

Just Insure General Agency
(Old American Indemnity Company)
State of Indiana
Underwriting Guidelines

1) Coverages

- a) Liability Coverage
 - 25/50/25, 50/100/50 Limits
- b) Collision Coverage
 - Deductible options: 500.00, 1000.00.
- c) Comprehensive Coverage
 - Deductible options: 500.00, 1000.00.
- d) UMPD Coverage
 - \$25,000, \$50,000 Limits
 - Deductible Options: 0.00, 300.00
- e) UMBI/UIM Coverage
 - 25/50, 50/100 Limits

2) Vehicle

- a) Gross Vehicle Weight That Exceeds 9,999 Pounds Is Not Allowed
- b) MSRP That Exceeds \$99,999 Is Not Allowed
- c) The Following Car Makes Are Not Allowed:
 - Avanti
 - Aston Martin
 - Bentley
 - Bugatti
 - Ferrari
 - Hummer
 - Lamborghini
 - Panoz
 - Rolls-Royce
 - Triumph
 - Lotus
 - McLaren

*There is a make and Model look up table in the App of all cars we will insure.
- d) The Following Body Styles or Sub-Styles Are Not Allowed:
 - Police interceptors
 - Commercial/Cutaway/Chassis
 - Incomplete chassis
- e) The Following Vehicle Uses Are Not Allowed:
 - Business Use
 - Commercial
 - Emergency services
 - Leased or rental to others
 - Regularly available to non-listed drivers
 - Carrying persons or property for compensation, except for shared-expense car pools
 - Driving for a Transportation Network Company (i.e. Uber, Lyft, etc...)
 - Snowplowing
 - Transporting hazardous materials or large quantities of supplies or

equipment

f) Vehicle Types Conditions & Modification Not Allowed.

- Vehicles not registered for street use are not allowed
- Vehicles with altered suspensions or lift kits are not allowed
- Vehicles with cooking equipment or bathrooms
- Low-speed vehicles with a maximum speed less than 55 MPH
- Vehicles with snow-plowing equipment
- Grey market vehicles
- Vehicles previously declared “total loss”
- Salvage or branded title
- Vehicles with broken odometers
- Vehicles with more or less than four wheels
- Custom equipment as defined within the policy.
- Trailers
- Recreation vehicles
- Classic cars
- Race cars
- High performance vehicles
- Vehicles modified for high performance or racing
- Vehicles not in good working condition
- Vehicles not meeting applicable vehicle safety requirements

g) Garaging Location Not Allowed - Controlled by the App.

- Vehicles without a valid Indiana garaging address are not allowed
- Vehicles that have a principal out of state garaging location in Canada, Mexico or other country.
- Zip Codes designated as either P.O. box, military, or unique/business are not acceptable garaging addresses unless latest population data purchased by company suggest people reside there

h) Ownership Not Allowed.

- Vehicles owned or leased by a partnership or corporation.

3) VIN Number that are Acceptable

A **vehicle identification number (VIN)** is a unique code, including a serial number, used by the automotive industry to identify individual vehicles. From 1954 to 1980, there was no accepted standard for VIN numbers, so different manufacturers used different formats. In 1981, the National Highway Traffic Safety Administration of the United States standardized the format. It required all on-road vehicles sold to contain a 17-character VIN, which does not include the letters O (o), I (i), and Q (q) (to avoid confusion with numerals 0, 1, and 9). We only support 17 diligent VIN's, with the above vehicle manufacturers not insurable in the App.

4) Drivers Not Acceptable

a) Driving Record: 12 Points in the accident/violation point mapping. For example:

- ONE or more Major Violation within the last 36 months
- Three or more INTERMEDIATE violations
- Three or more at fault accidents

b) Primary Named Insured Cannot Be Excluded

c) Drivers Under The age of 18 years.

d) Applicants Who Have Been Convicted of Insurance Fraud

e) Applicants Who Owe Money From a Previously Canceled/Non-Renewed Policy with

the company

- f) Applicants Who Have Had a Policy Canceled or Refused By The Company For, or Who Have Committed, Fraud or Misrepresentation In Connection With An Application For Insurance or In The Presentation or Settlement Of a Claim
- g) Applicants Who Have Had a Policy Canceled or Refused By The Company Because of, or Who Have Issued, An Unauthorized Payment In Connection With An Application For Insurance or a Policy
- h) Applicants Who Have Had A Policy Canceled or Refused By The Company Because of Interference With the Workings of The App or Misrepresentation of Mileage Driven
- i) Applicants Who Have Knowingly Threatened Bodily Harm or Engaged In Menacing Behavior Towards a Company Employee or An Affiliate Of The Company
- j) Drivers That Have a Permanently Revoked License
- k) Drivers Requiring An SR-22 type Filing in any state
- l) Applicants or policyholders who have disputed electronic payments, either made directly by the Applicant to their Just Insure account or those payment(s) completed by the Automatic-Payments function within the App, to pay premium owed.

