auto Dealers – experienced dealers only
2. Auto Repair and Body Shops
3. Business/Commercial Auto
4. Commercial Property
5. Tow Trucks For Hire
6. General Liability

No Gas Stations. Gasoline sales incidental to auto repair will be considered

No Trucker Risks

No auto exceeding 26,000 lbs. GVW

****No Drivers Requiring SR-22 Filings**

****Auto Repair can include such exposures as tune-up, oil change, brakes, muffler, auto clean-up, radiators, starters, stereo installation, window tinting, windshield repair, etc. Call for questions or guidance.**

Tow Trucks For Hire are acceptable if used incidental with an Auto Dealer or Garage Repair policy.

Body Shops – Paint Room – Must be a separate room with an adequate ventilation system and paint and flammable liquids properly stored, but does not have to be a UL approved system.

Reinsurance

We must consider the total of all property for a customer (building, personal property, dealer's physical damage and garagekeeper coverage) when calculating the combined total of \$500,000.

COMMERCIAL AUTO

Weight, Use and Secondary ISO Classification Table

WEIGHT

Light - all vehicles with GVW of 10,000 lbs. or less

Medium – All Vehicles with GVW of 10,001-20,000 lbs.

Heavy – All vehicles with GVW of 20,001-26,000 lbs. (HICI only writes vehicles up to 26,000)

USE

Service – vehicles which are used to transport personnel, tools, equipment and incidental supplies to or from a job location. This is confined to autos principally parked at the job locations for the majority of the work day.

Retail – vehicles used to make household deliveries, such as florist or dry cleaners.

Commercial – any other exposure – this classification will be used to majority of the time.

SECONDARY CLASSIFICATIONS

NOC (Not Other Classification)

Contractors

Dumping

Farm - Autos garaged on and used in farm operations only.

Waste Disposal- Trash and waste transport.

Specialized Delivery- Florists, package delivery, etc.

Food Delivery

Tow Trucks For Hire

COVERAGES AVAILABLE

1. Liability
2. Physical Damage
3. Uninsured Motorist
4. Medical Payments
5. Hired/Non-Owned Liability
6. Rental Reimbursement - Private Passenger Auto only

COMMERCIAL LINES-BUSINESS AUTO

GENERAL INFORMATION

BINDING AUTHORITY

Agents may bind up to \$500,000 CSL. \$1,000,000 limit can never be bound without underwriting approval and policyholder must be currently carrying \$1,000,000 primary limits and provide a renewal offer with clear three year loss runs and 1.15 SRP factor.

****A Business Auto policy that has a minimum of 6 months of insurance but does not currently carry million limits can be bound with \$1,000,000 limits if matched with a qualifying/supporting General Liability policy. The SRP factor for the Business Auto should be 1.15.**

PROOF OF PRIOR INSURANCE REQUIREMENTS

Proof of at least six months proof of prior insurance is required on all applicants. If a new venture then proof of personal insurance for a minimum of six months in owner or principal's name is sufficient.

1.00 SRP – Proof of prior insurance for twelve months and current renewal offer required (million limit policies should be rated with a 1.15 SRP factor).

1.15 SRP – New Venture with proof of personal insurance for at least six months or anyone written without a current renewal offer.

APPLICATIONS

All applications must be completed on the website, uploaded then printed with insured and agent's signature then emailed or faxed.

WHICH POLICY DO I USE?

Business Auto- any insured whose vehicles are not used to haul commodities for others. If they are hauling their own product, it qualifies for a Business Auto policy.

RATING

Quotes can be obtained from our website. Your underwriter will be glad to help you if you need assistance.

SOCIAL SECURITY NUMBER

A valid social security number is required on all owner(s) of the insured business.

CREDIT REPORT

A current credit report will be run on owner(s) of the insured business. The owner(s) cannot have bankruptcies, bad debts, tax liens, judgments, collections, repossessions or foreclosures. If credit report cannot be obtained or is a "no hit" then policy cannot be written if it is a new venture and applicant must have a declaration page, current renewal offer and complete three year loss run.

