



# Michigan Quick Reference Guide

This document is an overview of the Falls Lake National program and is subject to change. Please refer to the underwriting guidelines found in the download forms section of [ArrowheadAuto.com](http://ArrowheadAuto.com) for additional program rules and procedures.

		TOPICS	MICHIGAN FALLS LAKE AUTO PROGRAM
	DRIVER	Acceptable License	Valid U.S. drivers license
		Driver Violation Activity	Point of sale MVR
		Exclude Drivers / Named Insured	Any person, except the Named Insured, may be excluded from the policy
		Registered Owner(s)	Co-registered owners other than Named Insured and/or spouse acceptable
		Other Vehicles	All operable motor vehicles registered or owned by Named Insured must be listed on application
		Minimum Age	Named Insured must be 18 or older
		Extra Vehicles	Insured under 25 must have an additional driver to carry additional vehicles
		Violations and Accidents	The surcharge point experience period is 36 months prior to the effective date
		State Filing	SR-22 available
	VEHICLE	Registration	Must be registered to Named Insured
		Max Vehicles Per Policy	4 vehicles max per policy
		Vehicle Size	Vehicles with carrying capacity up to 3/4 ton
		Out of State Registration	Yes, applicants must reside in MI and vehicles principally garaged in MI
		Ride Sharing	Do not accept any vehicle used for ride sharing such as Lyft or Uber
		Business Use	No business use
		Salvage Vehicles	Do not accept vehicles reported as a total loss or with salvaged or reconstructed titles
	COVERAGE & FEES	BI/PD Limits	20 / 40 / 10
		Collision/Other Than Collision	Deductible options \$250 / \$500 / \$1,000
		Property Protection Limits	1,000,000
		Towing (optional)	Cost = \$24 per vehicle / Limits = \$50 per occurrence / \$150 maximum per policy term
		Policy Fees	Installment fee = \$20 / Late Fee = \$10; NSF Fee = \$30 / Reinstatement Fee = \$20
	PAYMENT	Policy Reinstatements	Yes, within 14 days (with lapse + fee) manual payments must be postmarked by due date
		Down Payment Options	Full Pay; 18% down 5-pay
		Down Payment Methods	Credit card, insured e-check
		Installment Methods	Check, credit card, insured online pay, pay by automated phone system, EFT with account and routing number
		Policy Term Available	6 months only
	U/W	Required Documentation	Signed policy application by insured & No-Fault retained by producer
		Endorsements	All Endorsements must be quoted and submitted online and will require a minimum premium deposit
		Discounts	Proof of Prior, Stability, Renewal, Multi-Car, Work Loss Benefits, Senior Driver (65 & Older), Paid-In-Full
		MVR	May be ran at point of sale
		Address	PO Box acceptable for mailing address. Garaging address must be residence.
		Applicant Questionnaire	All Applicants questions must be answered by applicant and are subject to Material Misrepresentation laws



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### WHY ARROWHEAD

- Over 10 years of experience in the Michigan Personal Auto market
- “A” rated carriers
- Ease of use policy quotes and policy submissions on [ArrowheadAuto.com](http://ArrowheadAuto.com)

### CUSTOMER BENEFITS

Your customers will value our insurance friendly payment options:

- Online pay by credit card, debit card or checking account
- Ability to sign up for reoccurring payments from checking account
- View policy information and documents
- Ability to sign up and receive insurance documents by email

### TYPES OF RISKS

We specialize in U.S licensed drivers with no prior insurance, basic limits, with minor violations.

### AGENCY BENEFITS

Easy Quoting and Policy Submissions

- Motor Vehicle reports run at point of sale
- E-signature acceptable
- No documents to submit after policy submission

Down Payments as low as

- 18% down 5-pay for 6-month policy

Endorsements

- Online endorsement quotes and submission process

### CONTACTS

#### Main Contact

Phone: 800.545.7742

Fax: 800.405.2014

#### Marketing

800.545.7742

Thad English

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[BBennett@ArrowheadGrp.com](mailto:BBennett@ArrowheadGrp.com), x2441

Aaron Ruiz

[ARuiz@ArrowheadGrp.com](mailto:ARuiz@ArrowheadGrp.com), x6915

Todd Drake

[TDrake@ArrowheadGrp.com](mailto:TDrake@ArrowheadGrp.com), x6911

#### Tech Support

800.333.5553 x6844

[TechSupport@ArrowheadGrp.com](mailto:TechSupport@ArrowheadGrp.com)

#### Hours of Operation

M-F 6:00 AM - 5:00 PM PST

#### Billing & Customer Service

Policy Info: 800.545.7742

Automated Policy Info: 800.447.1889

[PersonalAuto@ArrowheadGrp.com](mailto:PersonalAuto@ArrowheadGrp.com)

#### Claims Administration

Claims may be reported 24 hours a day, 7 days a week including holidays and weekends

Toll Free: 866.901.4496

#### Payments

Mail: Attn: Arrowhead Personal Auto  
P.O. Box 1620 Alpharetta, GA 30009-1620

Online payments:

[ArrowheadExchange.com](http://ArrowheadExchange.com)

Phone payments: 800.545.7742 x2