5) Other Factors that Eliminate Insurability

- a) All Named Insureds Must Be Natural Persons
- b) Policies That Have Vehicles Garaged At Two Different Addresses and Drivers In Two Different Households, With The Following Exceptions
 - Student or military risks
 - Named insured has two different households
 - Drivers who live at different addresses but all vehicles are garaged at one place; or husband/wife or domestic partners in the process of divorce and the vehicle is still considered communal property
- c) Applicants who do not want Paperless Option
- d) Policies Where The Applicant or Named Insured Fails To Provide, At Company Request, Verification Of Information That He or She Supplied
- e) Policies Where The Applicant or Named Insured (As Either Applicant, Named, or Spouse), or a Listed Driver Has Had a Policy Written By The Company Declined, Canceled, or otherwise declined for Underwriting Reasons
- f) Policies with (or covering an insured with) an unacceptable claim history, payment history, vehicle history, or other history
- g) Applicants or Policyholders who create multiple accounts for the same named insured on one mobile device
- h) Policyholders who do not have a vehicle odometer that is in working order
- i) Policyholders that opt out of any electronic communication from Just Insure Insurance, including emails, text messages, instant messaging, or any other form of electronic communication that are necessary in providing our Services.
- j) Policyholders that do not fulfill all required conditions as indicated by Just Insure and continue to not fulfill required conditions throughout the policy period.
- k) Policyholders who engage in the sharing of app login information
- l) Applicants or policyholders who use a username, email, name of another person or entity that they do not have the right to use, or the name of a person or entity with the intent to impersonate that person or entity.
- m) Policyholders who have not fulfilled the following conditions will not have the ability to purchase a new policy with Just Insure:
 - Policyholders who have not accepted or have removed required mobile

app permissions

- Policyholders who have a vehicle with a broken odometer
- Policyholders who have a negative balance and have not brought their account current with good standing
- Policyholders who have not provided odometer photos as requested by Just Insure

Failure to fulfill these required conditions throughout the policy period as requested by Just Insure may result in midterm cancellation, the inability to purchase a new policy with Just Insure and additional charges, as authorized by the terms of the policy

- o) Policyholders who do not update the mobile app to the latest version as soon as new versions are released and available
- p) Policyholders who take fraudulent photos, to include submitted photos taken of other photos, or any photo that is not taken directly from the insured vehicle's dashboard odometer.

6) Managing Odometer Readings:

Drivers are required to use the app when they drive and to periodically take photos of the odometer. Persistent failure to use the app or to take such photos will result in action/notices in the app, and/or emails/letters being sent, resulting in Daily Assumed Mileage billing and/or termination actions and/or inability to purchase a new policy by the company in accordance with Indiana law. Refer to Pricing Rule Odometer photo requirement is not applicable on fixed price policy option.

7) Trip Tracking and Dispute Process:

Just will use its Automatic Trip Detection feature to automatically identify when a driver begins and ends a driving trip. Customer telematics data will be tracked during the trip and used to score driving quality and log miles incurred from the start to the end of each trip. Just Insure may use Bluetooth, phone data, and points of interest to identify that the insured's vehicle is being driven. When a policyholder disputes an automatically tracked trip, the insured will be asked for a reason they believe the trip was inappropriately tracked/billed (no billing on fixed price policy option). An updated odometer photo may be requested so that actual miles incurred can be verified. If the Company deems a trip to have been tracked in error and/or in excess of actual miles incurred on the vehicle, the trip will be removed from the account.

8) Policy Cancellations: (20 day / 10 day notice requirement)

Rules for cancellation at any time:

- a) Policyholder can cancel their policy any time during the policy period.
 - 1. An insured may request cancellation of an existing insurance policy to the insurer or its duly authorized agent orally, electronically, or in writing stating a future date on which the policy is to be canceled.
- b) Negative Balances - see section 9 below

Rules for cancellation within first 60 days of the initial policy period:

- a) Section 2 above - Vehicle
- b) Section 3 above - VIN Number that are Acceptable
- c) Section 4 above - Drivers Not Acceptable
- d) Section 5 above - Other Factors that Eliminate Insurability

Rules Allowing Cancellation after 60 days or during a renewal policy period:

*Note - for sections (b) thru (f), 20 Days notice must be provided

- a) Policy Cancel due to non-payment of premium. 10 Days notice required. See section 9 below.
- b) The driver's license or motor vehicle registration of the named insured or of any other operator who either resides in the same household or customarily operates an automobile insured under the policy has been denied or has been under suspension or revocation during the policy period or the existence of one or more grounds for such denial, suspension, or revocation has become known.
- c) The named insured or any other operator who either resides in the same household or customarily operates an automobile insured under the policy is under treatment for epilepsy or heart disease and does not produce a certificate from a physician testifying to the operator's unqualified ability to operate a motor vehicle safely; or uses drugs or alcoholic beverages to excess.
- d) Fraud, willful misrepresentation, or concealment on the part of any insured in respect to any material fact or circumstance relating to the issuance or continuance of the policy or relating to a loss.
- e) Violation of any terms or conditions of the policy.
- f) The place of residence of the insured or the state of registration or license of the insured automobile is changed to a state or country in which the insurer is not licensed.

