



## THE FOUNDERS FIRST CHOICE AUTO ADVANTAGE

Our Founders First Choice Auto product has a full range of customizable options you and your customers are sure to like.

### SPECIAL COVERAGES

*Please refer to policy and underwriting guidelines for limits and restrictions.*

**Towing and Labor** - Optional Towing and Labor coverage is available only when Comprehensive and Collision coverages have been purchased. Coverage is limited to one occurrence per 6-month policy period or two occurrences per 12-month policy period.

*Cost – For \$35 per Occurrence - \$6 per Vehicle. For \$50 per Occurrence - \$9 per Vehicle*

### Roadside Assistance

Optional Emergency Roadside Assistance coverage, which includes 24/7, 365 day dispatch services, is available for all policies. Services include the following:

- Towing up to 25 miles to the nearest servicing facility or location of the insured person's choice;
- Mechanical first aid at the location of disablement;
- Lock-out service;
- Emergency delivery of supplies;
- Tire changing service;
- Emergency battery service;
- Extrication and winching; and
- Other typical roadside assistance services, as described in the provider materials.

Covered services may be accessed up to five (5) times in a 12-month policy term, or up to three (3) times in a 6-month policy term.

*Cost – For 6-Month Policy Term - \$54. For 12-Month Policy Term - \$108*

### Named Non-Owner Coverage

Named operator policies provide excess liability protection for the named insured (and his or her spouse, if a resident of same household as the named insured) while driving non-owned private passenger autos. There is no coverage afforded for any other person. Named Non-Owner policies are not available if any household resident has regular access to a vehicle or if the insured operates a vehicle used for commercial purposes.

**AUTOMOBILE  
(Illinois)**

**IL First Choice Auto Program**

**Limited Transportation Network Driver Coverage (No Passenger)**

The Limited Transportation Network Driver Coverage (No Passenger) endorsement is attached to the policy, which identifies the TNC driver(s). No more than two listed drivers/regular operators of the insured vehicles are TNC drivers. TNC drivers must have a valid Illinois driver's license.

Claims arising out of the use of an insured vehicle by an operator participating as a transportation network company driver are specifically excluded under our policy and is an ineligible vehicle use under the Illinois First Choice Auto Program vehicle eligibility rules unless various conditions met.

**Applicants/insureds, listed drivers and their vehicles are not eligible for the Illinois First Choice Auto Program if any operator is engaged as a TNC driver unless they qualify for and purchase the Limited Transportation Network Driver Coverage (No Passenger) endorsement.**

*Cost - \$40 per TNC Driver*

**Legal Expense**

Founders Insurance Company will reimburse the named insured, up to \$500, for attorney's fees and expenses incurred by the named insured for services rendered by an attorney to defend the named insured against citation(s) alleging a moving violation.

*Cost - \$25*

**Accidental Death**

Founders Insurance Company will pay to the estate of the named insured the sum of \$5,000 for death of the named insured occurring within ninety (90) days of, and resulting from, accidental bodily injuries sustained by the named insured as a result of operating, driving, or riding in his owned automobile.

*Cost - \$15*

**Basic Tenant Personal Property and Liability Enhancement Coverage**

This coverage pays up to \$10,000 for loss or damage to personal property from named perils (sublimits apply) and up to \$15,000 for personal liability for defined bodily injury and property damage occurring during the policy period. A \$500 deductible will apply to a personal property loss unless the loss is caused by burglary, theft or robbery, in which case a deductible of \$1,000 will apply.

*Cost - \$75*

**Rental/Transportation Expenses**

Optional Rental/Transportation Expenses coverage is available only when Comprehensive and Collision coverages have been purchased. The rental allowance is provided when a vehicle must be rented due to covered Comprehensive or Collision loss to an insured vehicle. In the event of a covered loss, Liability and Physical Damage on an insured car will extend to a rented car, if it is a temporary substitute car.

