



Quick Reference Guide

South Carolina Personal Lines Auto Program

This document serves as an overview of the Old American Indemnity Company Program and is subject to change. For detailed information and explanations, please refer to the Underwriting Guide.

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| Coverage Offered: | <ul style="list-style-type: none">Liability (up to 30 yr. old vehicle) and Comp/Collision (up to 15 yr. old vehicle) with Minimum Limits.- Maximum of 5 vehicles (refer to UW Guide for details). |
| License requirements: | <ul style="list-style-type: none">Acceptable: In-state, out-of-state, international.Not Accepted: Passport, matricula, or state ID. |
| Credit Check: | <ul style="list-style-type: none">None |
| Points Allowed: | <ul style="list-style-type: none">10 |
| MVR History: | <ul style="list-style-type: none">3 years |
| Photo Requirements: | <ul style="list-style-type: none">Minimum of 2 color photos required for comp/collision.All sides of the vehicle must be completely and clearly visible. |
| Covered Drivers: | <ul style="list-style-type: none">Up to 5 drivers ages 16-79 only. Named insured/policy holder, must be 18 years or older. |
| Policy Terms: | <ul style="list-style-type: none">6-month |
| Other Uses: | <ul style="list-style-type: none">No commercial use, no ride share or delivery services (Uber, Door Dash) |
| Salvaged Titles: | <ul style="list-style-type: none">None accepted |
| Down pay Options: | <ul style="list-style-type: none">20%, 25%, paid in full |
| Due Dates/ Grace Period: | <ul style="list-style-type: none">The due date is always the same day as the effective date.No grace period.A late fee is assessed on the day after the due date if no payment is made. |
| Discounts: | <ul style="list-style-type: none">Paid in Full, Multi-vehicle, Renewal, Homeowner*, Transfer*, Mature driver* (*Requires supporting documentation) |
| Commissions: | <ul style="list-style-type: none">Paid on the 15th.Report available between 12-15th.Paid after if on weekend. |
| Fees: | <ul style="list-style-type: none">Policy fee: \$25.00 (paid at binding)Credit card fee: \$6.00 (Not included in quote)Installment fee: \$7.00 per payment (included in quote)Late fee: \$10.00Insured requested cancellation fee: \$30.00Positive Premium Endorsement fee: \$10.00Reinstatement fee: \$10.00NSF fee: \$25.00SR 22/26 fee: \$25.00 |

For more information, please refer to the detailed Underwriting Guide or contact us directly.