

United Automobile Insurance Services

PO BOX 940927
Plano, TX 75094-0927

Internet Site: www.uaig.net

Main Local: 972-701-0500 • Toll Free: 866-223-0668
Claims: 1 800 450-8247

Fax Numbers:

New Binders & U/W Fax: 972-701-0852 • Toll Free: 866-797-8786
Endorsements/Suspense: 972-386-8144 • Toll Free: 866-875-2860

Claims Fax: 972-701-0875 • Toll Free: 866-797-8778

Private Passenger Automobile
Underwriting Guide –Monthly, 2, 3, 6, and 12 Month term programs
New business effective August 15, 2009
Renewal business effective September 15, 2009

Marketed by United Automobile Insurance Services
Managing General Agency
For
Old American County Mutual Fire Insurance Company
Dallas, Texas

TABLE OF CONTENTS

<u>Subject</u>	<u>Page#</u>
Internet	1
General Rules	1
Important Notes	2
Reinstatement	2
Binding	2-3
Brokering	3
Underwriting Rules	3
Payments	4
Sweep Accounts	4
Return Payments/NSF – Agency	4
Cancellations	5
Weather Restrictions	5
Incomplete Applications	5
Renewal Procedures	5
Financial Responsibility Filing (SR-22)	6
Exclusion of Driver	6
Personal Injury Protection (PIP)	6
Uninsured Motorist (UM)	6
Named Non-Owner (578A)	6
Rating Discounts	6
Endorsements	
Risks Requiring Additional Documentation for Acceptability	7
Unacceptable Risks	7-8
Unacceptable Vehicles	9
Violation Point Values - Major	10-11
Violation Point Values – Minor	11-12
Claims Reporting	12

INTERNET AGENCY SET-UP

Our system is a true on-line policy issuance system with a central repository of policy information and underwriting rules. Now agents and company can share the same view of the data immediately.

First time users: log on to www.uaig.net/uais and access our website using your 5 digit producer number as USERID and for PASSWORD use UAIS followed by your producer number. For example, if your producer code is 12345, your USERID would be 12345 and initial PASSWORD would be UAIS12345. You have the ability to change your password and administer your users at any time.

GENERAL RULES

- 1. All applications must be submitted on UAIS's application (or in the event of internet interruption an approved computer generated paper application; see page 5 sec. B), and must be completed in their entirety.**
2. If application or endorsement contains **UMPD coverage or Physical Damage**, two (2) clear color photos showing all four (4) sides of vehicle(s) must be attached to the application.
3. All information on the application must be accurately completed. Material Misrepresentation may result in denial of coverage and the policy will be considered null and void.
4. All agents are required to abide by the Texas Department of Insurance Rules and Regulations regarding the execution and binding of insurance policies. Any violations could result in the policy being null and void, expose the agency to an Errors and Omissions claim or even void the agency contract with the Company.
5. The policy fee is fully earned and non-commissionable.
6. Commission on policies will be paid within 20 days after month's end. All commission activity is netted out on "Agent's Monthly Statement" and paid accordingly. If there is a balance due back to UAIS, the agent must submit payment upon receipt of statement.
7. UAIS forms are required to be used for processing our business. All forms are available on our Internet site (www.uaig.net/uais).
8. If there is a quote discrepancy between our system and a comparison rating system, the rate from our system will be the correct rate. Please notify and fax us a copy of any discrepancies immediately, so we can take steps to correct the issue.

