

# Elephant at a Glance

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## Elephant at a Glance

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### Appetite/Competitiveness

- Currently Insured
- Good - Excellent Credit Score
- Multi-Vehicle Policies
- Additional Drivers, Including Youthful Drivers on Family Policies
- Has Minimal At Fault Accidents
- Shops Early
- Considers Paying in Full

### At A Glance Card:

**Elephant Insurance at a glance**

**Who to add**

- Regular operators
- Resident relatives 16-25
- Spouse of NI
- Vehicle owners & co-owners
- Any drivers found on CLUE w/in 1 yr

**Policy features**

- 24/7 policy access in online account or app
- 24/7 claim service
- Pet coverage
- Earned Accident Forgiveness
- Upgraded Accident Forgiveness

**Pre-bind help**

- Agent ONLY line: 855-939-5367
- Email us at [agencytechsupport@elephant.com](mailto:agencytechsupport@elephant.com)
- Chat with us on the agent journey
- Hours of operation: M-Th 9AM – 5:30PM, F 9AM-5PM

**Overview**

- We insure in VA, TX, MD, TN, IL, IN
- Recognized on Forbes list of Americas Best Insurance Companies 2023 <sup>(1)</sup>
- A+ rating with BBB
- Headquartered in Glen Allen, VA

**Admiral Group**

- A subsidiary of the Admiral Group
- Largest auto insurer in the UK; 15.7% market share in the UK
- Over 8 million customers worldwide
- 9 countries; 11,000+ staff

**AMERICA'S BEST INSURANCE COMPANIES 2023**

**Forbes 2023**

**BBB A+ Rating**

**Ways to save**

**Driver-based discounts**

- Homeowner, save up to 12%
- Good Student, save up to 12%
- Work from Home, save up to 12%
- Responsible Driver, save up to 5%

**Discounts for how you quote + buy**

- Multi-car, save up to 46%
- Paperless & E-sig, save up to 23%
- Paid in Full, save up to 15%
- Early Bird, save up to 10%

**Diminishing Deductible**

**Elephant's Diminishing Deductible**

6-month policy purchase: Accident, Policy renewal, Policy renewal

\$500 deductible → \$450 deductible → \$450 deductible → \$400 deductible

Term 1 - deductible increases from \$500 to \$450 | Term 2 - deductible increases from \$450 to \$400

The cost for this coverage is \$30/term/vehicle for 6-month policies (\$60 a year). It can only be added at new business and renewal.

**Fees**

SR-22	\$75 (TN, TX, VA), \$25 (IN)
FR-44	\$75 (VA)
Same day bind	\$30 (TN, TX, VA)

(1) Elephant Insurance has been recognized on the Forbes list of America's Best Insurance Companies 2023. Forbes partnered with Statista to survey over 15,000 U.S. customers of more than 3,300 U.S. insurance companies, and Elephant was one of only 35 carriers that made the list of America's Best Insurance Companies 2023. The criteria was based on: Financial Advice, Customer Service, Price-Performance Ratio, Transparency, Digital Services, Damage / Benefit Service

### Why Elephant?

- We make it easy to do business with us. From our simple quote journey to our direct underwriting contacts to our 24/7 claims reporting, we are there for you and your customers!
  - Easy-to-use agent quoting journey
  - Competitive pricing
  - Valuable discounts for your customers
  - Direct contact with Elephant underwriters
  - Customer portal for easy policy changes, making payments and downloading policy documents
  - Premium add-on features like 24/7 Roadside Assistance

# Discounts

## Discounts

Discount Type	State & Percentage (Up To %)	Requirements
Anti-Theft	IL only - 5%	Radio toggled "Yes" for Anti-Theft.
Compare.com	IL - 8% TX - 4%	Integrated from referral website.
E-Signature	VA - 13% MD - 20% TX - 15% IL - 31% GA - 20%  IN/TN/OH - 21%	Accepts e-signature and has email address on file.
Early Bird	4-11%	Paid for their policy at least 5 days before the effective date.
Good Student	13% - Male 5%-Female	Never married driver aged 16-24 is a full time student with GPA > 3.0. GA requires form from Institution.
Homeowner	MD, GA - 12% All Other - 5%	Owens a home.
Mature Driver	IL, TN, OH, VA only - 2% off BI	IL/TN/VA must be 55+ OH must be 60+
Multi-Car	34 - 45%	Has more than one vehicle. Number of vehicles affects the discount amount.
Online Quote	4%	Quoted online before starting their policy or bound online. <b>No online discount in GA)</b>
PIF	9 - 17%	Bound paying at least 6 months down. Maximum percentage is determined by 6 or 12 months down.
Paperless	3%	Accepts paperless and has email address on file.
Reapplication	TX - 5% All Other - 10%	Applies to renewal with policy review. There is no reapplication discount in Maryland.
Responsible Driver	13%	5 Years Clean Clue. No Chargeable, At Fault, or Not at Fault accidents.
Safe Car	<1%	Vehicle 2012+ with safety features selected. Aftermarket installation <b>does</b> qualify for Safe Car and Hands-Free discounts.
Student Away at School	Varies	Discount amount depends on the number of vehicles insured.
Work From Home	5% - GA 15% - All other states	Varies depending on occupation and number of days commuting. If the customer is using a company car to commute, you can set the number of days driven per week to 0.
Three-Year Clean	MD only - 2%	Applied when a Maryland policy is in force with us for 36 months consecutively and each driver meets all below criteria for the 36 months immediately after the renewal effective date: 1) No moving traffic violations, 2) No chargeable traffic accidents.

## Discount Percentages By State

Discount	Georgia	Illinois	Indiana	Maryland	Ohio	Tennessee	Texas	Virginia
Anti-Theft	-	5%	-	-	-	-	-	-
Customer Referral	-	9%	-	9%	-	-	9%	9%
Early Bird	12%	5%	5%	8%	5%	4%	6%	11%
E-Signature	20%	31%	21%	20%	21%	21%	15%	13%
Good Student*	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%
Homeowner	12%	5%	5%	12%	5%	5%	5%	5%
Mature Driver	-	2% off BI	-	-	2% off BI	2% off BI	-	2% off BI
Multi-Car (up to)	45%	39%	40%	34%	39%	36%	35%	39%
Online	-	4%	4%	4%	4%	4%	4%	4%
PIF	17%	9%	9%	15%	9%	11%	9%	12%
Paperless	3%	3%	3%	3%	3%	3%	3%	3%
Responsible Driver	13%	13%	13%	13%	13%	13%	13%	13%
Safe Car	1%	1%	1%	1%	1%	1%	1%	1%
WFH	5%	15%	15%	15%	15%	15%	15%	15%
Multi-Policy	10%	12%	7%	10%	12%	12%	12%	12%

\*10% (male), 6% (female)

- **Early Bird discount:** Customer must have current insurance in place until the new effective date. This discount requires that you PURCHASE the policy 5 days before it's due to start.
- **Homeowner:** This is a discount they receive just for being a homeowner.
- **Good Student discount:** A driver who's never been married, aged 16-24, and is a full-time student with GPA > 3.0 is eligible. Underwriting requires proof of the student's grade eligibility for the Good Student Discount to stay applied.

