



DONEGAL

INSURANCE GROUP

STATE	Indiana
LINE OF BUSINESS	Personal Auto
UNDERWRITING COMPANY	Donegal Mutual Insurance Company
EFFECTIVE DATE(S)	NEW BUSINESS: 5/1/20 RENEWALS: 5/15/20
Any questions you may have regarding these manual pages should be addressed to your Donegal Mutual field representative or to your Personal Lines Underwriter.	

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**PERSONAL VEHICLE MANUAL
INDIANA RULES – XL TIERS
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**PERSONAL VEHICLE MANUAL
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1. DEFINITIONS

A. Private Passenger Auto

1. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - a. Not used as a public or livery conveyance for passengers,
 - b. Not rented to others.
2. A motor vehicle that is a pickup or van shall be considered a private passenger auto if it:
 - a. Has a Gross Vehicle Weight of less than 10,000 lbs. or is a vehicle with a Gross Vehicle Weight Rating greater than 10,000 lbs. for which a symbol is displayed in the Symbol and Identification section; and

If no ISO symbol applies, apply the following rule:

- b. Has a gross vehicle weight greater than 10,000 pounds and less than 14,000 and is not used for any business purpose either principally or occasionally.

NOTE: A vehicle qualifying under 2.b. may be written only with underwriting approval. Attach the Pickup or Van – Gross Vehicle Weight Expansion Endorsement.

- c. Is not used for the delivery or transportation of goods or materials unless such use is:
 - (1) incidental to the insured's business of installing, maintaining or repairing furnishings or equipment, or
 - (2) for farming or ranching.

3. A motor vehicle owned by a farm family co-partnership, or farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - a. It is principally garaged on a farm or ranch, and
 - b. It otherwise meets the definitions in 1. and 2. above.

- B. Auto as used in this manual refers to a private passenger auto or a vehicle considered as a private passenger auto.**

- C. Liability as used in this manual refers only to Bodily Injury and Property Damage Coverages.
- D. Reserved For Future Use.
- E. Comprehensive Coverage as used in this manual refers to other than collision damage to a motor vehicle.
- F. Owned as used in this manual includes
 1. An auto leased under contract for a continuous period of at least six months. If an auto lease contract requires the lessee to provide primary insurance for the lessor, attach the additional insured-lessor endorsement.
 2. A vehicle owned by a trust. Refer to Rule 2.E. for eligibility requirements applicable to vehicles owned by a trust.
- G. Gross Vehicle Weight as used in this manual refers to the maximum loaded weight for which a single vehicle is designed, as specified by the manufacturer.

2. PERSONAL AUTO POLICY - ELIGIBILITY

- A.** A Personal Auto Policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in [Rule 1.](#), if:
1. They are written on a specified auto basis, and
 2. They are owned by an individual or spouses who are residents in the same household. Both spouses who are residents in the same household may be listed as named insureds on the declarations page.
- B.** A Personal Auto Policy shall be used to afford coverage to private passenger autos, and pickups and vans as defined in [Rule 1.](#), that are owned jointly by two or more:
1. Resident relatives other spouses;
 2. Resident individuals; or
 3. Non-resident relatives, including non-resident spouses;
- If:
- They are written on a specified auto basis, and
 - The Joint Ownership Coverage endorsement is attached. Refer to the endorsement for the extent of coverage.

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2. PERSONAL AUTO POLICY – ELIGIBILITY

(Cont'd)

- C.** A Personal Auto Policy shall be used to afford coverage to motorcycles, motor homes, golfcars or other similar type vehicles and snowmobiles if:
1. They are written on a specified vehicle basis,
 2. They are owned by:
 - a. An individual; or
 - b. Spouses;
 - c. Two or more relatives other than spouses; or
 - d. Two or more resident individuals; and
 3. Coverage is limited in accordance with the miscellaneous type vehicle endorsement.
- D.** A Personal Auto Policy shall be used to afford coverage to a named individual who does not own an auto. (However, Donegal Mutual does not write a non-owner policy under the Personal Auto Policy.)

Exception

Exposures in A. B. or C. above may be written under a commercial auto policy when combined with a commercial risk.

