

## Discounts

- In-Agency Transfer
- Prior Coverage (personal and small business auto eligible)
- Years in Business
- Multi-Policy
- Association
- Commercial Driver License
- Telematics and Smart Phone Safe Mode
- Paid-in-Full, Paperless and EFT/AutoPay
- Affiliate or Non-Affiliated Commercial Package Policy (GL, WC or BOP)

## Coverages

- Liability limits up to \$1 Million
- \$1,000 Custom Equipment Coverage at no additional cost on personal auto type vehicles with Physical Damage Coverage
- \$1,000 Pet Coverage at no additional cost with Physical Damage Coverage
- Other Coverages:
  - Accidental Death & Dismemberment (AD&D)
  - Drive Other Car
  - Hired Auto and Employer's Non-Ownership Liability
  - Tools and Mobile Equipment
  - Rental Reimbursement
  - Roadside Assistance
  - Any Auto, Owned Auto
  - Unlimited Additional Insureds including blanket option

## Program Highlights

- Easily write business in over 700 business classes with simplified occupation lookup system
- Cover a wide range of risks, from standard markets to high-risk monoline small business auto
- Coverage for everyone - clean drivers as well as drivers with tickets, accidents, DUIs and international licenses
- Acceptable vehicles include everything from private passenger autos up to commercial trucks up to 66,000 pounds GVW
- Commercial type trucks are rated based on Stated Amount and Gross Vehicle Weight
- Personal auto type vehicles are rated based on Actual Cash Value and VIN
- Accept risks with continuous coverage, a lapse in coverage or no prior coverage
- Available business types include individual/sole-proprietorships, partnerships and corporations
- Cover existing businesses or new business ventures and start-ups
- Coverage available for single units with drivers that would be unacceptable in a standard market policy package
- Business and personal use available on personal auto type vehicles (e.g. cars, vans, pickups or SUVs)
- Personal use available on commercial type vehicles normally unacceptable on a personal auto policy
- Multiple radius options available
- State and federal filings available
- Quote and bind up to nine power units without additional underwriting review
- Fleets with 10 or more power units require prior underwriting approval

## Flexible Pay Plan

- Down payments as low as 10% for qualified risks
- Six- and 12-month policy terms
- AutoPay (EFT) by check or credit card
- Direct bill options

## Popular Markets

### Contractor/Tradesman

- General Contractor
- Carpenter
- Plumber
- Electrician
- Painter
- Roofer
- Heating and Cooling
- Installers – Cabinet, Carpet, Drywall, Fence, Floor, Siding, Tile, Window
- Handyman
- Residential Construction
- Home Improvement Contractors

- Framing Contractor
- Welders
- Masonry

### Land Services

- Landscaping and Lawn Care
- Snow Plowing
- Tree Trimming

### Service / Retail

- Janitorial and Cleaning Services
- Carpet Cleaning
- Pool Cleaning
- Pest Control

- Cable Installation
- Inspectors and Surveyors
- Accountants, Realtors and Consultants
- Repair Services
- Locksmiths
- Party Supply Rental and Leasing
- Florists
- Dry Cleaners

### Food Services

- Ice Cream Vendors
- Lunch and Prepared Food Trucks
- Catering

## Most Common Vehicle Types



Auto



SUV



Van



Pickup



Utility Truck



Flatbed



Stakebody



Straight Truck



Refrigerated Truck



Step Van



Dump Truck



Boom Truck



Trailer

## Preferred Risks

- Light to medium vehicles
- Personal auto type vehicles to commercial trucks up to 26,000 lbs GVW
- Radius of less than 100 miles from garaging address

## Unacceptable Risks

- Stated amount > \$250,000
- Livery/Passenger Transport (Fee)
- Asphalt/Cement delivery
- Firearm-required risks
- Garbage hauling (Roll-ons allowed)
- Glass-lined tanks
- 1,400+ gal. unbaffled tanks
- Government entities as named insured
- Physical Damage on salvaged vehicles
- Mobile home haulers
- Steel, coal, log haulers
- Time-constrained risks
- Hazardous material hauling
- Residential/Package Delivery
- Food delivery with less than one-day notice
- Non-emergency vehicles and medical transport
- Tractor/trailer combinations

## How to Contact Us

### Customer Service

1-877-468-3466

### Customer Claims

1-800-468-3466

### Customer Service Email

cvservice@ngic.com

### Policy Service Website:

www.NatGenAgency.com

## NatGenAgency.com

- Immediate rates — or a response within 72 hours for underwriting referrals
- Real-time endorsement quotes and binding
- Policy documents available online, on-demand
- Certificate issuance directly from our policy system



**VIRGINIA**

## MOTORCYCLE REFERENCE GUIDE

### Bike Types *(approved)*



Touring



High-  
Performance



Cruisers  
& Classics



ATVs



Golf Carts  
& UTVs



Scooters



Dirt Bikes

### Quoting Tips

- Always give the correct number of years in driving experience as this can alter pricing.
- When assessing the vehicle value, do not list dealer-installed equipment as "Additional Equipment." Include any dealer-installed items in the value.
- Up to \$20,000 in Additional Equipment and Safety Apparel Coverage is available (see Underwriting Guide for specific exclusions). \$2,000 is available at no extra cost!
- We write ATVs, scooters, UTVs and golf carts. And, there's no limit to how many are on the policy!
- The purchase of a new bike often comes with a complimentary membership to an owner's association — making a customer eligible for our Association Discount!
- All types of prior vehicle insurance are accepted as proof of prior for a National General Insurance motorcycle policy.
- Cycles 15 years old and older are eligible for our Classic Cycle Program

