



DOI Lic OB270338

TransGuard Insurance Company of America, Inc.- TICA FLEX 12 Product Information (9/10)

Basic Limits & Physical Damage, Higher Limits

Apps & Supporting Docs:

Submit within 72 Hours:

Apps: Apps@ReliantGeneral.com**Photos:** Photos@ReliantGeneral.com**NEW! Text Photos to: (858) 444-6948****Fax:** (858) 592-0992**Reliant General Claims Services**

24 Hour Reporting - 888 999-2200

www.ReliantGeneral.com**Customer Service: 800 959-9956**CustomerService@ReliantGeneral.com**Marketing** - 800 959-9956

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There are 2 TransGuard (TICA) Affinity programs:

FSC # 172 - TICA FLEX 12 (prefix RGTX) - basic program, available for any member of a discount wholesale outlet or Motor Club**FSC # 174 - TICA FLEX 12 Named Driver (RGNX)** - 3% Discount, similar to the basic program but covers Listed Drivers ONLY
(no permissive use, no coverage for spouse or anyone else unless listed)

Term	6 or 12 Months	
Pay Plans: Pay in Full or in 30 Day Installments	6 Month: 2, 3 4 or 5-Pay 22% Down - Liab Only 20% Down - Liab & Comp/Coll	12 Month: 10 or *11-Pay (*EFT only) 11% Down - Liab Only, Autopay Required 10% Down - Liab & Comp/Coll
	AutoPay Plans have a lower billing fee and are due approximately 30 days from inception. NO Early first bill. The monthly sweep dates coincide with the policy effective date, unless an earlier sweep date is requested. NON-AutoPay 5 & 10 Plans - First Bill DUE 17 DAYS FROM INCEPTION (& upon policy renewal) then every 30 days thereafter. A Late Fee will apply if payment is not received by the DUE DATE. This is outlined in insured's "Important Info About Your Policy" Welcome Letter which prints with the application.	
Commission	FLEX your commission anywhere from 0 to 14%. Commission is defaulted at 12% in FSC.	
Liability Limits all vehicles on policy must have same limits	15/30 BI / 5,10 or 15 PD 25/50 BI / 10 or 15 PD 50/100/25 - Verifiable MVR and current, valid US license required 100/300/50 - Verifiable MVR and current, valid US license required	! Regardless of the limits on the policy, minimum financial responsibility limits will apply in the event of an accident and the insured person is driving while intoxicated or impaired.
Auto Pay	Yes - Reduces the Billing Fee to \$6. Credit and Debit Card accounts OK.	
Submissions	Upload via Reliant Exchange (REX) bridge on FSC. To obtain REX bridge call FSC - 800 433-2550, Option 4.	
Registration/Sales Contract	Required for All Pickups, Trucks and Vans . Required for All Physical Damage Risks .	
Exclude Sole Registered Owner / Named Insured	Yes for the Basic Program (178) NO for the Named Driver Program - all Registered/Co-registered Owners must be listed.	
Photos	Required for All Pickups, Trucks & Vans, All Phys Damage Risks . Digital / Electronic Photos from Broker OR INSURED accepted Digital photos: Email Photos@ReliantGeneral.com OR TEXT to (858) 444-6948	
Annual Mileage	Stated Annual Mileage - proof may be required for mileage under 10K	
SR Filing	OK for any driver on the policy.	
License Required	Expired OK if verifiable MVR, No Int'l/Foreign, No Matricula.	
License Experience - (Int'l / Foreign Exp OK)	Based on applicant's statement. Experience to agree with age. GDD I - 36 mos experience, 18 mos verifiable US. GDD II - need 60 months verifiable	

Rental Reimbursement	\$20 per day, 30 day max. Optional for vehicles with Physical Damage - All or NONE.
Towing & Labor	\$50 limit per claim - Optional for vehicles with Physical Damage - All or NONE. Nation Safe Drivers Motor Club not offered with TransGuard
Lessor Liability coverage	Optional 100/300/50 limits for Leased vehicles with Physical Damage. Additional Insured must be listed on policy for vehicle covered.
Non-Owners	Yes for the Basic Program (178). Not Applicable to the Named Driver Program (179)
Salvaged	Yes for Liability Only
Business Use	Sales & Service Reps and Real Estate Agents - OK if 5 or fewer violation points. Pickups, Vans, Utility Vehicles - No Business Use (except for Sales/Service Reps & Real Estate Agents), unless meets Artisan Guidelines.
Artisan/Farm Use	Yes. NO SIGNAGE ALLOWED. See Underwriting Guide Pgs 11-12 for examples of Acceptable Artisan Use
Max Vehicle Age	Physical Damage - 15 years
Max Veh. Value	Physical Damage - \$55K Actual Cash Value
Non-factory stereo / Add'l Equipment	\$1000 max, \$50 deductible. Must be factory installed. Receipts & photos required.

Discounts

Good Driver Applies to all coverages Applies to Xtra Vehicles	Good Driver Discount I - 20% - continuous license 3 ys, not more than 1 point in previous 36 mos Good Driver Discount II - 25% - Must qualify for GDD I & have 5 ys experience with no chargeable accidents / convictions in past 60 mos
Good Student	10% (BI, PD, Med Pay, UMBI/PD, CDW, Comp/Coll) - full time student, age 16-23, GPA "B" or better. Proof required.
Renewal	8% (BI, PD, Med Pay, UMBI/PD, CDW, Comp/Coll) - 12 months prior insurance with company (or affiliated), no more than 30 days lapse
Mature Driver	5% (BI, PD, Med Pay, UMBI/PD) - age 55+, proof of driver improvement course required.
Multi Car	Varies by Coverage (BI, PD, Med Pay, UMBI/PD, CDW, Comp/Coll)

Fees

Policy / Renewal Fee	\$42 (GDD I & II \$34.00) - spread if paid in installments
Installment Fee	\$10, reduced to \$6 with Autopay enrollment
Fraud Fee	\$1.80 per vehicle, annually
SR Filing	\$15
Late Payment Fee	\$6
Cancellation Fee	\$30 for insured request cancellations
Insured NSF Fee	\$30
Producer NSF Fee	\$35