

Apollo Products

Producer Manual

Texas Private Passenger Automobile Insurance

Apollo Managing General Agency, LLC.



P.O. Box 1629
Allen, Texas 75013
Ph 855.371.7310 Fax 972.695.4036

Home State County Mutual Insurance Company
New business May15, 2018

Apollo Contact Information

CLAIMS

CLAIMS - MAIN	855.371.7310
NEW LOSS REPORTING	888.842.5494
CLAIMS FAX	972.521.3628

UNDERWRITING & CUSTOMER SERVICE

MAIN PHONE NUMBER (MONDAY THROUGH FRIDAY 8:30A.M. TO 5:30 P.M.)	855.371.7310
CUSTOMER SERVICE / UNDERWRITING-SPANISH	OPTION 1
CUSTOMER SERVICE / UNDERWRITING	OPTION 2
NEW LOSS REPORTING	OPTION 3
CLAIM STATUS	OPTION 4
MARKETING	OPTION 5
CUSTOMER SERVICE / UNDERWRITING FAX NUMBER	972.695.4036

MAILING / WEB ADDRESS

ALL PAYMENTS
P.O. Box 1629
ALLEN, TEXAS 75013

SUPPLY REQUESTS
POLICY INFORMATION
CLAIMS

MARKETING@APOLLOMGA.COM
CUSTOMERSERVICE@APOLLOMGA.COM
CLAIMS@APOLLOMGA.COM

APOLLO MANAGING GENERAL AGENCY – WEBSITE WWW.APOLLOGROUP.COM

LIVE CHAT – LOCATED ON WEBSITE



GENERAL INFORMATION

The Company underwrites all business submitted. Final acceptability is determined after a complete review of the submitted information. Since it is impossible to cover every aspect that might affect the acceptance of a risk, the Company must remain the final authority in the acceptance or continuation of any risk. As part of this process, the Company will make every effort to verify all submitted information, including proof for requested discounts.

Material Misrepresentation of Risk

Section 705.004 of the Texas Insurance Code recognizes the named insured's responsibility and obligation to truthfully and completely fill out the application for insurance. Material misrepresentation on the application or endorsement request may affect the named insured's eligibility to receive benefits from the insurance contract. The Company may also avoid payment of a claim on a policy if material misrepresentation has occurred.

Notification of Assigned Risk Plan Rates

It is your responsibility to be in compliance with Texas Administrative Code 5.401(d), which reads as follows:

“Insurers or agents who make a quote to an applicant with no prior insurance having no more than one accident and one violation within the past three years which quote equals or exceeds the premium available through the assigned risk plan must inform the applicant of the approximate cost of coverage available through the assigned risk plan.”

Any agent found to not be in compliance with this rule will be subject to possible suspension or termination.

Binding Authority

Applications must be bound on the www.ApolloGroup.com website. After binding, our website allows you to issue the declarations page and ID Card(s) at the point of sale. A copy of the completed and signed application, declarations page, ID card(s), insured's receipt and the Texas Personal Auto Policy jacket must be given to the Named Insured at Point of Sale. If there is a quote discrepancy between our system and a comparative rater, the rate from our system will be the correct rate. Please notify and fax us a copy of any discrepancies immediately, so we can take steps to correct the issue.

Apollo regularly runs reports based on the insured's address and/or vehicle identification numbers to verify or clarify information on the application for all licensed drivers and/or vehicles, vehicle length of ownership and condition.

Agent / Producer Duties

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

- the application does not include any class of risk or type of insurance not specified in the underwriting requirements;
- you do not know or have reason to know that the information contained within the application is false, inaccurate or misleading; and
- as of the requested effective date and time on the application, all of the following requirements have been met:
 - you received a request for coverage as reflected in the application;
 - the initial payment has been made and any outstanding balance (if applicable) has been paid;
 - a complete quote from you is registered electronically in our quoting systems; and
 - the application and all applicable documents are complete and have been made available to the applicant for review.

