

**Payment**

**Methods:**

ACH, credit/debit card (prepaid not accepted)

New bind: Credit/debit only

**Fees:**

Vary by state

**Payment plans:**

Weekly\*, Biweekly\*, Twice a Month\*, Monthly, Pay in Full

\*FL/GA only

**Discounts & Savings**

**Multi-line:**

Home, Renters, or Condo in agency

Available for all SA states, IL (CIX), and TX (CGA). Not available in FL.

**Pay in full:**

Additional savings

**Bind in advance:**

Additional savings

**PIF/advance savings:**

AL, AZ, GA, IN, KY, MD, MO, NE,

OK, PA, TX, UT, WV

**Modern Coverage**

**Rideshare:**

Uber/Lyft Phase 1 - Standard auto only

**Phase 1 defined:**

App is on, no ride accepted yet

**Alt. Transportation:**

Cash for rental/rideshare after claim

**Roadside Assistance:**

Available

**Underwriting**

**Standard auto:**

Clearcover Insurance Company - NAIC #16524

Issues standard auto policies in all SA states except TX and IL (see below).

**Non-standard auto:**

Old American County Mutual Fire Insurance Company

(TX) - NAIC #29378

Clearcover Inter-Insurance

Exchange (IL) NAIC #17733

**MVR**

**New Business:**

All drivers pulled

**Chargeback:**

Per agency agreement (new business).

**Renewal MVRs:**

All drivers pulled. No charge to agency

MVR reports are protected under federal privacy law and may not be shared with customers.

**Post-Bind Changes**

- Add / remove / replace vehicles
- Change coverages (exclusions apply)
- Update policyholder contact
- Update / process payments
- Process cancellations

These actions can be completed without contacting Clearcover.

\*For complete guidelines on fees, underwriting entities, and compliance requirements, visit the agent hub

**Active States**

**Standard auto:**

AZ, AL, GA, IL, IN, KY, LA, MD, MO, MS, NE, OH, OK, PA, TX, UT, VA, WV

**Non-standard auto:**

IL, TX, FL (non-standard product only)

TX and IL offer both SA and NSA. FL is NSA only. All other active states are SA only. Issuing company varies by state — see Underwriting section.

**Same-day Binds - credit/debit only**

AZ, GA, IL, MD, MO, TX, UT, VA



Scan to discover how Clearcover makes auto insurance easier for your customers.

**SCAN ME**

**Acceptable Raters**

- EZLynx
- PL Rating™
- TurboRater
- Agentero
- FC Rater
- QRP
- Quote Rush - GA and TX



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