



ARROWHEAD Personal Auto

Personal Auto Quick Reference Guide

This document is an overview of the Meritplan 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	Meritplan
	Driver	Exclude Registered Owner	Yes	Yes
		Exclude Spouse	Yes	Yes
		International License	Yes, Including Matricula Consular	Yes, Including Matricula Consular
		SR22 Eligibility	Named Insured or Spouse	Named Insured or Spouse
		SR22 Options	Owner's Filing & Operator Filing	Owner's Filing & Operator Filing
		Expired or suspended License	Yes, with ability to run MVR / No GDD	Yes, with ability to run MVR / No GDD
		Marriage Certificate Required	No	No
		Acceptable Business Use	Marketing Rep, Real Estate, Agent, Salesman, Tradesman who do not visit over 3 jobsites per day	Marketing Rep, Real Estate, Agent, Salesman, Tradesman who do not visit over 3 jobsites per day
	Vehicle	Annual Mileage	As Stated by Insured	As Stated by Insured
		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 with OTC	Must be CA GD	Must be CA GD
		Lifted / Lowered	No more than 3", unless GD	No more than 3", unless GD
		Inspection needed w Comp /Coll	Yes, inspection retained by producer	Yes, inspection retained by producer
		1 Ton Trucks	No, Max 3/4 Ton or 1,500 LBS	No, Max 3/4 Ton or 1,500 LBS
		Max Vehicles per Policy	4 vehicles per policy	4 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 Ability to Make Payment	Yes, ArrowheadExchange.com	Yes, ArrowheadExchange.com
		Policy Terms Available	6 & 12 month terms	6 & 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	Multicar, good driver, renewal, mature driver	Multicar, good driver, good student, renewal, mature driver