VA Program Highlights – Trexis and Trexis One

PAYMENT PLAN

Checks by mail should be sent to Trexis Insurance, 4037 Rural Plains Circle, Franklin, TN 37064

Policy Term	Down Payment	# of Installments	Installment Amount	Installment Due Date
6 or 12 month Paid in Full	100%	0	N/A	N/A – Paid in full
6 month Direct/EFT	22%	5	15.6%	Same day each month
6 month Direct/EFT	25%	5	15.00%	Same day each month
6 month Direct/EFT	33.33% (2 months down)	5	13.33%	Same day each month
12 month Direct/EFT	11%	11	8.09%	Same day each month
12 month Direct/EFT	12.5%	11	7.95%	Same day each month
12 month Direct/EFT	16.67% (2 months down)	11	7.58%	Same day each month

FEES

FEES	Trexis	Trexis One
Late fee applied to payments received after the due date	$10	$10
Reinstatement fee applied following cancellation or lapse	$10	$10
NSF fee is applied each time the bank returns a payment check	$25	$25
Direct Bill installment fee applied to direct bill installments	$12	$9
EFT installment fee applied to electronic Funds Transfer (EFT) installments	$6	$6
RCC installment fee applied to recurring credit card (RCC) installments	$6	$6
SR-22/FR-44 fee - paid in full on the down payment for each driver filing	$25	$25
Policy Fee is applied to each new and renewal policy	$50	$50

UNDERWRITING CONSIDERATIONS

All regular and frequent operators, even if they reside outside the household, must be listed or excluded; **All** persons age 15 and over residing in household must be listed.

Signed documents including the app, rejections, EFT/credit card authorizations **must** be maintained for a minimum of 5 years after expiration or cancellation.

To qualify for married rate, both spouses must be listed (explanation must be provided if one is unlicensed) and reside in the same household (Military exception granted).

SR-22/FR44 filings are available for the State of Virginia only.

Vehicle inspections for physical damage are highly encouraged.

POINT CHARGES

Violation	Trexis 1st	Trexis Ea added	Trexis One 1st	Trexis One Ea added
All speeding violations	1	2	1	2
Minor moving - not otherwise listed incl. seatbelts/restraints	1	2	1	2
Major – see manual for complete listing	5	5	5	5
Alcohol/Drugs & refusal of chemical test	2	6	3	6
Clean DUI (see Underwriting guidelines) in **Trexis One only**	N/A	N/A	2	N/A
At-Fault accidents	3	3	3	3
Not At-Fault accidents	0	0	0	0
Foreign/International licenses are NOT surcharged	0	N/A	0	N/A

UNACCEPTABLE DRIVERS (see complete list in manual)

- Persons with occupations involving use of an insured vehicle by nonresident/nondependent operators or had policies cancelled for UW reasons
- Drivers w/out in-state garaging address or not permanent residents (less than 10 mos/ yr)
- Students attending school in another state or named insureds under the age of eighteen
- Entertainers, celebrities, athletes, or other well-known persons
- Drivers that exceed 2 DUIs or have more than 16 points on their license
- Employees or family members of the Alfa Insurance Group
- Drivers without a valid license except those regaining license through FR filing
- Drivers that have been convicted of insurance fraud or involved in illegal enterprises
- Operators under the minimum age for state licensing

DISCOUNTS

- **Multi-Car** applies if policy insures more than one car and applies to all vehicles
- **Non-Owner** for use of personal vehicles not owned by policy holder or family members
- **Paid in Full** applies to all vehicles on the policy
- **Homeowner** discount applies to all vehicles; residence only (house, condo, townhouse)
- **Mobile Home** discount applies to all vehicles; residence only
- **Senior Operator** discount available for drivers 55 years or older (see Underwriting Guidelines)
- **EFT discount** will be removed if EFT is removed from policy
- **Transfer / Proof of Prior Insurance** (discounts differ in Trexis and Trexis One – see UW guidelines)
- **Paperless** can apply as long as insured has valid email address
- **Anti-Theft** (available in **Trexis One only**)

