

**OREGON MUTUAL INSURANCE COMPANY
CUSTOM SHIELD**

POLICY SERVICE

APPLICATIONS

The Idaho application is to be completed in detail and signed by the insured and agent. The Named Insured shown on the application must be the registered owner of the vehicle(s) insured. Up to eight vehicles can be written on a policy. Additional vehicles must be written on a separate policy.

BINDERS

There are occasions when it may be necessary to place a risk under binder due to the inability to complete the application or collect the premium at the time the order for insurance is obtained. Such binder will be limited to a period of **15 days** and is not renewable.

ENDORSEMENT CHANGE PROCEDURES

1. Requests for change
All changes added by endorsement shall run concurrent with the policy term and all additional premium coverages shall be pro-rated for the number of days remaining in the current term. If there is a change in principal garaging to an address out of state the policy must be rewritten. The change of address will be noted until the renewal date. Upon renewal a new policy is required for proper rating and policy contract language. In the event the insured moves to a state in which the Company is not licensed the policy will be non-renewed.
 2. Renewals are processed approximately 30 days prior to the expiration of the policy.
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CANCELLATIONS

If the Company elects to terminate a policy, cancellation will be on a pro-rata basis. Written notification will be prepared by the Company and mailed directly to the insured.

If the agent elects to cancel or terminate a policy, it will be cancelled on a pro-rata basis. The agent will secure proper cancellation evidence from the insured and mail it immediately to the Company for processing.

If the insured elects to cancel or terminate a policy the unearned premium will be computed in compliance with the Idaho Insurance laws. The cancellations will be effective when the current declaration or written instructions, signed by the insured, are received by the Company.

For backdated cancellations, duplicate coverage must be documented in the agency file.

REINSTATEMENTS

All reinstatements are subject to Company approval.

PAYMENT PLANS

Refer to the Billing Guide Section for Account/Direct Bill information and procedures.

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AUTO FORMS LIST

Basic Contract Forms

G0099AI	Amendment of Policy Provisions - Idaho
G0240AI	Custom Shield Auto Policy
G0244A	Declaration Page
G0245AI	Medical Coverage
G0247AI	Uninsured Motorists
G0249AI	Underinsured Motorists
G0250AI	Uninsured Motorists Property Damage Coverage

Optional Forms

G0110A	24-Hour Roadside Assistance
G0253A	Accident Forgiveness
G0252A	Additional Equipment, Parts, and Customizing Coverage
G0538A	Antique Auto Endorsement
G0160A	Auto Loan/Lease Coverage
G0235A	Automobile Additional Insured's Endorsement
G0539A	Classic Car Endorsement – Regular Use
G0540A	Classic Car Endorsement – Restricted Use
G0106A	Custom Shield Plus
G0104A	Diminishing Deductible
G0094A	Emergency Assistance Package
G0102A	Enhanced Window Glass Coverage
G0079AI	Extended Non-Owned Automobile Coverage
G0054AW	Loss Payable Endorsement (Washington)
G0263A	Motor Home, Travel Trailer, Tent Trailer, Trailer, or Camper Endorsement
G0565A	Named Driver Exclusion Endorsement
G0103A	Vehicle Upgrade or Replacement

Supporting Forms

M1111	Agency Merit Rating Notice
ACORD-90 ID	Auto New Business Application
G1126A	Auto Inspection
G0027A	Automobile Insurance Identification Card
M9094	Duplicate Policy Notice
G1551A	Good Student Certificate
M0029AI	Idaho Uninsured Motorist and Underinsured Motorist Disclosure Statement
M1086	Information Request
M3108	Notice of Cancellation for Loss Payee, or Other Interest
G1120A	Physicians Report
G0111A	Roadside Assistance Identification Card
G0096AI	Rejection of Medical Coverage – Idaho

Stuff and notifications

G1219AI	Consumer Report Disclosure
G1206I	Important Notice To Policyholders (Credit Score change)
G8577I	Important Notice To Policyholders (Credit Score new business)
G0162	Privacy Statement