




DOI Lic OB270338

Occidental & Topa Excess - Product Information (9/10)

 DOI Lic OB270338	<u>Upload via Reliant Exchange (REX)</u> <u>Occidental I</u> A-	<u>Upload via REX or ZapApp</u> <u>Occidental II</u> A-	<u>Upload via ZapApp</u> <u>Occidental Affinity</u> A-	<u>Upload via ZapApp</u> <u>Occidental XS</u> A-	<u>Upload via ZapApp</u> <u>Topa XS</u> A-
FSC Program #	100 (Traditional Program) 108 (Flex 12 - adjustable commission)	99 - Traditional Program 114 - Double Ded. Option, Quotes only when Comp/Coll requested	97	98	17
Policy Prefix	RELZ / RELM / RELX	RGIZ / RGIX	RGMZ	RGXZ	AEM or AEL
Term & Pay Plan	1 Month	6 Months	1 Month	1, 3, 6 or 12 Months	1, 3, 6 or 12 Months
	Pay in Full	6-Pay (16.67%) / * 6-Pay (25%) / 3-Pay (33.3%) / Pay in Full * <u>NO EARLY 1st Bill with the 6-Pay 25% down plan. With the 16.67% plan, the 1st bill is due in 17 days.</u>	Pay in Full	Pay in Full	Pay in Full
Auto Pay	Sweep dates coincide with policy effective date unless an earlier date is requested.	6-Pay (16.67% down) - 1st sweep is 17 days from inception. Afterward, they are swept on the same day of the month that the 1st payment was swept. Other Pay Plans - sweep dates coincide with policy effective date.	Service Fee reduced to \$6 w/signup. Sweep dates coincide with policy effective date unless an earlier date is requested.	Sweep dates coincide with policy effective date unless an earlier date is requested.	Sweep dates coincide with policy effective date unless an earlier date is requested.
Commission	20%! (or Flex it anywhere from 0 - 20% with Flex 12)	14% New / 10% Renewal	13%	15%	15%
Program Type	<u>Basic Limits Auto Liability & Physical Damage</u>	<u>Basic Limits Auto Liability & Physical Damage</u>	<u>Basic Limits Auto Liability/Phys. Dam. Motor Club Membership Required, NSD available</u>	<u>Excess Auto Liability</u>	<u>Excess Auto Liability</u>
	Direct Bill Only	Direct Bill Only	Direct Bill Only	Direct Bill Only	Direct Bill or Prem.Finance
Double Deductible Discount Option	No	5% Disc. on Comp/Coll. Double Ded. applies to claims w/in 1st 60 days. Must select at POS. Applies to all vehicles added within 1st 60 Days.	No		
Underlying Carrier (XS)				CA Admitted. NO Occidental I or Affinity.	B+V or better or CA Admitted
(NSD) Roadgard Motor Club	Optional - \$5 per mo / Commission 20%	Optional - \$30 per 6 mo term / Commission 20%	Mandatory if not member of licensed Motor Club. \$3/mo.		
Signed App to RGIS	Submit within 72 hours, all programs. Email, Fax or Mail OK. Email: apps@reliantgeneral.com / Fax: 858 592-0992 / Mail: PO Box 270339, San Diego CA 92198				
Registration or Sales Contract	Registration Required on Physical Damage Risks - must be registered or co-reg to NI or spouse	Registration Required Only on Physical Damage Risks	Registration Required Only on Physical Damage Risks	Registration Required - must be registered or co-reg to NI or spouse	Registration Required - must be registered or co-reg to NI or spouse
Exclude Sole Registered Owner	No	<u>Liab & Phys Dam</u> - Yes. Must be NI & exclude self/sign app.	<u>Liab only</u> - Yes. Reg Owner not Required to be NI	No	No
			<u>Phys Dam</u> - Yes. Must be NI & exclude self/sign app.		
Photos	Required for Physical Damage - Can be submitted by Producer or Insured. Email: Photos@reliantgeneral.com / Text: 858 444-6948				



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Annual Mileage	Stated Mileage	Stated Mileage. Default to 12,000 if mileage not provided.	Stated Mileage. Default to 12,000 if mileage not provided.	Match Primary	Match Primary
License Required (Int'l / Foreign Lic not acceptable)	Valid U.S. DL	Valid U.S. DL	U.S. DL	Valid U.S. DL	Valid CA license, unless military.
License Experience - (Int'l / Foreign Exp OK)	Based on applicant's statement. Experience to agree with age (only from age 16). GDD - need 18 mos verifiable US.	Based on applicant's statement. Experience to agree with age (only from age 16). GDD - need 18 mos verifiable US.	Based on applicant's statement. Experience to agree with age (only from age 16). GDD - need 18 mos verifiable US.	Match Primary	Match Primary
Rental Reimbursement	No	Yes - Premium \$50 / Coverage \$20 a day, 30 days	No		
Non-Owners	No	Yes	Yes		
Salvaged	Yes for Liability Only	Yes for Liability Only	Yes for Liability Only	Yes	Yes
Business Use	No	No	Yes	No	No
Artisan/Farm Use	No	Yes unless self-employed	Yes (3/4 ton or less, limited to 1 vehicle)	No	No
Max Vehicle Age	Physical Damage - 12 ys	None	Physical Damage - 25 years		
Max Veh. Value	\$30,000	\$100,000	None		
Non-factory stereo / Add'l Equipment	\$1.20 per \$100 / \$1500 Max	\$8 per \$100 / \$5000 Max	\$1.20 per \$100 / \$3000 Max, \$1000 Max for Stereos		
Claims	Reliant General Claims Services - 24 Hour Reporting 888 999-2200 / www.reliantgeneral.com				Topa Insurance Company 877 353-8672
Late Payments	45 days	Renewal Lapse - 45 days <u>Reinstate Mid-term - 10 days</u>	45 days	30 days	30 days
Policy Fee	\$10 (\$8 GDD)	\$25 (\$20 GDD)	\$10 (\$8 GDD)	\$25 (\$20 GDD)	\$35 (\$28 GDD)
* Motor Club Fee	See NSD section on side 1	See NSD section on side 1	See NSD section on side 1		
Service Fee	\$9	\$9	\$10	\$9	\$10
Fraud Fee			\$2.10 per vehicle/year (\$0.45 inception, \$0.15 each mo after)		
SR Filing	\$10 - SR for Named Insured, Spouse or Dependent under 25	None - SR OK for Named Insured, Spouse or Dependent under 25	None - SR OK for any driver on policy		
Reinstatement	\$5 (\$4 GDD)	\$15 (\$12 GDD)	\$13 (\$10 GDD)	\$5 (\$4 GDD)	\$5 (\$4 GDD)
Renewal fee	None	\$25 (\$20) each 6 months	None	\$25 (\$20 GDD) Annually	\$35 (\$28) each 6 & 12 mos.
Insured NSF Fee	\$15	\$20	\$20	\$20	\$15
Producer NSF Fee	\$35	\$35	\$35	\$35	\$35