UNACCEPTABLE VEHICLES (see complete list in manual)

- Vehicles garaged outside the state
- Flatbed, stake, panel, tow trucks
- Vehicles owned, rented or leased in a company name
- Commercial, emergency, public livery, for-hire, rented, leased, or leased to others
- Racing vehicles, show cars, antiques, classics, motorcycles, ATV, snowmobiles, golf carts
- Vehicles with an incomplete chassis (subject to UW approval-photos may be required)
- Vehicles rented or leased to others
- Kit or custom-built cars, dune buggies, bajas, busses, limos, motor homes, campers, travel trailers, snow plows
- Vehicles with load capacity greater than 1 ton or gross weight rating > 12,000 lbs
- Gray market vehicles not meeting U.S. safety standards or not licensed for highway use

VA Program Highlights – Trexis & Trexis One

COVERAGES

Coverage	Limits	Rules
BIPD	30/60/20 – 30/60/25 50/100/40 - 50/100/50 60/120/40 – 60/120/50 100/300/50 - 100/300/100 (Trexis One only)	Limits must be the same on each vehicle of a multi-car risk. Coverage may be bound on any acceptable risk for limits up to 60/120/50. To be eligible for 100/300/50 or higher limits in Trexis One, the risk must qualify under the following rules: • The primary named insured must be 21 years old or older. • Drivers may have no more than 5 points during the prior 36-month period.
Automobile Death Indemnity	$5,000 $10,000	$5/month for $5,000 limit or $10/month for $10,000 limit. Covers the named insured only "in the event of death that is caused by an accident and result from the maintenance or use of a motor vehicle." Available in Trexis and Trexis One. Can be added at new business or mid-term.
UMBI/PD	30/60/20 - 30/60/25 50/100/40 - 50/100/50 60/120/40 – 60/120/50 100/300/50 - 100/300/100 (Trexis One only)	Every liability policy must include UMBI and UMPD. Limits must be equal to or less than liability BIPD limits. Limits must be the same on each vehicle of a multi-car risk.
Medical Expenses	$500 $1,000 $2,000 $5,000 (Trexis One only)	Medical Expenses coverage is optional; Medical Expenses coverage may only be written on policies with Liability BIPD; limits must be the same on each vehicle.
Comprehensive and Collision	**Deductibles** $250 $500 $750 (Trexis One only) $1,000 $1,500 (Trexis One only)	These coverages may not be written alone; they are available only when Liability BIPD has been purchased; split deductibles are allowed but Comprehensive cannot be higher than Collision; physical damage coverage only is not acceptable.
Transportation Expenses (Rental Reimbursement)	**Monthly Maximum Limits** $600 $900 $1,200 $1,500	This coverage is an optional coverage that covers the cost of a rental car needed due to a loss to an insured vehicle. Available when Collision has been purchased.
Towing & Labor	$50 per occurrence; limit of $150 per term $75 per occurrence; limit of $225 per term $100 per occurrence; limit of $300 per term $125 per occurrence; limit of $375 per term	This is an optional coverage and is available when Collision has been purchased.
Loss of Income	Limit of $100 per week per vehicle up to $400 per week per vehicle for up to 52 weeks	Loss of Income is an optional coverage and is available when Liability BIPD has been purchased.
Additional Equipment	Up to $5,000 limit	Available only when Collision has been purchased; pictures must be submitted with application; limits over $2,500 must be approved in advance by an underwriter; conversion vans, customized pickups, custom paint jobs, decals, tapes, records, or other media are not covered

ENHANCED PRICING

Enhanced pricing rewards drivers who are most likely to renew, which translates into longer commission revenue streams for your agency. The best part is there's no additional work required – we built it into our pricing.

CONSUMER REPORTS ARE USED TO INSURE PROPER RATING

Customer Service: 877-384-7466 Hours: M-F 7:30am – 5:30pm CST **Technical Support: 877-888-1712 Hours: M-F 8:00 am to 5:00 pm. CST**

Claims: 877-584-7466 Hours: Claims Reporting 24/7, Adjusters available M-F 8:00am – 5:00pm CST

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