- E.** A Personal Auto Policy shall be used to afford coverage to:
1. Private passenger autos and motor vehicles considered a private passenger autos in [Rule 1.](#); and
 2. Motorcycles, motor homes, golf carts or other similar types of vehicles and snowmobiles;
- if title to the vehicle(s) has been transferred to a trust, subject to the following requirements:
1. Requirements
 - a. The grantor of the trust must be:
 - (1) An individual or spouses; and
 - (2) The only named insured(s) shown in the Declarations.
 - b. All vehicles insured under the policy must be owned by the trust.
 - c. A vehicle owned by a trust, in which the grantor is a corporate entity, is not eligible under the Personal Auto Program but may be written under a commercial auto policy.

2. Endorsement

Attach the trust endorsement to the policy.

3. PREMIUM DETERMINATION

Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

- A.** Refer to the [Classification Rule](#) to determine the applicable Classification, Rating Factor and Statistical Code.

B. Model Year and Symbol Determination

1. Refer to the Model Year Rule to determine the model year of the auto and refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.

When model year is used in rating and the rates for a model year are not displayed on the rate pages, use the rates shown for the latest model year.

The physical damage rates will be updated to include the new model year every year on policies effective October 1 or later. The new model year rates will be determined by increasing the current model year rates by 5%.

2. If no Rating Symbol is shown in the ISO Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Manual displays a rating symbol for the Prior Model Year version of the same vehicle, use the prior model year's Rating Symbol for the new model year vehicle.
 - b. If the S&I Manual does **not** display a rating symbol for the Prior Model Year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Manual.

3. PREMIUM DETERMINATION (Cont'd)

- C. Refer to [Territory Definitions](#) to determine the territory code for the location where the auto is principally garaged.

Note

When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

- D. Refer to the Rate pages to determine base rates for the desired coverage for the appropriate territory.
- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.
- F. When a surcharge is applicable under the Certified Risk – Financial Responsibility Laws Rule, the surcharge is to be applied to the liability premium determined by the foregoing provisions.

H. Extra Edge Discount (Only Applies to the Superior XL Rating Programs)

A 10% Extra Edge Discount applies to the premiums for Bodily Injury and Property Damage Liability, Medical Payments, Comprehensive and Collision coverages that apply to each vehicle, if all operators insured on the policy meet the following eligibility requirements:

1. Initial Qualifications For The Extra Edge Discount

To initially qualify for the discount:

- a. For the past 36 months, the named insured or spouse must have continuously maintained automobile liability insurance; AND
- b. For the 36 month period ending on the effective date of the policy, the named insured and resident relatives insured under the policy must have continuously held a valid motor vehicle operator's license issued in the United States; AND
- c. Within the 60 month experience period as defined in Section 3.b. of this rule, no operator insured under this policy may have:
- (1) any conviction of a serious moving violation as listed in Rule 5.B.1.a., subparagraphs (1) through (3) ([Safe Driver Insurance Plan](#)); or

- (2) more than one conviction of a non-serious moving violation. For this rule, a non-serious moving violation is defined as any moving violation not included under Rule 5.B.1.a., subparagraphs (1) through (3) ([Safe Driver Insurance Plan](#)).

- d. All operators and vehicles insured under this policy must not have been involved in a chargeable accident, within the past 60 month experience period as defined in Section 3.b. of this rule. For the purpose of determining eligibility for the Extra Edge Discount, an accident that has been waived under the First Accident Forgiveness shall not be considered a chargeable accident.

2. Subsequent Qualification For The Extra Edge Discount

- a. Once the policy has qualified for the Extra Edge Discount, it will continue to qualify until renewal except when an operator, who does not meet the qualifications in paragraphs 1.a., 1.b., 1.c. and 1.d. is added to the policy as an operator of an insured vehicle.
- b. At renewal, the discount will not apply if any of the operators no longer meet the qualifications in paragraphs 1.b., 1.c. and 1.d. above.

3. Administration Of The Extra Edge Discount

- a. When a policy initially does not qualify for the Extra Edge Discount due to an operator that does not meet the qualifications in paragraph 1.b., 1.c. and 1.d. above, if:
- (1) that operator is deleted from the policy at the insured's request, and
 - (2) that operator no longer meets the definition of an insured, then the risk will be reviewed for the application of the discount.
- b. The experience period under this rule shall be the 60 months immediately preceding the policy effective date. If a policy is disqualified because of a conviction and/or chargeable accident as defined in paragraphs 1.c. and/or 1.d. above occurring between the date of application or preparation of the renewal and the policy effective date, such disqualification shall not be considered until the next renewal.

