



### Important Contact Information:

| Contact            | Number   | Function   |
|--------------------|--|--|
| Agent Service Team | 888-340-1088<br>Email: AgentServiceTeam@csaa.com   | Password help, system & quote navigation, underwriting, billing, change requests - your one stop shop! |
| E-Service Team     | 888-980-5650   | Assistance with MyPolicy (paperless & eValue)  |
| Connected Team     | 800-814-4684   | Questions & technical assistance with Mobile UBI   |
| Claims             | 888-340-1088<br>Email: <a href="mailto:claims@csaa.com">claims@csaa.com</a> (non urgent) | File a claim by calling or through MyPolicy. Monitor through Insurance Portal.                         |

### Insurance Portal Dashboard & Insurance Knowledge Center:

Iportal/Dashboard link: Use for initial access and/or if you get the rocketship page

<https://iportal.digital.csaa-insurance.aaa.com/dashboard>

Search: Access your quotes & policies

The screenshot shows the Insurance Portal Dashboard interface. At the top, there is a search bar with the text "INSURANCE PORTAL" and a search icon. Below the search bar, there are several alert cards under the heading "INSURANCE KNOWLEDGE CENTER ALERTS". The alerts include: "Internal Transfer to Claims FNOL [in support of the CA storms]", "California: Gun Harm Reduction Ordinance in San Jose, CA - Gun Liability Questions", "MyQuote Current Carrier Issue (MWG excluding CA, ACA, Direct Sales, AAA S.J., WCN)", and "DO NOT OFFER RIDESHARE/TNC IN CA". There is a "View All Alerts" button. On the right side, there is a "Quick Links" section with a button for "Insurance Knowledge Center". Below that, there is a section for "IKC FACT SHEETS" with a link for "Arizona Signature Series Property Rate Change Effective May 15, 2023".

**Quick Links: Access Dash, PAS, Pet Insurance Portal & more**

**Insurance Knowledge Center (IKC): Where to find guidelines & procedures**

**Your Dashboard: Will include important alerts and access to billing activity, e-signature and e-value document follow-up.**





**Countrywide Auto:** Available quote systems are Dash and PAS. . Bridging from rater will currently take you into Dash. Quote and bind are available in both platforms.

| Eligibility Rules                      | Signature Series   |
|--|--|
| Driving Experience                     | <ul style="list-style-type: none"> <li>First named insured must have at least 3 years continuous driving experience</li> </ul>   |
| Prior Insurance                        | <ul style="list-style-type: none"> <li>6 months continuous coverage with no more than a 3-day lapse</li> </ul>   |
| Insurance Score                        | <ul style="list-style-type: none"> <li>Valid insurance score &gt;600 required</li> </ul>   |
| Drivers Record (within last 33 months) | <ul style="list-style-type: none"> <li>No major violations allowed (including DUIs)</li> <li>No more than 2 at-fault accident No more than 3 minor or speeding violations</li> </ul> |

**General Guidelines:**

- No vehicles over 10K GVWR or with a load capacity of more than 4K lbs.
- Vehicles that exceed \$250K are ineligible
- Motor Homes that exceed \$300K are ineligible

**Policy Highlights:**

- Up to 7 drivers & 8 vehicles on 1 policy
- Bodily Injury Limits up to \$1MM
- Named Non Owner
- Rideshare coverage

**Policy Discounts:**

- AAA Membership Discounts
- eValue
- SMARTrek Mobile
- SmartDriver (Teen Smart)
- Good Student B or Better

**Note: Please reference state specific Agent Guides for a full list of underwriting guidelines**





**Countrywide Home:** Available quote systems are Dash and PAS. Quote and bind are available in both quote platforms. Bridging from rater will currently take you into Dash but you will need PAS to quote PUP and DP3.

