

PERSONAL AUTO

Target Market

Age	30–69
Insurance score of	700 or higher
Multi Policy	20% discount
Multi Car	20% discount
Full/Term Pay	10% discount
Claims Free	3% discount
Accident Free	3% discount
Violation Free	3% discount
Deductibles of	100/500

- *Youthful operators are now permitted to be placed in the same tier as the parents even if they are on their own policy, as long as they reside in the same household.*
- *If the home maintains a company car, you may take the multi car discount. In Fremont Complete, click Yes to “Company Vehicle in Household” on Policy Information screen to obtain multi car discount.*
- *If youthfals have coverage elsewhere, liability and UM/UIM limits are required to be same as parents.*

Coverage Highlights

- Accidental Death \$10,000 per person / \$20,000 per occurrence
- Pet Coverage Up to \$500 for veterinarian fees
- Brush Guard Deductible waiver for accidents with animals
- Firefighter Program Deductible waiver and up to \$200 for detailing caused by soot and smoke damage
- Rental Coverage \$15 a day / \$450 a month automatic coverage
- Personal Property \$200
- Reward Coverage \$500
- Camper Tops \$500 automatic coverage while upon the vehicle
- Trailer Coverage If collision coverage is afforded for a loss then , \$500 automatic coverage
- Roadside Assistance Optional countrywide and Canada roadside assistance program (\$8)
- Satellite Theft Coverage Optional satellite receiving and transmitting (e.g. GPS devices) for theft coverage, \$500 in coverage, no deductible (\$10)
- Full Glass Optional glass (no deductible) coverage for other than collision losses (\$18)
- Uninsured Coverage Optional and Available Coverage
- Underinsured Coverage Optional and Available Coverage
- Loan/Lease Gap Optional and Available Coverage
- Extended Non Owned Optional and Available Coverage
- Customized Equip. Optional and Available Coverage \$5 per \$1,000 in coverage
- Classic and Antique Optional and Available Coverage (attached)
- Motor Home Optional and Available Coverage (attached)

- First Accident or Minor Violation Forgiveness Optional and forgives first At-Fault or minor 2-point violation surcharge (\$10)
- Vehicle Enhanced Physical Damage Coverage Optional and Package Coverage (\$15) to:
 - Increase the new car replacement from 90 days to 1 year
 - Increase emergency transportation from \$25 to \$100
 - Increase personal property from \$200 to \$500
 - Increase transportation expense for theft to \$30 per day, maximum \$900 per occurrence
 - Amend comprehensive coverage to apply from any cause except upset or collision
 - Provide up to \$250 to have the key system replaced in the event of stolen keys
 - Add Rental Automobile Gap coverage for rental cars
 - Add Trip Interruption coverage for temporary housing of \$100 per night to a maximum of \$500 per occurrence
 - Add Air Bag Replacement coverage if comprehensive applies to the vehicle should the air bag accidentally deploy without the auto being involved in a comprehensive or collision occurrence
 - Collision Deductible will be waived if in an accident with another Fremont auto policyholder

Insurance Scoring Discount

Ultra-Plus Preferred Customer	(800 – up)	56%
Ultra Preferred Customer	(750 – 799)	52%
Super Preferred Customer	(700 – 749)	43%
Preferred Customer	(650 – 699)	28%
Standard	(< 650)	0%

***“Not Scored Due To Insufficient Credit”**

Fremont will score as 650, Preferred Customer, providing a credit of 28%.

A **“No Hit”** is considered a 000.

For those with a **“No-Hit or Not Scored Insufficient Credit”**, if the insured qualifies and signs a **CAC-1**, we will score a 750, Ultra Preferred Customer, and allow a **52% discount for the Personal Auto and Homeowners Policies**

Qualifications

1. Account transactions are cash/credit based
2. Bank borrowing is not used nor has it been denied
3. No past due balances exist for any household bills
4. Bank accounts maintain a balance of \$10,000 or more
5. Claims free for the past 3 years
6. Mortgage free

Once a member of the household scores 800 or better, there is no need to continue pulling scores for other members. They have qualified as an Ultra Plus Preferred Customer with Fremont.

Multi Car Discount 20%

Company Cars are considered for determining if the multi car discount applies.