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3. PREMIUM DETERMINATION (Cont'd)

- c. The Extra Edge Discount shall be afforded to all vehicles insured on the policy if all criteria in paragraph 1. is met. It will be applied after any other applicable discounts, with the exception of the [Account Credit Discount](#). See [Rule 21](#), for the application of the [Account Credit Discount](#).

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the [Miscellaneous Types Rule](#) unless the Miscellaneous Types rule states, classify and rate as a private passenger auto.

Refer to Section C. below for definitions of terms used in this rule.

- A. Autos owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:
 - 1. Primary Classification
 - a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto and the eligibility of youthful operators for the Driver Training and/or Good Student classes, and
 - b. Determine the applicable factor from the Primary Rating Factor tables.
 - 2. Secondary Classification
 - a. Determine if the auto is:
 - (1) A single car, or
 - (2) Part of a multi-car risk.
 - b. Refer to the Safe Driver Insurance Plan, to classify operators according to the provisions of the Plan.
 - c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to, or subtracted from the Primary Rating Factor.
 - 3. Classification Changes

Compute premium adjustments on a pro rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

- 1. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- 2. A policy shall **not** be changed mid-term to effect a change in the Driving Record Sub-Classification.

- 3. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

B. Private Passenger Autos Owned by Farm Family Co-partnerships, or Farm Family Corporations and Covered by a Personal Auto Policy

A private passenger auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule 4.A., provided that vehicle is:

- 1. Not experience rated, and
- 2. Not used in an occupation other than farming or ranching, or
- 3. Used only in driving to or from work.

C. Definitions

- 1. Use Classifications
 - a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
 - b. FARM USE means the auto is principally garaged on a farm or ranch, and
 - (1) It is not customarily used in going to or from work other than farming or ranching, or in driving to or from school, and
 - (2) It is not customarily used in any occupation other than farming or ranching.
 - c. PLEASURE USE means:
 - (1) No BUSINESS USE.
 - (2) Personal use including driving to or from work or school:

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4. CLASSIFICATIONS (Cont'd)

- (a) Less than 3 road miles one way; or
 - (b) 3 or more, but less than 15, road miles one way for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. **WORK LESS THAN 15 MILES** means:
 - (1) No **BUSINESS USE**.
 - (2) Personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15, road miles one way if such usage is more than 2 days per week or more than 2 weeks per 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. **WORK 15 OR MORE MILES** means:
 - (1) No **BUSINESS USE**.
 - (2) Personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

LIABILITY

- g. An auto used in the business of the United States Government by one of its employees will receive a 25% discount applicable to the applicable business class factor.

2. Age, Sex and Marital Status Classifications

- a. **YOUTHFUL OPERATOR** means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto, or any other person who customarily operates the auto, who is one of the following:
 - (1) **YOUTHFUL UNMARRIED FEMALE, NOT OWNER OR PRINCIPAL OPERATOR** – unmarried female under 25 years of age who is not an owner or principal operator;
 - (2) **YOUTHFUL UNMARRIED FEMALE, OWNER OR PRINCIPAL OPERATOR** – unmarried female under 30 years of age who is an owner or principal operator;
 - (3) **YOUTHFUL MARRIED MALE OPERATOR** – married male under 25 years of age;
 - (4) **YOUTHFUL UNMARRIED MALE, NOT OWNER OR PRINCIPAL OPERATOR** – unmarried male under 25 years of age who is not an owner or principal operator;
 - (5) **YOUTHFUL UNMARRIED MALE, OWNER OR PRINCIPAL OPERATOR** – unmarried male under 30 years of age who is an owner or principal operator.
- b. **AGE** means the age attained on the last birthday.
- c. **MARRIED** means a married person living with his or her spouse and/or a widow or widower.
- d. **RESIDENT** means anyone residing in the same household.

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4. CLASSIFICATIONS (Cont'd)

Exceptions:

1. A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
2. If a YOUTHFUL UNMARRIED FEMALE, NOT OWNER OR PRINCIPAL OPERATOR or a YOUTHFUL UNMARRIED MALE, NOT OWNER OR PRINCIPAL OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.

Note:

For the purpose of Exception 2., if the rating factor for a married youthful operator is greater than the factor for an unmarried youthful operator, use the lower factor and corresponding statistical code.

3. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course was composed of a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer.
Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2) A minimum of 3 clock hours per student of actual driving experi-

ence exclusive of observation-time in the car, and

A minimum of 12 clock hours per student in an approved practice driving trainer.

In this case only time spent in excess of 12 clock hours may be counted as part of the required 30 clock hours of classroom instruction.

Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.

- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible state educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c. or d. or e. above.

4. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is:
 - (1) At least 16 years of age, and
 - (3) A full time high school, college or university student.

4. CLASSIFICATIONS (Cont'd)

- b.** A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:

- (1)** Is in the upper 20% of his/her class scholastically, or
- (2)** Maintains a "B" average, or its equivalent.

If the letter grading system cannot be averaged, then no grade can be below "B".
- (3)** When in a school maintaining a numerical grade, must have at least a 3 in a 4, 3, 2, 1 point system or its equivalent.
- (4)** Student is included in a "Dean's List," "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in scholastic standing of the student cannot be effected between anniversary dates of the policy.

5. a. Youthful Operators

(1) Single Car Risks

The youthful operator with the highest Primary Rating Factor shall apply.

(2) Multi-Car Risks

- (a)** Assign each youthful principal operator to the auto he/she principally operates. If a youthful operator is the principal operator of more than one auto, assign that operator to the auto with the highest total base premium.
- (b)** Assign other youthful operators to remaining autos as follows:
 - (i)** Determine the primary pleasure use rating factors of all youthful operators.

- (ii)** Assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.

- (iii)** Remaining youthful operators are assigned to the remaining autos in the order of the highest rated youthful operator to the auto with the highest total base premium.

- (iv)** After assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

- (v)** Any remaining autos are rated at the appropriate No Youthful Operator classification.

b. Assignment of Non-Youthful Operators

- (1)** The Principal Operator Married Age 35 – 44 Class shall apply if the principal operator of the auto is married and age 35 – 44.
- (2)** The Principal Operator Unmarried Age 30 – 34 Class shall apply if the principal operator of the auto is unmarried and age 30 – 34.
- (3)** The Principal Operator Unmarried Age 35 – 49 Class shall apply if the principal operator of the auto is unmarried and age 35 – 49.
- (4)** The Principal Operator Unmarried Age 50 – 64 Class shall apply if the principal operator of the auto is unmarried and age 50 – 64.
- (5)** The Principal Operator Married Age 45 – 64 Class shall apply if the principal operator of the auto is married and age 45 – 64

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4. CLASSIFICATIONS (Cont'd)

- (6) The Principal Operator Age 65 – 69 Class shall apply if the principal operator of the auto is age 65 – 69.
- (7) The Principal Operator Age 70 – 74 Class shall apply if the principal operator of the auto is age 70 – 74.
- (8) The Principal Operator Age 75 or Over Class shall apply if the principal operator of the auto is age 75 or Over.
- (9) If all operators in the household are rated under the categories listed above, those classes shall apply to all autos.
- (10) If there are other operators in the household:
 - (a) Any youthful operator class shall apply in accordance with the youthful operator rules.
 - (b) Autos principally operated by an adult other than those rated under (1), (2), (3), (4), (5), (6), (7) and (8) above shall be rated at the All Other Class (unless a youthful operator classification is applicable).

c. Multi-Car Discount

- (1) The applicable Multi-Car Rating Factor applies if more than one private passenger auto, pickup or van is insured on the same policy for at least liability coverages.
- (2) The applicable Multi-Car Rating Factor also applies if a private passenger auto, pickup or van is insured with any of the Donegal Companies on multiple personal automobile policies within a household for at least liability coverages. To qualify for the Multi-Car Discount in this category, the multiple policies must meet the following criteria:
 - (a) All policies must be issued in the voluntary market in any rating tier except AutoGuard XL or AutoGuard II XL.
 - (b) Where a husband and wife living together in the same

household, each have their own titled vehicle(s) and policies.

- (c) If parent(s) and children living together in the same household, each have separate policies with all the vehicles titled to the parents.
- (d) If parent(s) and children living together in the same household, each have separate policies with the vehicles titled to the respective individuals.
- (e) If there are several vehicles for parent(s) and children living together in the same household, with some being titled to **only** the parent(s) and some to both the parent(s) and children, and separate policies are written, they are eligible for the discount.

(3) The Multi-Car Rating Factor applies to all coverages to which a rating factor is applicable.

