

# California



## Collector Vehicle Program

Program Manual: 70-16-CV-CA (12/16)

New & Renewal Business Date: 12-24-2016

*AFH Insurance Company (070)*

***American Modern Insurance Group writes Collector Vehicle business through these companies:***

- American Modern Home Insurance Company
- American Family Home Insurance Company
- American Southern Home Insurance Company
- American Modern Select Insurance Company
- American Modern Insurance Company
- Consumer County Mutual Insurance Company



# SUBMISSION REQUIREMENTS

## New Business

### Timeframes

#### Submission Review:

- All New Business is subject to underwriting review and approval before coverage can be bound. Review will occur through the quote/submit process within modernLINK®. All underwriting documentation will be required to confirm eligibility and approval of a risk.
- Use the Attachment Functionality within modernLINK to attach all required documentation as outlined in the "Program Eligibility and Guidelines – All States" (77-14-CV-ALL), New Business Documentation section. Payment should only be submitted upon approval of the risk.
- Failure to adhere to guidelines and/or provide required documentation will result in denial of request for coverage.

# STATE SPECIFIC DRIVING RECORD

**NOTE:** Below is a listing of driving record criteria specifically applicable to California

### Violation / Accident Definition

#### Major Violations include, but are not limited to, the violations listed below:

- Driver's license suspended, revoked, cancelled or barred.
- Driving while suspended/revoked, cancelled, etc.
- Drag racing or participating in speed contests.
- Failure to stop and report accident involvement (hit-and-run).
- Reckless driving.
- Fleeing or attempting to elude a police officer.
- Any speeding violation in excess of 40 mph over the limit.
- Assault with a motor vehicle.
- Any license, title, tag, or registration altering, forging, counterfeiting, or similar fraud.
- DUI/DWI violations, defined as:
  - alcohol/liquor or drug related.
  - refusal of an alcohol test.
  - possession of an illegal substance.
  - open container.

#### Intermediate Violations include, but are not limited to, the violations listed below:

- Any railroad crossing violation.
- Failure to yield to emergency vehicle.
- Spinning wheels, excessive acceleration, etc.
- Any improper passing.
- Any school bus and/or school zone violation.
- Any speeding violation between 25 – 40 mph over the limit.
- Unsafe operation of a motor vehicle. Examples include driving on sidewalk or shoulder, more riders than seats (motorcycle), driving through a funeral procession, and holding onto another moving vehicle while operating a motorcycle.

#### Minor Violations:

- Any violation not indicated as a Major or Intermediate Violation.

#### At-Fault Accidents:

For underwriting and rating purposes, every accident will be considered to be "At-Fault" EXCEPT those occurring under the following circumstances:

- Any accident which can be shown that the applicant was less than or equal to 50% at fault.
- Any accident where accumulated total damages do not exceed \$1,000, including any deductible.
- The vehicle was lawfully parked and stationary at the time of the accident.
- Any accident where an insured unit is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against such person.
- Any accident where the unit operated by the applicant or any resident operator is the victim of a "hit-and-run", if the applicant or resident operator reports the accident to the proper authority within 24 hours.
- The accident was caused by contact with a bird or animal.

## STATE SPECIFIC DRIVING RECORD *(continued)*

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|--|--|
| <b>Violation / Accident Definition</b><br><i>(continued)</i> | <ul style="list-style-type: none"> <li>➤ Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.</li> <li>➤ Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.</li> <li>➤ Any accident that occurred while a law enforcement officer, firefighter, or emergency medical technician was lawfully engaged in the performance of official duties; and for which the law enforcement officer, firefighter, or emergency medical technician furnishes proof, in the form of copies of the accident report, 9-1-1 emergency dispatch log, or the employing agency's documents, to the insurer of the condition (that the law enforcement officer, firefighter, or emergency medical technician was lawfully engaged in the performance of official duties) during which the accident occurred.</li> </ul> <p><b>IMPORTANT NOTE:</b> For new business, we will accept a statement of details of the Not-At-Fault incident from the insured/agent.</p> <p><b>Felony Violations:</b></p> <ul style="list-style-type: none"> <li>➤ Any conviction for a felony in the past 3 years will be considered a felony violation.</li> </ul> |
| <b>Motor Vehicle (MVR)</b><br><b>Ordering Practices</b>      | <p><b>Issuance:</b></p> <ul style="list-style-type: none"> <li>➤ MVRs are systematically ordered and applied for primary operators greater than or equal to 17 years of age only immediately after the coverage page during the issuance process in modernLINK.</li> </ul> <p><b>Renewals:</b></p> <ul style="list-style-type: none"> <li>➤ MVRs are systematically ordered on any primary or occasional operator that is 17 years old at renewal.</li> <li>➤ MVRs are reordered every 36 months at renewal.</li> </ul>  |
| <b>Point Assignment</b>                                      | <ul style="list-style-type: none"> <li>➤ The company assigns the following point values to each infraction: <ul style="list-style-type: none"> <li>○ Major Violation - 5 points</li> <li>○ Intermediate Violation - 2 points</li> <li>○ Minor Violation - 1 point</li> <li>○ At-Fault Accident - 3 points</li> <li>○ Felony Violation - 15 points</li> </ul> </li> <li>➤ Points assigned by the State on the Motor Vehicle Reports may be different, but have no bearing on surcharge calculation.</li> </ul>  |