- Motorhomes are not considered when determining if the multi car discount applies.

Multi Policy Discount 20%

*The multi policy discount can be taken in advance, if you believe the supporting policy will be written within the next 6 months

- Supporting Home, Farm, Mobilowner, Commercial and Marine Accounts qualify the auto for the multi policy discount
- Contents coverage on an HO 4 or HO 6 must be at least \$20,000 to qualify
- Supporting Commercial Accounts qualify the auto for the multi policy discount, as long as the commercial policy is in the name of the first named insured

Accident, Ticket and Claims Free Discount

All operators within the last three years must meet the following in order to qualify:

- No accidents, regardless of fault 3%
- No violations 3%
- No comprehensive losses >\$500 3%
 - Losses in past 3 years
 - No losses over

Additional Discounts

- Anti Lock Brakes 5%
- Anti Theft Device 5% to 20%
- Full/Term Pay 10% (includes semi-annual plan on annual policy)
- Garaged Vehicle 5% (applies to comp coverage)
- Personal Umbrella Policy 5%
- Mature Operator 5% (everyone is 50+)
- Premier Risk 5%
 - No operator under 25
 - Multi-policy
 - RBI limits 100/300 or greater
 - No at-fault accidents
 - Insurance score 750 or greater
- Good Student (B or Better) 10%

Passive Restraint Credits

- Safety Belt 20%
- Air Bags- Driver Only 20%
- Air Bags- Full Front 30%
- Air Bags- Full Front and Side 35%

***The maximum combined safety belt/passive restraint discount is 35%**

PIP Credits

- Excess Medical 20%
- Excess Loss of Wage 5%
- Medical and Wage 25%
- Work Loss Waiver 10%

Comp/Collision Credits for Increased Deductibles

Comprehensive Deductibles Factors

\$50	\$100	\$150	\$200	\$250	\$500	\$1,000
.84	.74	.68	.56	.53	.43	.35

Broad Form Collision Deductibles Factors

\$50	\$100	\$150	\$200	\$250	\$500	\$1,000
1.30	1.00	.92	.82	.73	.58	.50

Use of Vehicle

- Under 3,000 Annual Miles *Applies to operators 65 years or older
- Drive to work or school 3 miles or less
- Drive to Work or School over 3 miles, less than 15
- Drive to Work or School 15 Miles or over
- Business Use
- Farm Use

Automobiles driven for school or work 2 days or less a week or 2 of 5 weeks can be considered pleasure

Any vehicle rated for a youthful operator age 22 or younger who is a student temporarily residing at school or college over 100 road miles from the place the vehicle is principally garaged, shall be rated as "occasional operator" age 21 or 22.

Maximum Value of Vehicle

\$ 75,000

Group Member

10% Group Discount

AARP

CPA's

MEA

Chamber of Commerce

College Alumni Association

Michigan Cardio Vascular Institute Employees

Tahquamenon Falls Credit Union Members

Agency Employees

Children and Family Services of MI

National Ski Patrol

Service Club Members (Kiwanis, Elks, Rotary, Red Cross, etc.)

Public Safety Officials (Police, Fire, Sheriff)

Federal and State Employees

Church Employees

Veterans Service Organization Members (VFW, American Legion, etc.)

Homeowner/Condo Association Member

Financial Institution Employees
Christian Senior Association Members
Veterinarian Association Members
Judicial Officials
Hospital Employees
Shelby Bank Member
Choice One Bank Member
Credit Union Member
Hackley Hospital Employees
UPS/FedEx Employees
Michigan Taxidermist Association Member
Business Network International Member
NuUnion Credit Union Member
Library Employees
Michigan Grape and Wine Growers Council

Group Member

Stockholders of Fremont Insurance- FMMH

15% Group Discount

CLASSIC OR ANTIQUE AUTO

A **Classic Vehicle** must be:

- More than 10 years old
- Not driven more than 5,000 miles a year
- Must have increased in value since introduction due to:
 - Limited Production
 - Historic interest
 - Etc.
- Maximum value of \$75,000

An **Antique Auto** must meet the state requirements to be classified as an antique auto;