**Dash:** Quotes generated in a comparative rater are assigned to the Legacy product offer. Can be changed to other package options or customized by adding or deleting endorsements.

| Countrywide Home Product Highlights |  |
|-------------------------------------|--|
| Liability                           | <ul style="list-style-type: none"> <li>Liability up to \$2MM</li> </ul>  |
| Optional Coverages                  | <ul style="list-style-type: none"> <li>Equipment Breakdown</li> <li>Buried Utility Line</li> <li>Water Backup</li> <li>Mortgage Payment Protection</li> <li>Building Code upgrade</li> <li>Siding &amp; Roof match</li> </ul>                    |
| Discounts                           | <ul style="list-style-type: none"> <li>AAA Membership</li> <li>Home Modernization</li> <li>Water Detection</li> <li>Newer Roofs (less than 5 years)</li> <li>New Home (less than 10 years)</li> <li>Pay in Full* (see important note)</li> </ul> |
| HO3                                 | <ul style="list-style-type: none"> <li>Coverage A up to \$1MM</li> </ul>   |
| HO6                                 | <ul style="list-style-type: none"> <li>Coverage A up to \$1MM</li> <li>Insured 100% to value</li> <li>Can be endorsed to a rental without rewriting</li> </ul>   |
| HO4                                 | <ul style="list-style-type: none"> <li>Minimum coverage C \$25K</li> <li>No minimum premium rule</li> </ul>  |

**\*Pay In Full:** Discount only applies if insured bill. Be aware quoted premium will change if switched to mortgagee bill.

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**Countrywide Home:** Available quote systems are Dash and PAS. Quote and bind are available in both quote platforms. Bridging from rater will currently take you into Dash but you will need PAS to quote PUP and DP3.

| Common Eligibility Rules  |   |
|---------------------------|---|
| Ineligible Type           | <ul style="list-style-type: none"> <li>▪ Mobile or manufactured homes with or without a HUD sticker</li> <li>▪ Multi-family dwellings with more than 5 units</li> <li>▪ Log homes in a PC 8B or higher and/or not constructed by a licensed contractor</li> </ul>   |
| Age & Updates             | <ul style="list-style-type: none"> <li>▪ No home built prior to 1900</li> <li>▪ Dwellings built prior to 1940 must have all 4 major systems fully renovated               <ul style="list-style-type: none"> <li>▪ Electric, Heating, Plumbing fully modernized within past 25 years</li> <li>▪ Roofs not older than 25 years unless slate</li> </ul> </li> </ul>   |
| Fuel Tanks                | <ul style="list-style-type: none"> <li>▪ Active underground oil fuel tanks are ineligible (exception if in basement on concrete)</li> <li>▪ Inactive underground oil fuel tanks require a certificate of abandonment &amp; soil test results</li> </ul>   |
| Protection Class          | <ul style="list-style-type: none"> <li>▪ PC 10 &amp; 10W require underwriter approval</li> </ul>  |
| Losses                    | <ul style="list-style-type: none"> <li>• No more than one paid non-catastrophe claim (3 years)</li> <li>• No more than one paid catastrophe (CAT) claim (3 years)</li> <li>• Any \$25K+ loss in prior 3 years requires underwriter approval</li> <li>▪ Any Liability loss in prior 3 years requires underwriter approval</li> </ul>   |
| Coastal                   | <ul style="list-style-type: none"> <li>▪ Not eligible within 2500 feet of coastal waters</li> <li>▪ May consider if over 1100 feet and we have the auto</li> </ul>  |
| Secondary/ Seasonal & DP3 | <ul style="list-style-type: none"> <li>▪ Must have primary unless approved by underwriting               <ul style="list-style-type: none"> <li>▪ Exceptions can be approved if there is a reason AAA can't write the primary (ex. ineligible due to coastal, or outside of AAA writing territory)</li> </ul> </li> </ul>   |
| Ineligible                | <ul style="list-style-type: none"> <li>▪ Trampolines without perimeter fencing and safety net</li> <li>▪ Home day care of any kind</li> <li>▪ Manufacturing or repairing of goods or products</li> <li>▪ Uninsured professional liability exposure</li> <li>▪ Any commercial or mercantile risks</li> <li>• Non-incident farming (more than 5 livestock, 3 horses, renting more than 25 acres, more than \$5K annually in cash crops)</li> <li>• Pets with prior bite history</li> <li>• Dog breeds (pure or mixed)               <ul style="list-style-type: none"> <li>• Rottweiler, Chow, Doberman, Pit-bull (any), American Staffordshire Terrier, Stafford Bull Terrier, Wolf (mix or dog), Presa Canario, Akita</li> </ul> </li> <li>• Exotic Animals - include but not limited to:               <ul style="list-style-type: none"> <li>• Non-domesticated feline, non-human primate, venomous or poisonous animal, alligator, crocodile, caiman, bear, wolf, jackal, fox, coyote, or any hybrid of these</li> </ul> </li> </ul> |

