

Florida

Auto Product Guide



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What's New

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03/21/13 New business • 05/05/13 Renewal business

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Product and Market Tier Placement

New Business

Coverage Tiers

Our rating system determines the best possible coverage tier placement for your customer using available information, including the application, Insurance Bureau Score (IBS), driving record and loss history.

Market Placement

Our rating system determines the appropriate market for your customer.

Market determination no longer impacts the rate level for your customer. However, market will be used to determine coverage limit eligibility and commission rate.

Policy Term

Customers in our Preferred Market are eligible for either an annual policy (12 month term) or a semi-annual policy (6 month term). Customers in our Standard and Non-Standard Markets are only eligible for a semi-annual policy.

Renewal Business

Upon renewal, our rating system will automatically recalculate your customer's coverage tiers and market.

Policy Term

Customers written on a semi-annual policy in our Preferred Market are eligible to be endorsed to an annual term policy. The endorsement can only be processed effective on a subsequent renewal date. Customers on an annual term policy will remain on an annual term if re-tiered at renewal to our Standard or Non-Standard market.

New Business and Renewal Annual Term Qualifications

In order to qualify for an annual term, the following criteria must be met:

- policy must be in either P10 or P20
- the BI limits must be 100/300 or greater

- the insured must be a home owner
- there must be full coverage on at least one vehicle

Credit Scoring

Credit scoring is confirmed for all new and renewal business policies where the named insured is 21 years of age or older. Credit scoring is not confirmed for named insureds under 21 years of age.

In compliance with NCOIL regulations, where state law mandates it, we will automatically re-order the IBS score every two years.

Verification

Information on prior insurance coverage, limits, proof of prior auto insurance and home ownership are required and will be verified at random.

When a policy has been selected for verification, you will receive a screen message instructing you to print the fax verification sheet as part of the print package. Complete the form and **fax** it to us along with any requested documents.

Please **fax** these items immediately whenever possible. If verification is not received within 20 calendar days of the request or 42 days after policy inception, whichever is sooner, we will re-rate the policy accordingly.

Prior Insurance Coverage and Limits

Our rating system will prompt you for the carrier name and liability limits of the named insured's prior auto insurance policy.

Prior Auto Insurance Proof

Acceptable verification documents include:

- a declarations page
- a cancel/nonrenewal notice
- a printout from an agency management system
- an identification (ID) Card

Any of these items must include the named insured and most recent term with expiration date and previous liability limits. The named insured on the new policy with us must be the named insured or a listed driver on the prior policy. ID cards will be considered at minimum limits if the liability limits are not displayed. Any proof not showing the named insured, a 6-month policy term and liability limits may cause the policy to be re-rated. Documentation of an acceptable reason for not having prior insurance may also be considered on an exception basis.

Home Ownership

Our rating system will prompt you for the residence type of the named insured.

Acceptable verification documents include:

- company-issued homeowners declaration page
- printouts of homeowners coverage from an agency management system
- deed
- mortgage coupon
- property tax record

Any of these items must include the named insured.

- signed credit card authorization
- proof of special equipment
- signed exclusion form listing all persons excluded from coverage
- signed uninsured motorists selection/rejection form
- verification of accident prevention course
- proof of not-at-fault accidents
- proof of home ownership
- pre-insurance inspection and accompanying documents including any required photos
- SR-22 filings

File Maintenance and Audit Requirements

You are required to maintain relevant documentation for a period of seven years after policy expiration.

These documents include, but are not limited to:

- original signed application
- signed electronic funds transfer (EFT) forms

Vehicle Information

Garaging Address

The garaging address of the vehicle must match the rating state of the policy. Entering the address where the vehicle is principally garaged will allow the system to automatically assign the proper territory and rating factor.

For students with a vehicle away from home, you should rate the vehicle at the policyholder's principal garaging address.

Model Year

The model year is determined by the vehicle's original manufacturer. If the vehicle is rebuilt or structurally altered, the model year of the chassis determines the model year of the vehicle.

RVs and Classic Cars

To find out more about writing motorhomes, trailers and collector cars with Safeco, see our [RV](#) and [Classic Car](#) Product Guides.

Motorcycles

The following vehicles may be written in our Motorcycle Program:

- motorcycles
- golf carts or low speed electric vehicles
- all-terrain Vehicles (ATVs) with 4 or 6 wheels
- trikes
- two-wheeled electric

Please refer to our [Motorcycle Eligibility Guidelines](#) or [Motorcycle Product Guide](#) documents for details.

Symbol Rated Vehicles

(Effective NB: 08/11/12 RB: 10/17/12)

Most vehicles are assigned Safeco symbols for rating both liability and physical damage coverages. The system will assign symbols for you based on vehicle identification number (VIN), year, make and model.

For new models or model year vehicles which are not assigned one of our symbols, you will be prompted to enter an Insurance Services Office, Inc. (ISO) symbol from the symbol pages.

Vehicles with a cost new of \$80,000 or greater will be rated with the Safeco symbol for liability coverages, if available. Physical damage coverages will be rated with the appropriate ISO symbol.

