



Multi-State Insurance Services, Inc.

Payment Plan Options, Underwriting Information & Fees

Payment Plan Options:

| Term | Payment Plan Description | 1 st Bill Due | Policy Fee | SR22 Fee |
|-------------|------------------------------------|--------------------------|-----------------------------|-----------------------------|
| Semi-Annual | 18% Down, 5-Pay (Direct & EFT) | 19 th Day | \$15 down, remaining spread | \$10 down, remaining spread |
| Semi-Annual | 25% Down, 5-Pay (Direct & EFT) | 30 th Day | \$15 down, remaining spread | \$10 down, remaining spread |
| Semi-Annual | 33 1/3% Down, 4-Pay (Direct & EFT) | 30 th Day | \$15 down, remaining spread | \$10 down, remaining spread |
| Semi-Annual | PAID IN FULL | N/A | Up Front | Up Front |

Underwriting Information:

| | |
|--|--|
| Salvaged Vehicles | YES – with applicable surcharge (NO FLOOD VEHICLES) |
| CLUE Report | A CLUE Report is ordered at point of sale for all drivers/vehicles on the application. |
| Business/Artisan Use | Acceptable with surcharge – See UW Guidelines for details on acceptability. |
| Foreign / International License | Acceptable for drivers age 23 and older with surcharge – stated international experience given if previously licensed in another country - no copy of license required. |
| Modified Vehicles | Lifted vehicle acceptable up to 6” lift |
| Proof of Marriage | Acceptable proof – Marriage Certificate, joint tax return, or birth certificate for child (if applicable). |
| Named Driver Exclusions | Can exclude anyone, including sole registered owner, spouse, and members of household |
| SR-22 Filings | Can be issued to any household member on policy if all registered vehicles are listed on policy |
| ID Card ONLY | Acceptable for drivers age 23 and older with surcharge – if driver has had a driver’s license issued to them, this is not acceptable – copy of ID Card required. |
| License Expired / Suspended | Acceptable with applicable surcharge |
| Maximum Number of Vehicles | 6 vehicles , number of vehicles cannot exceed the number of drivers by more than 1 |
| Vehicles Registered to others | Vehicles can be registered to other household members . |
| Photos | Required to be submitted for all vehicles with Physical Damage |
| Discounts Available | Persistency (6 months prior insurance with no more than 30 day lapse), Renewal (renews with no lapse greater than 30 days and no claims paid in previous term), Safe Driver, and Multi-Car |
| Binding Restrictions | All binding authority is suspended in areas where the National Weather Service has issued a hurricane, flood, tropical storm and/or tornado “watch” or “warning” and is within (100) miles of the location of the proposed risk. |

Fee Information:

| Fee Description | Fee Amount | Comments |
|--|------------|---|
| Policy Fee | \$66.00 | New Business and Renewal |
| Automotive Burglary and Theft Prevention Fund (ABTPA) Fee | \$2.00 | This fee is charged per vehicle, annually. Therefore, for semi-annual terms it is \$1.00 per vehicle. |
| Installment Fee | \$5.00 | Not charged on down payment. |
| Endorsement Fee | \$7.00 | Premium changing endorsements only. |
| Late Fee* | \$8.00 | |
| Reinstatement Fee* | \$8.00 | |
| Financial Responsibility Filing (SR-22) Fee | \$25.00 | Per filing. |
| NSF Fee | \$25.00 | |
| Motor Club Fee | N/A | No Motor Club offered for this program. |
| Cancellation Fee | N/A | Not applicable in TX |

*Note: Either one or the other of the Late Fee or Reinstatement Fee would be charged for any one occurrence of a late payment.