

**LIMITS AND DEDUCTIBLES**

Bodily Injury Liability	Medical Payments	Property Damage Liability	UM/UIM Motorists Bodily Injury	Deductibles – Physical Damage	
				Comprehensive	Collision
<ul style="list-style-type: none"> <li>15/30</li> <li>20/40</li> <li>25/50</li> <li>50/100</li> <li>100/300</li> <li>250/500</li> <li>300/300</li> </ul>	<ul style="list-style-type: none"> <li>1,000</li> <li>2,000</li> <li>5,000</li> <li>10,000</li> <li>25,000</li> </ul>	<ul style="list-style-type: none"> <li>10,000</li> <li>15,000</li> <li>20,000</li> <li>25,000</li> <li>50,000</li> <li>100,000</li> <li>300,000</li> </ul>	<ul style="list-style-type: none"> <li>15/30</li> <li>20/40</li> <li>25/50</li> <li>50/100</li> <li>100/300</li> <li>250/500</li> <li>300/300</li> </ul>	<ul style="list-style-type: none"> <li>\$250</li> <li>\$500</li> <li>\$1,000</li> <li>\$2,500</li> </ul>	<ul style="list-style-type: none"> <li>\$250</li> <li>\$500</li> <li>\$1,000</li> <li>\$2,500</li> </ul>

**NEW BUSINESS - RATING TIERS/ELIGIBILITY**

TIER ELIGIBILITY REQUIREMENTS	ELITE	SUPERIOR	PLUS	PREFERRED	STANDARD
US or Canadian drivers license required for all household residents age 21+ for the period shown - not applicable to resident single children under age 21	8 yrs	5 yrs	5 yrs	3 yrs	0 – 3 yrs
12 mos. Proof of prior BI coverage with limits shown at purchase of at least the limits shown for Named Insured and Spouse (unless no prior vehicle ownership)	100/300	50/100	25/50	15/30	15/30
Named Insured and Spouse and any resident or any customary operator must be between ages	30 to 70	25 to 75	15 to 75	15 to 75	All
<b>Youthful Operators</b> (as defined in Classification Rule B.2.a.)					
(1) At fault accident	NA	NA	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs
(2) Not at fault accident	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(3) Minor Violations (Appendix B)	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(4) Major Violations (Appendix A)	NA	NA	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Youthful Operator	NA	NA	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
<b>Adult Operators:</b>					
(5) At fault accident	0 in last 3 yrs	0 in last 3 yrs	0 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs
(6) Not at fault accident	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
(7) Minor Violations (Appendix B)	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs
(8) Major Violations (Appendix A)	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs	0 in last 5 yrs
Total activity per above for any Adult Operator	1 in last 3 yrs	1 in last 3 yrs	1 in last 3 yrs	2 in last 3 yrs	2 in last 3 yrs
<b>Total activity per above for all operators in household SUM OF ITEMS (1) THROUGH (8)</b>	<b>1 in last 3 yrs</b>	<b>2 in last 3 yrs (A,B,C credit)</b> <b>1 in last 3 yrs (D credit)</b>	<b>2 in last 3 yrs (A,B,C credit)</b> <b>1 in last 3 yrs (D credit)</b>	<b>2 in last 3 yrs (A,B,C credit)</b> <b>1 in last 3 yrs (D credit)</b> <b>0 in last 3 yrs (Z credit)</b>	<b>2 in last 3 yrs (A,B,C credit)</b> <b>1 in last 3 yrs (D credit)</b> <b>0 in last 3 yrs (Z,X credit)</b>
Proof of homeownership required	Y	Y	Y	N	N
Auto Insurance Credit Score	A,B	A,B,C,D	A,B,C,D	A,B,C,D,Z	Any

**AUTO INSURANCE CREDIT SCORING**

Credit Score	Credit Worthiness	Attract Score
A	Superior Financial Responsibility	829 - 997
B	Above Average Financial Responsibility	754 - 828
C	Average Financial Responsibility	676 - 753
D	Below Average Financial Responsibility	618 - 675
Z	Low Financial Responsibility	223 - 617
X	Minimal Financial Responsibility	0 - 222
N	No Hit	N/A
U	Unavailable	N/A
F	No record of this person	N/A
E	Error in information	N/A
W	Waived credit score	N/A