Underwriting Requirements / Documentation

- *Applies to Semi-annual policies* – vehicles carrying UIM, PIP and/or Comprehensive & Collision coverages are required to upload a minimum of 1 set of vehicle photos at the time of binding. Additional vehicles are required within 48 hours of policy issuance to avoid cancellation.
- All regular operators who have access to the covered vehicles must be listed on the policy.
- The Named Insured must possess and display to the producer a photo ID at the point of sale. For policies where one or more driver has a foreign driver's license, Matricula ID or foreign passport: copies of these forms of identification must be submitted to Apollo at the time of policy upload.
- All members of the household age 14 or older who are not eligible for coverage must be listed on the policy as an excluded driver.
- There is no coverage under this policy for an excluded operator driving a listed vehicle.

- A quote does not bind Apollo General Agency/Home State County Mutual Insurance Company to a rate or coverage.
- This policy version contains mandatory endorsements that modify the Texas Auto Policy language. It is the agent’s responsibility to explain these mandatory endorsements to the named insured and have them sign the endorsement waiver verifying that they have been advised of the endorsements and they agree to the terms of these endorsements.
- For all acceptable private passenger risks, coverage becomes effective no earlier than the date and time of upload. Agency EFT is selected for all new policy down payments. The appropriate payment must be deposited in your account and made available for sweep within 24 hours of the upload.

Severe Weather “Warning”

Whenever the National Weather Service issues a hurricane, tornado, hail or other severe weather warning and the storm is within 100 miles of the location of the proposed risk, coverage acceptance is limited as follows:

- No new business policies may be written or bound.
- Physical damage may not be endorsed onto an existing policy.
- Deductible changes on Physical damage coverages will not be permitted.
- Renewals of the company’s expiring policies may be written in the normal manner providing there is no increase in exposure to the company.
- Normal binding authority will resume after the warning is lifted by the National Weather Service, providing there is no forecast of an imminent reoccurrence.
- Applications with an effective date which will violate the prohibitions listed above will be rejected and no coverage will have existed.

PRODUCTS AVAILABLE

Monthly Products – written on a one, two or three-month term and is based on the traditional, state promulgated Texas Personal Auto Policy (“Texas PAP”) form and endorsements (see policy jacket for full details).

Semi-annual Product – written on a six-month term only and is based on the traditional, state promulgated Texas Personal Auto Policy (“Texas PAP”) form and endorsements (see policy jacket for full details).

Down Payment Options

- Pay all premiums plus fees in advance (only option available for monthly products).
- 16% down with 5 installments – first payment due in 20 days. Each additional installment 30 days thereafter.
- 16% down with 5 installments (**recurring EFT**) – first payment due in 30 days. Each additional installment 30 days thereafter.
- 20% down with 5 installments (**recurring EFT**) - first payment due in 30 days. Each additional installment 30 days thereafter.
- 25% down with 5 installments – first payment due in 30 days. Each additional installment 30 days thereafter.

Recurring EFT / Credit Card option – Insured **MUST** sign the EFT / CC form and submit with a copy of a “voided” check at least 15 days prior to the next due date. Available for the Monthly programs.

- ❖ All payments taken by the producer should be receipted on the Apollo website at www.ApolloGroup.com.

Electronic Funds Transfer (EFT)

Funds are automatically swept from the Agent or Insured’s account within 24 hours after a policy payment, installment payment, restart payment or endorsement payment has been uploaded.

FEES*Semi-annual Program*

Fee Type	Amount	Conditions
Policy Fee	\$78.00	Fee is spread out in the six-monthly installments at \$13.00 and is fully earned per month of in force coverage. Fee is nonrefundable in the event of cancellation.
ATPF per vehicle.	\$1.00	Automobile burglary & theft prevention authority fee.
SR22	\$25.00	Fully earned.
Insufficient Funds	\$30.00	NSF fee for returned payments.
Electronic Funds Fee(EFT)	\$2.00	In lieu of the regular installment fees.
Late Fee	\$5.00	Assessed if payment has not been applied or postmarked by the due date.
Restart Fee	\$10.00	Assessed when the policy cancels and is restarted with a new term. Semi-annual only.
Endorsement Fee	\$4.00	Applied to all insured requests to change their policy.

Installment Fee: Texas Automobile Rules & Rates, Section I, Paragraph 14; \$3.00 for \$500 annualized premium, \$0.50 additional for each \$250 annualized premium.