### Coverages

- Free Helmet Coverage — up to \$400 for full coverage customers
- Towing and Labor
- Transportation Expense up to \$600
- Trip Interruption up to \$600
- Medical Payments up to \$5,000
- Guest Liability Coverage included with Bodily Injury Coverage

### Discounts

- Transfers
- Multiple cycles
- Safe/Senior Driver
- Homeowners
- Frame Guard/Sliders
- Association Members
- Motorcycle Safety Foundation instructors and Safety Course Participants
- Cruiser Cycles
- And other discounts are available!



## Acceptable Payment Methods

- Paid-in-full
- Automatic payments — Electronic funds transfer, credit card
- Flexible installments ranging from 3- to 7-pay

## Common Unacceptable Risks for Physical Damage *(See Underwriting Guide)*

- Operators less than 21 years old on high-performance bikes.
- Operators less than 24 years old with a DUI or an alcohol or drug-related violation.
- Operators with four or more comprehensive claims in the last 35 months.
- Operators under age 14
- International, diplomatic or revoked driver's licenses
- Custom-built, homemade, assembled or "kit" bikes (two-wheel, non-OEM)
- Cycles powered by V8 engines
- Salvage title vehicles
- Vehicles used in a business or titled in a company or corporate name
- Dune buggies and rental, demo, escort, delivery and race bikes
- Golf carts operating outside of a contained community or with liability limits exceeding 100/300/50
- Physical Damage Only policies
- Classic vehicles with a value exceeding \$40,000



## How to Contact Us

**Customer Service**  
1-877-468-3466

**Customer Claims**  
1-800-468-3466

**Policy Service Website:**  
[www.NatGenAgency.com](http://www.NatGenAgency.com)

**Mailing Address:**  
National General Insurance  
5630 University Parkway  
Winston-Salem, NC 27105



**Territory Sales Manager:**

Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_





## VIRGINIA PERSONAL AUTO HIGHLIGHTS

### Discounts

- New Vehicle
- Mobile Home Owner
- Advanced Quote
- Good Student
- Away Student
- Multi-Policy
- Intra-Agency Transfer
- Multi-Vehicle
- Electronic Low Mileage
- Homeowners
- Paperless
- Paid-in-Full
- Auto-Pay and EFT
- Five-Year Accident-Free
- Commercial Driver's License
- Loyalty Renewal
- Proof of Prior

### Cross-sell Opportunities

We offer a wide variety of competitive products to fit your customers' needs — personal and commercial auto, homeowners, renters, flood, motorcycle and RV/travel trailer.

### Coverages & Features

- Diminishing Deductibles
- Accident Forgiveness
- New Car Replacement Cost Coverage
- Mexico Physical Damage Coverage
- Nationwide Towing
- Gold Medal Repair Shop Repair Guarantee
- Extended Transportation Expenses (ETE)
- Custom Equipment Coverage
- Accidental Death & Dismemberment (AD&D)
- Original Equipment Manufacturer Parts Coverage

### Payment Options

Flexible 6-month and 12-month pay-plan options with discounts and lower fees for Paid-in-Full and Automatic Payments. Customers can pay via cash, credit or debit card and electronic check.

### Claims Service

World-class service and 24/7, toll-free claim reporting backed by our Claims Service Satisfaction Guarantee!

Want to learn more about National General Insurance?  
Call **1-877-468-3466** or visit **[www.NatGenAgency.com](http://www.NatGenAgency.com)**

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**National General**   
Auto, Home & Health Insurance



## VIRGINIA RV HIGHLIGHTS

### Benefits/ Coverage

### National General Insurance

### Ordinary Auto Insurance

Optional Full Replacement  
Cost Coverage

Gives you a comparable new RV if yours is totaled or stolen in its first five model years. After that you get your full original purchase price — not a depreciated amount

Limited availability — usually restricted to one year of coverage

Replacement Cost Personal  
Effects Coverage

Coverage for personal belongings in RV — up to \$3,000 included at no charge; additional coverage available

Not available

Storage Option

Saves you money when you're not using your RV

Not available

Full-Timer Liability

Provides specialized coverage for customers who live in their RV full-time; additional coverage available

Not available

Trip Interruption Allowance  
Included at No Extra Charge

Covers travel expenses if your customer has a covered claim while they're on the road

Not available

Diminishing Deductible

Deduct 25% of your initial deductible amount for every claim-free year

Limited availability

Vacation Liability

Added liability coverage for parked RVs so RVers are covered on and off the road

Not available

Mexico Physical Damage  
Coverage

Extends physical damage coverage for RVers traveling in Mexico (Must have liability coverage from a provider licensed in Mexico)

Limited availability

Accident Forgiveness

Discounts and rates won't be affected by a customer's first accident

Limited availability