- Agents are authorized to add the good student discount real-time, provided the customer qualifies for the discount.

The requirements for the GSD are:

- Full-time student
- Never married
- 24 years of age or younger
- Have a 3.0 or higher GPA
- Rated driver on the policy
- **How to ask about GPA**

In regards to the student's GPA, don't lead your customer to an answer. In order to properly probe for this discount, use an open-ended question to probe for the student's GPA:

*"What is their GPA?"*

## Georgia

- When adding the discount for Georgia, follow the process of having the policyholder submit their child's transcript or grade report.
- GA requires a state regulated form be submitted by the educational institution on behalf of the eligible driver on an annual renewal basis.
- This form is automatically sent out to all policies with an eligible driver.

- Once the form is received, it will be applied to the annual renewal term and must be recertified every year.
- If the policyholder does not send the form back, the discount will be removed in the annual renewal term.

Advise:

"You will be sent a form that needs to be signed and given to (student)'s school to be sent back to Elephant. Is that something you will be able to do?"

\*Warn the customer to sign, input address and policy information before giving the form to the school. The school will send it to us directly through mail or fax.

## Branding

# Branding

### Who is Elephant?

- Elephant started doing business in 2009
- Elephant is headquartered in Richmond, Virginia
- Elephant is recognized on the Forbes list of America's Best Insurance Companies of 2023. Click [here](#) for more information
- Elephant has a A+ rating with the BBB. We do not have an AM Best rating as we are owned by a UK company, however Admiral Group does have an A+ Fitch rating (comparable to America's AM Best rating) Click [here](#) for more information



### The Elephant Difference

We're committed to helping you feel confident in your auto insurance choices by laying out your options in a way that makes sense—jargon-free and to the point. We also do our best to make your insurance a support system instead of a hassle.

#### ✔ Staff that's looking out for you

Our friendly and knowledgeable staff is here for you! Our licensed and specialized insurance experts are here to help you find the right insurance coverage to fit your needs and stay within your budget.

#### ✔ Payment options to fit your lifestyle

While no one likes to pay bills, we do our part to make it an easy, straightforward process. With myElephant, you can pay your bills online and edit your payment options at any time.

#### ✔ Claims team that has your back

Filing a claim is a hassle, but we'll make sure to get you back on the road as quickly as possible. We're there for you every step of the way if you need to file a claim, and we make sure to settle claims as quickly and fairly as possible with tools like our Claims Photo App.

## Why Elephant?

- **We strive to keep car insurance simple, flexible, and fair.**
- We remove complication so your insurance is easier to understand.
- We're committed to helping you feel confident in your auto insurance choices by laying out your options in a way that makes sense.
- We do our best to make your insurance a support system instead of a hassle.
- We think you should be rewarded for making smart choices.
- It feels nice to be acknowledged for your smart choices. We believe in rewarding you for them.
- Just think of us as your insurance-savvy friends you're meeting for coffee.

## Brand/Target Audience

### Value

- **Our customized pricing allows us to deliver quality coverage and service at a fair price.**
- Save up to \$[###] without ever leaving your home.
- Get the coverage you need at the price you deserve.
- We're a direct-to-consumer insurance provider, which allows us to be efficient and cost-effective.
- Whether you're insuring multiple vehicles, bundling your homeowners and auto insurance policy, or insuring a good student—we have a discount for you.

### Transparency

- **Elephant gives you the right tools so you can choose the right protection.**
- We make sure you understand the car insurance you're paying for, and that your policy meets your personal needs.
- Elephant helps you create your perfect coverage, so you only pay for what you need.
- We help you understand not only what car insurance you're buying, but what you need.
- We make sure you have the tools to know what car insurance you need.

### Control

- **Insurance on your terms.**
- Life doesn't stand still, so neither should your car insurance. Protect what matters most with insurance that suits you best.
- We make sure you're in the driver's seat, which basically makes us your ultimate co-pilot.
- Insurance that changes with your life.
- No matter how life evolves, we're committed to helping you feel confident in your coverage choices. No matter how life evolves, we're committed to helping you feel confident in your coverage choices.

## Products

### Claims Photo App

- **File your claim in a snap, or at least in a few touches of your smartphone.**
- Our Claims Photo App takes the stress out of filing a claim, so you can get the help you need more quickly.
- Filing a claim can be a hassle, but we'll make sure to get you back on the road as quickly as possible.
- We're here to get you back on the road.
- Use our online claim process to get what you need in as little time as possible.

### Online Account-for the Customer

- **It's your information—access it however and whenever you need.**
- You're always in control of your coverages with online account access.
- As your needs change, adjust your coverage to match where your life is right now.
- Use your online account to increase or decrease coverage amounts, manage billing, or adjust the number of drivers on your policy.

### Pet Coverage

- **We'll cover up to \$1000 of any vet bills your pet incurs if they're ever injured in an accident.**
- We'll cover a portion of any vet bills your pet incurs if they're ever injured in an accident, so we can help get them back on their furry feet as quickly and safely as possible.
- As fellow pet-owners, it's important to us to do what we can to help your four-legged family members heal if they've been injured in an accident.

### Real-time Roadside Assistance

- **Whether it's a flat tire or a dead battery, we'll make sure you're protected.**
- Elephant gets you back on the road safely and quickly.
- We're here to help when you need it most. We're here to help when you need it most.

## Discounts

### Multi-Car

We value all of the cars on your policy. Get a discount for insuring them all with us.

### Claims-free

Haven't had an accident in a while? Claims-free driving helps you save.

### Work From Home Discount™

No more morning commute? Don't pay like you have one. Save money on your saved miles.

### Multi-Policy

Think ahead with property insurance and we'll give you a discount on your auto policy.

### Good Student

Are you in school, or have someone on your plan that is? Great grades mean lower premiums.

### Online Quote

Be rewarded simply for setting up your insurance plan online.

### Electronic Signature

Save money for saving yourself the hassle of signing in person.

### Paperless Account

We'll reward you for saving trees when you select paperless billing.

### Pay-in-Full

Save a lump of cash when you pay your total premium in one lump sum.

## Fees

# Fees

Updated installment fees in VA, TX, and OH apply to policies bound 08/08/2023 and later, and renewals generated on or after 08/08/2023.