Click [here](#) to be directed to our symbols document.

Vehicles designed for sale or intended for use outside the United States, grey market vehicles, are rated using the same symbols as would be used for comparable U.S. vehicles. A grey market vehicle without a comparable U.S. vehicle is not eligible for our markets.

If an ISO symbol is assigned, and the vehicle model year is 2011 or newer, the 2011 ISO Collision symbol will be mapped to an appropriate 2010 ISO symbol. If the vehicle model year is 2010 or older, the assigned ISO symbol will be used.

Value Class Vehicle Rating

Stated amount vehicles are vehicles that:

- do not appear on our symbols list
- are limited in production
- have more than \$5,000 in additional equipment or add-on's

Physical damage coverage on stated amount vehicles provides coverage up to the lesser of actual cash value or the stated amount value specified by your customer. Stated amount vehicles valued over \$100,000 are not eligible.

Pickups with a Canopy

Canopies or camper shells are typically fiberglass shells attached to the back of a pickup and are not equipped with sleeping or living quarters. Canopies are considered equipment as long as they are attached to the pickup and are covered for direct or accidental loss if the pickup carries comprehensive or collision coverages.

Physical damage premiums are determined by combining the original cost new of the pickup and the original cost new of the canopy. Input the pickup's VIN (with year, make and model), then indicate "truck-camper/canopy" as the body style and input the combined cost new in the "cost new/actual cash value" field.

Pickups with Camper Body

A camper body is a body equipped with sleeping or living quarters which is designed to be mounted on a pickup. Slide-in campers with sleeping or living quarters must be listed and rated separately on the policy as a camper. The pickup used to transport the camper is rated separately as a private passenger vehicle. Please refer to our [RV Product Guide](#) for details on rating a camper body.

Physical damage coverage for campers is excluded on the contract unless indicated on the declarations.

Vehicle Use

Personal Use

The regular non-business use of a personal vehicle, including commuting to or from work or school.

- Pleasure use means that there is no business use of the vehicle nor is it customarily used in the course of driving to or from work a distance of more than three road miles one way.
- Short commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of less than 15 road miles one way.
- Long commute means that there is no business use of the vehicle but it is customarily used in the course of driving to or from work a distance of 15 or more road miles one way.

Note: A vehicle used for driving to or from school shall be considered as used for driving to or from work.

The term “customarily” includes:

- use of vehicles in a car-pool or other ride-share arrangements
- a vehicle driven part way to or from work, such as to a railroad or bus depot, whether or not the vehicle is parked at the depot during the day

A vehicle used in the business of the United States government by an employee thereof may be classified and rated as pleasure use, short commute or long commute provided coverage is limited in accordance with the applicable endorsement.

Business Use

The use of a vehicle which is required by or primarily involved in the duties of the primary operator in his or her occupation, profession or business, other than going to or from work.

Farm Use

The vehicle is principally garaged on a farm or ranch and is not primarily used in going to or from work other than farming or ranching and is not used in any occupation other than farming or ranching.

Driver Information

Driver Classification

Drivers are classified by age, sex and marital status.

Age means the age of the driver as of the term effective date.

Driver Marital Status

Single means an operator who is not legally married, including single, widowed, separated or divorced.

Married means an operator who meets the local statutory definition of married.

Driver-Vehicle Assignment

We determine an average rating factor for all rated drivers and then apply that factor to all vehicles. This is done automatically. We do not require you to assign drivers to specific vehicles.

The rated drivers are equal to all the drivers on the policy. Refer to the [Classic Car Product Guide](#) and the [RV Product Guide](#) to see how drivers and vehicles are assigned for those vehicle types.

Household Members

All drivers of the household should be insured on a single policy.

Drivers that must be rated or excluded are individuals that are currently licensed or were previously licensed (for example, revoked or suspended licensed).

- This also includes youthful operators who are resident students at a school, college or educational institution located more than 100 road miles from the principal garaging address on the policy and who are without a car at a school. However, the operator shall be eligible for the distant student discount.

Drivers that are neither rated nor excluded must be input as a non-rated driver.

Examples of acceptable non-rated driver reasons are:

- any spouse or eligible age adult resident who has never had a license

- any resident youthful operator with a valid learners permit
- an individual in active military service with the armed forces of the United States of America unless such individual customarily operates a covered vehicle

Driver Type

We determine driver type eligibility automatically based on a combination of driver type, relationship to insured, and reason for non-rated or excluded.

Rated

All licensed persons of driving age who operate any of the insured vehicles should be listed as rated drivers.

Excluded

Drivers for whom there will be no coverage under the policy should they operate a vehicle. A surcharge may apply. Exclusion rules vary by state, including signature requirements.

Non-Rated

Persons of driving age in the household who will not be permitted to drive any of the insureds vehicles. Refer to the [Household Members](#) section of the product guide for a list of acceptable non-rated driver types.