CLAIMS

Any applicant that has had claim activity in the past three years must be pre-approved by HICI Underwriting.

DRIVER EXCLUSIONS

A HICI Driver Exclusion cannot be lifted without pre-approval by Underwriting.

**BUSINESS AUTO
UNDERWRITING GUIDELINES**

Drivers age 21-72 are eligible for this policy if they meet the following:

1. All drivers age 21-24 must have clear MVR/Clue report and policy must be rated at 1.15 SRP.
2. All drivers and employees are required to have a valid Tennessee license.
3. Any owner that does not have a valid social security number or if we receive a "no hit" on their credit report will qualify only if they have a declaration page, current renewal offer and complete three year loss runs. We will not write as a New Venture. A New Venture is eligible if an acceptable credit report is received.
4. All drivers age 25-72 may have a maximum of 2 minor violations in the past 3 years.
5. One At-fault accident, **if over 24 months old**, is allowed per driver age 25-72 with no other MVR activity. This means No Bodily Injury, Property Damage or Collision claims in the past two years. All Medical Payment claims would have to be supported by a Not-at-Fault report.
6. An At-fault accident and a violation on the same driver is acceptable on drivers age 25-72 if they occurred at the same time and are **both over 24 months old**.
7. No major convictions in the past 5 years including a Speed 15+ mph over limit **or** Driving While Using a Mobile Device.
8. No negligent losses in the past 3 years
9. **Vehicles with GVW's exceeding 26,000 lbs. are ineligible**
10. **2010-2021 Kia or Hyundai vehicles are ineligible**
11. Risks whose normal radius is over 200 miles are ineligible
12. Limousines, Buses, or Multi-Passenger Vans are ineligible
13. For Hire/Trucker Classification is ineligible
14. Monoline Wreckers, Rollbacks or Carhaulers are ineligible.
15. For Physical Damage amount, use MSRP based on NADA for rating purposes or select Stated Amount coverage.

**TOW TRUCKS FOR HIRE
UNDERWRITING GUIDELINES**

1. Tow Trucks For Hire are **acceptable ONLY if used incidental** to an Auto Dealer or Garage Repair policy.
2. The same guidelines as Business Auto above with the exception of number 14.
3. SRP on Tow Trucks For Hire is a minimum of **1.15** and should be rated in the TP quoting link.
4. No New Ventures on a TP – Proof of prior insurance must be provided.
5. Any insured who owns and/or insures more than **3** wreckers, rollbacks or carhaulers is ineligible.
6. **Wrecker services do not qualify. We will not accept a named insured with only Towing or Wrecker service in the business name.**
7. HICI will complete all required state or federal filings, including the BMC-91X.

COMMERCIAL LINES-AUTO DEALERS/GARAGE GENERAL INFORMATION

BINDING AUTHORITY

Agents may bind up to \$500,000 CSL. \$1,000,000 limit can never be bound without underwriting approval and policyholder must be currently carrying \$1,000,000 primary limits and provide a renewal offer with clear three year loss run and 1.15 SRP factor. Auto Dealers' Physical Damage Open Lot Coverage in excess of \$500,000 requires prior underwriting approval. *****

COVERAGES AVAILABLE

1. Garage Liability
2. Uninsured Motorist
3. Physical Damage
4. Garagekeepers
5. Medical Payments
6. Garage Liability Extended Coverage (Auto Dealer Only) Included in Premium:
 - a. Security Interest Errors and Omissions Liability Coverage
 - b. Truth-In-Lending Error and Omissions Liability Coverage
 - c. Odometer and Prior Damage Disclosure Statute E&O Defense Coverage
7. Broadened Coverage
8. False Pretense
9. Extended Physical Damage Coverage

*****Due to Reinsurance Concerns – we must consider the total of all property for a customer (building, personal property, dealer's physical damage and garagekeeper coverage) when calculating the combined total of \$500,000

APPLICATIONS

All applications must be completed on the website, uploaded then printed with insured and agent's signature then emailed or faxed to us. Photos are required upon request, we recommend submitting with the application.