Monthly Products

Fee Type	Amount	Conditions
Monthly Policy Fee	\$14.00	Fully earned.
Two-month Policy Fee	\$20.00	Fully earned.
Three-month Policy Fee	\$30.00	Fully earned.
ATPF per vehicle	\$.17	Auto burglary & theft prevention authority fee.
Insufficient Funds Fee	\$30.00	NSF fee for returned payments.
Restart Fee	\$3.00	Policy expires and restarted with a new term.
SR22 Fee	\$25.00	
Endorsement Fee	\$4.00	Assessed when insured requests changes to the policy.

Coverages and Limits

BI, PD, UMBI, UMPD and PIP limits must be the same for all vehicles of a multi-car risk. Applications submitted without the appropriate signatures or forms will be assigned coverage according to the guidelines below. Refer to the appropriate policy or endorsement form for the details of the coverage provided.

Bodily Injury Liability	\$30,000 per person; \$60,000 per accident
Property Damage Liability	\$25,000 per accident
Uninsured/Underinsured Motorist – BI	\$30,000 per person; \$60,000 per accident
Uninsured/Underinsured Motorist – PD	\$25,000 per accident
Personal Injury Protection	\$2,500 per person
Comprehensive & Collision	Deductible options: \$500 or \$1000
Towing and Labor	\$75 per disablement / \$240 max <i>Available with liability and physical damage coverage.</i>
Rental Reimbursement	\$30 per day / \$900 max <i>Available only on vehicles with physical damage coverage.</i>

Additional Information – Coverages & Limits

- Comprehensive and Collision coverages can only be **written on semi-annual** policies.
- Vehicles 25 years and older are not eligible for Comprehensive & Collision coverages.
- Vehicles 40 years and older are considered unacceptable.
- Vehicle photos are required for all vehicles carrying any one or more of the following coverages:
 - UIM, PIP, Comprehensive and Collision
- Photos are required at the time of binding for at least 1 listed vehicle. Remaining vehicle photos are required within 48 hours of binding.
- Special Equipment or Custom Equipment coverage is not offered on any Apollo Products.

UNDERWRITING INFORMATION

Applications for coverage must be consistent with the written program guidelines and the producer agreement, completed in their entirety, and signed by both the applicant and the producer.

Documentation Required within 24 hours of upload to avoid cancellation;

- Valid proof of discounts.
- Copies of all listed drivers without a valid Texas license must be uploaded within 24 hours of binding to avoid cancellation.
- Applications is submitted with an improper surcharge, driver class or symbol or without the required proof for a specific discount, the policy will be corrected to reflect the appropriate rate level per the rules set forth in these guidelines.
- A current telephone number (including area code) for applicant’s home (or cell phone) and place of business must be included with upload.

Criminal Background Underwriting

- No more than 1 DWI/DUI’s offenses.
- No more than 2 misdemeanor offenses.
- No felony or insurance fraud offenses.
- Three or more criminal offenses are in-eligible for coverage.

Criminal Background Underwriting Disclosure for Personal Auto Applications

“NOTE: In compliance with Public Law 92.508, this notice is in connection with your application for insurance An investigation may be made as your insurability, including, if applicable, information as to character, criminal history, personal characteristics and mode of living, and (2) additional information as to the scope of any investigation requested will be furnished to you, upon your written request.”

Unacceptable Drivers

- **Named insured and/or any listed driver who is an appointed Agent or employee of an appointed Agent with Apollo is Unacceptable.**
- Any driver who is not a resident of Texas at least 10 months of the year.
- Any driver that uses their personal vehicle for any type of business use.
- Any driver who lives or works in Mexico.
- Migratory risks, including transient and seasonal workers.
- Operators without a physical garaging address.
- Moving out of State during the policy term.
- Students residing and/or attending in a state other than Texas.
- Has been convicted of insurance fraud.
- Any driver under the age of 16.
- Any driver whose license is expired (unless full-time military), suspended (without a SR22), cancelled or revoked.
- Any driver requiring a SR22 in any state other than Texas.
- Is acquiring this policy for the sole purpose of renting a car.
- Does not garage the vehicle in the state of Texas.
- Has more than 10 points.
- Any named insured under the age of 18 year of age.
- Has an adverse prior claims history. Has submitted three or more claims in the past three years.