IMPORTANT NOTES

1. No flat cancellations will be allowed on any policies returned after inception date. All cancellation requests must indicate the reason for cancellation. A policy may be flat cancelled if we receive proof of duplicate coverage or insufficient funds.
2. All cancellations by the company will be pro rata.
3. On a check returned for non-sufficient funds, policy or renewal extension applicable to the NSF check shall be null and void and of no benefit or affect whatsoever. Policy shall not be reinstated.
4. We may order MVR'S, background and household reports on every risk. Please encourage the applicant to fully disclose all household residents and their driving record to avoid the need for premium adjustments or cancellation.
5. Reinstatements with no-lapse in coverage are no longer available on Semi -Annual policies if coverage has lapsed. Policies can be reinstated with- lapse in coverage up to 60th day after cancellation. No premium is owed for the lapsed period in which policy is not in effect.
6. Direct Bill mailed in payments postmarked on or after the cancellation date will be reissued and coverage reinstated with- lapse effective the date after postmark. Premium is not owed for any period in which the policy is not in effect. No new application required up to 60th day after date of cancellation.

BINDING

A. Internet Binding and Access

IMPORTANT

All risks must be uploaded into our Internet site to be properly bound prior to issuing an ID card. This includes all New, Renewal, Endorsements, and Direct Bill Installments. Agents must upload all accepted payments to avoid lapse in coverage. Otherwise, lapsed policies will be made effective date after postmark. Please avoid E & O exposure and advise insured's to mail direct if not up- loading a payment prior to lapsing.

1. It is bound at the time the application is signed personally by the applicant and agent or for a designated future date.
2. The application is correctly completed and indicates the exact coverages requested.
3. The application **MUST be faxed** to the Company within 1 working day and the original retained on file at the agency and subject to audit. Please contact us to make any special request arrangements.
4. **Valid premium remittance must be available to sweep the funds from the agency bank account within 3 business days.**
5. It involves a type of vehicle, coverage, and risk that meets our underwriting guidelines.
6. The Internet site allows you to issue "Declaration Page" and "ID Cards" at the point of sale. These should be printed and attached to a "Policy Jacket" and given to the insured.

B. In the event Internet service is unavailable: PLEASE NOTIFY US IMMEDIATELY FOR AUTHORIZATION OF PROCEDURE CHANGE.

Fax bind your application on the SAME day by faxing to 866-797-8786. These binding procedures are to be used only until Internet service has been restored and UAIS notified.

A risk may be bound if it is not on our Unacceptable Risks list, provided:

1. It is bound no earlier than the time and date the application is signed personally by the applicant/named insured and the agent.
2. The application must be correctly completed and indicate the exact coverages requested.
3. The application **MUST be faxed** to the Company the **SAME DAY** and the original retained on file at the agency subject to audit. The Company will enter the application in the processing system.
4. **Valid premium remittance must be available to sweep the funds from the agency bank account within 3 business days.**
5. It involves a type of vehicle, coverage, or risk for which premium rates appear in this manual.

If the application is not bound as above and faxed to us on the same day, coverage will be effective no earlier than 12:01 A.M. the date following the date of the faxed or mailed application.

BROKERING

United Automobile Insurance Services does not allow brokering of business. You may not release our underwriting and rating materials to other parties or accept applications from other agents for risks they have underwritten or will service outside of your office.

UNDERWRITING RULES

1. Available Policy Terms are 1, 2, 3, 6 and 12 Months. All policies include a policy fee. The policy fee for 1 Month is \$10.00, 2 Month is \$20.00, 3 Month is \$30.00, 6 Month is \$60.00 and 12 Month is \$120.00. Also, an ATP Fee may be assessed for each vehicle insured on all new applications and policies endorsed at a rate of \$1.00 per year.
2. Coverages: The following is a breakdown of the **ONLY** coverages offered under our program.
 - A. Liability (Bodily Injury & Property Damage limits of \$25,012 / \$50,012 / \$25,012
 - B. Uninsured/Underinsured Motorist Bodily Injury - \$25,012 / \$50,012
 - C. Uninsured Motorist Property Damage - \$25,012
 - D. Personal Injury Protection - \$2,512 or, Medical Payments - \$512
 - E. Mexico 551- Limited endorsement included at no additional cost.
 - F. Damage for your Auto- Other than Collision and Collision-ACV Less Deductible
 - G. Towing \$40 per occurrence
 - H. Rental \$20 per day/\$600 max per occurrence.
 - I. 578A. Named Non-Owner Coverage. Special vehicle coverage does not apply.
3. **ALL PERSONS in household, age 14 or older must be listed on application or Excluded from coverage. MANDATORY QUESTION for agent to ask on all applicants**
4. We will insure one more vehicle than drivers in a household. Any additional vehicle than listed driver will be rated on the lowest listed driver
5. Drivers over the age of seventy (70) are required to submit a "Physician Health Statement", signed by a physician, indicating ability to operate a motor vehicle.
6. Driver disclosure reports may be obtained on new and/or renewal business. A premium adjustment may be made as a result of this report.
7. There will be a 5% surcharge on policies with vehicles driven over 25 miles to work.

