



ARROWHEAD Personal Auto

AZ and WA 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	Yes	No	Additional Information
 Driver	Excluded drivers	x		Any driver except the named insured
	Proof of marriage		x	
	Business use	x		Marketing rep, real estate, salesman, tradesman who do not visit more than three jobsites per day
	SR22s	x		Only for the named insured and/or spouse
	Canada license	x		
	Mexico license (including Matricula Consular)	x		Excluding QBE Washington
	Suspended/expired license	x		Yes, with ability to run MVR
	Proof of no-fault/no-injury	x		Must be retained in producer's file
 Vehicle	Comp Cov with existing damage	x		Yes, cost of repair estimated at less than \$1,000
	Vehicle ACV limit	x		QBE \$40,000 max, Starr \$50,000 max
	Vehicles registered to others		x	Vehicles must be registered to named insured or spouse
	Out of state registration	x		
	Salvaged vehicles	x		Liability only
	Lifted or lowered vehicles	x		Max three inches up or down
	Inspection needed with comp/coll	x		Inspections retained by producer
	Vehicles with existing damage	x		Only when estimated cost to repair is less than \$1,000
	Comp/coll for vehicles over 15 years old		x	
	One ton trucks		x	Max 3/4 ton or 1,500 payload capacity
	Max vehicles per policy	x		Four vehicles max
 Payment	Late payments	x		Within 30 days of cancellation + reinstatement fee
	Future effective dates	x		
	Direct bill installment options	x		Multiple installment options available
	Down payment methods	x		EFT, credit card, insured checking acct sweep
	Installment payment methods	x		EFT, credit card, paper check, insured checking sweep
	6 and 12 month policy terms	x		
 U/W	Binding Authority time limits	x		Up to 72 hours through ArrowheadExchange.com
	Credit & CLUE reports		x	
	Documentation submission		x	Signatures and no-fault retained by producer
	Money required for endorsements		x	No money needed, insured will be billed
	Discounts	x		Discounts vary by state/product (multi-car, renewal, anti-theft, safety/driving awareness course, etc.)