Driver Exclusions

As permitted by law, drivers other than the named insured or those drivers requiring an SR-22 filing may be excluded. A surcharge may apply. Drivers may not be excluded from one of our Auto, Classic Car or RV policies and insured on another of those policies. Driver Exclusions must be signed by the named insured and forwarded to the company. The forms are available in the Q&I print package for new business and the [Policy Forms Viewer](#) for in-force policies. The exclusions may be faxed or mailed to the company using the number or address available in Safeco Now[®].

Named insureds or persons insured on another policy with us are not eligible for exclusions.

Underwriting approval is required for removing Driver Exclusions. Please contact the underwriting department for consideration.

Financial Responsibility Filings (SR-22)

Individuals requiring a filing cannot be excluded and must have verifiable driving records. All SR-22s will be issued by us. For policies requiring an immediate SR-22, please contact the [service center](#).

- Liability limits must meet the minimum financial responsibility requirements for the state requesting the filing.
- Bodily injury coverage is required on any policy with an SR-22.
- All vehicles owned by the driver requiring the filing must be on our policy.
- The name on the filing must appear exactly as it reads on the driver's license.
- Filings are not available for a driver with an unverifiable driving record. If we are unable to verify the driving record of a driver requiring a filing, the policy is subject to cancellation.

Youthful Operators

Any driver under the age of 25 is considered a youthful operator.

Driving Record

Unverifiable Driving Record

(Effective NB: 08/11/12 RB: 10/17/12)

Any driver with a U.S. driver's license whose driving record cannot be verified by the licensing state's licensing authority will be assessed a surcharge.

The charge will be removed if a valid motor vehicle record (MVR), covering the complete chargeable period, is received within 30 days of policy inception.

Accidents, Convictions and Claims

(Effective NB: 08/11/12 RB: 10/17/12)

When determining the appropriate market and coverage tiers for your customer's new policy, we will consider driving and claims activity up to five years as stipulated below. After determining the appropriate market and coverage tiers, the experience period for charging convictions or at-fault-accident points is 34 months prior to the effective date of the policy.

Please stress the importance of full disclosure to avoid additional premium or policy cancellation. Any unrevealed driving activity will be added to the driving record and the policy will be re-rated accordingly.

The following driving record and claims activity must be shown on the application:

- Minor convictions which have occurred in the past five years. Minor Convictions are divided into two categories – Minor and Incidental Minor. Incidental minor convictions will result in a smaller surcharge than minor convictions. Incidental minor convictions include:
 - failure to use seat belts
 - failure to use turn signals
 - failure to use headlights
- Speed convictions which have occurred in the past five years. Speed convictions are divided into two categories – Speed and Speed +20. Speed

convictions that are over 20 miles per hour over the posted limit will be classified as Speed 20+.

- Major convictions which have occurred in the past five years:
 - driving under the influence
 - open container violation
 - vehicle theft or felony of a vehicle
 - careless or improper operation of a vehicle
 - drag racing
 - driving under suspension excludes suspensions which are not related to owning or operating a motor vehicle such as failure to appear, failure to pay:
 - fine
 - alimony
 - child support
 - taxes
 - real estate license

- hunting license
- fleeing from police
- leaving the scene of an incident
- reckless or negligent driving
- vehicular homicide
- driving without owner's consent
- Claims which have occurred in the past five years:
 - include at-fault accidents, not-at-fault accidents and comprehensive losses
 - exclude towing losses
 - exclude not-at-fault losses where the only payment was for medical payment losses for the vehicle owner or other operator residing in the same household

All driving record and claims activity listed above must be shown on the application. Comprehensive Loss Underwriting Exchange (CLUE) reports and motor vehicle records (MVRs) will be utilized to verify the information provided. Point charges are based on the

violation date and, when multiple points are applicable to one occurrence, all incidents should be input on the application; however, only the accident or conviction with the highest points will receive a merit surcharge.

Accident Forgiveness

For a driver who has been insured with us for nine years or longer without an accident, the first accident will not result in a surcharge. Subsequent accidents will result in a surcharge for all accidents.

At-fault Accidents

(Effective NB: 08/11/12 RB: 10/17/12)

At-fault accidents which result in property damage totaling \$750 or more or any bodily injury will result in a merit surcharge for both new and renewal business.

In accordance with Florida Statute 626.9541(1)(o)(3a), accidents are chargeable if the customer's file contains information from which the insurer in good faith determines that the customer was substantially at-fault in the accident.

Not At-fault Accidents

Not at-fault accidents do not receive a merit surcharge. The following situations are some examples of not at-fault accidents.

- The vehicle was lawfully parked at the time of the accident.
- The accident was caused by collision with a bird or animal.
- The vehicle was struck by a "hit-and-run" driver and the accident was reported to the proper authorities within 24 hours.
- A non-rated driver was convicted of a moving violation in connection with the accident.
- The accident is one in which judgment or reimbursement is obtained from the other party, providing we make no liability payment on behalf of your customer.
- The vehicle was stopped at a stop sign or traffic light when it was rear-ended by another vehicle, or the rated driver was clearly not at fault.

- The accident involved physical damage limited to and caused by flying gravel, missiles or falling objects.
- The owner or operator of your customer's vehicle was reimbursed (or received judgment against another) for more than 50 percent of the property damage.

