

Frequently Asked Questions

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

Commercial	09/16
Policy Change Request	09/16

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

- Commercial- original fully completed application.
- Producers Qualifying Statement
- Deposit check
- Finance agreement (if applicable)
- Commercial vehicle schedule (if applicable)
- Commercial operator schedule (if applicable)

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

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

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

Full annual premium is required on all applications.

5. **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.

6. **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)

7. **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.

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

No. it is up to the individual producer to rate policies using the South Carolina Commercial Plan Manual.

9. **How do I handle vehicle additions/deletions/charges?**

A completed policy change request form must be mailed to the Servicing Carrier no later than the first working day after it is completed.

10. **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.

11. **What are the maximum liability limits available through the Plan?**
\$500,000 unless higher limits are required by state law. (see Section 4).

12. **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.