8. The Company recognizes common law marriages without documentation.
9. Operators without a valid U. S. License are acceptable with a 2-point surcharge. Valid U.S. Out-of-State License not surcharged. Apply 2 points only by selecting applicable license type. Do not stack with inexperience 1 point.
10. Accidents and Violations will be chargeable for 36 months.

PAYMENTS

1. Make all payments to: United Automobile Insurance Services.
2. \$60 Policy fee will be collected in \$10 increments with each installment payment.
3. **Semi-annual installment payments collected by agent on or after the cancellation date for non-payment of premium may be reinstated with - lapse in coverage by reissuing the policy.**
4. Any payment in check that is NSF, no coverage will be bound or exist even if coverage has been issued. Agents must notify UAIS within 30 days upon receiving notification of NSF payment for flat cancellation request and reimbursement.
5. Any check in payment for a Direct Bill installment is NSF then the policy will be cancelled on the same date of cancellation issued on the Billing notice for payment received
6. UAIS will charge a convenience fee of \$2 for all ACH credit cards and check payments made by phone.

SWEEP ACCOUNTS

In the event UAIS sweeps the agents account and inadequate funds are available to cover transmittals in hand that are due:

- The agent will be called to advise that the funds must be available to UAIS within 24 hours.
- If funds are NSF on the first sweep attempt, then the second sweep of the agents account will include an insufficient funds charge of \$25.
- If the 2nd attempt is inadequate then a CERTIFIED CHECK of all outstanding funds must be delivered to UAIS within three (3) business days.

RETURN PAYMENTS/NSF-AGENCY

Agency checks will NOT be presented twice to the bank. Should they be returned for insufficient funds the first time.

- The agency will be called to advise that a CERTIFIED CHECK must be delivered to United Automobile Insurance Services within three (3) business days to replace the returned check. A notice with the same information will be faxed to the agent.
- If after three (3) business days, the agent does not replace the returned check, the amount of the returned check may be deducted from the agent's commission.
- Failure to comply with these requirements may cause the agency contract to be terminated.

- If two (2) agency checks are returned within 6 months of each other or if three (3) agency checks are returned within twelve (12) months of each other, the company can terminate the agency contract for non-performance.

CANCELLATIONS

Policies may be cancelled as follows:

The named insured or their agent, upon his/her request, may cancel a policy by:

- a. Surrender of the original policy to the company.
- b. Sending written notice to the company stating when thereafter the cancellation should be effective.
- c. Submitting a signed "Lost Policy Release" to the company.

The effective date of the cancellation will be no earlier than the date the above information is received by UAIS.

The company may cancel a policy with direct notice mailed to the insured.

- a. If policy is cancelled for any reason, the return premium will be computed pro-rata.
- b. No flat cancellation will be allowed by the agent or insured unless we receive proof of duplicate coverage.
- c. The company for any reason may cancel policy within the first 60 days.
- d. Policy will be "**Null and Void**" in the event UAIS or the agent is given Insufficient Funds by the insured.