Foreign and International Driver's Licenses

(Effective NB: 08/11/12 RB: 10/17/12)

Drivers with a valid foreign or international driver's license and without a valid U.S. driver's license will be assessed a surcharge until they are able to provide proof of a valid U.S. driver's license in effect for at least 12 months. The surcharge will be removed at the next applicable renewal.

Driving Record Charges

(Effective NB: 08/11/12 RB: 10/17/12)

Point assignments vary by violation type, driver age, and age of incident. As an incident ages, it will be assigned fewer points. The description and number of points assigned to a policy are as follows:

Major Violations						
1 st Most Recent Incident	2 nd Most Recent Incident					Each add'l Incident
	0 to 5	6 to 11	12 to 23	24 to 34	None	
0 to 5	12	12	12	11	5	8
6 to 11		12	12	11	5	
12 to 23			12	11	5	
24 to 34				10	4	
None					0	

At-fault Accidents						
1 st Most Recent Incident	2 nd Most Recent Incident					Each add'l Incident
	0 to 5	6 to 11	12 to 23	24 to 34	None	
0 to 5	10	10	10	9	4	6
6 to 11		10	10	9	4	
12 to 23			10	9	4	
24 to 34				8	3	
None					0	

Alcohol/Drugs						
1 st Most Recent Incident	2 nd Most Recent Incident					Each add'l Incident
	0 to 5	6 to 11	12 to 23	24 to 34	None	
0 to 5	12	12	12	11	4	8
6 to 11		12	12	11	4	
12 to 23			12	11	4	
24 to 34				10	3	
None					0	

Minor Violations *						
1 st Most Recent Incident	2 nd Most Recent Incident					Each add'l Incident
	0 to 5	6 to 11	12 to 23	24 to 34	None	
0 to 5	6	6	6	5	3	4
6 to 11		6	6	5	3	
12 to 23			6	5	3	
24 to 34				4	2	
None					0	

* Per Section 626.9541(1)(o)4., Florida Statutes, Point Assignment begins with the second Speed/Minor infraction in an 18-month period, or the third Speed/Minor infraction committed within a 36-month period."

Incidental Minor Violations*						
1 st Oldest Incident	2 nd Oldest Incident				Single Violation	3rd and Subsequent Incident
	0 to 5	6 to 11	12 to 23	24 to 34		
0 to 5	4	4	4	3	2	2
6 to 11		4	4	3	2	
12 to 23			4	3	2	
24 to 34				2	1	
None					0	

* Per Section 626.9541(1)(o)4., Florida Statutes, Point Assignment begins with the second Speed/Minor infraction in an 18-month period, or the third Speed/Minor infraction committed within a 36-month period."

Speed Violations *						
1 st Oldest Incident	2 nd Oldest Incident				Single Violation	3rd and Subsequent Incident
	0 to 5	6 to 11	12 to 23	24 to 34		
0 to 5	6	6	6	5	2	4
6 to 11		6	6	5	2	
12 to 23			6	5	2	
24 to 34				4	1	
None					0	

Speed 20+ Violations *						
1 st Oldest Incident	2 nd Oldest Incident				Single Violation	3rd and Subsequent Incident
	0 to 5	6 to 11	12 to 23	24 to 34		
0 to 5	10	10	10	9	4	6
6 to 11		10	10	9	4	
12 to 23			10	9	4	
24 to 34				8	3	
None					0	

Other						
1 st Most Recent Incident	2 nd Most Recent Incident					Each add'l Incident
	0 to 5	6 to 11	12 to 23	24 to 34	None	
0 to 5	24	24	24	24	12	12
6 to 11		24	24	24	12	
12 to 23			24	24	12	
24 to 34				24	12	
None					0	

Coverage Options

Coverage descriptions are for informational purposes only. Please refer to the policy for actual coverage descriptions.

Liability Coverages

	Preferred	Standard	Non-standard
Bodily Injury Liability Limits (in thousands)	10/20 25/50 50/100 100/300 250/500	10/20 25/50 50/100 100/300 250/500	10/20 25/50 50/100 100/300 Not available
Property Damage Liability Limits (in thousands)	10 25 50 100	10 25 50 100	10 25 50 100
Combined Single Limit of Liability (in thousands)	100 300 500	100 300 500	100 Not available Not available

		Preferred	Standard	Non-standard
Personal Injury Protection Options	Named insured only	\$ 0 250 500 1,000	\$ 0 250 500 1,000	\$ 0 250 500 1,000
	Named insured and dependent relatives	\$ 0 250 500 1,000	\$ 0 250 500 1,000	\$ 0 250 500 1,000
	Named insured only, work loss excluded	\$ 0 250 500 1,000	\$ 0 250 500 1,000	\$ 0 250 500 1,000
	Named insured and dependent relatives, work loss excluded	\$ 0 250 500 1,000	\$ 0 250 500 1,000	\$ 0 250 500 1,000
Medical Payments Coverage Limits		\$ 500 1,000 2,000 5,000	\$ 500 1,000 2,000 5,000	\$ 500 1,000 2,000 5,000
Uninsured Motorists Limits (in thousands)		10/20 25/50 50/100 100/100 100/300 250/500 300/300 500/500	10/20 25/50 50/100 100/100 100/300 250/500 300/300 500/500	10/20 25/50 50/100 100/100 100/300 Not available Not available* Not available

Refer to the [Umbrella Product guide](#) for the underlying limits required for Umbrella coverage.