Fee		VA	MD	TX	IL	IN	TN	OH	GA	Application
Installment	Autopay	10	10	10	10	10	10	10	7	Once an invoice is billed 10 days (6mo) or 20 days (12mo) before the due date.
	ACH/EFT	5	5	5	5	5	5	5	3	
	Bill Me	10	10	10	10	10	10	10	7	
Late	Autopay	10	10	10	10	10	10	10	10	Third day after the due date.
	Bill Me	20	10	20	20	20	20	10	10	
NSF (Reversal)		35	35	30	35	20	35	35	35	Day after a failed auto-draft
Bill Me		25	-	25	25	-	25	-	-	When PH is removed from autopay
SR-22		75	-	75	0	25	75	-	75	When adding SR-22, Renewal, RWNT
FR-44		75	-	-	-	-	-	-	-	When adding FR-44, Renewal, RWNT

<b>Reinstatement</b>	10	-	10	10	10	10	10	10	When Reinstating
<b>Collections</b>	20	-	20	20	20	20	20	20	30 days after cancellation
<b>Same Day Bind</b>	30	-	30	-	-	30	-	-	At new business (Sales)
<b>Texas County Mutual (TCM)</b>	-	-	6mo - 48 12mo - 96	-	-	-	-	-	Split evenly across invoices at new business and renewal.
<b>Theft Prevention Assessment</b>	-	-	5*	-	-	-	-	-	Applied per vehicle when adding vehicles & once a year at renewal.**

\*\$4 for new bind policies effective before 06/21/2023 and renewals effective before 08/15/2023.

\*\*Tx theft prevention fee is applied once per year per vehicle regardless of term length.

## Fee Descriptions

<b>Installment Fee</b>	An installment fee is a small service charge to cover the cost of processing additional premium payments. The fee amount varies if the customer is on automatic payments, on automatic payments from an ACH/EFT, or on Bill Me.
<b>Late Fee</b>	If a customer does not make a payment on their due date, regardless of whether they reschedule, they will get a late fee. The fee amount varies if a customer is on Bill Me vs. Automatic Payments.
<b>NSF (Reversal) Fee</b>	If an automatic draft fails or is reversed, the NSF fee applies. This fee will not apply for failed manual drafts (online or over the phone)
<b>Bill Me Fee</b>	When a customer refuses automatic payments they must be switched to Bill Me and pay the appropriate fee. Switching to bill me affects installment and late fee amounts as well.
<b>SR-22/FR-44 Fee</b>	SR-22s and FR-44s are Financial Responsibility Forms. The customer must pay the fee when initially filing the form and then at every renewal until the form is removed from the policy. The customer must work with their DMV to know how long they must keep the form on file.
<b>Reinstatement</b>	If a policy is cancelled mid-term and a customer wants to reactivate within the reinstatement window, this fee is required.
<b>Collections</b>	If a customer has unpaid bad debt, after 30 days the amount will be sent to collections with the added fee.
<b>Same Day Bind</b>	If a customer wants their policy to start the day they are calling in, they must pay the same day bind fee when applicable. This fee is only applied at new business.
<b>Texas County Mutual</b>	For policies underwritten through Redpoint Insurance Group LLC that would normally be unacceptable/priced too high for Elephant. Any remaining TCM fee balance will not be owed after cancellation. See Texas County Mutual.
<b>TX Theft Prevention Assessment</b>	The TX Theft Prevention fee is only applied in TX. It is a fee required by the state. Any time a vehicle is added for the first time or a policy renews the fee is applied per vehicle being added/renewed.

\*\$4 for new bind policies effective before 06/21/2023 and renewals effective before 08/15/2023.\*

\*\*Tx theft prevention fee is applied once per year per vehicle regardless of term length.\*\*

## Additional Coverages



# Additional Coverages

## Glass Damage

There is no separate glass coverage at Elephant. Glass is covered under Other than Collision coverage (aka Comprehensive). If the window is damaged under a covered claim and the window is able to be repaired, there is no deductible. If the window has to be replaced, the deductible will have to be met. Whenever discussing coverage, we do not want to say specifically what is and isn't covered as it is circumstantial.

### Glass Damage: Repair or Replace?

1

#### Repair

Chip is smaller than a quarter in diameter

1 small chip with a crack that can be covered by a dollar bill



**If the glass can be repaired, the OTC deductible is waived.**

#### Replace

Multiple chips – the glass may have to be replaced

Crack cannot be covered by dollar bill

Glass is shattered or missing



**If the glass has to be replaced, the OTC deductible applies.**

## Rental Reimbursement

Rental Reimbursement is a first-party coverage that is available when your covered vehicle is not drivable or needs repairs following a **comprehensive or collision claim**. If selected as a policy coverage, rental reimbursement will provide you with a rental vehicle while your vehicle is being repaired or replaced. Again, this coverage is **only** available following a covered claim. Policy limits and exclusions apply.

All states except Virginia have a per-day limit, with a maximum total amount that will be paid for the claim. Virginia only specifies a maximum coverage and does not have a per-day limit.

When obtaining a rental vehicle, you are responsible for the initial deposit, which is refundable, as well as the damage waiver, any additional gas needed, or insurance purchased. We work directly with Hertz, so you do not have to pay for your rental limits upfront. If you choose to go with another rental company, you would pay upfront, then the adjuster would review for the appropriate reimbursement.

The cost of a rental vehicle varies by state.

## Roadside Assistance

What is the advantage of getting roadside through Elephant?

- Available 24/7/365 from wherever you are
- Real-time tracking of your service provider's progress toward you. You'll see their name and the information about their service vehicle.

- Keep others in the loop. Share your service-tracking link with family, friends, or coworkers to give them continuous live updates about your status.

**Roadside Assistance Covers:**

- **Towing**
  - Vehicles will be towed up to the maximum benefit limit to the nearest qualified repair shop.
- **Battery Jump Start**
  - Agero will arrange for a service provider to attempt to start the customer’s vehicle. If it can’t be started, Agero will arrange for a towing based on the towing limit.
- **Flat Tire Change**
  - Agero will arrange for a service provider to change flat tire with an inflated spare. If the customer does not have a spare, Agero will arrange for towing based on towing limit.
- **Lock Out Service**
  - If a customer’s car door key is lost, broken or accidentally locked inside of the car, Agero will arrange to send a service provider to open the vehicle's door. The making of a spare key is not included.
- **Fuel Delivery**
  - Agero will arrange for a service provider to deliver up to 2 gallons of gasoline or diesel fuel. The customer must pay for the fuel when it is delivered.
- **Winching**
  - If a vehicle is in a ditch or stuck and accessible within 100 feet from a normally traveled roadway and conditions allow for the vehicle to be dislodged if stuck, dispatch coverage for winching is provided.

