

Auto Program	General Eligibility
<p>Select Auto</p>	<ul style="list-style-type: none"> • Maximum of one minor driving violation per driver in the last three years • Maximum of one at fault accident per household in the last three years • No major violations in the last three years • More than one driving violation per driver or more than one at fault accident per household may be accepted, refer to underwriting prior to binding
<p><i>Signature Auto</i> Penalty-Free Promise®*</p>	<ul style="list-style-type: none"> • No moving violations or at fault accidents in the last three years • No major violations in the last five years

The severity of a loss, status of a claim, and frequency of certain citations such as seatbelt violations, other than collision (comprehensive) losses, and/or towing claims may impact coverage or deductible availability.

Any operator, except those with parental support, that has a valid U.S. driver's license must have a minimum of 3 years of driving experience.

** "Penalty-Free" means policyholder's rates are never increased as a result of tickets, accidents, or other losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.*

3 Year Claim History	Select Home	<i>Signature Home</i> Penalty-Free Promise®*
No Loss History	Eligible	Eligible
1 Loss		
1 Weather Loss	Eligible	Ineligible
1 Non-Weather Loss	May be eligible with mitigation approved by underwriting	Ineligible
2 or More Losses		
1 Weather Loss & 1 Non- Weather Loss	May be eligible with mitigation approved by underwriting	Ineligible
2 Non-Weather Losses	Ineligible – Contact Underwriting if special circumstances apply	Ineligible
2 or More Paid Losses	Contact Underwriting	Ineligible

* "Penalty-Free" means policyholder's rates are never increased as a result of losses. Initial and ongoing eligibility for coverage not guaranteed. Coverage is not available in every state.