



Program Terms

1 Month Policy Prefix X42M

6 Month Policy Prefix X42S

Program Outline

- Liability accepted up to 40 years
- Comp/Coll up to 25 years
- Up to four (7) vehicles per policy
- One (1) ton accepted for liability only
- One-month policies are liability only
- Retail value up to \$35,000
- Salvage titles accepted for liability only
- TX ID accepted
- International ID accepted (Copy Required)
- Photos required for comp/coll and UMPD

Point of Sale Reports

Criminal Background

- No more than one (1) DWI/DUI offense
- No more than two (2) Misdemeanor offenses
- No Felony or Insurance Fraud offenses
- Three (3) or more criminal offenses unacceptable

Vehicle History

- Title Verification - Branded Title
- Vehicles reported as a total loss
- Severe Damage
- Length of ownership
- Retail Value

Vehicle history reports may be run on each listed vehicle and may affect that vehicle's rate and/or acceptability for coverage.

Program Coverages

Bodily Injury Liability

\$30,000 per person; \$60,000 per accident

Property Damage Liability

\$25,000 per accident

Uninsured/Underinsured Motorist BI

\$30,000 per person; \$60,000 per accident

Uninsured/Underinsured Motorist PD

\$25,000 per accident

Personal Injury Protection

\$2,500 per person

Comprehensive & Collision

Deductible options of \$500 and \$1,000

Towing & Labor

\$75 per disablement / \$225 maximum

Rental Reimbursement

\$30 per day – up to \$900 per occurrence

Available only with physical damage coverage

Policy Restart

Policies that have cancelled for non-payment of premium may have the option to be re-quoted through Excellent Insurance. A new effective date assigned, and the prior discount may be applicable if no prior claims history.

Program Discounts

- Honorable Discharge (copy DD-214)
- Homeowner
- Electronic Funds Transfer (EFT)
- Paid in Full (PIF) on six-month policies
- In Agency Transfer
- Customer Loyalty 12 Month (Dec Page Required)
- Advance Quote
- Prior Insurance 1 Month 6 Month
 - o Sam's & Costco Club Membership Discount

PROGRAM FEES	
RETURN CHECK (NSF) Fee	\$30.00
INSTALLMENT FEE	\$7.00
SR22 FEE	\$25.00
CREDIT CARD (VENDOR CHARGE)	\$3.95
LATE FEE (Applied Day After Due Date)	\$5.00

PAYMENT PLANS	DOWN PAYMENT
MONTHLY - EFT – CREDIT CARD	
PAID IN FULL	100%
SEMI-ANNUAL – EFT – CREDIT CARD	
5 PAYMENTS 1 ST PMT DUE 20 DAYS	16%
5 PAYMENTS 1 ST PMT DUE 30 DAYS	25%
PAID IN FULL	100%

AGENT REPORTS	REPORT NUMBER
ACH	4624
COMMISSION	96
FLAGGED POLICIES	3524
PENDING CANCELATIONS	4799
PENDING RENEWALS	274
CANCELLED POLICIES	4799
ACTIVE POLICIES	56

Contact Information

Website www.ExcellentIns.com

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Customer Service & Claims (866) 448-0445

Office Hours

Monday - Friday 8:30am – 5:30pm

Saturday 9:00am – 1:00pm