The following are the coverage limits available by state:

Service	All Other States We Insure	VA
Towing	Up to 15 Miles (\$7.50 a mile after limit)	Up to \$75 (\$7.50 a mile after limit, paid by customer that day)**
Battery Jump Start	Up to \$75	Up to \$75
Flat Tire Change	Up to \$75	Up to \$75
Fuel Delivery	2 gal (fuel paid for by customer)	2 gal (fuel paid for by customer)
Lock Out Services	Up to \$75	Up to \$75
Winching	Up to \$75	Up to \$75
Uses Per Year	3 uses per vehicle per year*	Unlimited (Do not proactively offer this information.)

**\*\*After exceeding the \$75 tow limit in VA, the cost per mile can vary by mileage**

**\*Per year regardless of term length. Once the limit has been reached, customers can pay out-of-pocket at a reduced rate.**

**\*\*If the customer wants their vehicle towed further than the limit, Agero will be able to quote the price in advance so that the customer knows what they will be paying before the tow occurs**

## Pet Injury Protection

# Elephant offers Pet Injury Coverage



Pet injury protection is automatically added to the customer's Elephant policy with the collision coverage. Elephant will pay up to \$1,000 for vet bills and other related costs if your pet sustains injuries while driving with you at the time of an accident.

## Coverage Details:

- Limited to dogs and cats owned by Elephant policy holders
- The customer's pet must be inside the vehicle at the time of the accident
- Elephant will cover up to 2 pets (dogs or cats)

## Legal Coverage

Legal coverage can be purchased for the individual or for everyone on the policy. The plan offers:

- 100% attorney fee coverage for a minor traffic violation once per year.
- 25% discount off any other attorney services such as:
  - Will preparation
  - Real estate transactions (buy/sell/refinance)
  - Family law (divorce, adoption)
  - Elder law matters
  - Tenant/landlord matters, and more.

## Diminishing Deductible

Diminishing deductible is a coverage feature that can be added onto a vehicle's collision deductible to lower the out-of-pocket costs in the event of an accident\*. To be eligible, all vehicles with **collision** added must have at least a **\$500 deductible**. It is an all or none coverage, so all vehicles on the policy with collision must opt for the coverage (vehicles with liability-only are exempt).

With the coverage selected, customers will see an immediate reduction of their deductible amount by \$100 for yearly policies or \$50 for 6-month policies. The deductible will reduce automatically after the policy is bound and will continue to reduce by \$100 (for yearly policies) or \$50 (for 6-month policies) each term the customer remains

accident-free\*.

**The maximum amount the customer's deductible could reduce by is \$500.**

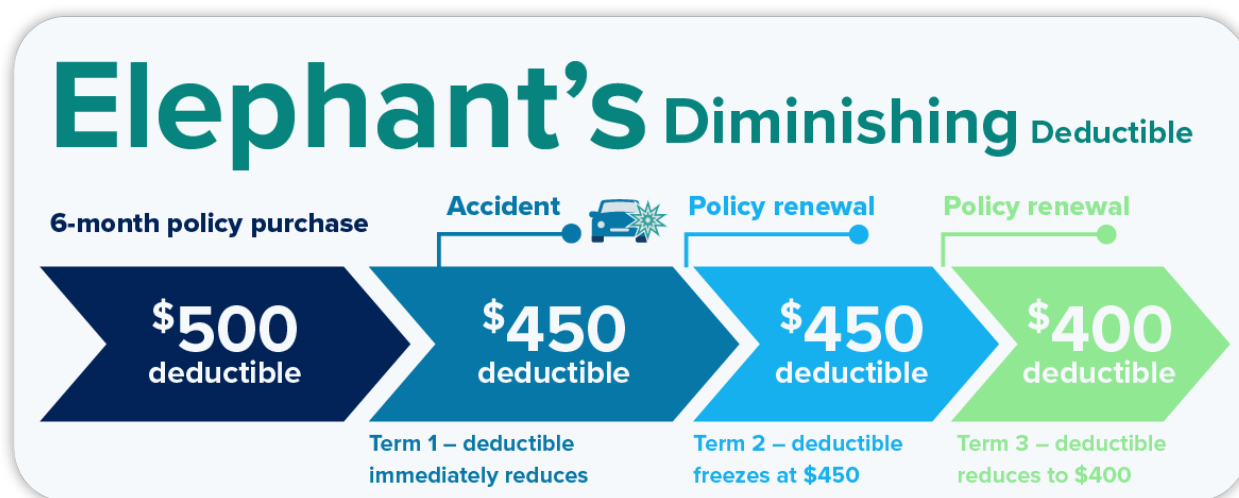
Example: A customer purchases a 6-month policy with a \$1000 collision deductible with diminishing deductible added. Immediately, the customer's collision deductible reduces to \$950. If the customer remains accident free for the foreseeable future, their collision deductible will reduce by \$50/term until it reaches \$500. Having reached the maximum reduction amount, the deductible will freeze at \$500.

On the other hand, a customer who chooses a \$500 collision deductible, for example, could have their collision deductible reduce all the way to \$0, if they remain accident free!

In the event of an accident\*, the customer will **not** see a reduction in their deductible at renewal. Instead, it will remain the same (freeze) for one term and will continue to decrease following the next accident-free\* term. It does not reset!

\*DD is affected by chargeable and non-chargeable accidents. When talking to your customer, keep the description simple by saying "accident-free."

Example: A customer purchases a 6-month policy with a \$500 collision deductible with diminishing deductible added. Immediately, the customer's collision deductible reduces to \$450. The customer has an accident during their first term. At renewal, their collision deductible freezes at \$450. It will continue to reduce following an accident-free term.



The cost for this coverage is \$30/term/vehicle for 6-month policies (\$60 a year). It can only be added at **new business** and **renewal**. It cannot be added mid-term.

**To add this coverage you will go to the quote page where you select coverages. Diminishing Deductible is found under Additional Benefits.**

## Additional Coverage - 2021 JEEP GRAND CHEROKEE LAREDO



Customize your coverage by selecting the options below

### Coverage Amount

6 Month Cost

#### Other Than Collision (Comprehensive)

? \$500 Deductible ▼

\$398.00

#### Collision

? \$500 Deductible ▼

\$679.00

#### Roadside Assistance

? No Coverage ▼

#### Rental Reimbursement

? No Coverage ▼

#### Loan Lease Payoff

? No Coverage ▼

#### Custom Equipment Coverage

? No Coverage ▼

#### Fees

Texas Anti-Theft Fee

\$4.00

## Additional Benefits



Customize your coverage by selecting the options below

### Coverage Amount

6 Month Cost

? **Diminishing Deductible**

Add  No Coverage

Lowers the Deductible by \$50 on all eligible vehicles every 6 months starting from day 1

#### Legal Assistance

? No Coverage ▼

#### Upgraded Accident Forgiveness

? No Coverage ▼

## Loan/Lease Payoff

Elephant does **NOT** offer Gap insurance! Loan/Lease coverage is **NOT** Gap coverage.