WEATHER RESTRICTIONS

When the National Weather Service issues a Hurricane/Tropical Storm/Hail Storm/Tornado "watch" or "warning" within 100 miles of the garaging address of the purposed risk; binding authority is suspended effective immediately. Binding authority is reinstated twenty-four (24) hours after the "watch" or the National Weather Service has dropped "warning". Unless further notified by a UAIS web site message.

INCOMPLETE APPLICATIONS

If an application omits required signatures or lacks information necessary to underwrite the submitted risk, or proper funding for the requested coverage's , the company may issue a 10 day notice of cancellation for an incomplete application.

RENEWAL PROCEDURES

The Agent must enter/upload all renewal payments into our Internet site in order to bind coverage. The Agent is only authorized to issue a United Auto computer-generated ID card. Otherwise, if the renewal is mailed, coverage will be effective the date after postmark. Renewals of semi annual policies will be honored with a maximum lapse in coverage of 60 days without requiring a new application. After 60 days, a new application is required. There will be no coverage or monies due during the lapse period.

A check or money order for payment of the premium must be attached to each premium payment notice and must be received at the UAIS office by the due date. There is no grace period.

FINANCIAL RESPONSIBILITY FILINGS (SR-22)

There will be a processing fee of \$4 per Monthly term/\$24 semi-annual and annual collected for all SR-22 filings. SR-22 forms must be completed and given to the insured. It is the responsibility of the insured to file their SR-22 and any required fees with the Texas Department of Public Safety. SR-22 filings will only be made on the named insured and immediate family members of the household, living with the named insured. SR-22 filings are for the State of Texas only. Fees are fully earned and non-refundable. UAIS will file the SR-26 on lapsed policies. The SR-22 filing fee must be paid in full.

EXCLUSION OF DRIVER

The 515A Exclusion Form must be signed and dated by the insured. The Exclusion is required on each person, residing in applicants household, who is fourteen (14) years of age and older, if not rated as a driver of the vehicle(s). MANDATORY QUESTION for agent on all applications.

NAMED NON-OWNER 578A

Named Non-Owner policy endorsement is only available for risks requiring a SR-22. If the named insured acquires ownership of a vehicle during the policy period then the vehicle can be endorsed onto the same risk policy at no additional cost. Once a vehicle has been endorsed on to the policy and the 578A endorsement has been deleted. The policy will become subject to the regulations as it relates to the terms and conditions of the Personal Auto Policy Contract.

ARTISAN USE (only TWO Artisan rated Vehicles per policy)

Self-employed artisans (painters, plumbers, carpenters, etc.) driving pickups and vans to and from job site are acceptable with a **20% surcharge** applicable to all coverage's. Any risk, where the vehicle is driven by anyone other than the insured or his immediate family, is unacceptable. NOTE: Only **TWO** Vehicles with artisan use on a policy is acceptable.

DISCOUNTS

- (1) **A 20% Multi-Car Discount** applies to all policies that include two or more vehicles. The discount only applies to BI, PD, and Comp and Collision with like coverage's.
- (2) **Proof of Prior;** (Semi-annual and Annual terms only) 20% for Physical Damage and 10% for Liability with six (6) months proof of prior coverage and no more than a 30day lapse. **Required proof to fax with application is a renewal offer; company generated ID card, or DEC page.** The discount applies to BI, PD, and Comp and Collision coverage's.
- (3) **A 5% Paid in Full Discount** applies to Three, Six and Twelve Month term policies only, when the policy is paid in full at the time the policy is sold. Not available if EFT discount granted. The discount applies to BI, PD, and Comp and Collision coverage's.
- (4) **A 5% Homeowners discount** applies if the named insured owns a home. (Permanent dwelling, other than mobile-home or trailer). **Proof of home ownership is required and must be faxed with application.** (Semi-annual and Annual terms only.) The discount applies to BI, PD, and Comp and Collision coverage's.
- (5) **A 5% Electronic Funds Transfer (EFT) Discount** applies if the monthly payments are made using EFT from the Insured's Checking or Savings Account. The discount applies to BI, PD, and Comp and Collision coverage's.

