



AMERICAN MODERN HOME INSURANCE COMPANY

Georgia Collector Vehicle Program Manual

(077)

New & Renewal Business 04-01-12

This Program Manual Contains Information for:

- *Georgia Discounts*
- *Georgia Coverages*
- *Georgia Miscellaneous Information*
- *Georgia Forms Listing*

*See “Program Eligibility and Guidelines – All States” (77-12-CV-ALL)
for risk eligibility and general program guidelines.*

VEHICLE AND POLICY SURCHARGES/DISCOUNTS

The following discounts are outlined in the "All States" Collector Vehicle Program Manual (77-12-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		

STATE SPECIFIC DISCOUNTS

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

Car Club Discount	10% applied to all coverages	<ul style="list-style-type: none"> ➤ Principal operator is a member of an approved car club/association/affinity group. ➤ Proof of membership is required for documentation.
Defensive Driver Discount	10% applied to BI/PD, MCPL, Med Pay, Collision	<ul style="list-style-type: none"> ➤ To receive this discount, all named drivers of each motor vehicle listed on the policy must meet the Defensive Driver eligibility criteria. The discount eligibility criteria vary depending on whether the operators are under age 25, or are age 25 or older. ➤ When all named drivers of each motor vehicle covered by the policy meet the Defensive Driver criteria listed below, the policy shall be eligible to receive a Defensive Driver Discount for a period of three years, provided that any named driver under the policy does not commit a traffic offense or have a claim against the policy for which the named driver is at fault. ➤ <u>Operators Age 25 or Older.</u> All named drivers of each motor vehicle who are age 25 or older must: <ul style="list-style-type: none"> ○ Have committed no traffic offenses for the prior three years or since the date of licensure, whichever is shorter; and ○ Have had no claims based on fault against an insurer for the prior three years; and ○ Have completed one of the following types of courses: <ul style="list-style-type: none"> ▪ A course in defensive driving of not less than six hours from a driver improvement clinic or a commercial or non-commercial driving school, if the clinics and schools are approved by and under the jurisdiction of the Department of Public Safety; or ▪ An emergency vehicles operations course at the Georgia Public Safety Training Center; or ▪ A course in defensive driving of not less than six hours from a driver improvement program which is administered by a non-profit organization such as the American Association of Retired Persons, the American Automobile Association, the National Safety Council, or a comparable organization, if the program meets the standards promulgated by the Department of Public Safety; or ▪ A course in defensive driving of not less than six hours offered by an employer to its employees and their immediate families, if the course has been approved by the Department of Public Safety. ➤ <u>Operators Under Age 25.</u> All named drivers of each motor vehicle who are under age 25 must: <ul style="list-style-type: none"> ○ Have committed no traffic offenses for the prior three years, or since the date of licensure, whichever is shorter; and ○ Have had no claims based on fault against an insurer for the prior three years; and ○ Have completed a preparatory course offered to new drivers of not less than 30 hours of classroom training and not less than six hours of practical training by a driver's training school approved by and under the jurisdiction of the Department of Public Safety or by an accredited secondary school, junior college, or college.
Good Student Discount	10% applied to BI/PD, MCPL, Med Pay, Collision	<ul style="list-style-type: none"> ➤ To receive this discount, the operator must be: <ul style="list-style-type: none"> ○ At least 16 years of age, and ○ A full-time high school student, or ○ A full-time college or university student, or ○ A full-time student enrolled in a vocational technical school.

STATE SPECIFIC DISCOUNTS (continue)

<p>Good Student Discount (continued)</p>		<ul style="list-style-type: none"> ➤ The scholastic records for the immediately preceding semester, quarter, or comparable period, show that this student has attained one or more of the following: <ul style="list-style-type: none"> ○ Ranked among the upper 20% of his class scholastically; or ○ In a school using letter grades, had a grade average of "B" (if the system of letter grading cannot be averaged, no grade shall be below "B"); or ○ Had a grade average of at least 3 points on a 4 point scale (or its equivalent); or ○ Was included in "Dean's List" or "Honor Roll" (or other comparable list for scholastic achievement). ➤ A Good Student discount shall not apply if the driver at any time within the three years prior to the effective date of the policy has: <ul style="list-style-type: none"> ○ Been involved in any motor vehicle accident in which that person has been judicially determined to be at fault; ○ Been convicted of, pleaded nolo contendere to, or been found to have committed a delinquent act constituting any of the following: <ul style="list-style-type: none"> ▪ Any serious traffic offense described under Article 15 of Chapter 6 of Title 40; ▪ Any traffic offense for which three or more points may be assessed pursuant to Code 40-5-57; or ▪ A felony or any offense prohibited pursuant to Chapter 13 of Title 16, relating to dangerous drugs, marijuana and controlled substances; or ○ Had their driver's license suspended for refusal to submit to chemical test(s) pursuant to Code Section 40-5-67.1 and that suspension has not been reversed, if appealed from.
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COVERAGES

The following coverages are outlined in the “All States” Collector Vehicle Program Manual (77-12-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 Georgia. 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.