*Cost - \$20 per day / 15 Day Maximum - \$15 per vehicle; \$25 per day / 15 Day Maximum - \$20 per vehicle*

**UNDERWRITING GUIDELINES MANUAL**

**AUTOMOBILE  
(Illinois)**

**IL First Choice Auto Program**

**Money-Saving Options for Your Customers**

<b>Discount</b>	<b>Amount</b>	<b>General Requirements</b>
<b>Homeowners Discount</b>	10%	Discount will be given on a policy that meets the following criteria: 1. The named insured must own and reside in a one-, two-, or three- or four-family home or condominium. Mobile home, commercial, investment or vacation property ownership will not qualify for this discount. Renters do not qualify for the discount. 2. A copy of the current declarations page for the homeowner's policy (HO1, HO2, HO3, HO5, HO6 or HO8) must be obtained by the producer and retained in the agency file. 3. The insured's name and property address on the homeowner's policy must be the same as the insured's name and mailing address on our policy.
<b>Preferred Driver Discount (FIC Renewals Only)</b>	2.0%	Available if: 1. Applicant has received the Accident Free Renewal Discount. 2. All drivers have been licensed for at least 1 year, are 25 years of age or older, and have had no at-fault accidents or other driver violations or claims in the past twelve (12) months. 3. This discount applies to subsequent renewals.
<b>Accident Free Renewal Discount (FIC Renewals Only)<sup>1</sup></b>		Available at renewal if there have been no at-fault accidents resulting in a claim paid or payable under the policy based on the following:
	5.0%	At 6-month renewal
	11.0%	At 12-month renewal
		A maximum 30-day lapse in coverage is allowed.  In the event an insured has an at-fault accident under our policy, these discounts will not be available until the insured has been loss free for a minimum of twelve (12) months. Refer to Section 5. <b><u>Violation/Accident Determination</u></b> for the definition of not-at-fault (NAF) accidents.
<b>Advance Purchase Discount</b>	Up to 12%	If the Company quote is initiated by the customer in advance of the policy effective date as set forth in the corresponding rate factor pages. The discount amount varies, based on the date when the new business applicant quote process begins and the purchase transaction is completed in relation to the policy effective date. The discount amount applicable to the first policy term shall apply to all subsequent renewals.

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**AUTOMOBILE  
(Illinois)**

**IL First Choice Auto Program**

		In order to be eligible for the discount, the customer must have acceptable proof of prior insurance with no lapse in coverage. Refer to Section 5. <b><u>Prior Insurance Factor</u></b> for additional information.
<b>Anti-Theft Device Discount</b>	5.0%	Automatically applied to any vehicle 15 model years old and newer. This discount is applied to the Comprehensive premium only.
<b>Named Non-Owner Discount</b>	50.0%	Applies to all Named Non-Owner policies. Applicant cannot have regular use of auto to qualify. This discount is applied to the Bodily Injury and Property Damage premium only.
<b>Defensive Driving Discount</b>	5.0%	Available to the principal operator of the vehicle. To qualify, the insured must: <ul style="list-style-type: none"> <li>• Be at least 55 years old; and</li> <li>• Have held a valid driver's license for at least 1 year; and</li> <li>• Have completed a defensive driving course.</li> </ul> A copy of the certificate of completion issued by the Illinois Secretary of State must be obtained and retained in the agency file. The discount will remain in effect up to 3 years from the date of completion of the course in accordance with Sec 5/143.29 of the Insurance Code.
<b>Paid in Full Discount</b>	10.0%	Applicable for any direct bill policy where the premium is paid in full at inception by the Applicant. Policies that are uprated due to an MVR or misquote will be billed one additional installment and are not eligible.

<b>Payment Plans</b>	
<b>6 Month</b>	<b>12 Month</b>
116.66% Down & 5 Payments @ 16.66%	28.33% Down & 11 Payments @ 8.33%
20% Down & 4 Payments @ 20%	13% Down & 10 Payments @ 8.7%
25% Down & 4 Payments @ 18.75%	17.5% Down & 9 Payments @ 9.17%
25% Down & 3 Payments @ 25%	20% Down & 4 Payments @ 20%
34% Down & 2 Payments @ 33%	25% Down & 3 Payments @ 25%
50% Down & 1 Payment @ 50%	50% Down & 1 Payment @ 50%
100% Down	100% Down

<sup>1</sup> Applicant is electing an installment notice that also serves as a cancellation notice.

<sup>2</sup> Applicant is electing an installment notice that also serves as a cancellation notice. This installment payment option is not available if SR-22 filing(s) are provided.