- (6) **A 15% OACM.CP.013c (ND&P) Endorsement Discount** applies when the insured selects to accept the **OACM.CP.013c**. **NOTE: Discount is not a part of the discount factor and it is applied as a separate step in the rating formula. Discount applies to BI and PD only!**
- (7) **A 10% OACM.AuthDriv.003a (NDCC) Discount** applies when the insured selects to accept the **OACM.AuthDriv.003a**. **NOTE: Discount is not a part of the discount factor and it is applied as a separate step in the rating formula. Discount applies to Collision only!**

MEXICO 551- LIMITED

Mexico 551– Limited endorsement included at no additional cost. Please review policy for restrictions.

ENDORSEMENTS

All endorsement requests must be entered/uploaded into our Internet Endorsement site and the appropriate premium collected. The endorsement declarations page must be signed by both the Named Insured and Agent and faxed to our Endorsement department by the next business day.

In the event the Internet connection is unavailable;

1. Fax a completed “UAIS Endorsement Request Form” or TDI approved Accord form for any changes including adding cars, coverages, drivers, marital status, etc. to an existing policy.
2. When adding cars/coverages, or when making any change to an existing policy involving additional premiums, submit a completed “Endorsement Request Form” along with the developed additional premium from the endorsement. If the deposit is more than the additional premium required for the endorsement, any excess payment, if any, will be sent to the insured. If the deposit is insufficient to cover the additional premium required by the endorsement, the company will bill the insured for the amount of shortage and the insured must pay upon receipt of notice of such shortage. If not paid, the policy will be cancelled for non-payment. Any payment received (including the payment submitted for the renewal premium) will be first applied to the unpaid amount, and the remainder, if any, will be sent to the insured.
3. **There will be a 75% surcharge for any Unacceptable Risk.**

RISKS REQUIRING ADDITIONAL DOCUMENTATION FOR ACCEPTABILITY

1. All persons with Epilepsy, Stroke, Heart Attack, Diabetes, Loss of Eye, and/or Cerebral Palsy must submit an UAIS “Physician Health Statement Form” signed by a physician with the application.
2. All persons with a loss of limb must submit proof of compensatory vehicle modification.
3. All applications with drivers who have attained their seventieth birthday must be accompanied by a “Physician Health Statement” completed and executed by a medical physician certifying the seventy (70) or older driver to be mentally and physically capable of operating a motor vehicle on public roadways without endangering the public.

A. UNACCEPTABLE RISKS FOR ALL COVERAGES

1. Applications without the insured's physical garaging address for vehicle(s).
2. Vehicles over forty (40) model years old will be unacceptable for Liability coverage.

3. Campers, dune buggies, racing vehicles, taxi cabs, jitney, emergency vehicles, delivery or livery vehicles, kit or antique cars, customized or modified vehicles, flat or stake-bed pickups, vehicles with suspension modifications; for any coverage.
4. Students attending school outside Texas.
5. Employee or Agent of UAIG, including employee's of an Agent is not eligible.
6. Pickups or vans with a load capacity over 1 ton for any coverage. **Dually's unacceptable.**
7. Drivers with a suspended or revoked Texas license are acceptable only with the appropriate SR-22 filing necessary for reinstatement.
8. Any person living or working in Mexico.
9. Professional athletes, celebrities or exotic dancers.
10. Any driver with 4 or more losses in the past 36 months, regardless of fault.
11. Vehicles making regular and frequent trips beyond a fifty (50) mile radius.
12. Trucks hauling gasoline, fuel oil, liquefied petroleum, gas or explosive.
13. Taxicabs, Daycare vans, public or private livery cars.
14. Ambulances, police, fire department, or any emergency vehicles.
15. Mail and/or newspapers, collections or delivery vehicles.
16. All vehicles used for business or commercial purposes other than artisan rated use.
17. Driver training cars or racing vehicles.
18. Vehicles garaged away from the residence a substantial part of the time.
19. Aliens: persons who are in this country temporarily.
20. Suspended or Revoked Drivers License (except those regaining valid licenses under SR-22 filing).
21. No drivers with MVR points in excess of twelve (12).
22. No flatbed trucks or any vehicle equipped with power/manual winch or fifth-wheel conversions.
23. Gray Market Vehicles.
24. No driver under age eighteen (18) as a named insured.
25. Any driver with a combination of two (2) or more Driving under the Influence of Alcohol (DUIA), Driving under the Influence of Drugs (DUID, Driving under the Influence of Narcotics (DUIN) or Refusal to Submit.
26. A surcharge of 75% will be applied to all premiums for any unacceptable risk. This includes, but is not limited to unacceptable vehicles, drivers or if the insured moves out of state.
27. A surcharge of 75% is applicable to all Coverage's when a driver or vehicle listed under "UNACCEPTABLE RISKS" is added to the already in force Policy.
28. Passenger Vans with seating capacity of twelve (12) or more seats.