PROOF OF PRIOR INSURANCE REQUIREMENTS

To be considered for a 1.00 SRP factor or below new business applications must be submitted with a current renewal offer showing one year prior insurance. If current three year loss runs are not submitted with the application they can be requested by the Underwriting Department at their discretion. **Credits will not be considered unless pre-approved by Underwriting and renewal offer provided showing premiums with a minimum of 3 year clear loss runs. Credits are not available with \$1,000,000 liability and uninsured motorist limits.**

****New Ventures** and applications bound during the current policy term (prior to policy renewal) are rated using a 15% surcharge (1.15 SRP factor). Please send current policy declarations if not a new venture. A GK with a TP cannot be a new venture. See page 23, rule 20.

****Individuals or businesses with no prior insurance within the past 30 days are allowed at a 25% surcharge (1.25 SRP factor).**

RATING

Quotes can be obtained from our website. Your underwriter will be glad to help you if you need assistance.

DEALER TAGS

Underwriting will monitor the number of dealer tags vs the number of employees/drivers and reserves the right to use this information to determine eligibility.

SOCIAL SECURITY NUMBER

A valid social security number is required on all owner(s) of the insured business.

CREDIT REPORT

A current credit report will be run on owner(s) of the insured business. The owner(s) cannot have bankruptcies, tax liens, judgements, collections, bad debts, repossessions or foreclosures. If credit report cannot be obtained or is a "no hit" then policy cannot be written if it is a new venture and applicant must have a declaration page, current renewal offer and complete three year loss run.

DRIVER EXCLUSIONS

A HICI Driver Exclusion cannot be lifted without pre-approval by Underwriting.

CLAIMS

Any applicant that has had claim activity in the past three years must be pre-approved by HICI Underwriting.

INSPECTIONS

All new business garage applications will be inspected by a HICI representative. The insured must willingly complete the mandatory survey/inspection during the first attempt. Failure to do so will result in policy cancellation and no repeated attempt or reinstatement.

AUTO DEALERS, REPAIR SHOPS, ALL OTHER GARAGE LIABILITY UNDERWRITING GUIDELINES

Drivers age 21-72 are eligible for this policy if meets the following:

1. All drivers age 21-24 must have clear MVR/Clue report and policy must be rated at 1.15 SRP.
2. All drivers and employees are required to have a valid Tennessee license.
3. Any owner that does not have a valid social security number or if we receive a "no hit" on their credit report will qualify only if they have a declaration page, current renewal offer and complete three year loss runs. We will not write as a New Venture. A New Venture is eligible if an acceptable credit report is received.
4. All drivers age 25-72 may have a maximum of 2 minor violations in the past 3 years.
5. One At-fault accident, **if over 24 months old**, is allowed per driver age 25-72 with no other MVR activity. This means No Bodily Injury, Property Damage or Collision claims in the past two years. All Medical Payment claims would have to be supported by a Not-at-Fault report.
6. An At-fault accident and a violation on the same driver is acceptable on drivers age 25-72 if they occurred at the same time and are **both over 24 months old**.
7. No major convictions in the past 5 years including a Speed 15+ mph over limit **or** Driving While Using a Mobile Device.
8. HICI will need the name, date of birth, and drivers license number for the wives and children of all people allowed to use a dealer tag. HICI will charge for these people unless a current declaration page showing them to be insured elsewhere is received.
9. No risks where there is a household resident age 13-20. **We will accept with an exclusion.**
10. Salvage operation risks are ineligible
11. No risks where rebuilt wrecks or used or remanufactured parts are sold
12. All risks must submit a prior declaration page unless the risk is a new venture.
13. No theft, fire or negligent losses in the past 5 years
14. Repair operations are limited to private passenger autos and light trucks only. Truck Tractor repair shops are not eligible and classic car repair/restoration is not eligible.
15. No gas stations. Gasoline sales incidental to repair operations will be considered and strictly underwritten.
16. No risk that does repossession of autos.
17. No risk that has a dog(s) on the premises which could harm/injure customers or employees.
18. **Risks that are located at a residence location are ineligible. Garage risk must be at a separate commercial business location.**
19. No Dealers Physical Damage coverage can be written on an auto wholesaler and a business sign is required.
20. Wrecker services do not qualify. We will not accept a named insured with only Towing or Wrecker service in the business name.
21. Any Garage (GK or AD) policy with a Towing (TP) policy must have a prior insurance declaration page, not be a new venture and photos must be submitted with application showing repair shop, including business sign, and tow trucks, wreckers and rollbacks.