Physical Damage Coverages

	Preferred	Standard	Non-standard
Comprehensive Physical Damage Coverage Deductibles	100 250 500 750 1,000 1,500	100 250 500 750 1,000 1,500	100 250 500 750 1,000 1,500
Collision Physical Damage Coverage Deductibles	100 250 500 750 1,000 1,500	100 250 500 750 1,000 1,500	100 250 500 750 1,000 1,500
Safeco Optimum Package™	Available	Available	Available
New Vehicle Replacement Coverage	Available	Available	Available
Auto Loan/Lease Coverage	Available	Available	Not available
Audio, Visual and Customized Equipment Coverage	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle	Up to \$5,000 per vehicle
Roadside Assistance	Available	Available	Available
Emergency Assistance Package	Available	Available	Not available
Loss of Use Coverage	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250	\$ 25/750 35/1,050 50/1,500 75/2,250
Broad Form Drive Other Car	Available	Available	Available

Bodily Injury Liability

Bodily injury limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy insured for liability coverages must carry the same liability limits. (See [Liability Coverages](#) table.)

Property Damage Liability

Property damage limits must be equal to or higher than the minimum financial responsibility limits required by law. All vehicles on the policy must carry the same liability limits. (See [Liability Coverages](#) table.)

Combined Single Limit

Combined single limit is a single limit of liability that applies to bodily injury and property damage with no per person or property damage sub-limit. Uninsured motorists is not included in combined single limit but may be purchased separately. (See [Liability Coverages](#) table.)

Personal Injury Protection

Personal injury protection is defined as a no-fault, first party coverage for the named insured and resident family members. Coverage is afforded for wage loss, medical expenses, loss of services and funeral expenses. (See [Liability Coverages](#) table.)

Medical Payments

Medical payments limits apply to each person, for each accident. If selected, all vehicles on the policy must carry the same medical limits. (See [Liability Coverages](#) table.)

Uninsured Motorists

Uninsured motorists has to be sold at the same limits as bodily injury, unless reduced or rejected by your customer.

Uninsured motorists covers bodily injury to your customer, their family members who live with them and your customer's passengers if they are injured in an accident caused by an uninsured motorist, or a hit-and-run driver.

This coverage is required under all vehicle liability policies insuring the owner of a motor vehicle unless rejected by your customer.

If this coverage is purchased on one vehicle on a policy, it must be purchased on all vehicles on the policy insured for liability coverages.

Uninsured motorist coverage may be selected on a stacked or non-stacked basis.
(See [Liability Coverages](#) table.)

Comprehensive Physical Damage Coverage

Comprehensive physical damage coverage is actual cash value and provides coverage in case of a loss that is other than collision. Comprehensive coverage is required if a loss payee is indicated.

Comprehensive coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.
(See [Physical Damage Coverages](#) table.)

Collision Physical Damage Coverage

Collision physical damage coverage is the lesser of the actual cash value, or the amount necessary to repair or replace the property. It provides coverage in case of an accident. Collision coverage is required if a loss payee is indicated. Bodily injury, property damage and comprehensive coverages are required if collision coverage is purchased.

Collision coverage is available to be purchased separately and with differing deductibles per vehicle.

We will pay for direct and accidental loss to your customer's covered vehicle or any non-owned vehicle, including its equipment, minus any applicable deductible shown in the declarations.
(See [Physical Damage Coverages](#) table.)

Safeco Optimum Package™

The Safeco Optimum Package™ is a bundled coverage which includes the items below. Collision coverage is required to purchase this endorsement. Additionally, if one vehicle has the package selected, all vehicles with collision coverage must select the package.

- Diminishing deductible – a \$50 reduction is applied to the selected collision deductible at every renewal (\$100 per renewal for an annual policy) up to a \$500 maximum until an at-fault accident is surcharged. If a surcharge is applied to the policy, the reduction is removed. The reduction will start again at the first clean renewal following the addition of the surcharge
- Uninsured motorists property damage deductible waiver – if uninsured motorists property damage coverage is applicable in your state, and purchased, any applicable deductible will be waived at the time the Safeco Optimum Package™ is purchased until an at-fault accident is surcharged. The waiver will start again at the first clean renewal following the addition of the point surcharge of the accident.
- Non-owned trailer coverage – the limit of liability is increased to \$3,000.
- Emergency expenses – coverage for necessary expenses such as alternative transportation, meals, or lodging.
- Personal property coverage – coverage for loss of certain types of personal property while located in the vehicle.
- Waiver of adjustment for depreciation or betterment – the limit of liability is revised to remove any adjustment for physical condition and wear and tear when repairing or replacing property.
- Electronic lock and key replacement deductible waiver – any applicable deductible for the replacement of electronic locks or electronic key replacement is waived.
- World-wide coverage for physical damage and indirect loss of use of rental vehicles – subject to the policy provisions, including any applicable deductible, physical damage coverage for vehicles that are rented internationally is covered up to 90 days. Within stated limits, reasonable expenses for indirect loss of use for the rental company is included. (See [Physical Damage Coverages](#) table.)