B. UNACCEPTABLE FOR PHYSICAL DAMAGE COVERAGE except as a replacement vehicle with 75% Surcharge:

I. UNACCEPTABLE RISK: (Physical Damage only)

1. All vehicles with an ISO rating symbol of 21 or higher (except as replacement vehicles).
2. Physical Damage without Liability.
3. Vehicles over twenty (20) years old.
4. All non-metallic vehicles (Corvette, Fiero, etc.).
5. Vehicles with pre-existing and unrepaired damage, unless the pre-existing and unrepaired damage is noted on the vehicle inspection form.
6. Vehicles with rebuilt titles / salvage.
7. **No convertibles.**

II. UNACCEPTABLE VEHICLES

Acura

NSX

Aston Martin

All models

Audi

GMC

Sierra 3500

Sierra Denali

No Quad steer vehicles

Honda

Lincoln

Aviator

Blackwood

Navigator

Mazda

All models	Element	RX-8
Bentley	Insight	RX-7
All models	S2000	Mercedes-Benz
BMW	Hummer	All Models
All models	All Models	Mitsubishi
Cadillac	Infiniti	Eclipse Spyder
Escalade	FX35	Outlander
Escalade ESV	FX45	All 3000 models
Escalade EXT	M45	Nissan
Chevrolet	Q45	All Z Models
Camaro V-8	QX4	Pontiac
Corvette	Isuzu	Firebird V-8
SSR	Rodeo	TransAM
Tracker	Rodeo Sport	Porsche
Monte Carlo SS	Trooper	All Models
Avalanche	Jaguar	Renault
Chrysler	All Models	All models
Prowler	Jeep	Rolls-Royce
Dodge	Wrangler	All Models
Ram 3500 P/U	CJ-5	Saab
Ram Van 3500	CJ-7	All Models
Ram Wagon	Kia	Sterling
Viper	Sportage	All Models
Stealth R/T	Land Rover	Suzuki
Stealth Turbo	All Models	Samari
Ferrari	Lexus	Sidekick
All Models	All Models	Toyota
Ford		Land Cruiser
E-Series Vans		RAV4
F350 Super Duty		Supra Turbo
Mustang V-8		Yugo
		All models

VIOLATION POINT VALUES

- A. Determine the rating group by the total points for the past 36 months for accidents and all traffic infractions. If multiple infractions arise out of one occurrence, charge only for the one item with the most points. If one car, use only the classification and record of the driver which develops the highest premium

NOTE: If a violation is due to come off the MVR within 30 days of the effective date, said violation will be waived.