**Note: Please reference state specific Agent Guides for a full list of underwriting guidelines**



## Homeowners Product Offering Coverages At A Glance

| Endorsement Name  | Heritage                       | Legacy                 | Prestige               |
|---|--------------------------------|------------------------|------------------------|
|   | Product Minimum (if available) |                        |                        |
| <a href="#">HS 04 20 Specified Additional Amount Of Insurance For Coverage A - Dwelling</a>   | 100% of Coverage A             | 50% of Coverage A      | 200% of Coverage A     |
| <a href="#">HS 04 35 Supplemental Loss Assessment Coverage</a>                                | Optional                       | \$5,000                | \$5,000                |
| <a href="#">HS 04 36 Loss Assessment Coverage for Earthquake</a>                              | Optional                       | Optional               | Optional               |
| <a href="#">HS 04 55 Identity Fraud Expense Coverage</a>                                      | Optional                       | \$15,000               | \$15,000               |
| <a href="#">HS 04 77 Building Code Upgrade</a>  | Optional                       | Optional               | 25% of Coverage A      |
| <a href="#">HS 04 90 Personal Property Replacement Cost Loss Settlement</a>                   | Optional                       | Automatically Included | Automatically Included |
| <a href="#">HS 04 95 Limited Water Back Up And Sump Discharge Or Overflow Coverage</a>        | Optional                       | \$5,000                | \$10,000               |
| <a href="#">HS 09 06 Mortgage Payment Protection</a>  | Optional                       | Automatically Included | Automatically Included |
| <a href="#">HS 09 29 Fungi, Wet Or Dry Rot, Or Bacteria</a>                                   | Optional                       | \$10,000               | \$15,000               |
| <a href="#">HS 09 31 Open Peril Personal Property Coverage</a>                                | Optional                       | Optional               | Automatically Included |
| <a href="#">HS 09 34 Rebuild To Green</a> (requires HS 04 90)                                 | Optional                       | Optional               | Automatically Included |
| <a href="#">HS 09 65 Jewelry, Watches, Furs, Precious And Semiprecious Stones Theft Limit</a> | Optional                       | \$2,500                | \$5,000                |
| <a href="#">HS 04 65 Coverage Increased Special Limits of Liability</a>                       | See Endorsement for Details    |                        |                        |



**Countrywide PUP (Umbrella):** Available to quote and bind in PAS. Will see an estimated premium and hyper link for cross-sell opportunity in both auto & home quotes if eligible.

| Common Eligibility Rules      |  |
|-------------------------------|--|
| Requirements                  | <ul style="list-style-type: none"> <li>• Must have Primary Auto with CSAA/AAA</li> <li>• No Liability losses in previous 3 years</li> <li>• Drivers must not exceed eligibility requirements for claims &amp; violations</li> </ul>  |
| Requires Underwriter Approval | <ul style="list-style-type: none"> <li>▪ Limits higher than \$2MM</li> <li>▪ High profile liability exposures (entertainers, celebrities, athletes, etc.)</li> <li>▪ Certain occupations (politicians, editors, publishers, etc.)</li> <li>▪ Applicants with excess underlying exposures (ex. No more than 6 rentals)</li> </ul> |
| Ineligible                    | <ul style="list-style-type: none"> <li>▪ Applicants listed as a business, corporation, trust or LLC</li> <li>▪ Household driving record with more than 2 incidents in previous 36 months</li> <li>▪ Vicious dog or unacceptable breed</li> </ul>   |

| Underlying | Risk                 | Max Allowed without Approval | Minimum Underlying Limit                                    |
|------------|----------------------|------------------------------|---|
| Property   | Primary residence    | 1                            | 300K minimum and 500K with pool/spa                         |
|            | Additional residence | 5                            |   |
|            | Rental properties    | 6                            |   |
|            | Guns                 | 5                            |   |
| Auto       | Automobile           | 8                            | Minimum 250/500/100<br>Additional discount with 500/500/100 |
|            | Antique Auto         | 4                            |   |
|            | Motorcycle           | 4                            |   |
|            | Motor Homes          | 4                            |   |
| Other      | Watercraft           | 5                            |   |
|            | ATVs                 | 4                            |   |
|            | Snowmobiles          | 4                            |   |
|            | Golf Carts           | 2                            |   |

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