**ENDORSEMENTS**

- Transportation Expense Coverage
- Towing and Labor
- Excess Electronic Equipment Coverage
- Named Non-Owner Coverage
- Extended Non-Owned Coverage
- Auto Loan/Lease Coverage
- New Car Replacement Coverage

**PAYMENT PLANS**

**NO PREMIUM FINANCE ALLOWED**

6 month policy term	12 month policy term
<ul style="list-style-type: none"> <li>• Full Pay</li> <li>• 2 Pay</li> <li>• 3 Pay</li> <li>• 5 Pay</li> </ul>	<ul style="list-style-type: none"> <li>• Full Pay</li> <li>• 2 Pay</li> <li>• 3 Pay</li> <li>• 6 Pay</li> <li>• 10 Pay</li> </ul>

*Each installment, except under the Full Payment plan must equal \$50 or greater and is subject to a \$5 service fee charge. All payments returned for insufficient funds are subject to a \$25 Non-Sufficient Funds fee. Premiums must be electronically submitted or mailed to UNAIC within five (5) business days of binding for coverage to remain in force.*

**INELIGIBLE RISKS** – except as otherwise indicated, the following exposures are not eligible for coverage and, therefore cannot be bound:

- A.** Vehicle Body Type: all-terrain vehicles, go-carts, snowmobiles, motorbikes, mopeds, motor scooters and motorcycles.
- B.** Gray Market Vehicles: these are vehicles designed for use overseas and imported illegally or, in some cases, legally. Because they have body and engine parts that do not meet Federal Safety and Emission Standards, they are usually expensive, difficult to repair, and often capable of higher speeds than legally equipped vehicles. Gray market vehicles (most often manufactured by these makers: BMW, Land Rover, Mercedes Benz, Porsche, Volkswagen) can be identified by their non-standard Vehicle Identification Numbers.
- C.** Non-Standard Private Passenger Vehicles: kit cars and makes and models made principally for the non-domestic market by other than Standard Private Passenger manufacturers.
- D.** High Value Vehicles: vehicles with a cost-new physical damage symbol of 27 or greater (submit unbound).
- E.** Physical damage coverage on vehicles over 20 years old not qualifying as "Antique" autos.
- F.** Any persons convicted of Arson or Any Felony.
- G.** Major Motor Vehicle Convictions: any persons convicted of any of the following major violations in the last 10 yrs:
  - (1). Driving during a period when license is suspended or revoked
  - (2). Driving to endanger
  - (3). Driving while impaired or intoxicated from the use of drugs or alcohol
  - (4). Drunk or disorderly conduct
  - (5). Eluding or attempting to elude a police officer
  - (6). Failure to stop and report when involved in an accident
  - (7). Homicide or assault arising out of the operation of a motor vehicle
  - (8). Illegal possession or sale of drugs
  - (9). License suspended or revoked
  - (10). Loaning operator's license or registration
  - (11). Making a false affidavit or false claim
  - (12). Operator in possession of open alcohol container
  - (13). Operating a vehicle without the owner's permission
  - (14). Passing a stopped school bus
  - (15). Racing or engaging in a speed contest
  - (16). Reckless, careless, negligent driving
  - (17). Refusing a sobriety or chemical test or the equivalent of either
- H.** Any vehicle requesting collision coverage without comprehensive coverage.
- I.** Any operator or vehicle requiring financial responsibility filing.
- J.** Any coverage on a vehicle if the applicant does not have an insurable interest in the vehicle, i.e. a vehicle owned or leased by and registered in the name of someone other than the named insured.
- K.** A vehicle with special equipment or alterations designed to increase its performance or substantially modified from original manufacturer's specifications, i.e. special engine, suspension, ground-effect body parts, body modifications, etc. or with a special paint job or custom interior (includes rebuilt, salvaged, altered, modified and specially built vehicles).
- L.** Physical Damage coverage on a vehicle with any existing damage other than cosmetic imperfections.
- M.** Physical Damage coverage on a vehicle parked on the street if the applicant has a history of physical damage, theft or vandalism losses related to on-street parking.
- N.** Any vehicle left unattended for extended periods of time due to the absence of the owner (unless securely stored for safekeeping); or loaned to or left in the care custody or control of a person who is not the spouse or family member of the owner.
- O.** Insurance transferred within agency as a direct result of another company's adverse underwriting decision, i.e. due to an undisclosed prior loss, non-payment problem, etc.
- P.** Any operator, vehicle or policy with an excessive frequency of loss.
- Q.** Policies with estates, receiverships, corporations or partnerships as the named insured(s).
- R.** Corporate owned vehicles
- S.** Vehicles used for any advertising purposes.