## VEHICLE AND POLICY SURCHARGES/DISCOUNTS

The following discounts are outlined in the "All States" Collector Vehicle Program Manual (77-14-CV-ALL). Use this table to determine if you need to refer to the "All States" manual, or, the state specific manual for these discounts.  
Additional state specific discounts listed below.

| Discount Type                               | Follows "All States" | State Specific – See Below | Does Not Apply |
|---|----------------------|----------------------------|----------------|
| Anti-Theft Device Discount                  | X                    |                            |                |
| Unique Risk Discount                        |                      |                            | X              |
| Carport Surcharge                           |                      |                            | X              |
| Unverifiable Motor Vehicle Report Surcharge |                      |                            | X              |
| Maximum Discount                            |                      |                            | X              |
| Car Club Discount                           |                      |                            | X              |

## STATE SPECIFIC DISCOUNTS

**NOTE:** Below is a listing of discounts specifically available in California.  
Discounts are applied per coverage as noted below.

|                             |                              |  |
|-----------------------------|------------------------------|--|
| <b>Good Driver Discount</b> | 20% applied to all coverages | <ul style="list-style-type: none"> <li>➤ All drivers assigned to the policy must qualify for the Good Driver Discount to apply. Drivers that are excluded for this purpose must sign the Named Driver Exclusion Endorsement.</li> <li>➤ This discount applies to: <ul style="list-style-type: none"> <li>○ Any driver licensed for the previous three years and having not more than one violation or one chargeable accident not involving bodily injury or death.</li> <li>○ Drivers with major violations are not eligible for good driver rates.</li> <li>○ All of the drivers driving on the vehicle must be good drivers in order for the vehicle to receive the good driver discount.</li> <li>○ Any driver may be excluded from the policy which should enable the remaining drivers to receive the good driver discount if all of the other drivers listed qualify.</li> </ul> </li> <li>➤ <b>Eligibility for a Good Driver Discount and Definition of "Principally At-Fault":</b> <ul style="list-style-type: none"> <li>a. In determining a driver's qualification to purchase a good driver discount policy pursuant to California Insurance Code Section 1861.025, an insurer shall determine the driver's violation points and principally at-fault accidents as set forth in this section. This section shall also apply in determining whether a driver was principally at-fault in an accident for the purpose of determining the driver's safety record.</li> <li>b. Violation point counts and principally at-fault accidents shall be determined as follows: <ul style="list-style-type: none"> <li>i. The insurer may count one violation point count for each violation point count which has been assessed by the California Vehicle code section 12810, Subsections (a), (b), (c), (d), (e), (g) and (h), for traffic violation convictions with conviction dates not more than three years preceding the effective or renewal date of the policy, and which have not been made confidential under the California Vehicle Code;</li> <li>ii. For violations not occurring in California, the insurer may count one violation point count for each violation point count which would have been counted under Subsection (1) above had the violation occurred in California. Violation points shall not be counted pursuant to this Subsection if violation points were counted for the violation pursuant to Subsection (b) (1) above;</li> <li>iii. The insurer may count one violation point if a driver was involved in an accident which resulted only in damage to property if the driver was principally at-fault in the accident, as defined in Subsection (c). A driver may be determined to be principally at-fault for such an accident where the accident was a solo vehicle accident, subject to the exceptions set forth in Subsection (d);</li> </ul> </li> <li>c. A driver may be considered to be principally at-fault in an accident if the driver's actions or omissions were at least 51 percent of the: <ul style="list-style-type: none"> <li>i. Legal cause of the accident, if the accident occurred on or after December 11, 2011, or</li> <li>ii. Proximate cause of the accident, if the accident occurred between January 1, 2003 and December 10, 2011.</li> </ul> </li> </ul> </li> </ul> <p style="margin-left: 20px;">Subject to the exceptions set forth in subsection (d) below; and:</p> <ul style="list-style-type: none"> <li>i. For accidents occurring on or after December 11, 2011, either the</li> </ul> |
|-----------------------------|------------------------------|--|