UM/UIM Coverage <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 or property damage.	<ul style="list-style-type: none"> ➤ UM coverage includes UIM coverage. ➤ CSL includes both BI and PD. PD limit options available for Split limits. ➤ UM Types: <ul style="list-style-type: none"> ○ Added On – Provides <u>additional</u> coverage up to the limits of coverage purchased. Eg. If the at-fault driver purchased \$25K and our insured purchased \$50K, the total paid could be \$75K. ○ Reduced By – Provides the <u>difference between</u> the coverage the at-fault driver purchased and the amount of coverage you purchase. Eg. If the at-fault driver purchased \$25K and our insured purchased \$50K, the total paid could be \$50K. ➤ UM Deductible Options: \$250, \$500, \$1,000, \$2,500. ➤ See modernLINK® for available limits.
UM/UIM Forms <i>Seasonal deletion prohibited</i>	Selection/Rejection Form Requirements	<ul style="list-style-type: none"> ➤ Selection Rejection form V9169 (08/06) should be completed any time the insured is rejecting the coverage or selecting a limit that is less than the Liability Limit. Failure to return a completed form within 30 days will result in Uninsured/Underinsured Motorists coverage being provided at limits equal to that of the Liability Limit.
UMPD <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"> ➤ UM CSL includes UMBI and UMPD. There is no option to reject UMPD from UM CSL. ➤ UMPD Deductible options: \$250, \$500, \$1,000, \$2,500.

MISCELLANEOUS

Minimum Earned Premium	➤ \$0
Driver Exclusion	➤ Permitted for all operators except Named Insured and Spouse.

COLLECTOR VEHICLE FORMS LISTING GENERAL FORMS

FORM #	DESCRIPTION
CV 03 19	Additional insured - Lessor
CV 90 08	Free Form Declarations Page
CV 90 11	Collector Vehicle Specified Coverage Endorsement
CV 90 41	Driver Exclusion Endorsement
CV 93 01	Collector's Coverage (attach to policy)
CV 93 05	Occasional Commuting Endorsement
CV 93 06	Nationwide Roadside Assistance Coverage
CV 93 A1	Collector's Coverage (to be filled out with application)
CV BC 01	Business Client Endorsement (attach to policy)
CV BC A1	Business Client Schedule (to be filled out with application)
CV CP 01	Carport Storage Endorsement
CV FC 01	Foreign Coverage Endorsement (attach to policy)
CV FCA1	Foreign Coverage Schedule (to be filled out with application)
CV MP 01	Mileage Plan Endorsement
CV RC 01	Race Vehicle Endorsement
PV 00 01	Personal Auto Policy
PV 03 05	Loss Payable Clause
PV 03 09	Single Liability Limit

GEORGIA SPECIFIC FORMS

CV 04 54	Uninsured Motorists Coverage Added on to At-Fault Liability Limits
CV 14 17	Uninsured Motorists Coverage Reduced by At Fault Liability Limits
CV 99 01	Important Notice - Uninsured Motorist Coverage
CV MC 10	Motorcycle Endorsement - Georgia
PP 01 57	Amendment of Policy Provisions - Georgia
PV 04 58	Single Uninsured Motorists Limit - Georgia
V9169	Uninsured Motorists Limit Selection or Coverage Rejection

NON-COVERAGE FORMS

00220-11-G	EZ-Pay Authorization Form
AMIGCC-001	AMIG Credit Card Form
CV AP 01	Application
CV IN 01	Important Notice
CV TW ID	Nationwide Roadside Assistance ID Card
PV S0 0	Privacy Statement
V81GA	ID Card - Georgia

HOW TO REACH US WHEN YOU NEED US

POLICY or BILLING QUESTION:

Phone: 1-800-543-2644

Monday to Friday, 8 a.m. to 8 p.m. Eastern

Payment Lockbox Address: PO Box 740429, Cincinnati, OH 45274-0429

COLLECTOR VEHICLE TEAM CONTACT INFORMATION

Phone – 800-214-2351	Risk Eligibility and/or Processing Questions
Fax – 800-603-4617	Whenever possible, use the attachment feature in modernLINK. Otherwise, use this fax number when sending applications, select/reject forms, etc. to the Collector Vehicle Team.
E-Mail elitecollectorcar@amig.com	Whenever possible, use the attachment feature in modernLINK. Otherwise, you can send your documents and requests to this e-mail address.
Mail Address: American Modern Insurance Group, Inc. Attn: Collector Vehicle Team PO Box 688 Amelia, OH 45102	Whenever possible, use the attachment feature in modernLINK. Otherwise, use this mail address whenever you need to send your documents, photos, forms to your Collector Vehicle Underwriter.

modernLINK SUPPORT:

Hours: Monday to Friday, 7 a.m. to midnight Eastern Saturday and Sunday, 8 a.m. to 9 p.m. After hours support handled by voicemail return call.	Help: Talk to your office's modernLINK Profile Administrator. Click the Help link at the upper right of the modernLINK screen. Systems Support: 1-866-527-9583 or send e-mail to systemsupport@amig.com Monday to Friday, 8 a.m. to 6 p.m. Eastern
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REPORT A CLAIM

Online: In modernLINK, under the Quotes and Policies tab click the Claims link. Phone: 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
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ORDERING MARKETING and SALES MATERIALS

Go online to marketingcenter.amig.com (no www in the address)



AMERICAN MODERN HOME INSURANCE COMPANY

EXECUTIVE OFFICE

POST OFFICE BOX 5323, CINCINNATI, OHIO 45201-5323, 1-800-543-2644

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