(4) When a driver within the household incurs points, and a surcharge for that driver is to be applied to a single car policy with the multi-car discount, the applicable Secondary Rating Factor will be the appropriate Single Car Secondary Rating Factor minus the zero point Multi-Car Secondary Standard Performance Rating Factor. This factor will then be added to the Primary Class Rating Factor to determine the applicable rating factor for that vehicle. (See Example below.)

Example (based on 07/08 edition of classification pages):

Principal Operator Married Age 35 - Pleasure Use - Standard Performance Vehicle with 1 surcharge point. (Class 884121)

Primary class rating factor is .85

Secondary class rating factor is .40 (single car factor) -.25 (multi-car factor) = .15

The applicable Rating Factor is .85 + .15 = 1.00

(4) The Multi-Car discount **does not** modify the Uninsured and/or Underinsured Motorists coverage rates or premiums.

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4. CLASSIFICATIONS (Cont'd)

- d. TOTAL BASE PREMIUM is the sum of the base premiums for bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.

6. Vehicles Equipped With Anti-Theft Devices

These discounts apply to comprehensive coverage only. To qualify, the vehicle must be equipped with:

- a. A hood lock which can be released only from inside the vehicle, and
- b. A device meeting the criteria of either Paragraph 1. or 2. below.

If a vehicle is equipped with more than one qualifying device, only the single highest discount shall apply.

Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

- (1) Alarm ONLY (Cov. Code 1) and Active Disabling Devices (Cov. Code 2)**

A 5% discount on Comprehensive Coverage shall be afforded on vehicles equipped with **(1)** alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or **(2)** active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step is required to engage the device.

- (2) Passive Disabling Devices (Cov. Code 3)**

A 15% discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system

inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

7. Safety Equipment Discounts

a. Passive Restraint Discount

The following discounts apply to Medical payments Coverage **only**. To qualify, the private passenger auto must be equipped with a factory installed automatic occupant restraint, conforming to the federal crash protection requirements, and meeting the criteria of either Paragraph **(1)** or **(2)** below:

- (1)** 20% discount shall be afforded when the restraint is installed in the driver-side-only position.
- (2)** 30% discount shall be afforded when the restraints are installed in both front outboard seat positions.

b. Anti-Lock Braking System Discount

A 10% discount for Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos equipped with a factory installed four-wheel Anti-Lock Braking System (ABS).

8. Pickups and Vans

- a. Liability and Physical Damage: Rate as private passenger. For non-symbolled pickups, determine a symbol based on original cost new from the tables on page 1 of the ISO Symbol and Identification Section.
- b. Coverage for caps, covers or bedliners on a pickup is provided without additional premium charge and without specific description of the cap, cover or bedliner.
- c. Camper bodies with or without facilities for cooking or sleeping: Rate as a separate item. Refer to the [Rule 19. Miscellaneous Types](#).

5. SAFE DRIVER INSURANCE PLAN (SDIP)

SECTION I

The SDIP applies to all eligible autos written on a Personal Auto Policy.

A. Eligibility

An auto is eligible for rating under this Plan if it is:

1. Owned by an individual, or owned jointly by two or more relatives or resident individuals.
2. Owned by a farm family partnership or family corporation, provided the vehicle is:
 - a. Garaged on a farm or ranch; and
 - b. Not rated as part of a fleet; and
 - c. Not used in any occupation other than farming or ranching.

Exception:

The SDIP does not apply to an auto that is used in the business of driver training.

B. Definitions

1. Driving Record Points

a. Convictions

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

(1) Three points are assigned for conviction of:

- (a) Driving while intoxicated or under the influence of drugs; or
- (b) Failure to stop and report when involved in an accident; or
- (c) Homicide or assault arising out of the operation of a motor vehicle; or
- (d) Driving while license is suspended or revoked.

(2) One point is assigned for conviction of any other moving traffic violation resulting in:

- (a) Suspension or revocation of an operator's license, or
- (b) The filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

(3) One point will be assigned for the conviction of any two moving violations not otherwise chargeable under this Plan. Thereafter, conviction of each additional moving violation in the three-year experi-

ence period will result in an additional one point charge.

This rule constitutes the application of the surcharge points for any combination of two or more convictions for any operators on the policy.