SA-2707EP Safeco Optimum Package

Safeco Safety Rewards™

(Effective NB: 08/11/12 RB: 10/17/12)

The Safeco Safety Rewards™ program provides recognition to our customers for their safety related behaviors. The program bundles discounts and rewards

in an easily identifiable manner for customers to understand the value they have earned in recognition of their safe habits.

- Accident Forgiveness
- Diminishing Deductible
- Accident Free Discount *
- Violation Free Discount *

*Policy is eligible for either or both Accident Free and Violation Free Discount.

New Vehicle Replacement

In the event of a total loss, the new vehicle replacement coverage pays at the insured's option (subject to certain limitations):

- verifiable purchase price to replace the vehicle
- cost of a similar new vehicle
- market value of the vehicle

A new vehicle is one where it has not been previously titled and the insured is the original owner. Coverage is available for the first 365 days from the date of purchase of the vehicle. After that, the coverage will automatically be removed from the policy at the next renewal. (See [Physical Damage Coverages](#) table.)

SA-2692EP New Vehicle Replacement

Auto Loan/Lease Coverage – Preferred and Standard Products Only

Eligibility

A policy providing comprehensive and collision coverage may be extended to provide coverage for the difference between the unpaid amount due on the loan or lease of a new vehicle and the actual cash value of the vehicle. A new vehicle, as used in this rule, is a vehicle that has not previously been titled by any state on the date that your customer purchased it.

Coverage

Coverage under the endorsement applies only in the event of a premature termination of the loan or lease due to a total loss covered under comprehensive or collision. Coverage does not apply to overdue

payments, penalty charges assessed for excessive mileage or excessive wear and tear, etc. (See [Physical Damage Coverages](#) table.)

[SA-1914EP](#) Auto Loan/Lease Coverage

Audio, Visual and Customized Equipment

If a vehicle has audio, visual, and customized equipment valued in excess of \$1,000 that is non-factory/non-factory dealership installed, coverage is available for an additional premium. To obtain coverage, list the actual value of all equipment on the application. This coverage is only available on those vehicles for which comprehensive and collision coverages are provided. No additional deductible applies.

The following are examples of what is meant by non-factory or non-factory dealership installed audio, visual and customized equipment:

- any permanently installed audio or visual production/reproduction equipment and accessories installed by anyone other than the auto manufacturer or manufacturer's dealership, such as:

- radios and stereos
- tape decks
- compact disc players
- DVD players

- any custom vehicle part that modifies the vehicle's appearance or performance, such as:
 - custom wheels, tires, tachometers, pressure, and temperature gauges
 - custom murals, paint, decals, or other graphics
 - modified or custom engines and fuel systems, light bars, racing slicks and/or oversized rims/tires, roll bars and lift kits, winches, utility boxes and tool boxes
 - paint
 - interior work (for example: special carpeting and seat covers)

(See [Physical Damage Coverages](#) table.)

[SA-1690EP](#) Audio, Visual and Customized Equipment

Roadside Assistance

Roadside Assistance coverage may be provided on any vehicle and includes:

- towing
- labor
- lock coverage

Additionally for new business, if one vehicle has the coverage selected, all vehicles must select the coverage. Comprehensive only policies are not affected by this rule. (See [Physical Damage Coverages](#) table.)

Emergency Assistance Package

Emergency assistance package coverage provides:

- Roadside Assistance coverage
- transportation expenses such as taxi fare
- emergency expenses such as lodging
- personal property coverage
- lock coverage

If Emergency Assistance Package is purchased, comprehensive coverage and any higher limit for loss of use must also be provided.

(See [Physical Damage Coverages](#) table.)

[SA-2267EP](#) Emergency Assistance Package

Loss of Use

Loss of use coverage is available on vehicles insured for collision and/or comprehensive coverages. It reimburses the insured for expenses incurred to rent a substitute for an insured vehicle disabled by a covered loss which exceeds the applicable deductible. (See [Physical Damage Coverages](#) table.)

Named Non-owner – Preferred and Standard Products Only

A named non-owner policy provides liability protection to an individual who does not own a vehicle or have access to any personal use vehicle on a regular basis.

The only coverages available are bodily injury/property damage, combined single limits, personal injury protection and medical payment.

SR-22 filings and higher liability limits are acceptable. Business use is not acceptable for named non-owner policies.

SA-1947FLEP Named Non-owner

Extended Non-owned Auto Coverage (Broad Form Drive Other Car) – Liability

Coverage is provided for the use of any non-owned vehicle by the named insured as provided in the endorsement.

