

Frequently Asked Questions

1. **What are the current revision dates for applications?**

Commercial	08/16
Private Passenger/Commercial Policy Change Request	08/16

2. **What do I send to the plan when applying for coverage?**

- Private Passenger-original fully completed EASi application.
- Commercial-original fully completed EASi or paper application.
- Deposit check
- Finance agreement (if applicable)
- Commercial vehicle schedule (if applicable)
- Commercial vehicle schedule (if applicable)
- Uninsured Motorist Coverage Notice
- Completed rating worksheet (if provide in Plan manual commercial)

3. **What kind of deposits are acceptable?**

The deposit check must be a cashier's check, applicant's check, producer's check, or money order payable to the GAAIP.

4. **What payment options are available to the insured?**

Refer to Section 24 & 40 of the Plan for pay plan options.

5. **Are applicants that are in the military required to hold an Georgia license/registration?**

In order to be eligible for the Plan, persons in the military must either have their vehicle registered in Georgia or be stationed in Georgia.

6. **How are complaints filed?**

Any complaint must be put in writing either mailed or faxed. The complaint will be reviewed and recorded, and appropriate action taken to resolve the matter.

7. **Do I charge points for a seat belt violation?**

No. The only equipment violation that is chargeable is improper brakes. (View list of one-point moving traffic violations).

8. **How long do I charge for points?**

Points are charged on applicable convictions and accidents that occur during the experience period which is 36 months immediately preceding the effective date of coverage.

9. **Does the Plan offer rating disc or quotes?**

Producers may access the Plan's private passenger rating engine at easilegacy.aipso.com. This rating engine is integrated with the EASi private passenger mechanism and allows producers to calculate an estimated rate for certain private passenger risks. It is up to the individual producer to rate any policies not available to be rated through the EASi rating system by using the GA Plan Manual.

Does the Plan offer rating disc or quotes?

Commercial rating is the responsibility of the producer to rate policies using the Plan Manual.

10. How do I handle vehicle additions/deletions/charges?

A completed policy change request form must be mailed to the Service Center for private passenger and to the Servicing Carrier for commercial policies no later than the first working day after it is completed.

11. What are the eligibility requirements for a named non-owner policy?

The applicant must be a resident of the state who holds a valid operator's license and who does not own any vehicles titles in his/her name.

12. What are the maximum liability limits available through the Plan?

100/300/50 or a combined single limit of \$350,000 for CAIP risks unless higher limits are required by state law (see Rule 23 and Rule 52).

13. If the applicant is already being charged points on another policy through the voluntary market, do we charge for points on the Plan policy?

Yes.

14. What if there is a title change during the policy period?

Any change in title would necessitate that a new policy be written. The original policy would have to be canceled and a new application would have to be submitted to the Plan with the corrected title.