BODY SHOPS – ADDITIONAL GUIDELINES

1. No losses in the past 3 years
2. Wrecker services do not qualify. We will not accept a named insured with only Towing or Wrecker Service in the name.
3. Good overall shop condition and upkeep, including equipment such as frame machines
4. Good fire hazard control
5. Paint operation must be conducted in a separate room with an adequate ventilation system and fire containment
6. Paint and Flammable Liquids must be properly stored

COMMERCIAL LINES - COMMERCIAL PROPERTY

UNDERWRITING GUIDELINES

HICI only allows a Commercial Property policy to be written if we also write a qualifying and supporting Garage Liability or General Liability policy.

GUIDELINES

1. No risks in excess of \$500,000 total coverage without prior approval. *****
2. Photos are required on all property - Front and Back.
3. No risk in Town Class 10
4. All risks must be written within 5 miles of a responding Fire Department.
- 5. ACV only when writing a property policy on a Tire or Body Shop.**
6. Buildings exceeding 30 years of age are not eligible for Replacement Cost or Special Form coverages. However, consideration may be given if updates have been completed.
- 7. No risk that is located at a personal residence. Building must be at a separate business location.**
8. All risks must be within 1,000 feet of a fire hydrant or the responding fire station must have a Tanker Truck.
9. Unless risk is a new venture, prior insurance in the past 30 days is required. HICI will need a copy of the prior declarations page.
10. No risk which has been cancelled or non-renewed in the past 3 years, unless prior approval has been obtained from underwriting
11. No risks with a prior fire or theft loss in the past 5 years
12. No risks with a principal owner or co-owner who has filed bankruptcy, had tax liens, judgements, collections, bad debts, repossessions or foreclosures in the past 5 years
13. No risk involved in blasting or dynamiting operations.
14. No manufacturing risks
15. No risk which is housed in the same building or within 50 feet of an ineligible risk.
16. No risk with a manufacturing or eating establishment within 40 feet of the insured's premises or in the same fire division if several business are connected

**The annual cost for the Commercial Property Extended Coverage Endorsement is \$125 for \$30,000 of Business Income/Extra Expense, or \$175 for \$100,000 of Business Income/Extra Expense, or \$250 for \$250,000 of Business Income/Extra Expense.

APPLICATIONS

All applications must be completed on the website, uploaded then emailed to HICI with signatures.

PHOTOS

You are required to send photos of front, back and both sides of building, along with photos showing entire interior of building, with **ALL APPLICATIONS**. Underwriting may also require the same for existing policies.

SOCIAL SECURITY NUMBER

A valid social security number is required on all owner(s) of the insured business.

CREDIT REPORT

A current credit report will be run on owner(s) of the insured business. The owner(s) cannot have bankruptcies, tax liens, judgements, collections, bad debts, repossessions or foreclosures.

RATING

Quotes can be obtained from our website. Your underwriter will be glad to help you if you need assistance.

*****Due to Reinsurance concerns – we must consider the total of all property for a customer (building, personal property, dealer's physical damage and garagekeeper coverage) when calculating the combined total of \$500,000*****

**COMMERCIAL LINES - BG PROGRAM
(BUSINESS AUTO/GENERAL LIABILITY)
GENERAL INFORMATION**

BINDING AUTHORITY

Agents may bind up to \$500,000 CSL. \$1,000,000 limit can be bound if guidelines met below. Credits are not available.