## STATE SPECIFIC DISCOUNTS *(continued)*

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|---|--|---|
| <b>Good Driver Discount<br/>(continued)</b> |  | <p>accident resulted in bodily injury or death, or the accident resulted only in property damage and the total amount of the loss exceeded \$1,000;</p> <p>ii. For accidents occurring between January 1, 2003 and December 10, 2011 not resulting in death, the damage to the property of any person caused by an accident exceeded \$750.</p> <p>d. A driver shall not be considered to be principally at-fault if the accident occurred under any of the following circumstances:</p> <p>i. The vehicle was lawfully parked at the time of the accident. A vehicle rolling from a parked position shall not be considered to be lawfully parked, but shall be considered as in the operation of the last operator;</p> <p>ii. The vehicle was struck in the rear by another vehicle, and the driver has not been convicted of a moving traffic violation in connection with the accident;</p> <p>iii. The driver was not convicted of a moving traffic violation and the operator of another vehicle involved in the accident was convicted of a moving traffic violation;</p> <p>iv. The driver's vehicle was damaged as a result of contact with a vehicle operated by a "hit and run" operator of another vehicle and the accident was reported to legal authorities within a reasonable time after the accident;</p> <p>v. The accident resulted from contact with animals, birds or falling objects;</p> <p>vi. The driver was responding to a call of duty as a paid or volunteer member of any police or fire department, first aid squad, or of any law enforcement agency, while performing any other governmental function in a public emergency;</p> <p>vii. The accident was a solo vehicle accident that was principally caused by a hazardous condition of which a driver, in the exercise of reasonable care, would not have noticed (for example, "black ice").</p> <p>➤ A copy of the certificate of completion will be required in order for this discount to apply.</p> |
| <b>Mature Driver Discount</b>               | <p>5% applied to BI/PD, UM/UIM, UMPD, Med Pay, Collision</p> | <p>➤ A premium discount shall be given:</p> <ul style="list-style-type: none"> <li>○ Where there is a principal operator 55 years of age or older; and,</li> <li>○ He or she has successfully completed a Mature Driver Improvement Course approved by the California Department of Motor Vehicles.</li> </ul> <p>➤ This discount is applicable to:</p> <ul style="list-style-type: none"> <li>○ New and renewal policies bearing an inception date within 3 years following the course completion date, and only upon receipt of a copy of the certificate attesting to such successful completion and the date thereof.</li> <li>○ The Mature Driver Improvement Course must be repeated by the individual every three years in order to continue to be eligible for the discount.</li> </ul> <p>➤ The premium discount applies:</p> <ul style="list-style-type: none"> <li>○ Only to the auto principally operated by the operator with the course completion certificate; and</li> <li>○ Only once to each auto regardless of the number of operators with course completion certificates.</li> </ul> <p>➤ The discount does not apply or may be discontinued if during the three years following the course completion date:</p> <ul style="list-style-type: none"> <li>○ The principal operator has been involved in an at fault auto accident; or,</li> <li>○ The principal operator has been convicted of a violation of Division 11 of the Vehicle Code, except Chapter 9 of that Division, or of a traffic related offense involving alcohol or narcotics.</li> </ul> <p>➤ This discount does not apply if the insured enrolls in and successfully completes an approved course pursuant to court order.</p>  |
| <b>Large Collection Discount</b>            | <p>25% - 32.5% to Comprehensive and Collision</p>            | <p>➤ A discount will be applied if an insured has more than six (6) vehicles insured on the policy.</p> <p>➤ The discount is tiered based on number of units insured.</p>   |

## COVERAGES

The following coverages are outlined in the “All States” Collector Vehicle Program Manual (77-14-CV-ALL). Use this table to determine if you need to refer to the “All States” manual, or, the state specific manual for these coverages. Additional state specific coverages listed below.

| Coverage Type                               | Follows “All States” | State Specific – See Below | Does Not Apply |
|---|----------------------|----------------------------|----------------|
| Liability Bodily Injury and Property Damage | X                    |                            |                |
| Motorcycle Passenger Liability              | X                    |                            |                |
| Medical Payments                            | X                    |                            |                |
| Uninsured/Underinsured Motorists            |                      | X                          |                |
| Spare Parts                                 | X                    |                            |                |
| Towing Coverage                             | X                    |                            |                |
| Nationwide Roadside Assistance              | X                    |                            |                |
| Collector’s Coverage                        | X                    |                            |                |
| Trip Interruption Coverage                  | X                    |                            |                |
| Pet Coverage                                | X                    |                            |                |
| Other Than Collision (Comprehensive)        | X                    |                            |                |
| Collision                                   | X                    |                            |                |
| Full Safety Glass Coverage                  | X                    |                            |                |
| Foreign Coverage                            | X                    |                            |                |