Unacceptable Vehicles

- No more than 4 vehicles per household.
- All vehicles with a load capacity more than 10,000 GVW (>1 ton). Duallies are unacceptable.
- Vehicles with more or fewer than 4 wheels.
- Any vehicle used for, or used in, any type of business or artisan use.
- Vehicles garaged outside Texas, including vehicles used by students attending school outside of Texas.
- Vehicles not having a garaging address or have more than one garaging address listed on the policy.
- Vehicles titled owners must be listed or excluded on the policy.

- Taxicabs, limousines, emergency, escort vehicles and buses.
- Vehicles used for pickup or delivery of goods at any time including pizzas, magazines and newspapers.
- Vehicles used for public livery, conveyance and company fleets.
- Vehicles made available to unlisted drivers for any use including business use such as sales, farming, or artisan use (e.g. pooled vehicles or UBER USE VEHICLES).
- Any vehicle not garaged in Texas at least 10 months a year.
- Vehicles with permanent or removable business-solicitation logos or advertising.
- Any vehicle carrying explosives or flammable substances.
- Flatbed, step vans, panel vans, cutaways or box trucks.
- Any vehicle that is missing passenger seating is considered Unacceptable.
- All vehicles owned or leased by a partnership or corporation.
- **Any vehicle which has been substantially modified in appearance or performance or mechanically altered; i.e. high suspension or lift kits is unacceptable.**

Vehicles Not Eligible for Physical Damage Coverage – All Products

- Vehicles greater than 25 years old.
- **Retail value greater than \$20,000.**
- **Vehicles with a salvage, junk, rebuilt, severe, flood, fire, reconditioned, reconstructed, exceeds mechanical limits or failed frame mechanical inspection titles.**
- Any vehicle where a police report indicates the vehicle was severely damaged in an accident.
- Pre-existing damages, unless an estimate of damages is uploaded within 24 hours of binding.
- Vehicles used as a crash test vehicle.
- Any vehicle reported as stolen.

Vehicle History Reports

Vehicle history reports may be run on each listed vehicle and may affect that vehicle's rate and/or acceptability for coverage.

DRIVER INFORMATION

General Surcharges

- Drivers added during the policy term period that would have been otherwise unacceptable, will be charged and the Unacceptable Risk surcharge will apply.
- If the garaging address or primary area of operation of any listed vehicle on the policy is moved outside of Texas or if the insured moves their residence outside of Texas, the Unacceptable Risk surcharge will apply.

Business Use

We do not offer policy coverage to any vehicle used in a business application.

Students and Military

Apollo will provide coverage for students/military whom:

- Attend school or are stationed in Texas.
- Provide our Company with the zip code where their car is principally garaged. Apollo will rate the higher of the permanent address or student/base address.
- List the name of the school/base and address on their application.

Exclusions

All members of the household age 14 or older who are not eligible for coverage must be listed on the policy as an excluded driver. All regular operators who have access to the covered vehicles must be listed on the policy.

Drivers with their own vehicle or own insurance must be listed on the policy as active or excluded. Select the appropriate status when quoting the policy. Input the name and date of birth for ALL persons listed. Failure to list all drivers at the time the application is submitted may be considered fraudulent misrepresentation, and as such the drivers may be added back to policy inception with applicable surcharges, or the misrepresentation may be grounds for policy cancellation.

To exclude an individual:

- For new business policies, have the named insured list the specifically named operator(s) as excluded from coverage and complete and sign the driver exclusion block of the application as well as the 515A form Driver Exclusion Form. This exclusion may only be revoked by an endorsement request to add the excluded operator(s) to the policy as a driver.
- For in force policies, have the first named insured complete and send 515A Driver Exclusion endorsement showing the effective date of the change. Observe proper binding rules and the endorsement will become effective for the balance of the policy term.
- Additional interests may be excluded. Inform the first named insured the additional interest has no coverage if driving the vehicle.
- Registered owners must be added as a driver or excluded from the policy. List them as an additional interest if the financing arrangement requires them to be listed on the policy.

Point Assignments

- Points are based on all occurrences and/or violations that have occurred in the twenty-four months (2 years) immediately preceding the policy or the renewal date.
- Any accidents listed on any report ordered, application or other underwriting report will be considered at fault unless a police report is submitted with the application.
- Points should be listed and totaled for each driver separately. For major violations with an accident, we charge for both the accident and the violation.