The following options are available to the named insured or a relative living in the same household with:

- no underlying insurance for named insured and relative
- underlying insurance for named insured
- underlying insurance for relative

Please submit complete information regarding:

- estimated annual mileage of non-owned vehicle
- whether there is underlying insurance covering the named insured or relative on a direct primary basis

- type of vehicle usually driven
- use of vehicle

(See **Physical Damage Coverages** table.)

SA-966EP Extended Non-owned Auto Coverage

Discounts

Discount Name	Requirements	Coverages
Multi-car Discount	<p>Applies if more than one private passenger auto (or pickup or van rated a private passenger auto) is insured. The vehicles must:</p> <ul style="list-style-type: none"> • be owned by an individual or owned jointly by two or more relatives in the same household • be owned by a corporation and primarily operated by the corporate officer named in the declarations or family members who are residents of the same household • be a combination of the first two bullet points above • carry bodily injury and property damage liability or equivalent coverage <p>Also applies when a new business application insures one vehicle and, as of the inception date of the policy, the named insured owns an additional vehicle eligible for this discount. An endorsement adding the additional vehicle during the initial policy period must be submitted with the application. This is permitted on the policy inception date only.</p>	This is a vehicle level discount.
Advance Quote Discount	<p>Applies to a newly issued policy if the quote date is 8 days or more in advance of the issue date of the policy. Applies for the first 24 months of the policy.</p> <p>New business discount only, rewritten policies are not eligible for this discount.</p>	This is a policy level discount.
Homeowner Discount	<p>Applies if the named insured owns a home or condominium. This discount also applies for a mobile home that is located on policyholder-owned land.</p>	This is a policy level discount.

Discount Name	Requirements	Coverages
Coverage Discount	Applies to each vehicle, if one or more vehicles have both liability coverage (bodily injury and property damage) and comprehensive and/or collision coverage.	This is a vehicle level discount.
Billing Plan	<ul style="list-style-type: none"> • Paid in Full – Applies if the policy term premium is paid in full at inception or renewal. Installment payments will be offered at renewal, but the discount will be deleted if not paid in full. • Annual Two-pay plan – Annual term policies on a two-pay plan will be offered this discount. The discount will apply if the billed amount is paid in full. The discount will be deleted if the bill is not paid in full. 	This is a policy level discount.
Account Discount	Applies if your customer has an in-force Safeco renters policy with us.	This is a policy level discount.
Good Student Discount	<p>Does not apply to any driver with a driving record with three or more points under the safe driver insurance plan rule.</p> <p>Applies if the insured vehicle is classified under any youthful owner or operator classification, provided:</p> <ul style="list-style-type: none"> • a youthful operator is not less than 16 years of age • is a full-time student in high school or enrolled in at least four courses per term as a full-time student in a certificate or degree program in an accredited college or university, or home school program • the scholastic records for the immediately preceding school semester or quarter (or comparable segment) show that each such student: <ul style="list-style-type: none"> – is ranked scholastically among the upper 20 percent of his or her class 	This is a driver level discount.

Discount Name	Requirements	Coverages
<p>Good Student Discount – Continued</p>	<ul style="list-style-type: none"> – in schools designating grades by letter (such as A, B, C, D and F), had a grade average of B or its equivalent, B- for a full-time student at a two- or four-year college or university (if the system of grading by letter is not susceptible to averaging, no grade shall be below a B, or a B- as outlined above, or its equivalent) – in schools where numbers are used to designate grade “points” (such as 4, 3, 2 and 1), had an average of at least 3 grade points for all subjects combined, or its equivalent – in schools that maintain a dean’s list, honor roll or comparable listing for scholastic achievement, was included in such a list – in a Home School Program, has state testing data, or grade or grade point equivalency verification of the above requirements <ul style="list-style-type: none"> • For each such student, a copy of the student’s most recent grade report or a statement, certified by a responsible official of the school, indicating the attainment of at least one of the above scholastic requirements should be obtained. <p>Certification obtained at inception of the policy or on any renewal date will apply for four terms (two terms for annual policies). Certification obtained mid-term will apply for the remainder of the current term and three additional terms (two terms for annual policies).</p>	<p>This is a driver level discount.</p>

Discount Name	Requirements	Coverages
Good Student Discount – Continued	When this discount is applied to a policy at new business or by endorsement, proof of discount eligibility as specified previously should be kept in your file. The discount will remain on the policy when recertified with new verification returned to us every 24 months. If the operator who is applying for re-certification has, during the past year, graduated from a four-year college or university, the applicable good student rating factor shall be continued after graduation, provided documentation confirming graduation is furnished to us. This is a discount continuation and does not apply to new business.	This is a driver level discount.
Distant Student Discount	Applies to a youthful operator who is in your customer’s household but is a resident student at an educational institution over 100 road miles from the principal garaging address if they do not have a car at school.	This is a driver level discount.
Driver Training	Applies to youthful operators, under the age of 21, who complete a driver education course. Proof of course completion should be kept in your file while the discount applies. This discount does not apply if: <ul style="list-style-type: none"> • your customer is taking a course intended to be a penalty, imposed by a court or other governmental entity, or resulting from a moving traffic violation • during the most recent 36 months, your customer has been: <ul style="list-style-type: none"> – involved in an at-fault vehicle accident – convicted of or has pleaded guilty or nolo contendere to a moving traffic violation for which points may be assessed against your customer’s driver’s license 	This is a driver level discount.