## UNDERWRITING GUIDELINES MANUAL

### AUTOMOBILE (Illinois)

### IL First Choice Auto Program

<b>Underwriting Eligibility Guidelines</b>	
<b>Unacceptable Applicants/Drivers:</b>	
<p>1. Operators without:</p> <ul style="list-style-type: none"> <li>• A valid driver's license (except a driver with a suspended, revoked, expired or cancelled driver's license status seeking to regain his license through a financial responsibility filing); or</li> <li>• An international/foreign driver's license (if never licensed in the United States); or</li> <li>• A learner's permit; or</li> <li>• A probationary driver's license; or</li> <li>• A temporary driver's license; or</li> <li>• An interim driver's license.</li> </ul>	<p>10. Drivers with any of the following types of violations:</p> <ul style="list-style-type: none"> <li>• Reckless homicide resulting from operation of a motor vehicle;</li> <li>• Leaving the scene or failure to report an accident involving death or personal injury;</li> <li>• Under age 19 aggravated wireless phone (accident involving death);</li> <li>• Aggravated use of wireless phone school/construction zone (accident involving death);</li> <li>• Aggravated electronic communication device (accident involving death); or</li> <li>• Aggravated use of video device (accident involving death).</li> </ul>
<p>2. Drivers with licenses issued in New York, New Jersey, and Michigan.</p>	<p>11. Persons who have had a policy canceled by Founders for loss experience or misrepresentation.</p>
<p>3. Operators under the minimum age for state licensing, except those with a temporary permit.</p>	<p>12. Persons employed in illegal enterprises and occupations or have been convicted of insurance fraud.</p>
<p>4. Policies where an operator has a permanently revoked license, unless that operator is excluded from coverage.</p>	<p>13. Students with vehicles not garaged at the same location as the named insured.</p>
<p>5. Any applicant or operator with more than 20 major, intermediate, minor, alcohol/drug or at-fault accident points.</p>	<p>14. Individual who is nationally or locally well known to a large segment of the population.</p>
<p>6. SR-22 filing(s) in states other than Illinois, Indiana, Ohio and Wisconsin.</p>	<p>15. Applicants without a telephone number where they can be reached.</p>
<p>7. Drivers age 75 and older unless renewal.</p>	
<p>8. Any driver who is physically or mentally impaired and/or a person that requires a specially equipped vehicle unless a written physician's statement is provided.</p>	
<p>9. Applicants/named insureds who are not living in Illinois (or stationed in Illinois, if Military) at least 10 months out of the year.</p>	
<b>Unacceptable Vehicles</b>	
<p>1. Vehicles not garaged in Illinois. All insured vehicles must be garaged at the same physical address. Addresses for P.O. Boxes or similar centralized mail pick up facilities are not acceptable for a vehicle garaging address.</p>	<p>17. Vehicles leased or rented to other drivers by the applicant.</p>
<p>2. Vehicles not owned or leased by:</p> <ul style="list-style-type: none"> <li>• The named insured; or</li> <li>• A single-member Limited Liability Corporation (LLC) owned by the named insured; or</li> <li>• Other listed operators (rated or excluded).</li> </ul>	<p>18. Trucks and vans considered "heavy duty" (over 9,800 lbs. GVW), such as the Ford F350 or E350 and their equivalents from any other manufacturer are unacceptable for any type of vehicle usage.</p>
<p>3. Vehicles owned by a business organization, corporation, partnership, all other types of Limited Liability Corporation (LLC), etc.</p>	<p>19. Propane powered vehicles.</p>
<p>4. Any vehicle that is rented or leased for a period of less than 12 months.</p>	<p>20. Neighborhood Electric Vehicles.</p>