Chargeable Period

- To determine if the accident or violation took place in the chargeable period, use the conviction date.
- Criminal background check will not carry a set period for verification of violations.

Foreign or International Drivers License

- Per State Law, new Texas residents must secure a Texas driver's license within 30 days.
 - Military personnel are not required to obtain a Texas driver's license.
 - All drivers without a valid U.S. Drivers license must provide a legible copy of one of the following:
 - A valid Military ID;
 - A foreign or International license or ID;
 - Matricula card, Non-U.S. Photo, Voter Registration card or Passport from a Central or South American country; or
 - The expired Texas driver's license, if the driver is unable to renew due to their inability to obtain a Social Security number and is both accident and violation free during the prior thirty-six months.
 - Suspended or Revoked Texas licenses are Unacceptable.
- ❖ *The maximum number of foreign or international licensed drivers per policy is four (4).*

Driver Assignments

- Encourage the applicant to fully disclose all information to avoid the need for premium adjustment and/or cancellation. Failure to report all regular and occasional operators to Apollo may constitute material misrepresentation of risk.
- Only one policy is allowed per household (unless they exclude the other parties and carry identical limits of liability).

Applicant must include the following:

- Unlicensed individuals are rated, and must be listed on the application.
- Unlicensed individuals include only those individuals that have never held a drivers license, but are required to provide some kind of photo identification.
- Regular or frequent vehicle operators.
- Persons 14 years or older who are not eligible for coverage must still be listed on the policy as an excluded driver.

- Married is defined as any driver who is legally married or who is deemed married pursuant to the laws of Texas. Married couples that are living apart, except those living apart due to military service or employment obligations, are rated as single.

Note: If the named insured's marriage is recognized pursuant to the laws of Texas as "Common Law", and the agency verifies the marital status then the risk may be listed as married.

RATING RULES

Rating Factor

The rating factor is determined by the age, points and marital status of all listed drivers. The vehicles age, model year and symbol set. This highest rated driver will be rated against the highest rated vehicle when developing Bodily Injury, Property Damage, Other than Collision and Collision coverages.

Territory Rules

The Apollo processing system will convert garaging zip codes to the proper rating territory. If the vehicle is garaged in a valid zip code not provided for on the Apollo processing system, call 855.371.7310. Apollo will provide you with a zip for the purposes of rating. Don't use the mailing address zip code. Use the zip code in which the vehicle is principally garaged. The vehicle must be garaged in Texas 10 months out of the year.

POLICY DISCOUNTS

Multi-Car

- This discount is automatically applied when two (2) or more vehicles are listed on the policy.

Responsible Residence (Homeowners)

- A responsible residence discount will be applied if either the Named Insured, their spouse or any listed driver (not excluded driver) owns a home, mobile home, condominium or town home.
- Acceptable proof is a homeowner declarations page, tax notification or mortgage coupon listing the current garaging address for all listed vehicles.
- Homeowner proof is required with the application and the binding of coverage.

Prior Insurance

- A (prior insurance) discount will be applied to the policy when any listed driver can provide proof of prior insurance coverage and is at-fault claim free for the 30 days immediately preceding the effective date of the policy and has not had a lapse in coverage of more than 30 days.
- Remains throughout the life of the policy.
- Proof of prior insurance coverage is required with the application and the binding of coverage.

Renewal Discount

- A renewal discount will be applied on an existing Apollo policy when the Named Insured and all listed drivers were at-fault accident free (includes collision with animal) during the six months immediately preceding the first renewal (6-month renewal) of the policy.
- The renewal discount will apply to each renewal as long as the Named Insured and all listed drivers remain at-fault accident free (as previously defined) for the expiring policy term.

EFT Discount

- A discount will be applied to the policy when the policy is set up for EFT at the point of sale.
- If the EFT is removed prior to the balance being paid in full, the discount will be removed

FORMS

The Texas Personal Auto Policy form is used. Mandatory and optional endorsements that accompany this policy form can be found at www.ApolloGroup.com.

State Endorsements

515A	exclusion of named driver and partial rejection of coverages;
523C	rental reimbursement coverage;
524A	towing and labor coverage;
525	foreign made and discontinued makes of auto;
530A	loss payable clause;
571A	financial responsibility certification (SR22 filing);
573A	supplementary death benefit.