When a policy providing automobile liability coverage is cancelled, other than for nonpayment of premium, the insurer shall notify the named insured of his possible eligibility for automobile liability insurance through other insurers or through the automobile liability assigned risk plan. Such notice shall accompany or be included in the notice of cancellation.

9) Policy Nonrenewals: (30 day notice requirement)

An insurer shall not fail to renew a policy unless it mails to the named insured, at the address shown in the policy, at least thirty (30) days advance notice of its intention not to renew the policy.

In the event of failure to renew a policy providing automobile liability coverage, the insurer shall notify the named insured of his possible eligibility for automobile liability insurance through other insurers or through the automobile liability assigned risk plan. Such notice shall accompany or be included in the notice of intent not to renew.

A notice of intention not to renew is not required if the insured is transferred from an insurer to an affiliate of the insurer for future coverage and the transfer results in the same or broader coverage.

Renewal of a policy shall not constitute a waiver or estoppel with respect to grounds for cancellation which existed before the effective date of such renewal.

10) Managing Negative Balances and Overdue Bills:

Customers with Pay As You Go billing are required to keep a positive account balance. If an account balance reaches zero dollars or goes negative, the customer is still insured for the required 10 day grace period, per Indiana statute. The customer is immediately notified and reminded to top up their account in the app and by email. If the balance is not brought back to at least the minimum good standing positive balance, a cancellation letter is sent to the customer, in compliance with Indiana statute. The policyholder will not be able to purchase a new policy until the account is brought positive and with a positive balance sufficient to start the new policy. Just Insure will use any available payment method on the account to help the policyholder keep a positive balance and

stay insured.

Customers on Scheduled Billing plans are required to pay all bills in full by the billing due date. When a bill becomes past due a cancellation notice will be sent to the customer informing them their policy will be canceled in 10 days if the bill is not paid in full. If an insured fails to make full payment on a bill and there are fewer than 10 days remaining in the policy the renewal policy will begin but the notice period will not be extended past the original 10 days.

11) Charges:

The policyholders are given a per-mile price for each applicable coverage prior to the inception of a policy. The per-mile price will be valid for the duration of the policy term for that vehicle. (This does not apply to fixed price policy option)

The policyholders are also given a per-day price for each applicable coverage, which could be \$0, prior to the inception of each policy. The per-day price will be valid for the duration of the policy term for that vehicle. Payment for the current day will be deducted from the insured's account the next day. Partial days will be prorated to the nearest hour from 12:01 am.

Furthermore, policyholders are required to supply Just Insure with information about their driving behavior, including miles driven so that the correct premium can be charged to their account. If policyholders do not provide this information, then Just Insure is authorized to do the following:

- A. Starting on the day we have determined the policyholder's Mobile App was removed/uninstalled, Daily Assumed Mileage may be charged for each day the Just Insure App remains removed/uninstalled, unless the insured provides Just Insure with proof via odometer photo in the app of actual miles driven. (This does not apply to fixed price policy option)
- B. The insured is required to provide a true and accurate initial odometer photo of the insured vehicle either prior to or immediately after purchase. If the insured does not provide the initial photo, then Daily Assumed Mileage may be charged for each day until the initial odometer photo is provided, starting on the policy effective date. These Daily Assumed Mileage charges are not reimbursable. (This does not apply to fixed price policy option)
- C. If the insured has not tracked miles for 14 consecutive days and the missing mileage cannot be determined, then Daily Assumed Mileage may be charged for each missing day starting on the date the last accepted odometer photo was provided in the App, until the policy is no longer in force, unless the insured provides a new accepted odometer photo of actual miles driven in the App. Zero miles incurred between submitted odometer photos may result in policyholders being required to demonstrate that the vehicle is in good working order, with a working odometer. Failure to show that vehicle is in good working order and/or the vehicle has a working odometer, may result in Daily Assumed Mileage charges for each day starting on the date of the last accepted odometer photo or the policy start date, and will continue until an accepted odometer photo is received or the policy is canceled. (This does not apply to fixed price policy option)
- D. The insured has a 7 day period to provide an accepted initial follow-up odometer photo, following a request by Just Insure at the 7 day policy mark. If the insured does not provide an accepted photo in the App within this time period, then Assumed