If your car is totaled and you are “upside down” (owe more than the value of the car) on your loan, then loan/lease coverage can help offset the remaining amount due on the loan/lease. Loan/lease will **not** pay for:

- Your comprehensive or collision deductible
- Any overdue loan/lease payments at the time of the loss
- Financial penalties imposed for: excessive loss, abnormal wear & tear, or high mileage
- Security deposits not refunded by a lessor

- Cost of extended warranties, credit life, health, accident, or disabilities
- Carry over balances from other loans
- Cost of service contracts

Loan/lease only applies if your vehicle is a **total loss**. The vehicle must have comprehensive and collision coverage to be eligible.

VA	IL, IN, MD, TN, TX, OH, GA
<ul style="list-style-type: none"> <li>• Vehicle must be no more than 8 years old</li> <li>• Limit: Up to 100% of the actual cash value of the vehicle</li> </ul>	<ul style="list-style-type: none"> <li>• Limit: Up to 25% of the actual cash value of the vehicle</li> </ul>

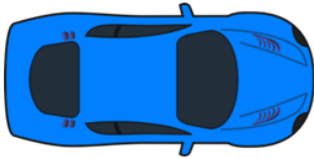
\*policy contract exclusions apply

There is no limit specified for VA's coverage, but in our other states, we will only pay up to 25% of the actual cash value of the auto toward the remaining balance on the loan/lease. In Virginia, loan/lease payoff is only available for vehicles that are 8 years old or younger.

Here is an example of how loan/lease payoff *could* help offset the remaining balance due on the loan. Keep in mind that exclusions do apply and every claim is different.

## TEXAS

**30/60/25, carries COLL/OTC**



**Original Value: \$30,000**

**ACV: \$20,000**

**Amt left on loan: \$26,000**

### No Loan/Lease

If NI carries COLL/OTC, Elephant will indemnify the NI up to the ACV of their vehicle

Payout: **\$20,000\***

### With Loan/Lease

ACV Payout: **\$20,000\***

+ ACV (\$20,000) x 25% = \$5,000

With loan/lease, this customer would have **UP TO \$5,000** more available coverage

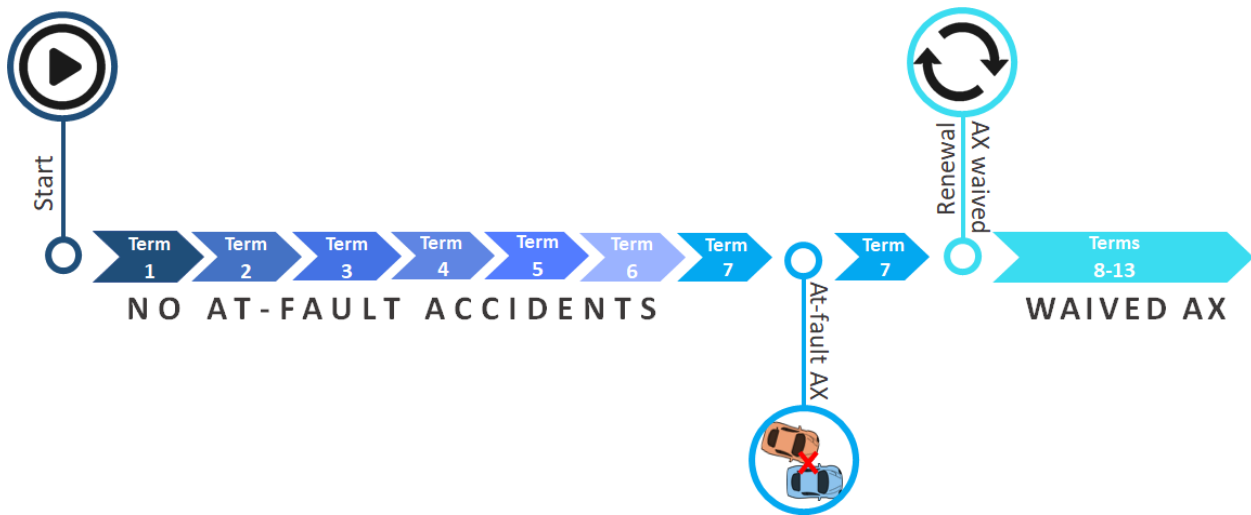
\*Subject to all the exclusions (deductible, etc.)

## Accident Forgiveness

Accident forgiveness is a policy feature that is automatically earned after a customer goes three consecutive years without having an accident on their policy (no accidents for *any* driver on the policy). After remaining accident free for 3 years, the customer is eligible to have their next at-fault accident waived from their policy. A waived accident will not affect the premium with an accident surcharge, but will freeze diminishing deductible, if applied to the policy.

Only one accident is eligible to be waived per policy. Once an accident is waived, it stays waived until it falls off after 3 years.

\*Accident is abbreviated as AX



## Upgraded Accident Forgiveness

### Eligibility

If they qualify, customers can now purchase Upgraded Accident Forgiveness (UAF).

To be eligible, there cannot be any chargeable or non-chargeable accidents from the past 3 years for any driver on the policy.

It will ONLY appear if the customer is eligible.

### How does it work?

At renewal, PC will automatically check claims history for the prior term. If there was a chargeable or non-chargeable accident, it will be waived.

If there are multiple accidents, the most severe accident will be waived.

### Instead of waiting more than 3 years for an accident waiver, customers can now purchase Upgraded Accident Forgiveness

3 year lookback period



To be eligible, there cannot be any chargeable or non-chargeable accidents from the past 3 years for any driver on the policy

Located under "Coverages for all vehicles" as a "Policy Feature" option



10% of total premium

One chargeable or non-chargeable accident eligible per term



At renewal, PC will automatically check claims history for the prior term. If there was a chargeable or non-chargeable accident, it will be waived.

Can only be added at new business and renewal



Can be *removed* mid-term, but **cannot** be added mid-term.

### When can it be added?

It can only be added at new business and renewal. However, we can add UAF regardless of other coverage options (ex: comp and collision).

UAF can be removed at any time.

## Customer Email Information

At Elephant we want to make sure that you and your customers are having the most positive experience we can offer with our products.