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5. Additional interest endorsements are not allowed, except for leased vehicles.	21. Vehicles not registered for street use. Examples include dune buggies, kit cars, golf carts and ATVs.
6. Vehicles that are registered/titled as any of the following types: antique; assembled; collector; classic; custom; historic; hobbyist; livery; specially constructed; or street rod.	22. Vehicles which are not roadworthy.
7. Any vehicles that are regularly available to non-listed driver(s).	23. Salvaged vehicles, unless the vehicle has been rebuilt and properly certified with the Illinois Secretary of State.
8. Emergency vehicles/racing vehicles/show vehicles.	24. Gray market vehicles.
9. Automobiles used full- or part-time in any type of wholesale or retail delivery, including pizza, magazines, newspapers, mail or packages.	25. Vehicles with more or less than four wheels.
10. Any vehicles used in an applicant's occupation for hauling materials (other than tools) and hauling for hire.	26. Vehicles equipped with altered suspensions. "Altered" is defined as homemade, custom-built, or modified, and includes lift kits greater than four (4) inches (usually installed on off-road vehicles or street rods).
11. Vehicles used commercially, unless meeting eligibility requirements for business use.	27. Vehicles modified from factory specifications for use. This includes, but is not limited to, stretch limousines.
12. Permissive use of an insured vehicle for business purposes.	28. Any vehicle used as a motorized home.
13. Commercial vehicle types such as a Step Van, Panel Truck, Cutaway Van, Dump Truck, and/or Wide Load Escort Vehicle.	29. Recreational vehicles and campers.
14. Vehicles equipped and/or used for snow plowing. (Refer to Founders' Light Commercial Auto Program.)	30. Vehicles equipped with cooking equipment or bathrooms.
15. Vehicles transporting explosives, chemicals, radioactive materials or flammable substances.	31. Vehicles with an ISO Liability Symbol greater than or equal to 325.
16. Vehicles used for public/private livery (including a vehicle transportation network company (TNC) such as Uber, Lyft, etc.) or taxi service including vehicles used to transport nursery or school children, migrant workers, or hotel or motel guests, or vehicles used in religious, charitable, or social work to transport church members, the elderly, sick or disabled persons.  A limited exception to this program eligibility exclusion may be allowed for up to a maximum of two (2) listed operators who are using an insured vehicle while engaged as an authorized TNC driver. Refer to Section 3. <b>Limited Transportation Network Driver Coverage (No Passenger)</b> for details regarding both eligibility requirements and the scope of coverage available to eligible listed operators.	
<b>Unacceptable Vehicles – Physical Damage</b>	
1. All vehicles/usage listed as unacceptable for all coverages.	6. Stated-value policies.
2. Physical Damage coverage on any auto over fifteen (15) years old, or less than fifteen (15) years old when the applicant feels the value of the vehicle exceeds the value of vehicles of similar type and condition.	7. Trailers of any kind.
	8. Conversion vehicles (vans, pickups or utility vehicles).
3. Custom cars, including any vehicle that has been modified from its original factory designed specifications.	9. Aluminum or composite body.
	10. Salvaged or rebuilt vehicles
4. Vehicles with an ISO Symbol greater than 22 (1990-2010 model years) or greater than 49 (2011+ model years).	11. Physical Damage only policies.
5. Vehicles no longer in production or where parts availability is limited.	

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#### Acceptable Business Use

**Business Use:**

- Applies to a very limited segment of business use when the vehicle is required by or is customarily used in the duties of the insured and is used exclusively by the insured while operating the auto in their occupation, profession, or business, other than farming/ranching or going to/from their principal place of employment.
- Typical examples of allowable business use would be outside salespeople, realtors, etc.
- Vehicles used by tradesmen are acceptable if they are used to transport the insured's tools, equipment and incidental supplies to and from a job location, provided that the vehicle is principally parked at the job location for most of the working day, and it is not moved from site to site.
- Use of an owned auto by a 3<sup>rd</sup> party (whether a listed driver or permissive user) in exchange for any type of a lease, fee-based arrangement or similar is an unacceptable commercial use.

#### The following policies are ineligible for this program:

Where an eligible-to-be-rated driver has a permanently revoked license.

Named Non-Owner policies with business use and/or TNC.