- Must have antique or historical license plates

Requirements

- Current photos (4 corners, trunk, engine)
- Current appraisal

Collision Coverages Available

- | | | |
|---------------------|------------------|------------------|
| • Limited Collision | \$100 deductible | \$1.15 per \$100 |
| • Broad Collision | \$100 deductible | \$2.01 per \$100 |
| • Broad Collision | \$250 deductible | \$1.71 per \$100 |

Other Than Collision

- | | | |
|-------|-----------------|------------------|
| • OTC | \$50 deductible | \$0.60 per \$100 |
|-------|-----------------|------------------|

State Assessments

- | | |
|----------------|---------------------|
| • Classic Auto | \$76 every 6 months |
| • Antique Auto | \$26 every 6 months |

Credits

- None available

MOTOR HOMES

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing and refrigeration facilities.

Not Eligible

The following motor homes are not eligible:

- used for business or commercial purposes
- placed on a foundation
- rented to others
- converted busses or vans, homemade, or with homemade alterations

Qualifications

Motor homes fifteen years and older must be submitted with:

- Two photos taken from angles showing front, rear and both sides

Maximum Value

- \$150,000

Physical Damage Base Rates

- Determine the cost new, regardless of the age, *including the value of any added additional facilities or equipment*
 - Additional facilities or equipment may include cooking, dining, sleeping, plumbing, refrigeration facilities, roof-top air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home

Premier Program Qualifications

- Motor home is used principally for recreational purposes
- Motor home must be written on a multi-car policy with at least one private passenger vehicle insured with Liability, Other Than Collision and Collision coverages
- Motor home has annual mileage of less than 30,000
- Motor homes qualifying for the Premier Program are classified and rated as private passenger automobiles
- subject to a 40% base rate credit for all coverages due to seasonal limitations
 - Except:
 - Extended Transportation Expenses
 - Towing and Labor Cost coverages
 - Statutory charges

Standard Program Qualifications

- Motor homes used principally as a private passenger type automobile for pleasure and driving to and from work or school, and only occasionally used as a motor home for recreational travel and camping purposes
- Motor home is used principally for recreational purposes, but does not meet the qualifications for the Premier Program as described above

- Motor homes qualifying for the Standard Program are classified and rated as private passenger automobiles for all coverages, except Other Than Collision, Collision and Towing and Labor

Driver Eligibility and Experience Rating

- Driver eligibility is the same as for private passenger automobiles
- Motor homes are subject to the same experience rating plan as applies to private passenger automobiles

Deductible Factors

- Other Than Collision and Collision are written together; neither may be written without the other unless in storage and then Comp only is permitted
- The minimum deductibles for Other Than Collision and for Collision are \$200. If Limited Collision applies, the only Limited Collision option available is a \$100 deductible

Other Than Collision

Deductible	\$200	\$250	\$500
Factor	1.00	.83	.72

Collision

Deductible	\$100	\$200	\$250	\$500	\$1,000
Factor	1.25	1.00	.94	.81	.63

Broad Form 0% Discount
 Limited Collision 43% Discount

Towing and Labor Rates – All Motor Homes

Limit	Rate Per Vehicle
\$25	\$8
\$50	\$12
\$75	\$20
\$100	\$28

Extended Transportation Coverage

Limit (Per Day/Maximum)	\$20/600	\$30/900	\$40/1200
Rate per Vehicle	\$17	\$26	\$34

Limit (Per Day/Maximum)	\$50/1500	\$75/2250	\$100/3000	\$150/4500
Rate per Vehicle	\$43	\$65	\$85	\$128

Motor Home Age Discount

- September 1st is the date used to determine the expiration year
- New (1-2 years old) 1.00
- Old (3+ years old) .70

Multi-Policy Credit 20%

- Motor homes qualify for the multi-policy credit

Multi Car Discount

- The multi-car discount is not available as a discount on motor homes

Additional Coverages**Premier Program, Motor Home Protector, FM 03 08**

Coverage will include:

- \$2,000 for replacement cost of contents and electronic equipment
- \$350 will be provided for emergency lodging, food or transportation home if the motor home becomes disabled and uninhabitable due to necessary repairs
 - Other Than Collision and Collision must be provided