Home State Endorsements

CI.HSCM.2010	Criminal or Intentional Acts Endorsement
CIRP.HSCM.2010	Criminal or intentional Acts – Rented Property and Non-owned Auto
DF.HSCM.2006	Delivery of Persons and Property for a Fee
PUN.HSCM.2008	Punitive Damages Exclusion
RP.HSCM.2006	Rented Property and Non-owned Auto
TNAPP.HSCM.2016	Texas Non-standard Amendatory Policy Provision

SR-22 Filings

- SR-22 Filings (Financial Responsibility filing - Endorsement #571A).
- SR-22 filings will be made to reinstate TEXAS driver's licenses only. If suspended driver's license is for any state other than Texas, we will not process the SR-22.
- SR-22 filings will be made for the Named Insured, spouse and eligible listed drivers. The reason for the SR-22 must be included in order for us to make the filing. The reason can be found on the Suspension Letter from the Texas Department of Public Safety. An SR-22 filing will not be made unless the reason is included.
- SR-22 Processing Fee - Apollo charges a one-time processing fee for an SR-22. This fee is non-refundable and must be paid in full prior to processing the SR-22.
- There may be a \$100.00 reinstatement fee required by DPS in addition to Apollo's fee. The State's fee should NOT be sent to Apollo, but forwarded on to the Department of Public Safety along with the driver's license number. If the State filing fee is included with payment to Apollo it will be applied toward the insured's balance and you will have to collect an additional \$100.00 Filing Fee for the DPS.
- SR-22's for existing policies are to be processed as an On-Line Endorsement. If On-Line Endorsement is not available for an in-force policy and SR-22 Request Form should be completed in its entirety and faxed to Apollo. Apollo will process the SR-22 and mail copies to the State, Insured and Producer.
- The SR-22 will print in the producer's office after upload of the original application or endorsement to Apollo. One copy of the SR-22 should be provided to the insured or mailed to the State at the address below and one copy retained for the producer's file. (When required, the State's filing fee should also be sent with reference to the driver's name and driver's license number to the address below):

Texas Department of Public Safety Enforcement and Compliance Service
P.O. Box 4087
Austin, Texas 78773

POLICY SERVICES

Endorsements

- Endorsement requests may be phoned, emailed or processed through the Apollo General Agency processing system.
- The endorsement will become effective the date and time of phone or email notice or the moment the data is submitted via the processing system.
- Please note each change request must be entered separately with detailed notes.
- **BACKDATING COVERAGE IS NOT ALLOWED.**
- Endorsements can be completed online at www.ApolloMGA.com.
- Premium changes that result from endorsements will be viewable through the endorsement quote function. At the time the endorsement is processed, any change resulting in an additional premium will be collected and applied at

the time the endorsement is processed. Changes resulting in return premium are applied as credits to future charges.

Deleting Vehicles or Coverages

When deleting a vehicle or coverage, we require you obtain the named insured's signature.

Point / Class Reduction

- A policy will not be reclassified and re-rated for point charges that expire during the policy term. Class or point reductions are permitted if the operator(s) for whom points were charged is no longer a member of the household and no longer operates the insured vehicle.
- Marital status changes will be accepted mid-term if proof of status change is provided.
- Mid-term adjustments are not made because of a change in points or attained driver age.

Change of Driver

- Drivers may be added or excluded. A signed 515A driver exclusion form must be signed by the named insured when excluding a driver. If we discover unlisted drivers, we may deny coverage and/or add the driver to the policy effective to the inception date.
- Removing a listed driver or excluded driver from the policy will not be permitted.

Agent of Record Change

- The agent cannot be changed mid-policy term.
- The named insured must complete and sign the Apollo Agent of Record change form and submitted to the Underwriting department.
- Change can only be made at Renewal or Restart.

Deletion of UM/UIM or PIP Coverage

The insured's signature on the UM/UIM or PIP selection/rejection form is required.

Cancellations

Flat Cancellations

Permitted only when one of the following applies:

- Down payment not honored by financial institution.
- If applicant's down payment is not honored by the financial institution, the policy will be flat cancelled and no coverage will be afforded. No opportunity will be offered for replacement of the unpaid monies.
- If down payment was deposited by the producer/agent, a request to flat cancel along with a copy of the NSF check (front and back) or documentation of credit card payment being declined, rejected or disputed must be submitted to Apollo within 20 days of the effective date of coverage.