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### AUTOMOBILE (Illinois)

### IL First Choice Auto Program

<b>Point Assignment</b>	<b>Points</b>
<b>DUI</b>	
For DUI, DWI, Implied Consent, Refusal of Test, Illegal Transport, or any other alcohol or drug related occurrence.	
One DUI	<b>5</b>
Each additional DUI	<b>10</b>
<b>Major Violations</b>	
<ul style="list-style-type: none"> <li>• Reckless driving</li> <li>• Hit and run</li> <li>• Leaving the scene of an accident</li> <li>• Fleeing, eluding police</li> <li>• Disregard for safety</li> <li>• Drag racing, speed contest</li> <li>• Disobeying signal indicating approach of a train</li> <li>• Passing a school bus receiving or discharging passengers</li> <li>• Speeding – 41 MPH or greater over posted speed limit</li> <li>• All other Section 6-303, 6-205 or 6-206 of the Illinois Motor Vehicle Code not specifically listed</li> </ul>	
First violation	<b>5</b>
Each additional violation	<b>10</b>
<b>Intermediate Violations</b>	
<ul style="list-style-type: none"> <li>• Cell Phone / Electronic Communication Device Violations     “Electronic Communication Device” refers to a wireless telephone, personal digital assistant, or a portable or mobile computer that is used for the purpose of composing, reading, or sending an electronic message.</li> <li>• Speeding – 26-40 MPH over posted speed limit</li> </ul>	
Each violation	<b>3</b>
<b>Minor Violations</b>	
For all other moving violations	
First and second violation	<b>1</b>
Each additional violation	<b>3</b>
<b>At-Fault Accidents</b>	
<u>Violation/Accident Determination</u> for the definitions of at-fault accidents, “minor” at-fault accidents and Not-At-Fault (NAF) violations and for information on documentation required to verify accidents that are NAF or “minor” at-fault accidents. If Founders later discovers an accident involving a listed driver that the applicant/insured failed to disclose on the application, that accident will be classified as “other at-fault” and the points applied.	
One “minor” at-fault accident Results in no bodily injuries and resultant total property damage of \$500 or less; no other driver points allowed. In order for this to apply, supporting documentation must be provided by the applicant/insured at the time of application and retained in the agency file.	<b>1</b>
Other at-fault accidents	<b>3</b>
Each additional at-fault accident	<b>8</b>

*Any applicant with 20 major, intermediate, minor, alcohol/drug or at-fault accident points will be deemed as an unacceptable applicant/driver.*

## UNDERWRITING GUIDELINES MANUAL

### AUTOMOBILE (Illinois)

### IL First Choice Auto Program

## Surcharges

Surcharges are assigned as described below. Refer to **Illinois First Choice Rates** for the surcharge factors.

Surcharge Description	Surcharge
<p><b>License Type</b></p> <p>The rate surcharge applicable to these types of driver's licenses will be removed pro-rata with the issuance of an Illinois Driver's License.</p> <ul style="list-style-type: none"> <li>• Valid Driver's License (IL, IN, OH and WI)</li> <li>• International/Foreign Driver's License (if never licensed in the United States)</li> <li>• Out of State Driver's License (excluding IN, OH and WI) <i>Driver's licenses from New York, Michigan and New Jersey are unacceptable</i></li> <li>• Unverifiable Driver's License</li> </ul>	<p>0.0%</p> <p>5.0%</p> <p>10.0%</p> <p>15.0%</p>
<p><b>Inexperienced Driver</b></p> <p>Driver has a learner's permit or has been licensed in the United States for less than 1 year (applies to age 18 and older drivers only).</p> <p><b>Note:</b> Not applicable if either of the following <b>License Surcharges</b> applies:</p> <ul style="list-style-type: none"> <li>• International/Foreign Driver's License (if never licensed in the United States)</li> <li>• Unverifiable Driver's License</li> </ul>	<p>20.0%</p>
<p><b>Business Use</b></p> <p>Applies to acceptable business use occupations. Refer for Section 3. <b>Business Use</b> for examples. For additional information regarding eligibility, endorsement and additional pricing for Transportation Network Company (TNC) drivers, refer to Section 3. <b>Limited Transportation Network Driver Coverage (No Passenger)</b>.</p>	<p>15.0%</p>
<p><b>Ineligible Risk</b></p> <p>Applies to a policy that becomes ineligible after the first 60 days, due to a policy change. If a requested change to a policy that has been in effect for 61 or more days makes the risk unacceptable, we will cancel or non-renew at the first available opportunity, within the limits of the cancellation and non-renewal laws. We will apply a rate surcharge to the Bodily Injury, Property Damage, Comprehensive and Collision premium from the effective date of the requested change endorsement until the cancellation or non-renewal. The Ineligible Risk Surcharge applies only to current policies which become unacceptable due to a change; it does not apply to new business.</p>	<p>200.0%</p>
<p><b>Ineligible Midterm Replacement Vehicle – Physical Damage</b></p> <p>Applies when an unacceptable vehicle is added to the policy midterm as a replacement for a vehicle with Physical Damage Coverage. This surcharge does not apply to new business. When this occurs, the replacement vehicle will be assigned to the highest ISO physical symbol available under the <b>Illinois First Choice Auto Program</b> (based on the replacement vehicle's model year), and the Comprehensive and Collision premiums for the ineligible vehicle will be subject to a rate surcharge. We will apply the surcharge from the effective date of the endorsement until the cancellation or non-renewal.</p>	<p>100.0%</p>