Examples:

1. Husband has two convictions not otherwise chargeable. This equals 1 surcharge point.
2. Husband and wife each have one conviction not otherwise chargeable. This equals 1 surcharge point.
3. Husband, wife and son each have one conviction not otherwise chargeable. This equals 2 surcharge points.
4. Wife has two convictions and son has 1 conviction not otherwise chargeable. This equals 2 surcharge points.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period, involving the applicant or any current resident operator, while operating an auto.

(1) One point is assigned for each auto accident that results in:

- (a) Bodily injury, or death; or
- (b) Total damage to all property including his or her own in excess of \$1,500.

5. SAFE DRIVER INSURANCE PLAN (SDIP)
(Cont'd)

Note: First Accident Forgiveness*

A. Superior XL, Preferred XL, Merit XL and Advantage XL Rating Programs

Accidents occurring on or after March 1, 2011 – The one point will be waived for the first accident occurring on or after March 1, 2011, if the following conditions are met:

1. The accident has a paid claim of \$1,500 or more; and
2. The policy or previous policy or policies has (have) been accident free, whether with Donegal Mutual or another company, for three or more consecutive years.

A point waived based on the First Accident Forgiveness Program will remain waived for the duration of the policy. Following the waiver of a point under this rule, First Accident Forgiveness will be reinstated following an additional three consecutive accident free years.

B. AutoGuard XL and AutoGuard II XL Programs

First Accident Forgiveness does not apply; however an insured will not be surcharged in either AutoGuard XL program on renewal for an accident that was paid and forgiven in an XL Program other than AutoGuard XL or AutoGuard II XL, if that insured is subsequently retired into AutoGuard XL or AutoGuard II XL upon renewal.

- (2) One point is assigned if, during the experience period there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Exceptions:

1. No points are assigned for accidents incurred by an operator demonstrated to be a named insured or a principal operator of an auto insured under a separate policy; and
2. No points are assigned for accident occurring under the following circumstances:

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5. SAFE DRIVER INSURANCE PLAN (SDIP)

(Cont'd)

- a. Auto lawfully parked (if the parked vehicle rolls from the parked position then any such accident is charged to the person who parked the auto); or
 - b. The applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident or has judgment against such person; or
 - c. Auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident, or
 - d. Operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident; or
 - e. Auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 24 hours by the applicant or resident operator; or
 - f. Accidents involving damage by contact with animals or fowl; or
 - g. Accidents involving Physical Damage, limited to and caused by flying gravel, missiles, or falling objects; or
 - h. Accidents occurring when using auto in response to an emergency if the operator of the auto at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the auto ceases to be used in response to such emergency.
- c. Inexperienced Operator
 - (1) If the principal operator of the auto has no point assigned for an accident or conviction, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.
 - (2) Sub-Classification 1A applies only when the policy has a total of one point assigned based on any operator's accident or conviction record.
 - (a) If the principal operator of the auto has been licensed for less than two years but HAS a point assigned for an accident or conviction, assign a point only for the accident or conviction, not for the principal operator's inexperience. Sub-Classification 1A applies.
 - (b) If the principal operator does not qualify for Inexperienced Operator point assignment in accordance with (1) above, but the policy has a total of one point assigned based on any operator's accident or conviction record, Sub-Classification 1A applies.

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5. SAFE DRIVER INSURANCE PLAN (SDIP)

(Cont'd)

(3) If the principal operator qualifies for Inexperienced Operator point assignment but the policy also insures other operators who have points assigned for accidents and convictions, Sub-Classifications 2, 3 or 4 apply.

d. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the effective date of the policy.

C. Driving Record Sub-Classification

The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period as follows:

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

D. Multi-Car Risk

1. Two Car Risk

The Driving Record Sub-Classification, as determined above, shall apply to each auto as shown under the Multi-Car Section in the Secondary Table.

2. Three or More Car Risk

Any points developed under SDIP are assigned to the two cars with the highest Total Base Premiums. The remaining autos are rated as Sub-Class 0.

TOTAL BASE PREMIUM is the sum of the base premium for Bodily Injury and Property Damage Liability; Medical Payments; Comprehensive, and Collision Coverages that apply to the auto.

E. Administration of SDIP

1. New Business

- a. Initial information necessary to assign the proper [Driving Record Sub-Classification](#) shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign proper renewal [Driving Record Sub-Classification](#) shall be determined from any one or combination of the following:

- a. Company's own records; or
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

6. MODEL YEAR FOR COMPREHENSIVE AND COLLISION COVERAGES

A. Model Year Definition in Rating:

- 1. The model year of the auto is the year assigned by the auto manufacturer.
- 2. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- 3. If the rates for a model year are not displayed in the Rate Pages, use the rates shown for the latest model year.

