

South Carolina Quick Reference Guide

This document is an overview of the Falls Lake National program and is subject to change. Go to ArrowheadAuto.com for additional program rules and procedures.

	TOPICS	SOUTH CAROLINA FALLS LAKE AUTO PROGRAM
 DRIVER	Acceptable Licenses	Valid US drivers license and International
	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
	State Filing	SR-22 available
 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 ridesharing of any kind
	Altered Vehicles	We cover ONLY factory installed equipment
	Salvage Titles	Yes
 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 \$20 / Installment fee \$10 / Recurring Payment fee \$5 / Late fee \$10 / Reinstatement Fee \$10 / NFS \$25
 PAYMENT	Policy Reinstatements	Yes within 15 days with statement of no loss, late and reinstatement fee
	Down Payment Options	Full Pay / 16% down with 4-5 pay / 20% down with 4 pay / 25% down with 4-5 pay
	Down Payment Methods	Agency sweep, Credit card, Insured EFT
	Installment Methods	Agency sweep, Credit card, Insured EFT
	Policy Terms	6 Months
 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, Driver defense, EFT, Warehouse Member, Homeowner, Mobile Home, Military
	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

- "A" AM Best rated carriers
- Ease of use policy quotes and policy submissions on ArrowheadAuto.com

CUSTOMER BENEFITS

Your customers will value our insurance friendly payment options:

- Online pay by credit card, debit card or checking account
- 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

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

Low Down Payments

- As low as 16% with 5 installments
- 20% down 4-pay for 6 month policy

Endorsements

- See the price of your endorsement before you process
- Submitted online at ArrowheadAuto.com

CONTACTS

Main Contact

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Marketing

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Tech Support

800.333.5553 x6844
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,
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Email agency changes/updates:
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