For us to effectively do this, **we need to have a valid customer email addresses on file.** We have seen a strong correlation between customers with invalid email addresses on file cancelling. **You could be missing out on commission because your customers policies are cancelling!**

If your customer isn't receiving policy information consistently, they are missing out on a lot of valuable and necessary information such as:



Policy Documents (ID cards, amendment information, etc.).



Ability to create a customer portal account.



Post-Bind Waivers/Forms – this can lead to increased premium or cancelled policy if these forms are not signed.



Billing information – i.e., payment reminders and payment confirmations.

Please always put the customer's actual e-mail address in the system prior to binding. Make a mistake or forget? No worries, you can always make this change by calling Customer Care or using the Agent Portal.

We will **never** remarket to any of your customers. They will not receive any emails from us outside of their necessary policy documents listed above.

## Payment Options

### Payment Options

All payments with Elephant are initially set up on auto draft. You may remove auto pay by calling into Customer Care at 877-218-7865 or by chat in the Agency Servicing Portal. There is a \$25 fee in VA, TX, IL, IN and TN. This also increases the late fee by \$10 for each of these states.

Please note: All initial payments are taken from a debit or credit card and funds are taken immediately, even for a future effective date.

## Payment Plans

- Monthly recurring, if the customer uses EFT for future payments they will get a \$4 discount for each payment. If 2 months down is required for the first payment, they will have 4 additional payments that will automatically draft for the next 4 months. 2 months down policies are billed ahead and **will not** skip the last month of the current term. There are no skipped payments. (see below)



Month 1: Downpayment (2 months down)

Month 2: Payment 1

Month 3: Payment 2

Month 4: Payment 3

Month 5: Payment 4

Month 6: Renewal payment

- 2-pay
- Pay-in-full (customer receives a discount)

## Payment Methods

The customer's first payment always has to be with a credit card or a debit card. Any future payments can be either from the same card, a different card, or EFT draft. The customer can change the payment method to a new card or EFT at bind, by logging on to the portal or calling in.

We accept all major credit card types: Visa, Mastercard, Discover, American Express

## Payment Collection

1. Enter today's payment information for down payment
2. Enter the same or different method of payment for future payments
3. Always let the customer know that they will be set up for automatic payments

\*\*Customer service can remove customers from auto draft, there is a fee in most states (see [here](#))\*\*

## Policy Documents

### Policy Documents

#### Application:

Elephant does NOT require a signed application. There are no trailing documents that need to be signed and returned. We like to keep it simple for you.

#### For customers:

When an agent binds the policy, the customer will automatically receive their policy documents to the email address provided. If the customer needs them at any point, they will also be available 24/7 on the customer portal. They can create an account to access and make changes to their policy anytime.

URL: <https://account.elephant.com/>

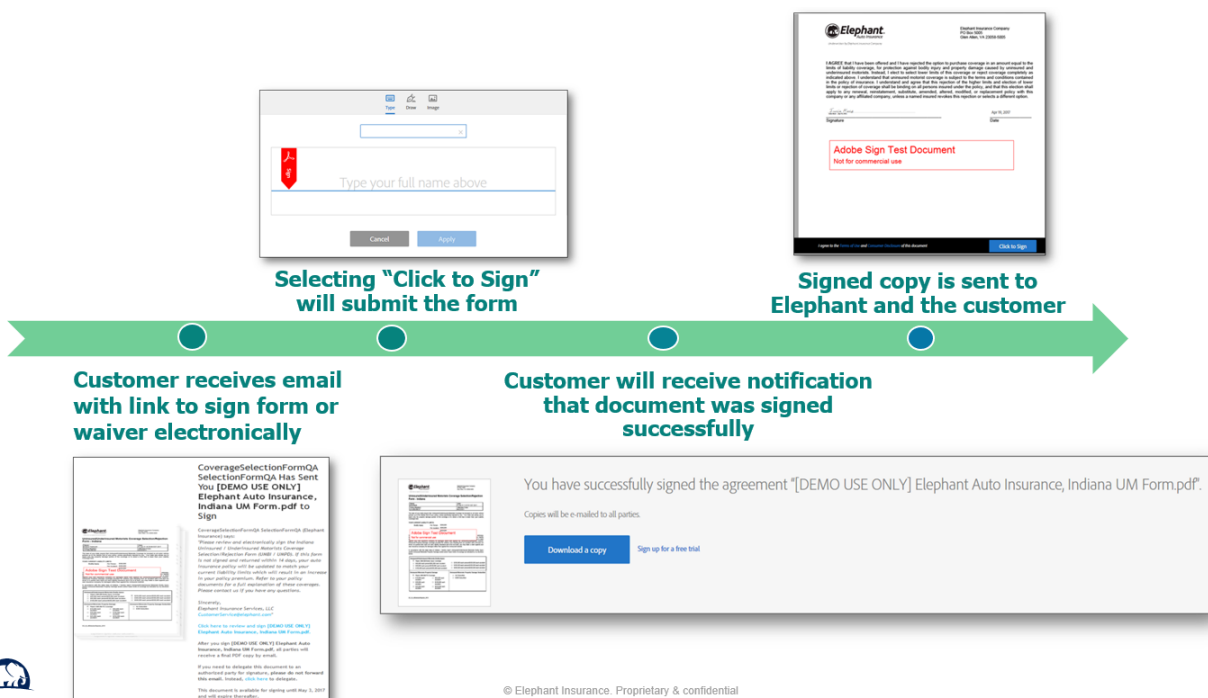
#### For agents:

On the last page of the quote journey before bind, there is a checkbox that opts you in to receive copy of your customer's policy documents. Please check this box if you would like to receive a copy.

Agent Opt-In to receive Policy Documents

### Post-Bind Waivers/Form:

In the event there are any waivers or forms that need to be electronically signed, they will be sent electronically through DocuSign for the customer to sign within a certain time frame. Elephant handles this process so you all do not have to chase these down. Here is a breakdown of what the process looks like:



## Contact Information

# Contact Info

We care about our agents and your experience. Please don't hesitate to reach out to us at any time during or after the quoting and binding processes.

### Quote and Pre-bind Contact Information:

Customer Line: 877-218-7865 **\*\*THIS LINE SHOULD BE USED FOR CUSTOMERS ONLY\*\***

- Agent Line: 855-939-5367 **\*\*THIS LINE IS FOR AGENTS ONLY\*\*** Please do not give your customers this number as we are not able to assist customers in certain capacities. Press:
  - 1 for customer care for existing or canceled policies (including underwriting)
  - 2 for canceling a current policy

- **3 for agency/technical support**
- **4 for claims**
- **Tech Support Email: [agencytechsupport@elephant.com](mailto:agencytechsupport@elephant.com)**
- **Underwriting Email: [underwriting@elephant.com](mailto:underwriting@elephant.com)**
- **Chat** is available on the quote journey and Agency Resource Center Monday-Friday 8:30 am-5:30 pm ET and Friday 8:30 am-5:00 pm ET
- **Hours of Operation:**
  - Monday - Friday: 8 am-5 pm ET
  - Saturday and Sunday: Closed

## Post Bind Contact Information:

You are able to access our Agency Servicing Portal to manage the policies you have sold **here**. You will need to register first, you can email [agencytechsupport@elephant.com](mailto:agencytechsupport@elephant.com) to get your company code.

