



# ARROWHEAD Personal Auto

## Michigan Personal Auto Quick Reference Guide

This document is an overview of the personal auto program and is subject to change. Please refer to the underwriting guidelines found in our Document Center at [ArrowheadExchange.com](http://ArrowheadExchange.com) for additional program rules and procedures.

	Topic	Yes	No	Additional Information
 Driver	ID Card & Proof of Insurance	X		Temporary 45 day ID card issued upon submission - 6 month ID card issued upon receipt if first installment
	Suspended/Expired License	X		Yes, with no requirement to reinstate license
	Excluded drivers	X		Any driver except the Named Insured
	Business Use (50% Surcharge applies)	X		Acceptable Business Use: Marketing Rep, Real Estate Agent, Salesman, Trademan who do not visit over 3 job sites per day
	SR22's	X		Only for Named Insured and/or spouse
	License outside US	X		Canada
	Proof of No-Fault/No Injury	X		Yes, should be retained in producer's files
	Minimum age	X		Named Insured must be 18 years old, additional drivers can be under 18
	Non-Owners/Named Operator policy		X	No, Named Insured must own a vehicle
 Auto	Vehicle registrations	X		Must be registered to Named Insured
	1 Ton vehicles		X	Max vehicle weight allowed 3/4 ton or 1500 lbs load capacity
	Physical damage for vehicles over 15 years old		X	No, liability coverage only
	Out of state registrations	X		Must be registered to Named Insured
	Lifted or lowered vehicles	X		Yes, but no more than 3 inches (up or down)
	Annual Mileage	X		As stated by the Named Insured
	Salvaged vehicles acceptable for physical damage coverage?		X	No, however, PLPD may be written with UMPD
	Vehicles w/existing damage	X		Yes, cost of repair est. less than \$1,000
	Maximum number of vehicles per policy?	X		4 vehicles maximum
 Payments	3 step Billing method	X		Installment mailed 9th day, cancellation mailed 17th day, reinstatement mailed 32nd day
	Down payment Option	X		6 month 18% down w/5 pay @ 16.4%
	Late payments	X		Yes, w/in 30 days of cancellation + reinstatement fee
	Down payment methods	X		EFT, Credit Card, and E-Check
	Installment payment methods	X		EFT, Credit Card, E-Check, and paper check
	Online payment option for Policyholders	X		<a href="http://www.Arrowheadexchange.com">www.Arrowheadexchange.com</a>
	Future policy effective dates	X		
	Email Option for Insured Billing	X		Sign-up via New Business or Endorsement
 U/W	Policy term -	X		6 month term
	Money required for endorsements?		X	No money needed - Any additional premium will be factored into remaining installments
	Clue & Credit reports		X	
	Required documentation		X	Signatures & No-Fault retained by producer
	Dec page and ID card mailed to insured?	X		Upon receipt of 1st installment
	Discounts	X		Multi-car, Anti-Theft, Senior Driver, Work Loss Benefits