

MSAPIC - Private Passenger Automobile

Additional information Required to Calculate Voluntary Premium

The following is additional information required to accurately calculate MSAPIC voluntary auto premium. Please check if any of the following are applicable and provide the additional information requested. Definition of terms and requirements follows.

MAIP Insured Name: _____

_____ Prior Insurance

Carrier Name: _____

Carrier Type: Standard / Non-standard / No Prior Insurance

Part 5 Limit Vehicle 1: _____

Part 5 Limit Vehicle 2: _____

Part 5 Limit Vehicle 3: _____

Time with Prior Carrier: _____ years & _____ months

Date of last Coverage: _____

_____ Motorcycle Instructor Course

Operator: _____

Date of Motorcycle Instructor Course: _____

Operator: _____

Date of Motorcycle Instructor Course: _____

_____ Pleasure Use

Applicable VIN: _____

_____ Drive to Work

Applicable VIN: _____

Drive to Work Classification: _____

Applicable VIN: _____

Drive to Work Classification: _____

_____ Farm Use

Applicable VIN: _____

_____ Multi-Line

Type of Policy: _____

Insurance Company: _____

Policy Number: _____

_____ Accident Prevention Course

Operator: _____

Date of Completion: _____

Operator: _____

Date of Completion: _____

____ Student Away at School

Operator: _____

Student Away Classification: _____

Student Garaging Zip Code: _____

Operator: _____

Student Away Classification: _____

Student Garaging Zip Code: _____

____ Good Student

Operator: _____

Definitions of Terms and Eligibility Requirements

Prior Insurance:

Prior carrier information is required to accurately calculate MSAPIC voluntary auto premium.

Motorcycle Instructor Course:

A credit shall apply if an assigned operator of a motorcycle has a completion certificate for a motorcycle instructor safety training course meeting the standards established by the Motorcycle Safety Foundation.

Pleasure Use:

No BUSINESS USE. Personal use only, not driven to work or school.

Drive to Work:

No BUSINESS USE. Personal use including driving to or from work or school. Drive to work may be classified as any one of the following:

- <3 miles one way
- ≥3 and <15 miles one way
- ≥15 miles one way, ≤ 2 days / week
- ≥15 miles one way

Farm Use:

Means the auto is principally garaged on a farm or ranch and, it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and it is not customarily used in any occupation other than farming or ranching.

Multi-Line:

Classification as a multi-policy exists if the policyholder has any one of the following:

- A homeowners policy (HO 2, 3, or 5) with any subsidiary of Main Street America Insurance.
- A condominium policy (HO 6) with any subsidiary of Main Street America Insurance.
- A renters policy (HO 4) with any subsidiary of Main Street America Insurance.
- A homeowners or condominium policy (HO 2, 3, 5, or 6) insured elsewhere.

Accident Prevention Course:

An Accident Prevention Course discount may apply provided the principal operator of the auto:

- Has a completion certificate dated within the most recent 36 months, certifying that he or she has successfully completed either a driver training course or a driver training refresher course.
- Has 39 or more years of driving experience.
- Was not required by a court or other governmental entity to complete the course because he or she had committed a moving violation.

Student Away at School:

Classification as a student away at school exists if the student has 8 or fewer years of driving experience and has any one of the following:

- Student Away without Vehicle: The student resides at an educational institution over 100 road miles from the auto's place of principal garaging and does not have possession of the vehicle.
- Student Away with Vehicle in State: The student is away at school with a vehicle within the same state as the primary policy garaging location. The student's garaging location zip code must be provided.
- Student Away with Vehicle Out of State: The student is away at school with a vehicle out of state as the primary policy garaging location.

Good Student:

The Good Student status applies provided:

- The Owner or Operator is licensed 8 years or fewer, and a full-time high school, college or university student; or enrolled in a vocational or technical institute.
- A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - Is in the upper 20% of his/her class scholastically, or
 - Maintains a "B" average, or its equivalent.
 - If the letter grading system cannot be averaged, then no grade can be below "B".
 - When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
 - Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
- A student enrolled in home study is eligible to receive the Good Student Discount, provided;
 - Evidence is received that the driver ranked in the upper 20% on one of the following standardized tests, administered in the past twelve months:
 - PSAT (Preliminary Scholastic Aptitude Test)
 - PLAN (Preliminary American College Test)
 - SAT-1 (Scholastic Aptitude Test-1)
 - ACT (American College Test)
 - The Company is furnished evidence each 12 months indicating that the driver(s) continues to meet the qualifications.
- A classification change resulting from a change in the scholastic standing of the student cannot be affected between anniversary dates of the policy.