If you or your customer need to reach us regarding their account after they have purchased, they can contact us in many different ways based on their preference.

### Customer Care:

**Customer Line: 877-218-7865 \*\*THIS LINE SHOULD BE USED FOR CUSTOMERS ONLY\*\***

- **Agent Line: 855-939-5367 \*\*THIS LINE IS FOR AGENTS ONLY\*\*** *Please do not give your customers this number as we are not able to assist customers in certain capacities. Press:*
  - **1 for customer care for existing or canceled policies (including underwriting)**
  - **2 for canceling a current policy**
- **Email:** [customercare@elephant.com](mailto:customercare@elephant.com)
- **Chat** is available for existing or canceled policies on the agency portal Monday-Friday 9 am-6 pm ET
- **Hours of Operation:**
  - Monday - Friday: 8 am-6 pm ET
  - Saturday and Sunday: Closed

**Underwriting (POST-bind only): 855-939-5350**

- **Underwriting Email: [underwriting@elephant.com](mailto:underwriting@elephant.com)**

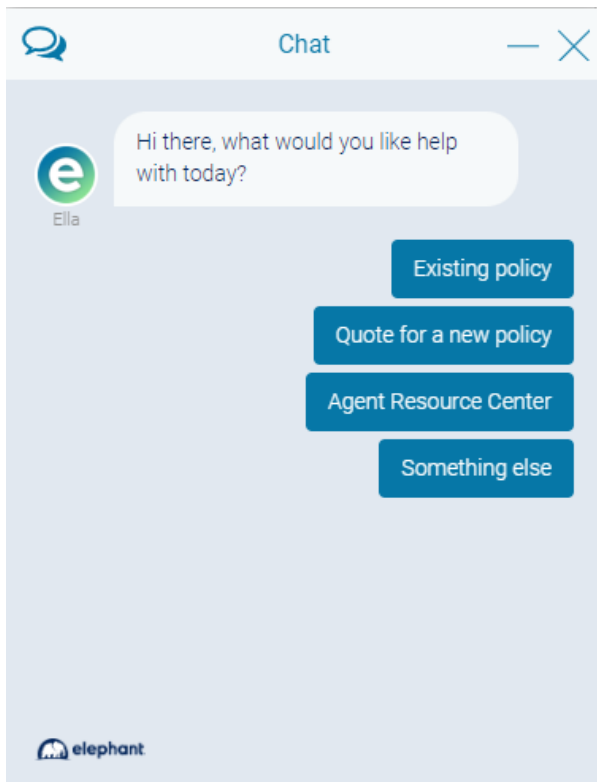
### Claims:

- **Phone:** 844-937-5353
- **Fax:** 804-955-1722
- **Email:** [claims@elephant.com](mailto:claims@elephant.com)
- **Mailing address:**
  - P.O. Box 5205
  - Glen Allen, VA 23058

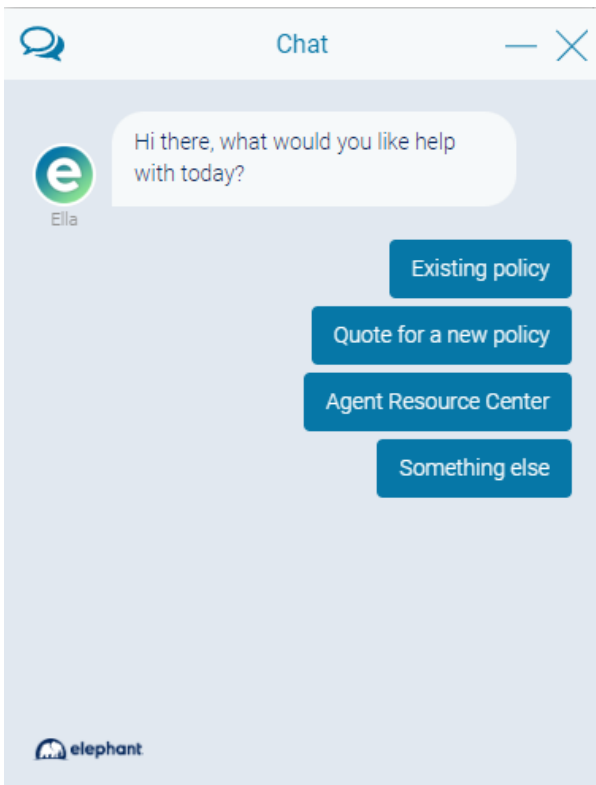
## Chat

Chat for Customer Care for existing or canceled policies is open Monday-Friday 9 am-6 pm ET. Chat for Sales Support is open Monday-Friday 8 am-5 pm ET.

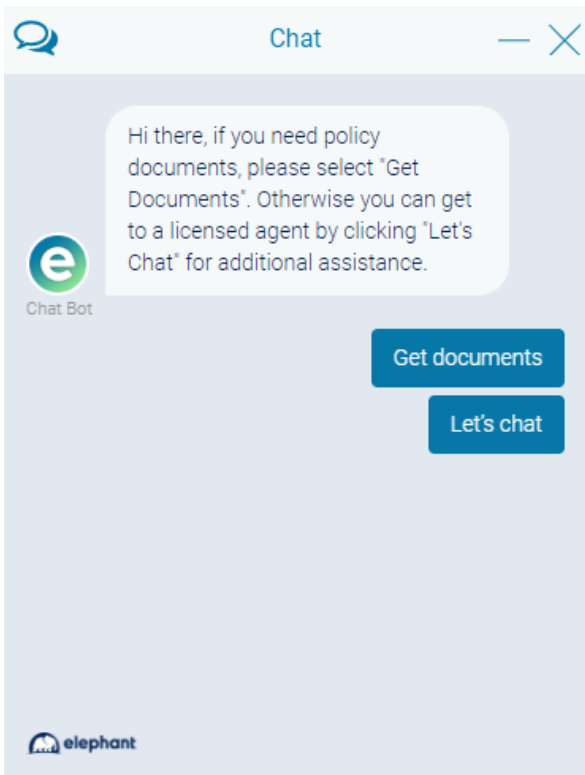
You can access chats several ways, you will be talking to a live agent. If you need sales support you can access chat in the bottom right corner on the quote retrieval page or in the quote journey [here](#) or on the homepage of the Agency Resource Center, [here](#). You will see a box that looks like below. If you have questions about or need to make changes to an existing or canceled policy, select "existing policy." If you need sales support for a quote for a brand-new customer, select "quote for a new policy." You want to be sure to select the right one as you will be talking with a live agent and specific agents can only help with specific things.



