



Arizona Personal Auto Quick Reference Guide

This document is an overview of the Starr and QBE personal auto programs and is subject to change. Please refer to the underwriting guidelines found in our Document Center at ArrowheadExchange.com for additional program rules and procedures.

	Topic	QBE	Starr
 Driver	Exclude spouse	Yes	Yes
	International license	Yes, including matricula consular	Yes, including matricula consular
	SR22 eligibility	Named insured or spouse	Named insured or spouse
	Expired or suspended license	Yes, with ability to run MVR	Yes, with ability to run MVR
	Marriage certificate required	No	No
	Acceptable business use	Marketing rep, real estate, agent, salesman, tradesman who do not visit over three job sites per day	Marketing rep, real estate, agent, salesman, tradesman who do not visit over three job sites per day
 Vehicle	Comp cov w/ existing damage	Yes, cost to repair < \$1,000	Yes, cost to repair < \$1,000
	Vehicle ACV limit	ACV up to \$40,000	ACV up to \$50,000
	Out of state registration	Yes	Yes
	Salvaged vehicles	Liability only	Liability only
	Lifted / lowered	No more than three inches	No more than 3 inches
	Inspection needed with comp /coll	Yes, inspection retained by producer	Yes, inspection retained by producer
	One ton trucks	No, max 3/4 ton or 1,500 pounds	No, max 3/4 ton or 1,500 pounds
	Max vehicles per policy	Four vehicles per policy	Four vehicles per policy
 Payment	Late payments	Yes, within 30 days (with a lapse + fee)	Yes, within 30 days (with a lapse + fee)
	Future effective dates	Yes	Yes
	Down payment options	6 Month 20% down, 16% install 12 month 12% down, 8% install 12 month 20% down, 20% install	6 Month 20% down, 16% install 12 month 12% down, 8% install 12 month 20% down, 20% install
	Down payment methods	EFT, credit card	EFT, credit card
	Installment methods	EFT, pay by check, credit card	EFT, pay by check, credit card
	Insureds online payment	Yes, ArrowheadExchange.Com	Yes, ArrowheadExchange.Com
	Policy terms available	6 and 12 month terms	6 and 12 Month terms
 U/W	Clue report	No	No
	Credit report	No	No
	\$ required for endorsements	No	No
	Required documentation upon submission	Signatures and no-fault retained by producer	Signatures and no-fault retained by producer
	Discounts	Multi-car, clean driver, renewal, experienced driver	Multi-car, safe driver, renewal