****A Business Auto policy that has a minimum of 6 months of insurance but does not currently carry million limits can be bound with \$1,000,000 limits if matched with a qualifying/supporting General Liability policy. The SRP factor for the Business Auto should be 1.15.**

RATING AND PROOF OF PRIOR INSURANCE REQUIREMENTS

Proof of at least six months proof of prior insurance is required on all applicants for the Business Auto. If a new venture then proof of personal insurance for a minimum of six months in owner or principal's name is sufficient.

****A minimum of six months proof of insurance is required for the Business Auto section of the application with an irpm of 1.15.**

****One year proof of prior insurance on both the General Liability and Business Auto and current renewal offer on the Business Auto is required if the SRP factor is a 1.00.**

****For liability limits of \$1,000,000 at a 1.00 SRP – proof of prior insurance, three-year loss runs and current renewal offer is required for both the General Liability and Business Auto.**

****For liability limits of \$1,000,000 at a 1.25 SRP – a minimum of 3 years' experience is required for the General Liability and six months proof of prior insurance is required for the Business Auto.**

****Experience must be listed on application and will be verified by the audit/inspection.**

APPLICATIONS

All applications must be completed on the website, uploaded then printed with insured and agent's signature then emailed or faxed.

WHICH POLICY DO I USE?

Business Auto- any insured whose vehicles are not used to haul commodities for others. If they are hauling their own product, it qualifies for a Business Auto policy.

RATING

Quotes can be obtained from our website. Your underwriter will be glad to help you if you need assistance.

SOCIAL SECURITY NUMBER

A valid social security number is required on all owner(s) of the insured business.

CREDIT REPORT

A current credit report will be run on owner(s) of the insured business. The owner(s) cannot have bankruptcies, bad debts, tax liens, judgments, collections, repossessions or foreclosures. If credit report cannot be obtained or is a "no hit" then policy cannot be written if it is a new venture and applicant must have a declaration page, current renewal offer and complete three year loss run.

CLAIMS

Any applicant that has had claim activity in the past three years must be pre-approved by HICI Underwriting.

DRIVER EXCLUSIONS

A HICI Driver Exclusion cannot be lifted without pre-approval by Underwriting.

Drivers age 21-72 are eligible for this policy if they meet the following:

1. All drivers age 21-24 must have clear MVR/Clue report and policy must be rated at 1.15 SRP.
2. All drivers and employees are required to have a valid Tennessee license.
3. Any owner that does not have a valid social security number or if we receive a "no hit" on their credit report will qualify only if they have a declaration page, current renewal offer and complete three year loss runs. We will not write as a New Venture. A New Venture is eligible if an acceptable credit report is received.
4. All drivers age 25-72 may have a maximum of 2 minor violations in the past 3 years.
5. One At-fault accident, **if over 24 months old**, is allowed per driver age 25-72 with no other MVR activity. This means No Bodily Injury, Property Damage or Collision claims in the past two years. All Medical Payment claims would have to be supported by a Not-at-Fault report.
6. An At-fault accident and a violation on the same driver is acceptable on drivers age 25-72 if they occurred at the same time and are **both over 24 months old**.
7. No major convictions in the past 5 years including a Speed 15+ mph over limit **or** Driving While Using a Mobile Device.
8. No negligent losses in the past 3 years
9. **Vehicles with GVW's exceeding 26,000 lbs. are ineligible**
10. **2010-2021 Kia or Hyundai vehicles are ineligible**
11. Risks whose normal radius is over 200 miles are ineligible
12. Limousines, Buses, or Multi-Passenger Vans are ineligible
13. For Hire/Trucker Classification is ineligible
14. Monoline Wreckers, Rollbacks or Carhaulers are ineligible.
15. For Physical Damage amount, use MSRP based on NADA for rating purposes or select Stated Amount coverage.