You can access chats several ways, you will be talking to a live agent. If you need sales support you can access chat in the bottom right corner on the quote retrieval page or in the quote journey [here](#) or on the homepage of the Agency Resource Center, [here](#). You will see a box that looks like below. If you have questions about or need to make changes to an existing or canceled policy, select "existing policy." If you need sales support for a quote for a brand-new customer, select "quote for a new policy." You want to be sure to select the right one as you will be talking with a live agent and specific agents can only help with specific things.



You can also access chat for Customer Care (for existing or canceled policies,) go here. If you only need documents you can select that and you will go to a site to manually request the documents. (See below.)



[More About Elephant](#)

# More About Elephant

Elephant Insurance is a customer-centric direct insurer headquartered in Richmond, Virginia. Founded in 2009, Elephant is a subsidiary of Admiral Group plc, a FTSE 100 company and one of the U.K.'s leading insurers with a presence in eight countries and over 6 million customers worldwide.

## Why the name Elephant?

Elephant may not seem like the most logical name for an insurance company, but actually, it's a pretty great fit. We think the qualities of an elephant perfectly match how we do business and approach insurance. Elephants are big, strong, and built to last. At the same time, they are kind, caring, and look out for their herd.

So why does this matter to you? When you insure with Elephant, you become part of our herd. We are big enough to matter but small enough to care. We provide the coverage and services you need, when you need them. Our company is built around listening to our customers when they have feedback and rapidly changing to make their lives easier. When you really think about it, doesn't it seem like you'd want your insurer to be an elephant?

## Supporting Safety in Our Communities

Our business is connected to the road and keeping people safe is our top priority. Here are a few ways we strive to make a positive impact for our customers, employees, and the communities around us. And have a little fun along the way.



## Safe drivers

Creating safe roads means reducing dangers. These days, that especially means distracted driving, which is a threat to drivers and pedestrians alike. Elephant believes strongly in the power of communication and connecting with young drivers early about the dangers of distracted driving. We support Project Yellow Light, a passionately led nonprofit which creatively connects with teens to help spread the word about this urgent issue. Project Yellow Light is a scholarship competition that gets teens talking to other teens about the dangers of distracted driving. They create short films, radio spots and billboards to share points-of-view on the issue, and the winners receive college scholarships in memory of teen drivers who have lost their lives. Please find out more (and even participate!) by visiting Project Yellow Light.

## Safe driving

Elephant supports the Insurance Institute for Highway Safety (IIHS), an independent, nonprofit scientific and educational organization dedicated to reducing losses from motor vehicle crashes.

## Safe and clean roads

Well-maintained, litter-free roads make for safer roads. Elephant supports programs intended to clean up highways and roads to ensure a safe driving experience. In fact, Elephant was the first company to support the Beautify Virginia program with a commitment to clean up 100 miles of the commonwealth's interstates in partnership with Adopt-A-Highway. Over 4,600 miles of roads have been maintained in Texas, Virginia, and Indiana since 2019 through the Adopt A Highway partnership.

## Supporting local teams

A big part of community fun in Richmond takes place cheering on the city's two professional sports teams: the Richmond Flying Squirrels, an MiLB team, and the Richmond Kickers, a USL soccer team. For a company that is all about fun, we find great joy in supporting two organizations that make happy memories for friends and families throughout the Richmond area.

## Frequently Asked Questions

### FAQ

#### Do you accept EFT?

Yes but only for future payments. The initial payment MUST be on a credit or debit card.

#### When does the down payment process?

The down payment processes the day that it is put into the system. But the following payment will not be due until one month after the policy effective date.

#### Can future payment due dates be changed?

Yes but only post-bind. This can only be done by a Customer Care agent. You can reach them at 877-218-7865 or by chat on the Agency Servicing Portal.

#### Do you require any documents to be signed?

Once the application is submitted, that is considered e-signed and no trailing documents for signatures are needed unless there are waivers required due to coverage selection. Those waivers are e-signed via AdobeSign.

#### What is the minimum age to be insured?

Primary Insured --- 18 years old

Additional Drivers -- 15 years old

## How can I guarantee the customer I am working with receives the Early Bird Discount?

The customer receives the Early Bird discount of **up to 10%** IF the policy is **bound** 5 or more days before the effective date. This also requires the customer to keep current insurance until the effective date so as to not cause a lapse.

## Why isn't the system allowing me to add comp/collision for this vehicle?

If the system is not allowing comp and/or collision to be added, it is because the vehicle has a salvage title.

## When can I bind a policy and have it be effective on the same day for my customer?

There are only 6 reasons that will give your customers eligibility and they may be asked by underwriting for documentation in reference to these reasons:

1. DMV-related (going to the DMV to register a car, needs SR-22 to reinstate license at DMV, etc.)
2. Purchasing a new vehicle from a dealership today
3. To prevent a lapse in insurance
4. Police impounded a vehicle and require insurance to release
5. The lien holder repossessed the vehicle and requires insurance to release
6. The customer is purchasing a Texas auto policy and requires insurance to get a state inspection

## What is the Agency Servicing Portal used for?

Servicing a policy and printing policy documents

The agent portal is ONLY for agents who can service their own policies. You will need your company code to set this up. This only needs to be done after your first policy is bound with Elephant. This can be set up [here](#).

## What number/department should you call if you need help post bind, including underwriting help, whether the policy is in force or canceled?

Customer Service: 877-218-7865

Once a policy has been bound, agent support cannot help as they are for pre-bind support only. Post bind, whether the policy is in force or canceled, you will need to speak with customer service.

## Can we sell your homeowners?

Elephant does not underwrite homeowners. We currently don't offer a bundling discount for our agency partners but will be looking to do so again in the future.

## True or False: You only have to call in to get the garaging address updated if the Named Insured has a student away at school OUT of state, not in state.

False - IF the student is OUT of state in school you can select "yes" to vehicles that would be kept at primary garaging address as we don't have a way to rate for out of state. You should call in to have policy notes added to be sure that you and your customer have the best experience with us. If you have a child away at school IN state



you need to call in prior to binding and have the garaging address updated for that vehicle to most accurately rate the policy.

**True or False: Elephant tech support can fix the status of a salvaged title if your customer says it was not salvaged.**

False - We cannot change the status of a salvaged title. If your customer wants to dispute the information please advise that they can contact their local DMV.

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