

## BINDING

1. *Original applications* will be bound as of the date and time shown on the application. The application must be sent to us within 3 calendar days.
2. Policy number assignment is automatic with ProRater<sup>Plus</sup> upload. If mailing the application, bind coverage immediately by obtaining a policy number from Phone PARTner – call 1-800-999-8781.
3. Do not back-date coverage. No risk may be bound to cover a loss which occurs before the application is signed and accompanied by the correct downpayment.
4. You may not issue policies, endorsements or cancellation notices, or authorize claim payments.
5. You may not permit a broker, solicitor or subproducer to bind Progressive on any risk. Do not broker business.
6. Binding is restricted during threat of hurricane. Binding a new policy or increasing physical damage coverage on an existing policy is not allowed for vehicles garaged within 200 miles of the Gulf of Mexico when any hurricane is within 85° West and 100° West meridians and 25° North and 37° North parallels.
7. All household members 14 years old or older must be either listed on the policy or excluded.
8. All policy information will be verified, including driver's license number, VIN number and driving record. We run MVR's, CLUE reports and additional driver reports on all policies.

## RENEWALS

1. At least 30 days prior to policy expiration, we will send a renewal quote to the insured and to you.
2. The downpayment must be uploaded through PC PARTner or postmarked no later than one day prior to the expiration date for continuous coverage. If not, the renewal will be effective the day after upload or postmark.
3. The agent may access R.I.T.A. to bind a renewal upon receiving payment from insured. The agent must upload or mail the renewal downpayment the same day as bound with R.I.T.A. For payments sent by mail, the R.I.T.A. approval code must be written on the renewal coupon or attached correspondence. Please label envelope "Attn: R.I.T.A.".
4. Renewals will be processed only if payment is received. If lapse in coverage is greater than 30 days, the insured no longer qualifies for Middle Market or for a Transfer discount in the Non-Standard Market.
5. If requesting a change on the renewal, please submit with the renewal coupon and the payment.
6. Renewals receive level pay plans. See Payment Options on page 11.
7. Mail to address shown on page 1.

## RENEWAL QUOTE GUARANTEE

Progressive will guarantee a renewal quote for all auto insureds completing their policy term except in the situations defined below:

1. Agent or insured has not provided requested information.
2. Unacceptable risk as defined in rule guide.
3. Terminated agency contract.
4. Fraudulent claim.
5. Insured threatens or endangers a Progressive employee.
6. Severe substance abuse as documented by a Progressive employee.
7. Listed driver has a revoked driver license status.