B. Major Point Values for Accidents and Serious Traffic Infractions

Point surcharge for all applicants and renewals will be determined by Motor Vehicle Records except when violations have occurred within the previous 60 days, and from the Company's own records as follows:

- | | |
|--|-----------|
| 1. Operator inexperience – Any driver that has less than 36 months of Driving experience. | 1 Point |
| 2. Unable to obtain a Motor Vehicle Record for past 36 months for any reason, other than inexperience of operator. | 2 Points |
| 3. Displaying an altered or false license or the license of another | 2 Points |
| 4. Driving on shoulder. | 2 Points |
| 5. Speeding in a school zone. | 2 Points |
| 6. Passing a stopped school bus. | 2 Points |
| 7. Disregard a no passing zone. | 2 Points |
| 8. At fault accidents. | 3 Points |
| 9. Careless or reckless driving, Negligent driving, Criminal negligence or Racing or speed contest | 3 Points |
| 10. Making false accident reports. | 3 Points |
| 11. Vehicular Manslaughter | 3 Points |
| 12. Willfully failing or refusing to comply with any lawful order Or direction of any police officer or member of the fire department. | 3 Points |
| 13. Obstructing an officer. | 3 Points |
| 14. Driving with no license or while license is suspended or revoked. | 3 Points |
| 15. Driving without owners consent. | 3 Points |
| 16. Fleeing or attempting to elude a police officer. | 5 Points |
| 17. Leaving the scene of an accident. | 5 Points |
| 18. Negligent collision | 5 Points |
| 19. Homicide with a motor vehicle. | 6 Points |
| 20. Conviction of Insurance Fraud (Unacceptable Risk) | 13 Points |

C. Minor Non-Criminal Traffic Infractions:

The following violations are charged one (1) point each.

1. Failure to obey traffic instructions, sign/device (stop sign, wrong way on a one way street, red light, rotary intersection, safety zone, avoiding a traffic light or inoperative traffic light).
2. Improper lane change.
3. Failure to yield right of way.
4. Improper turn or turned when unsafe.
5. Failure to yield entering through highway.
6. Failure to signal for direction on slowing.
6. Transporting hazardous substances.
7. Parking on roadway or highway.
7. Improper start.
10. Improper backing.
11. Following too closely.
12. Failure to have vehicle under control.
13. Obstructing traffic.
14. Improper passing.
15. Driving without lights.
16. Special hazard-failure to use due care.
17. Driving on the wrong side of road.
18. Failure to keep in proper lane.
19. Improper enter/exit traffic-way.
20. Failure to stop at an inoperative traffic signal.
21. Disobeying emergency vehicle regulations.
22. Failure to observe traffic zone.
23. Giving wrong signal.
21. Violation of restriction.
22. Improper child restraint.
23. Allow unlicensed driver to drive or unlawful operation of vehicle.
24. Driving with expired license.
25. Improper or prohibited U-Turn.
26. Turned when unsafe.
27. Driving too fast for conditions.
28. Excessive acceleration, squealing or screeching tires
29. Failure to control speed
30. Speeding

Exception for Convictions Only: the following shall not be regarded as moving traffic violations.

- a. Any equipment requirement of the motor vehicle and traffic laws, except brakes.
- b. Failure to display proper license plates provided such plates are in existence.
- c. Failure to have in one's possession an operator or chauffeur license provided there is one in existence.
- d. Car-pool lane violations.
- e. Open container – Passenger.

CLAIMS REPORTING

The Company desires to provide prompt and fair Claims service. To do this, the following procedures must be followed:

1. In the event of an accident, no matter how minor, have the insured notify UAIS immediately. Having the insured or claimant contact us directly will expedite the claim process.
2. No repairs, replacements or rentals are authorized without our approval. To do so is a violation of the policy and could result full or partial denial of the claim.

Please report all claims to:

UNITED AUTOMOBILE INSURANCE SERVICES
P.O. BOX 940849
Plano, Texas 75094-0849

Toll Free 800-450-UAIS (8247)
Fax 972-701-0875
Toll Free Fax 866-797-8778

THANK YOU