






# Alabama Quick Reference Guide

This document is an overview of the Falls Lake National program and is subject to change. Go to [ArrowheadAuto.com](https://ArrowheadAuto.com) for additional program rules and procedures.

	TOPICS	ALABAMA FALLS LAKE AUTO PROGRAM
 DRIVER	Acceptable Licenses	Valid US drivers license and Intl with surcharge
	Driver Violations	Point of Sale MVR
	Exclude Drivers / Named insured	Any person but the named insured may be excluded
	Ownership	The registered owner or spouse can be insured
	Other Vehicles	All registered cars in the household must be insured
	Violations and surcharges	The chargeable history for each driver is 36 Months
 VEHICLE	Registration	Must be the registered title owner
	Max Vehicles Per Policy	4 vehicles max per policy (any endorsed policies over 4 will be nonrenewed)
	Vehicle Size or Weight	Vehicles with carrying capacity up 3/4 ton.
	Out of State Registration	No
	Ride Sharing	We do not accept ride sharing of any kind
	Altered Vehicles	We cover ONLY factory installed equipment
	Salvage Vehicles	We do not accept Salvage titles
 COVERAGE & FEES	BI/PD Limits	25/50/25 UM limits are the same
	Collision/Other Than Collision	Deductible options are 250, 500, 1000
	Towing	\$50 or \$75 reimbursement
	Policy Fees	Policy fee \$11 / Installment fee \$5 / Non-EFT Handling Fee of \$3 / Late fee \$10 / Reinstatement Fee \$10 / NFS \$30
 PAYMENT	Policy Reinstatements	Yes within 15 days with statement of no loss, late and reinstatement fee
	Down Payment Options	Full Pay, variable down payments as low as 16.7 % with 4 or 5 installments
	Down Payment Methods	Agency sweep, Credit card, Insured EFT
	Installment Methods	Agency sweep, Credit card, Insured EFT
	Policy Terms	6 Month
 U/W	Required Documentation	Signed application to be maintained in the producers office for audit and legal
	Discounts	Prior Proof, Stability, Renewal, Multi-car, Paid in Full, Accident Prevention
	MVR & Additional driver discovery	Ran in the upload process but not with quick quote
	Money required for Endorsements	Agent MUST collect required funds as indicated on website: No exceptions

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## WHY ARROWHEAD

- 15 years serving the Alabama Insurance Market
- "A" AM Best rated carriers
- Ease of use policy quotes and policy submissions on [ArrowheadAuto.com](https://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 recurring EFT monthly payments.
- View policy information and documents
- Ability to sign for email contact for policy documents coming soon.

## TYPES OF RISKS

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

## AGENCY BENEFITS

Easy Quoting and Policy Submissions through [ArrowheadAuto.com](https://ArrowheadAuto.com)

- MVR generates at point of sale
- E-signature acceptable
- No documents to submit after policy submission

Low Down Payments

- As low as 16% with 5 installments
- 20% down 5-pay for 6 month policy

## ENDORSEMENTS

- See the price of your endorsement before you process
- Submitted online at [ArrowheadAuto.com](https://ArrowheadAuto.com)

## CONTACTS

### Main Contact

Phone: 800.545.7742

Fax: 678.353.2440

### Marketing

Thad English

[TEnglish@ArrowheadGrp.com](mailto:TEnglish@ArrowheadGrp.com) x2433

Aaron Ruiz

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

### Tech Support

800.333.5553 x6844

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

### Hours of Operation

M-F 8:00 AM - 6:00 PM EST

### Phone Directory

Toll: 1.800.545.7742

IVR Payments x2

Customer Service x0

Claims x3

Accounting x4

Marketing x5

### Mailing Information

P.O. Box 1620,  
Alpharetta, GA 30009

Email agency changes/updates:

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