GENERAL LIABILITY GUIDELINES

1. Eligible Class Codes are listed on following page.
2. Class Codes and Business Operations that are ineligible and/or excluded:
 - A. Roofing
 - B. Plumbers
 - C. Snow Plowing
 - D. Earth Moving
 - E. Excavation Contractors
 - F. Tree Trimming
 - G. Contractors Using Cranes
 - H. Blasting or Dynamite Operations
 - I. Manufacturing Risk
 - J. Restaurants
 - K. General Contractors
 - L. Demolition/Wrecking
 - M. Tunneling
3. Ineligible Risks:
 - A. 2 or more claims in the past 5 years
(A claim in the past 5 years requires pre-approved)
 - B. Risks cancelled or non-renewed in the past 3 years (unless pre-approved)
 - C. Risks where building or premises is in poor condition or not kept neat or orderly, properties with guard dogs on the premises, properties with unguarded stairwells or other unguarded holes in the floors or in the ground, properties with unfenced swimming pools or unfenced trampolines
 - D. Risks which are housed in the same building or within 50 feet of Blasting or Dynamite Operations, Manufacturing Risks, Restaurants, establishments where alcoholic beverages are consumed on premises and Operations which present an unusual or hazardous attraction for children, such as quarries, fire escapes accessible from the ground, vacant and unlocked buildings, lakes, ponds, unfenced swimming pools, playgrounds, unfenced trampolines, etc.
 - E. Class 91155-Appliances and Accessories-Installation, Servicing or Repair-Household cannot be written with liability limits above \$500,000 and SRP factor must be a minimum of 1.15
 - F. Skid Steer loaders are ineligible.
 - G. Pressure Washing is ineligible.
4. Requirements:
 - A. An individual tool or piece of equipment valued over \$500 must be scheduled with the serial/model number. Maximum limit per tool/equipment is \$25,000 without prior underwriting approval. Maximum of \$100,000 total on scheduled Contractor's Equipment coverage without prior approval.
 - B.. The insured must willingly complete the mandatory survey/inspection during the first attempt. Failure to do so will result in policy cancellation and no repeated attempt or reinstatement.
 - C.. A valid social security number is required on all owner(s) of the insured business.

GENERAL LIABILITY CLASS CODES

91155	Appliances and Accessories-Installation, Servicing or Repair-Household
91340	Carpentry - Dwelling
91341	Carpentry - Interior
91342	Carpentry - NOC
91405	Carpet, Rug, Furniture or Upholstery Cleaning
91560	Concrete Construction
91746	Door, Window or Assembled Millwork Installation
92338	Drywall or Wall Board Installation
92478	Electrical Work within Buildings
94276	Fence Erection
94569	Floor Covering Installation - not ceramic tile or stone
95625	Handyperson
95647	Heating - A/C Sales, Installation & Repair- <u>no</u> LPG equipment sales or work
95648	Heating - A/C Sales, Installation & Repair- <u>includes</u> LPG equipment sales or work
96053	House Furnishings Installation
96611	Interior Decorators
96816	Janitorial Services
97047	Landscape Gardening
97050	Lawn Care Services
97447	Masonry Work
97650	Metal Erection - Decorative or Artistic
98304	Painting - Exterior 3 Stories or Less
98305	Painting - Interior
98344	Paperhanging
98967	Siding Installation - Including Gutters and Downspouts
98993	Sign Erection, Installation or Repair
99003	Sign Painting or Lettering - Inside of Buildings
99004	Sign Painting or Lettering - On Buildings or Structures
99650	Television or Radio Receiving Set Installment or Repair
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction
99826	Upholstery
99975	Window Cleaning - 3 stories or less