- T.** Discontinued makes of any vehicle and no longer imported foreign-made vehicles are unacceptable for Physical Damage coverage.
- U.** Any vehicle not garaged in Nevada at least 10 months a year.
- V.** Commercial vehicles such as step vans and panel vans or any vehicles with commercial signage attached or any vehicles used for commercial purposes.
- W.** Vehicles registered in more than one name, unless both parties are registered owners and residents of the same household; or titled to parent and child if residents of the insured household.
- X.** Buses, driver training cars, emergency, ambulance, fire department or law enforcement agency vehicles.
- Y.** Public and private livery vehicles, limousines and taxicabs, including vehicles used to transport nursery or school children, migrant workers, hotel/motel guests, the elderly, patients or members of a van pool.
- Z.** Any freight carriers.
- AA.** Vehicles rented or leased to others.
- BB.** Vehicles used for delivery or pickup, including but not limited to: magazine, film, newspaper, mail, pizza/food, courier/escort service, pharmaceuticals and farm product delivery.
- CC.** Vehicles used for racing including modified vehicles.
- DD.** Vehicles used to transport gasoline, liquefied petroleum, gas or fissionable materials, gasses under pressure, explosives or flammable substances.
- EE.** Vehicles used in security or surveillance.
- FF.** Employee usage.
- GG.** Vehicles used for home day care or elderly care.
- HH.** Any risk that falls outside the Tier matrix as stated in Rule 4.
- II.** Drivers without a valid learner's, temporary or permanent driver's or operator's license issued by the United States or Canada.
- JJ.** Applicants residing in motels or hotels or listing a post office box as a permanent residence.
- KK.** Applicants who have ever been convicted of insurance fraud.
- LL.** Well-known celebrity or entertainer – SUBMIT UNBOUND.
- MM.** Any applicant without verifiable credit and driving history.
- NN.** Unacceptable Vehicles – this list may not be all-inclusive. **UNAIC** may add additional vehicles deemed to be unacceptable risks.

MAKE	MODEL	MAKE	MODEL	MAKE	MODEL
Acura	NSX	Ford	SVT	Panoz	All Models
AM General	Hummer	Gemballa	All Models	Plymouth	Prowler
Aston Martin	All Models	Hummer	H1	Porsche	All Turbo, GT, 959
Avanti	All Models	Jaguar	XKR, All R models	Ovale	All Models
Bentley	All Models	Lamborghini	All Models	Rolls Royce	All Models
BMW	Z8, M	Lotus	All Models	Ruf	All Models
Bugatti	All Models	Maserati	All Models	Saleen	All Models
Campagna	All Models	Maybach	All Models	Shelby	All Models
Dodge	Viper, SRT	Mercedes Benz	AMG, SL, CL600, CL500, S600	Suzuki	Samurai
Excalibur	All Models	Morgan	All Models	Vector	All Models
Ferrari	All Models	Noble	All Models	Zimmer	All Models

- OO.** Certain combinations of high performance, high value or poor experience vehicles with youthful or inexperienced operators may be deemed unacceptable for coverage under the UNAIC Auto policy.
- PP.** Prior Comprehensive losses – if there are three (3) or more comprehensive losses in the household and physical damage coverage is requested – Submit Unbound