



# AMERICAN MODERN HOME INSURANCE COMPANY

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## North Carolina Collector Vehicle Program Manual

**(077)**

*New Business 12-17-12*

*Renewal Business 04-17-13*

### **This Program Manual Contains Information for:**

- *North Carolina Driving Record*
- *North Carolina Discounts/Surcharges*
- *North Carolina Vehicle Eligibility*
- *North Carolian Coverages*
- *North Carolina Miscellaneous Information*
- *North Carolina Forms Listing*

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

## DRIVING RECORD

The following driving record requirements 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 driving record requirements. Additional state specific requirements listed below.

Driving Record Requirement	Follows "All States"	State Specific – See Below	Does Not Apply
Violation /Accident Experience Period	X		
Violation /Accident Definition		X	
Points Assignment		X	
Maximum Points Allowed		X	
Motor Vehicle Report (MVR) Ordering Practices	X		

## STATE SPECIFIC DRIVING RECORD REQUIREMENTS

**NOTE:** Below is a listing of driving record requirements specific to North Carolina. Applies to Primary Operator. Unless noted all Surcharges apply to Collision and Other than Collision.

<b>Car Club Discount</b>	<p>10% applied to all coverages</p> <ul style="list-style-type: none"> <li>➤ Principal operator is a member of an approved car club/association/affinity group.</li> <li>➤ Proof of membership is required for documentation.</li> </ul>
<b>Violation/Accident Definition</b>	<p><b>Major Violation:</b></p> <ul style="list-style-type: none"> <li>➤ Drivers license suspended, revoked, cancelled or barred</li> <li>➤ Failure to stop and report when involved in an accident</li> <li>➤ Reckless driving</li> <li>➤ Driving while license is suspended, revoked, cancelled or barred</li> <li>➤ Drag racing or participating in speed contests</li> <li>➤ Fleeing or attempting to elude a police officer</li> <li>➤ Any speeding violation in excess of 40 MPH over the speed limit</li> <li>➤ DUI/DWI violations defined as:               <ul style="list-style-type: none"> <li>○ Alcohol, liquor or drug related</li> <li>○ Refusal of alcohol test</li> <li>○ Possession of illegal substance</li> <li>○ Open Container</li> </ul> </li> </ul> <p><b>Intermediate Violation:</b></p> <ul style="list-style-type: none"> <li>➤ Any railroad crossing violation</li> <li>➤ Failure to yield to emergency vehicles</li> <li>➤ Spinning wheels, excessive acceleration</li> <li>➤ Improper passing</li> <li>➤ Any speed violation between 30-40 MPH over the speed limit</li> <li>➤ Unsafe operation of a motorcycle. Examples include driving on sidewalk, more riders than seats, driving through a funeral procession, or holding onto another moving vehicle while operating a motorcycle.</li> </ul> <p><b>Minor Violation:</b></p> <ul style="list-style-type: none"> <li>➤ Any conviction not listed under Major Violations, At Fault Accidents, Intermediate or Felony Violation.</li> </ul> <p><b>At Fault Accident:</b> Any accident involving any operator for which that operator was at fault, EXCEPT those occurring under the following circumstances:</p> <ul style="list-style-type: none"> <li>➤ Any accident which can be shown that the applicant was less than 50% at fault.</li> <li>➤ Any accident where the total accumulated damages do not exceed \$300, including any deductible.</li> <li>➤ The vehicle lawfully parked and stationary at the time of the accident.</li> <li>➤ Any accident where the insured is struck by another vehicle and the applicant or other resident operator is reimbursed by, or on behalf of, the individual(s) who are responsible for an accident or receives judgment against any such person.</li> <li>➤ Any accident where the unit operated by the applicant or any resident operator is the victim of a "hit-and-run", if the applicant or resident operator reports the accident to the proper authority within 24 hours.</li> <li>➤ Any accident caused by collision with a bird or animal.</li> <li>➤ Any accident where the operator of the other vehicle involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident.</li> <li>➤ Accidents involving Physical Damage, limited to and caused by flying missiles, or falling objects.</li> </ul>

## STATE SPECIFIC DRIVING RECORD REQUIREMENTS (continued)

	<b>Felony Violation:</b> ➤ Any conviction for a traffic related felony in the past 10 years.
<b>Points Assignment</b>	The company assigns the following point values to each infraction: ➤ Major Violation – 5 Points ➤ Intermediate Violation – 2 Points ➤ Minor Violation – 1 Point ➤ At-Fault Accident – 3 Points ➤ Felony Violation – 15 Points ➤ Points assigned by the State on the Motor Vehicle Reports may be different, but have no bearing on surcharge calculation

## 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
Uninsured Motorists Property Damage			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		

## MISCELLANEOUS

Minimum Earned Premium	➤ \$50
Liability Limits	➤ Liability does not apply in this state
New Business Documentation	➤ Daily use Declarations Page requirements do not apply in this state.

## **COLLECTOR VEHICLE FORMS LISTING**

### **GENERAL FORMS**

<b>FORM #</b>	<b>DESCRIPTION</b>
CV 03 19	Additional insured - Lessor
CV 03 32	Additional insured - Lessor
CV 90 08	Free Form Declarations Page
CV 93 01	Collector's Endorsement
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 BCA1	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 MC 02	Motorcycle Endorsement
CV MP 01	Mileage Plan Endorsement
CV RC 01	Race Vehicle Endorsement
PP 13 01	Coverage For Damage To Your Auto Exclusion Form
PV 03 05	Loss Payable Clause

### **NORTH CAROLINA SPECIFIC FORMS**

CV0032	Collector Vehicle Policy – North Carolina
CV 90 32	Collector Vehicle Specified Coverage Endorsement – North Carolina

### **NON-COVERAGE FORMS**

00220-11-G	EZ-Pay Authorization Form
CV AP 01	Application
CV IN NC	Important Notice
CV TW ID	Nationwide Roadside Assistance ID Card
PV S0 0	Privacy Statement
V81NC	ID Card – North Carolina
V81RT	Courtesy Card

## 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**

<b>Phone</b> – 800-214-2351	Risk Eligibility and/or Processing Questions
<b>Fax</b> – 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.
<b>E-Mail</b> <a href="mailto:elitecollectorcar@amig.com">elitecollectorcar@amig.com</a>	Whenever possible, use the attachment feature in modernLINK. Otherwise, you can send your documents and requests to this e-mail address.
<b>Mail Address:</b> 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:**

<b>Hours:</b> Monday to Friday, 7 a.m. to midnight Eastern Saturday and Sunday, 8 a.m. to 9 p.m. <b>After hours support handled by voicemail return call.</b>	<b>Help:</b> 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 <a href="mailto:systemsupport@amig.com">systemsupport@amig.com</a> Monday to Friday, 8 a.m. to 6 p.m. Eastern
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### **REPORT A CLAIM**

<b>Online:</b> In modernLINK, under the Quotes and Policies tab click the Claims link. <b>Phone:</b> 1-800-543-2644 <b>Fax:</b> 513-947-4046	<b>Mail Address:</b> 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](http://marketingcenter.amig.com) (no www in the address)



# **AMERICAN MODERN HOME INSURANCE COMPANY**

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**EXECUTIVE OFFICE**

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

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