Discount Name	Requirements	Coverages
Accident Prevention Course Discount	<p>Applies to an operator age 55 years old or older who has successfully completed an approved accident prevention course qualifies for this discount for a period of three years from completion.</p> <p>Proof of course completion should be kept in your files while the discount applies.</p>	<p>This is a vehicle level discount.</p>
Anti-theft Discount	<p>Only one discount level is allowed. To qualify the vehicle must be equipped with a device described below.</p> <ul style="list-style-type: none"> • Alarm Only – An alarm device which sounds an audible alarm that can be heard at a distance of at least 300 feet for at least three minutes. • Disabling Device – A disabling device makes the fuel, ignition or starting system inoperative. <ul style="list-style-type: none"> – Active Disabling Device – An active disabling device requires you to turn the system on. – Passive Disabling Device – A passive disabling device does not require a separate manual step to engage the device. <p>If the vehicle has an active vehicle recovery device/service (such as a LoJack, Teletrac or On-Star® system), the comprehensive deductible will be waived if the vehicle is stolen and the service is activated at the time of loss.</p>	<p>This is a vehicle level discount and applies to comprehensive coverage only.</p>

Discount Name	Requirements	Coverages
<p>Teensurance™ – Safeco Youthful Program Subscription</p>	<p>Applies if the insured vehicle is classified under any youthful owner or operator classification, provided:</p> <ul style="list-style-type: none"> • a youthful operator is a driver under 25 years of age • the vehicle has an active Safeco Youthful Program Subscription <p>If at any time the Subscription is discontinued, the rating factor will be removed upon renewal or sooner.</p>	<p>This is a vehicle level discount.</p>
<p>Air Bag Discount</p>	<p>Applies to Medical Payments and Personal Injury Protection Coverages only.</p> <p>To qualify, the private passenger auto must be equipped with a factory-installed air bag system.</p>	<p>This is a vehicle level discount.</p>
<p>Low Mileage Discount</p>	<p>The Low Mileage Discount shall apply to regular pleasure use vehicles driven less than 8,000 miles annually. It is available at new business or through endorsement. The principal operator must be 25 years or older and the company may periodically request that the customer report estimates of annual mileage. The customer can either report their mileage at https://mileage.safeco.com/respond or complete the received mileage verification postcard and return by mail. If a customer fails to respond to our requests, we will remove the discount at the first renewal after the insured has failed to provide verification that they do qualify for the discount. Once the mileage has been verified, at the next renewal the policyholder will receive the full discount for the reported mileage.</p> <p>If the policyholder provides information indicating that they are not a low mileage driver, they are no longer eligible for the discount and it will be removed at renewal.</p>	<p>This is a vehicle level discount.</p>

Discount Name	Requirements	Coverages
Accident Free Discount	Applies to new business or renewal policies that are accident free for 34 months. The accident free discount is not impacted by not at-fault accidents, below the threshold at-fault accidents or forgiven accidents. Added driving activity can affect eligibility of this discount but not-at-fault accidents will not impact continued discount eligibility.	This is a policy level discount.
Violation Free Discount	Applies to new business policies that are violation free for 34 months. Once the policy has qualified for the discount, the discount will continue to apply unless any of the rated drivers has an at-fault accident or pointed violation.	This is a policy level discount.

Policy Changes

Endorsements/Changes on Policies

Additional coverage will be afforded by endorsement and will run concurrently with the policy term. The addition of coverage will not alter the premium due date of the term during which the additional coverage is attached or affect the premium due date of the policy term.

When additional coverage is added the rate for the added coverage will be prorated for the number of days the added coverage is to run from its effective date to the next ensuing premium due date.

If the policy has already been billed for the next term when the endorsement is processed the charge for the additional coverage will be computed from the effective date of the change to the end of the next term.

The policy coverage as written is automatically renewable on the premium due date for successive periods by payment of required premiums.

Fifth-vehicle Policies

Fifth-vehicle policies are input by a company operator. Please contact the [service center](#) for assistance.

Split Policies

A policy will need to be “split” when one of the insureds on a policy needs to be written on their own separate policy. The newly written policy should be input by you into the quote and issue system. Our system will automatically determine the appropriate customer since date for your customer on the newly written policy.

Cancellation and Continuing with a Lapse

Cancellation

All cancellations, regardless of whether they are initiated by us or your customer, are calculated on a pro rata basis.

If additional premium is due, we will bill your customer with instructions to pay the additional premium directly to us. Return premium checks will be issued by us and sent to your customer.

Continuing with a Lapse

If a payment is postmarked or is received by us within 60 days of the cancellation, a policy may be eligible to continue with a lapse in coverage.

The new term begin date will be effective the time and day you receive the money and bind the coverage or the day after the postmark, whichever is earlier.

Waiver of Returned Premium

We will compute any additional or return premium pro rata. Additional or return premium of \$3 or less will be waived.

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