Mileage per day charges will occur starting the day the initial odometer photo was received, and continue each day until the first follow-up odometer photo is provided and accepted, or the policy ends. These Assumed Mileage charges are reimbursable. (This does not apply to fixed price policy option)

- E. The insured has a 10 day period to provide an accepted follow-up odometer photos following a request by Just Insure at the 30, 60 and 90 day period. If the insured does not provide the requested photo in the App within this time period, then Assumed Mileage per day charges may occur starting on the date the last accepted odometer photo was provided and continue each day until an accepted follow-up odometer photo(s) is/are provided or the policy ends. (This does not apply to fixed price policy option)
- F. The insured is required to provide a final odometer photo at the end/termination of the policy. If not received, Assumed Mileages may be charged for each day starting on the date the prior odometer photo was provided and accepted, until the cancellation or termination date of the policy. The insured is provided a 7-day grace period to provide the final odometer photo. If received within those 7 days, the Assumed Mileage charges are reimbursed. (This does not apply to fixed price policy option)
- G. When the insured removes a vehicle from their policy during the policy period, a final odometer photo for the removed vehicle is due immediately. The policyholder will have 1-day to provide the final odometer photo. Failure to provide the final odometer photo may result in Assumed Mileage charges for each day commencing on the day the prior odometer photo was provided though the day the vehicle was removed from the policy. (This does not apply to fixed price policy option)
- H. When the insured replaces/adds a vehicle to their policy during the policy period, an initial odometer photo is due immediately. The policyholder will have 1 day to provide the initial odometer photo or signup with an approved third party mileage provider for the new vehicle. If the insured does not provide the initial photo, then Assumed Mileage per day charges may occur each day until the initial odometer photo is provided commencing on the effective date of the replacement/additional vehicle. These Assumed Mileage charges are not reimbursable. (This does not apply to fixed price policy option)
- I. Where an illegible photo is received, the policyholder will have 1-day to provide a replacement photo to be submitted following notice from Just Insure that the photo has been rejected. This 1-day period is only allowed one time during each policy period. Failure of the insured to provide an approved/legible replacement photo will be considered not providing an odometer photo and Assumed Mileage per day charges may occur commencing on the date the prior approved/legible odometer photo was provided or the first day of the policy period, as noted in the scenarios above. (This does not apply to fixed price policy option)
- J. The initial odometer photo received upon the start of any renewal period may be used as the final odometer photo on the policyholder's prior policy period. (This does not apply to fixed price policy option)

12) Payment Authorization:

A customer on a Pay As You Go plan is required to consent to automatic payments to start a policy. Whenever the customer's account balance falls below 0, an automatic payment is triggered on the payment method on file. The amount charged will be the insured's predetermined top-up amount.

A customer on a Billing plan is required to consent to automatic payments. Automatic payment will be triggered at the due date of the bill and the amount charged will be the full amount of the bill.

12) Policy Renewals:

- a) Renewals require at least 20-Days prior notice.
- b) We may not refuse to issue, cancel, refuse to renew or increase the premium for renewal of a policy as a result of
 - Based upon a change in credit score
 - Not having a credit card account
 - Claims made where the insured was not at fault (49% or less), or
 - Claims made where the insurer has not made any payment or where the insurer has recovered the entirety of the insurer's payment on a claim by means of salvage, subrogation or another mechanism.
- c) We may not cancel or refuse to renew an automobile liability insurance policy solely because of age, residence, race, color, creed, national origin, ancestry, or occupation.

13) Premium Refunds:

Once a policy is canceled or terminated, after reconciliation of mileage through odometer photos and/or Assumed Mileage per day charge(s), the policyholder will be refunded the positive balance amount in full by the same method of payment in which the premium payment was made.

14) Binding Restriction Events:

There are certain situations that pose such significant risk that binding authority is immediately suspended. These situations include, but are not limited to:

- a) Earthquake;
In the event of an earthquake in excess of 5.0 on the Richter Scale, no coverage may be bound on New Business or by endorsement to in-force policies for ten days following the initial shock. A formal written notice will be issued if the moratorium is lifted sooner than or extended beyond ten days due to continued aftershocks.
- b) Severe Weather;
No coverage may be bound if the National Weather Service has issued a severe weather warning for the area for the duration of the warning. This includes, but is not necessarily limited to, warnings for rain, wind, flood, snow, ice, tornado or hurricane.
- c) Other Catastrophes;
In the event of a natural or man-made catastrophe, no coverage may be bound on New Business or by endorsement to in-force policies for five days. This includes, but is not necessarily limited to, such events as fire, windstorm, hail storm, flooding or hurricane.

In addition, we reserve the right to suspend binding authority as we deem appropriate. The agents will be notified in writing when this has occurred.