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## Fees

All fees are fully earned at the time they are charged.

Fee	Amount	Description
<b>Installment Fee</b> <i>Non-EFT</i>	\$12	Applied to each premium installment payment when no checking account Electronic Funds Transfer is in place. Not applied to paid-in-full policies. There are no installment fees charged on policy term down payments.
<b>Installment Fee</b> <i>Recurring ACH Debit</i>	\$5	Applied to each premium installment for payments made via Electronic Funds Transfer (EFT) from a checking account. Not applied to paid-in-full policies. There are no installment fees charged on policy term down payments.
<b>Installment Fee</b> <i>Recurring Credit Card</i>	\$9	Applied to each premium installment for payments made from a credit card. There are no installment fees charged on policy term down payments.
<b>SR-22 Filing Fee</b> <i>(IN, OH and/or WI)</i>	\$15	Applied to each new, renewal or rewritten policy for each driver filing made to a state other than Illinois. This is a non-refundable fee. <b>There is no fee for Illinois driver filings.</b>
<b>Late Fee</b>	\$10	Charged when payment is received after the due date.
<b>NSF Fee</b>	\$25	Charged in the event the financial institution returns / rejects a request for payment.
<b>New Business Policy Fee</b> <i>(Direct Bill Only)</i>	\$10	Applied to each new business policy, and collected as part of the initial premium down payment. This is a fully earned, non-refundable fee.
<b>Reinstatement Fee</b>	\$5	Applied to any policy that has been reinstated. This is a fully earned, non-refundable fee.
<b>Call-In Payment Fee</b>	\$3	Applies to any payment made by phone that requires a connection to a live representative. This fee does not apply to any payments made through our automated payment option. This is a fully earned, non-refundable fee.

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### AUTOMOBILE (Illinois)

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#### UNACCEPTABLE VEHICLE MAKE/MODELS

The following vehicles may not be written in this program at new business:

<b>Make</b>	<b>Models</b>	<b>Make</b>	<b>Models</b>
Alfa Romeo	All Models	Lancer	All Models
ARO	All Models	Lancia	All Models
Aston Martin	All Models	Lotus	All Models
Austin Healy	All Models	Maserati	All Models
Avanti	All Models	Maybeck	All Models
Bentley	All Models	Mercedes	B Electric
BMW	I3 Electric	Mitsubishi	I-Miev
Bugatti	All Models	Nissan/Datsun	280 ZX, 300 ZX, Z, 300 ZX Turbo, 350 Z, 370 Z, Leaf
Cadillac	Escalade	Peugeot	All Models
Chevrolet	Corvette, Spark EV, Spark EV 2LT	Plymouth	Prowler
Chrysler	Maserati TC, Prowler	Porsche	All Models
Daihatsu	All Models	Puma	All Models
DeLorean	All Models	Renault	All Models
Dodge	Viper	Rolls Royce	All Models
Duesenberg	All Models	Shelby	All Models
Excalibur	All Models	Smartcar	Fortwo Electric Drive
Ferrari	All Models	Sterling	All Models
Fiat	Spider, 500 E	Suzuki	All Models
Ford	Focus Electric, Think	Tesla	All Models
Honda	Fit EV	Toyota	Supra, Rav4 EV
Hummer	All Models	Triumph	All Models
Jaguar	All Models	TVR	All Models
Kit	All Models	Volkswagen	G 60 Vanagon, E-Golf
Lamborghini	All Models		



**THANK YOU FOR CHOOSING TO SELL FOUNDERS!!**