## STATE SPECIFIC COVERAGES

**NOTE:** Below is a listing of coverages and limits available specifically for California. The charge for these coverages applies once per policy, regardless of the number of vehicles insured under the policy. On multi-car policies, the highest rated vehicle will bear this rate.

|  |   |  |
|--|---|--|
| <b>Earth Movement Coverage</b><br><i>Seasonal deletion prohibited</i>        | Coverage provides for physical damage losses resulting from Earthquakes, landslides, and other land movement type exposures.  | ➤ Full Earth Movement coverage is included for no charge.  |
| <b>UM/UIM Coverage</b><br><i>Seasonal deletion prohibited</i>                | Protection of persons insured who are legally entitled to recover damages from owners or operators of uninsured or underinsured motor vehicles because of bodily injury, sickness or disease, including death.  | <ul style="list-style-type: none"> <li>➤ UM coverage includes UIM coverage.</li> <li>➤ UM CSL provides for BI only. Split limits are BI only. PD limit options available for Split limits.</li> <li>➤ Where applicable, coverage is required.</li> <li>➤ See modernLINK for available limits.</li> </ul>                     |
| <b>UM/UIM Forms</b><br><i>Seasonal deletion prohibited</i>                   | Selection/Rejection Form Requirements   | ➤ Selection Rejection form V9196 should be completed any time the insured is selecting an Uninsured Motorists limit that is less than the Liability coverage limit. Failure to return a properly completed form within 30 days will result in the coverage being provided at limits equal to that of the Liability coverage. |
| <b>UMPD</b><br><i>Seasonal deletion prohibited</i>                           | Recovers damages from owners or operators of uninsured motor vehicles who have caused damage to property of the Named Insured.  | <ul style="list-style-type: none"> <li>➤ Coverage is only available when Uninsured/Underinsured Motorists is purchased.</li> <li>➤ Coverage is not available when Collision is purchased on any vehicle on the policy.</li> </ul>  |
| <b>Waiver of Collision Deductible</b><br><i>Seasonal deletion prohibited</i> | In the event of a collision with an uninsured motor vehicle, this coverage will allow for physical damages to your covered auto to be settled without the application of the applicable Collision deductible. Rate is dependent upon the Collision deductible selected. | ➤ Deductible options: \$100, \$250, \$500, \$1,000, \$2,500, \$5,000, \$10,000.  |

| MISCELLANEOUS                     |   |
|-----------------------------------|---|
| California Vehicle Assessment Fee | ➤ charged per vehicle   |
| Driver Exclusion                  | ➤ Driver Exclusion may be utilized for any reason <ul style="list-style-type: none"> <li>○ Spouse may be excluded</li> </ul>  |
| Inexperienced Operator Surcharge  | ➤ Applied for any vehicle with a primary operator with less than nine (9) years driving experience. <ul style="list-style-type: none"> <li>○ &lt; 3 years driving experience - 80%</li> <li>○ Between 3 - 5 years driving experience - 50%</li> <li>○ Between 6 - 8 years driving experience - 25%</li> <li>○ &gt; 9 years driving experience – 0%</li> <li>○ Excess Vehicle Factor – 0%</li> </ul> |
| Usage                             | ➤ Mileage plans offered include 250, 1,000, 3,000, 6,000 and unlimited.   |

# How To Reach Us

## Policy or billing questions

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**Call: 1-800-543-2644**

**Hours:** Monday to Friday, 8 a.m. to 8 p.m. Eastern

**Payment Lockbox Address:** PO Box 740167, Cincinnati, OH 45274-0167

## modernLINK support

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**Call: 1-866-527-9583**

**Hours:** Monday to Friday, 7 a.m. to 12 a.m. Eastern  
Saturday and Sunday, 8 a.m.- 9 p.m.

*After hours support handled by voicemail return call.*

**E-mail: [systemsupport@amig.com](mailto:systemsupport@amig.com)**

**Hours:** Monday to Friday, 7 a.m. to 12 a.m. Eastern

**Need Help?** Talk to your office's modernLINK Profile Administrator *OR* Click the Help Link at the upper right of the modernLINK screen.

## Report a claim.

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**Online:** In modernLINK, under the Quotes and Policies tab click the Claims link.

**Call: 1-800-543-2644**

**Fax:** 513-947-4046

**Mail Address:**

American Modern Insurance Group, Inc.  
Attn: Claims Processing  
PO Box 5323  
Cincinnati, OH 45201-5323

## Ordering sales or marketing materials

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Access the Marketing Center Quick Link on the modernLINK home page.



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