KEMPER Auto

California Special Auto

Quick Reference Guide

Coverage

Type	Personal Auto
• Bodily injury (BI)	up to 100/300[1]
• Uninsured motorist bodily injury (UMBI)	up to 30/60
• Property damage (PD)	up to $50k
• Medical pay	up to $5k
• Comprehensive/collision	$100-$2500
• Lessor liability	100/300/50
• Roadside assistance	Two calls in a consecutive 6-month period. Towing is to nearest qualified repair facility. Coverage is for covered vehicle only. No more than one call for the same disablement.

Acceptable Forms of Identification

- Active U.S. license
- Suspended (must file a SR-22)
- Canceled[1]
- Revoked (if SR-22 will reinstate)
- Expired[1]
- Unverifiable[1]
- Out-of-state (customer to provide driving experience)
- Matricula/Foreign ID/passport (no surcharge)[2]
- Pending[1]
- No license[1]
- The max points you can receive are 10 Kemper driving points

[1]Limits of 50/100 and 100/300 are only available if all rated drivers listed on the policy have a verifiable motor vehicle report (MVR), valid and current driver's license and are a Prop 103 Good Driver.

[1]Does not qualify for good driver discount (GDD)
[2]To qualify for GDD, must have 36 months driving experience (If valid MVR cannot be obtained, a copy of the foreign license must be submitted to the company to receive GDD).

Fees	Personal Auto
• Processing	$25 ($20 for GDD)
• Installment	$10 ($6 Electronic funds transfer (EFT))
• Non-sufficient funds (NSF)	$30
• Late Payment	$6
• Cancellation	$20 (insured request only)
• SR-22	$15
• Premium Endorsement	$5

Unacceptable Vehicles:

- Altered vehicles (lifted/lowered)[1]
- Registered to business (this would be a Commercial Auto program)
- Cost of vehicle over $61,000[1]
- Vehicles not garaged in California (must be in CA for 10 months out of the year)
- Salvaged vehicles[1] (unless they have been certified by the DMV for road use)

[1]These rules do not apply if all drivers listed on the policy are Prop 103 CA Good Drivers

Other Coverages

• Rental Reimbursement	up to $40/day and $1200 max
• Special Equipment	up to $5,000

Pay Plans

Type	Down Payment	Number of Installments	1st Bill Due
• 6-Pay Quick Bill	17%	5	20 days then every 30
• 6-Pay EFT/CC	17%	5	30 days then every 30
• 6-Pay	20%	5	30 days then every 30
• 5-Pay	20%	4	30 days then every 30
• 12-Pay-Pay Quick Bill[1]	8.5%	11	20 days then every 30
• 12-Pay EFT/CC[1]	8.5%	11	30 days then every 30
• 12-Pay[1]	10%	11	30 days then every 30
• 11-Pay[1]	10%	10	30 days then every 30

[1]Currently not available for new business.

Available Discounts

- Good Student
- Good Driver
- Youthful Driver Training
- Mature Driver

Additional Vehicle Information:

Out-of-state registration is acceptable.

Business or Artisan Use Guidelines:

- Cannot have more than three stops per day
- No operator has more than five Kemper driving points
- Vehicles must solely be owned by individual
- No employee operators
- No sign, racks or logos on vehicle
- Radius must not exceed 100 miles for business

Photos are encouraged for vehicles with physical damage but are not required. **Transferring coverage to a rental car**: When used as a temporary substitute auto, all coverages will transfer over. When not used as a substitute auto, all coverages will transfer over for a period of up to 14 days. All coverages subject to all terms and conditions of the policy.

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General Information

Payment methods:.....Cash, personal check, eCheck, EFT, credit card (Master Card, Visa, American Express)

Reinstatement guidelines:.....1 day to reinstate without lapse

Rewrite:.....2-5 days after cancel date. 6+ days after cancel requires new business policy

Departments

Inside Sales		800-880-0810
Customer Service	customer.service@kemper.com	800-782-1020
Help Desk and Technical Support	agenthelpdesk@kemper.com	800-782-1020
Claims	claims@kemper.com	800-782-1020
Agency Licensing	agencysupport@kemper.com	800-258-8915
Roadside		877-512-6964
Agency Accounting	accounting.request@kemper.com	800-782-1020

press 2, then 4

Correspondence

Payment mailing address:

Kemper Auto, PO BOX Drawer 2153,
Dept 2537, Birmingham AL 35287-2537

Customer Portal



register.kemper.com

When your customers' activate their account, they can make payments, display ID cards, sign up for auto pay, manage vehicles, drivers and report and manage claims.

Agent Portal



agent.kemper.com/auto/ap/

Quote policies, upload new business, print quotes and applications. Plus, quote and process changes to active policies in **real time**.

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