❖ *Do not attempt to collect; any replacement funds that may be used to rewrite the policy with a new effective date. No coverage will be afforded for the policy issued with a NSF down payment and the policy will not be reinstated once the request to flat cancel has been received by Apollo.*

Duplicate coverage

A copy of the declarations page from the issuing carrier indicating same coverage and vehicle(s) and the insured's signed request must be submitted for consideration.

Insured's Request

- Calculated on a pro-rata basis. The policy will be cancelled no earlier than the date following the date received or the US Postmark.
- All requests must be submitted in writing to the company and include the Named Insured's signature.
- Notice to any third-party interest will be sent as required.
- Requests must be faxed, emailed, postmarked by the US Postal Service or uploaded to Apollo Managing General Agency. A request by the insured to cancel the policy must be submitted in writing and signed by the named

insured. The requested cancellation date cannot be earlier than the date the producer or Company was notified by the named insured.

- In case of the Insured’s death, either the spouse or power of attorney may request cancellation.

Company Request

Underwriting Reasons or Company Cancellations

Calculated on a pro-rata basis and may only be considered for reinstatement if the underwriting reason(s) for cancellation:

- Is remedied by additional information or action, furnished by the company, and
- Such information is received prior to the effective date of cancellation, and
- There is no premium due at the time of the reinstatement.

Non-Payment of an Installment (NSF to the producer)

- Will require a 10-day notice and be calculated on a pro-rata basis, for the following:
- Installments payable to the producer/agent, returned not honored by the financial institution.
- The producer may request the company send Notice of Intent to Cancel for “non-payment to the producer”. Return premium will be pro-rata from the effective date of cancellation on required notice.
- The producer will be required to submit a copy of the insufficient funds (front and back) within 2 days of the producer’s notice of the NSF check.

Non-Payment to the Company Calculated on a pro-rata basis.

- If short payment is received or an additional premium is changed, a Notice of Intent to cancel for “Non-payment to the Company” will be issued.
- If payment is postmarked or received after the cancellation date, the policy may have the option to be re-quoted with Apollo Managing General Agency through the Restart process as described below.
- Reinstatements will not be permitted.
 - Premium refunds, if any, will be computed on a pro rata basis and subject to the policy minimum premium. Expired policies with a debit or credit balance of \$4.99 or less will be waived. Credit balances \$4.99 or less will be refunded upon written request from the Producer or Named Insured.

Restart Process

- New vehicle photos are required for any listed vehicle carrying UIM, PIP, Comprehensive and/or Collision coverages.
- Restarts are not available to policies that have an At-fault claim on the prior term.
- Restarts are subject to the Rates and Rules in effect at the time of binding.
- Restarts are subject to a criminal history review and vehicle search.

Renewals

General Information

- Renewal offers are mailed directly to the insured.
- Amounts due must be received or postmarked by the U.S. Postal Service prior to the current policy’s expiration date. If the appropriate payment is not paid and received by the expiration date, coverage will expire.
- Payment received in an amount less than the amount billed may be returned and no coverage afforded.
- Receipt of premium by the Agent does not constitute receipt by the Company.

Non-renewals

Non-renewals will be issued at least 30 days prior to the annual anniversary, where applicable.

Semi-annual Policies

Renewal premiums are billed in six equal monthly installments. Underwriting will apply the appropriate points for at-fault violations. Premium will be adjusted if a chargeable loss or chargeable violation has occurred after the date of renewal quote issuance and before the inception date of the renewal policy. If coverage expires, the policy must be re-written. Apollo will not offer reinstatement once the policy has passed its expiration date.

Monthly Policies

Renewal premiums are subject to the rates and surcharges that are in effect as the renewal policy effective date. At-fault accidents are applied the following month's renewal premium.

CLAIMS INFORMATION

It is very important to report all accidents, regardless of fault or circumstances. For the fastest and most efficient handling of your claim, please report your accident information to our claims administrator, at 855.371.7310.

When reporting a claim, please have the accident information available, including date, time, place of accident, identity of vehicles and persons involved.