COMMERCIAL LINES – GENERAL LIABILITY
UNDERWRITING GUIDELINES

GUIDELINES

1. Eligible Class Codes are listed on following page.
2. Class Codes and Business Operations that are ineligible and/or excluded:
 - A. Roofing
 - B. Plumbers
 - C. Snow Plowing
 - D. Earth Moving
 - E. Excavation Contractors
 - F. Tree Trimming
 - G. Contractors Using Cranes
 - H. Blasting or Dynamite Operations
 - I. Manufacturing Risk
 - J. Restaurants
 - K. General Contractors
 - L. Demolition/Wrecking
 - M. Tunneling
3. Ineligible Risks:
 - A. 2 or more claims in the past 5 years
(A claim in the past 5 years requires pre-approved)
 - B. Risks cancelled or non-renewed in the past 3 years (unless pre-approved)
 - C. Risks where building or premises is in poor condition or not kept neat or orderly, properties with guard dogs on the premises, properties with unguarded stairwells or other unguarded holes in the floors or in the ground, properties with unfenced swimming pools or unfenced trampolines
 - D. Risks which are housed in the same building or within 50 feet of Blasting or Dynamite Operations, Manufacturing Risks, Restaurants, establishments where alcoholic beverages are consumed on premises and Operations which present an unusual or hazardous attraction for children, such as quarries, fire escapes accessible from the ground, vacant and unlocked buildings, lakes, ponds, unfenced swimming pools, playgrounds, unfenced trampolines, etc.
 - E. Class 91155-Appliances and Accessories-Installation, Servicing or Repair-Household cannot be written with liability limits above \$500,000 and SRP factor must be a minimum of 1.15
 - F. Skid Steer loaders are ineligible.
 - G. Pressure Washing is ineligible.

GUIDELINES (CONT)

4. 1,000,000 per occurrence GL limit is available if insured has a minimum of 3 years of experience and rated from the two options below:
 - A. **1.00 SRP** - if policy written at current policy renewal and copy of renewal offer provided, proof insured currently has \$1,000,000 limits and clear 3 year loss run.
 - B. **1.25 SRP** - if insured has a minimum of 3 years of experience but cannot provide above.

****Experience must be listed on application and will be verified by the audit/inspection.**

5. An individual tool or piece of equipment valued over \$500 must be scheduled with the serial/model number. Maximum limit per tool/equipment is \$25,000 without prior underwriting approval. Maximum of \$100,000 total on scheduled Contractor's Equipment coverage without prior approval.
6. The insured must willingly complete the mandatory survey/inspection during the first attempt. Failure to do so will result in policy cancellation and no repeated attempt or reinstatement.
7. A valid social security number is required on all owner(s) of the insured business.

RATING

1. Quotes can be obtained from our website.
2. To obtain base rates (1.00) or credits, one year proof of prior insurance is required (declaration page). The prior insurance must have been in force in the past 30 days.
3. To quote new ventures use a 1.15 SRP factor. To quote risks that has been without insurance for over 30 days, use 1.25 SRP factor.

GENERAL LIABILITY CLASS CODES

91155	Appliances and Accessories-Installation, Servicing or Repair-Household
91340	Carpentry - Dwelling
91341	Carpentry - Interior
91342	Carpentry - NOC
91405	Carpet, Rug, Furniture or Upholstery Cleaning
91560	Concrete Construction
91746	Door, Window or Assembled Millwork Installation
92338	Drywall or Wall Board Installation
92478	Electrical Work within Buildings
94276	Fence Erection
94569	Floor Covering Installation - not ceramic tile or stone
95625	Handyperson
95647	Heating - A/C Sales, Installation & Repair- <u>no</u> LPG equipment sales or work
95648	Heating - A/C Sales, Installation & Repair- <u>includes</u> LPG equipment sales or work
96053	House Furnishings Installation
96611	Interior Decorators
96816	Janitorial Services
97047	Landscape Gardening
97050	Lawn Care Services
97447	Masonry Work
97650	Metal Erection - Decorative or Artistic
98304	Painting - Exterior 3 Stories or Less
98305	Painting - Interior
98344	Paperhanging
98967	Siding Installation - Including Gutters and Downspouts
98993	Sign Erection, Installation or Repair
99003	Sign Painting or Lettering - Inside of Buildings
99004	Sign Painting or Lettering - On Buildings or Structures
99650	Television or Radio Receiving Set Installment or Repair
99746	Tile, Stone, Marble, Mosaic or Terrazzo Work - Interior Construction
99826	Upholstery
99975	Window Cleaning - 3 stories or less