B. Coding applicable for Model Year Rule in rating:

Code the last two digits of the model year, for example, code 1980 vehicles as 80, 1981 as 81, etc.

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7. MINIMUM PREMIUM RULE

- A.** The minimum annual premium charge is \$10 for each policy, certificate, declaration or binder covering one or more of the following perils:
 - 1. Comprehensive,
 - 2. Collision,
 - 3. Bodily Injury Liability, or
 - 4. Property Damage Liability.
- B.** Premium for other coverages which may also be included in the policy shall be in addition to the minimum annual premium.
- C.** The minimum annual premium charge is not subject to reduction except – in the event of cancellation, the minimum annual premium charge shall be adjusted on a pro rata basis.

8. POLICY PERIOD

- A.** No policy may be written for a period longer than 12 months.
- B.** Premium charged for policy terms not exceeding 12 months is as follows:
 - Twelve Month Policies
 - Charge the annual premium or minimum premium, whichever applies.

9. CHANGES

- A.** All changes requiring premium adjustments shall be computed pro rata. Calculate premium adjustments using the rates and rules in effect as of the effective date of the policy.
- B.** If an auto or a form of coverage that was cancelled from a policy at the request of the insured is reinstated within 30 days, the premium shall be the same as the amount that was returned at the time of cancellation.
- C. Minimal Premium Adjustments**
 - 1. If an outstanding policy is amended and results in a minimal premium adjustment, the amount shall be waived, except that the actual return premium shall be returned at the request of the insured. The insured must be notified that a return premium is available.
 - 2. Companies need not refund minimal premium if the insured requests the following:
 - a.** Cancellation of coverage,
 - b.** Reduction of limits of liability,
 - c.** Increase in deductible,except that actual return premium shall be returned at the request of the insured. The insured must be notified that a return premium is available.

Minimal Premium is \$10.00 or less.
 - 3. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges.

10. CANCELLATION

- A.** If a policy is canceled by the company or by the insured, compute return premium as follows:
 - 1. If a policy is canceled by the company, compute return premium pro rata.
 - 2. If a policy, vehicle or form or coverage is canceled by the insured, compute return premium pro rata.
- B.** Instructions for Use of PRO RATA TABLES
 - 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g. March 7, 2008 is designated as 2008.181.
 - 2. In like manner, express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
 - 3. The difference in the case of 1year policies, represents the percentage of the annual premium which is to be retained by the company.

Example:

Cancellation date May 19, 20082008.381
 Effective date March 2, 20082008.167
.214

Earned premium for a 1 Year Term Policy will therefore be .214 times the annual premium.

Note: As it is not customary to charge for the extra day (February 29th) which occurs one year in every four years this table shall also be used for each such year.

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10. CANCELLATION (Cont'd)

