



# ARROWHEAD Personal Auto

## Texas Personal Auto Quick Reference Guide

This document is an overview of the Starr 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	Excluded drivers	x		Any driver except the named insured
	Proof of marriage		x	
	Business use		x	Marketing rep, real estate agent, salesman, tradesman who do not visit over three job sites per day
	SR22s	x		Only for named insured and/or spouse
	License outside U.S.	x		Canada and Mexico
	Suspended/expired license	x		Yes, with the ability to run MVRs
	Proof of no-fault/no injury	x		Yes, must be retained in producer's files
	Drivers with five or more minor violations		x	
	Drivers with three or more drug/alcohol related violations		x	
	Drivers with three or more chargeable accidents in the last 36 months		x	
	Any driver age 21 and under with any drug/alcohol or with two or more chargeable accidents		x	
	Non-owners/named operator policy		x	No, named insured must own a vehicle
 Vehicle	Lifted or lowered vehicles	x		Yes, but no more than three inches
	Vehicle registrations	x		Must be registered to named insured
	Out of state registrations	x		Must be registered to named insured
	Vehicle ACV limit	x		ACV acceptable up to \$50,000
	One ton vehicles		x	Max vehicle weight allowed 3/4 ton or 1,500 pounds load capacity
	Salvaged vehicles acceptable for physical damage coverage		x	No, liability coverage only
	Vehicles with existing damage	x		Yes, cost of repair estimated at less than \$1,000
	Physical damage for vehicles over 15 years old		x	No, liability coverage only
	Maximum number of vehicles per policy	x		Four vehicles maximum
 Payment	Late payments	x		Yes, w/in 30 days of cancellation + reinstatement fee
	Future policy effective dates	x		
	Binding authority time limits	x		Up to 72 hours through ArrowheadExchange.com
	Down payment options	x		6 month 20% down w/5 pay at 16% 12 month 20% down w/5 pay at 16% 12 month 12% down w/11 pay at 8%
	Down payment methods	x		EFT and credit card
	Installment payment methods	x		EFT, credit card, check and online
	Policy terms	x		Six and 12 month terms
 U/W	Clue and credit reports		x	
	Required documentation		x	Signatures and no-fault retained by producer
	Discounts	x		Multi-car, renewal, anti-theft, drug and alcohol driving awareness training and experienced driver
	Money required for endorsements		x	No money needed, Insured will be billed