PRO RATA TABLE

January			February			March			April			May			June		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	0.003	1	32	0.088	1	60	0.164	1	91	0.249	1	121	0.332	1	152	0.416
2	2	0.005	2	33	0.090	2	61	0.167	2	92	0.252	2	122	0.334	2	153	0.419
3	3	0.008	3	34	0.093	3	62	0.170	3	93	0.255	3	123	0.337	3	154	0.422
4	4	0.011	4	35	0.096	4	63	0.173	4	94	0.258	4	124	0.340	4	155	0.425
5	5	0.014	5	36	0.099	5	64	0.175	5	95	0.260	5	125	0.342	5	156	0.427
6	6	0.016	6	37	0.101	6	65	0.178	6	96	0.263	6	126	0.345	6	157	0.430
7	7	0.019	7	38	0.104	7	66	0.181	7	97	0.266	7	127	0.348	7	158	0.433
8	8	0.022	8	39	0.107	8	67	0.184	8	98	0.268	8	128	0.351	8	159	0.436
9	9	0.025	9	40	0.110	9	68	0.186	9	99	0.271	9	129	0.353	9	160	0.438
10	10	0.027	10	41	0.112	10	69	0.189	10	100	0.274	10	130	0.356	10	161	0.441
11	11	0.030	11	42	0.115	11	70	0.192	11	101	0.277	11	131	0.359	11	162	0.444
12	12	0.033	12	43	0.118	12	71	0.195	12	102	0.279	12	132	0.362	12	163	0.447
13	13	0.036	13	44	0.121	13	72	0.197	13	103	0.282	13	133	0.364	13	164	0.449
14	14	0.038	14	45	0.123	14	73	0.200	14	104	0.285	14	134	0.367	14	165	0.452
15	15	0.041	15	46	0.126	15	74	0.203	15	105	0.288	15	135	0.370	15	166	0.455
16	16	0.044	16	47	0.129	16	75	0.205	16	106	0.290	16	136	0.373	16	167	0.458
17	17	0.047	17	48	0.132	17	76	0.208	17	107	0.293	17	137	0.375	17	168	0.460
18	18	0.049	18	49	0.134	18	77	0.211	18	108	0.296	18	138	0.378	18	169	0.463
19	19	0.052	19	50	0.137	19	78	0.214	19	109	0.299	19	139	0.381	19	170	0.466
20	20	0.055	20	51	0.140	20	79	0.216	20	110	0.301	20	140	0.384	20	171	0.468
21	21	0.058	21	52	0.142	21	80	0.219	21	111	0.304	21	141	0.386	21	172	0.471
22	22	0.060	22	53	0.145	22	81	0.222	22	112	0.307	22	142	0.389	22	173	0.474
23	23	0.063	23	54	0.148	23	82	0.225	23	113	0.310	23	143	0.392	23	174	0.477
24	24	0.066	24	55	0.151	24	83	0.227	24	114	0.312	24	144	0.395	24	175	0.479
25	25	0.068	25	56	0.153	25	84	0.230	25	115	0.315	25	145	0.397	25	176	0.482
26	26	0.071	26	57	0.156	26	85	0.233	26	116	0.318	26	146	0.400	26	177	0.485
27	27	0.074	27	58	0.159	27	86	0.236	27	117	0.321	27	147	0.403	27	178	0.488
28	28	0.077	28	59	0.162	28	87	0.238	28	118	0.323	28	148	0.405	28	179	0.490
29	29	0.079				29	88	0.241	29	119	0.326	29	149	0.408	29	180	0.493
30	30	0.082				30	89	0.244	30	120	0.329	30	150	0.411	30	181	0.496
31	31	0.085				31	90	0.247				31	151	0.414			

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10. CANCELLATION (Cont'd)

PRO RATA TABLE

July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	0.499	1	213	0.584	1	244	0.668	1	274	0.751	1	305	0.836	1	335	0.918
2	183	0.501	2	214	0.586	2	245	0.671	2	275	0.753	2	306	0.838	2	336	0.921
3	184	0.504	3	215	0.589	3	246	0.674	3	276	0.756	3	307	0.841	3	337	0.923
4	185	0.507	4	216	0.592	4	247	0.677	4	277	0.759	4	308	0.844	4	338	0.926
5	186	0.510	5	217	0.595	5	248	0.679	5	278	0.762	5	309	0.847	5	339	0.929
6	187	0.512	6	218	0.597	6	249	0.682	6	279	0.764	6	310	0.849	6	340	0.932
7	188	0.515	7	219	0.600	7	250	0.685	7	280	0.767	7	311	0.852	7	341	0.934
8	189	0.518	8	220	0.603	8	251	0.688	8	281	0.770	8	312	0.855	8	342	0.937
9	190	0.521	9	221	0.605	9	252	0.690	9	282	0.773	9	313	0.858	9	343	0.940
10	191	0.523	10	222	0.608	10	253	0.693	10	283	0.775	10	314	0.860	10	344	0.942
11	192	0.526	11	223	0.611	11	254	0.696	11	284	0.778	11	315	0.863	11	345	0.945
12	193	0.529	12	224	0.614	12	255	0.699	12	285	0.781	12	316	0.866	12	346	0.948
13	194	0.532	13	225	0.616	13	256	0.701	13	286	0.784	13	317	0.868	13	347	0.951
14	195	0.534	14	226	0.619	14	257	0.704	14	287	0.786	14	318	0.871	14	348	0.953
15	196	0.537	15	227	0.622	15	258	0.707	15	288	0.789	15	319	0.874	15	349	0.956
16	197	0.540	16	228	0.625	16	259	0.710	16	289	0.792	16	320	0.877	16	350	0.959
17	198	0.542	17	229	0.627	17	260	0.712	17	290	0.795	17	321	0.879	17	351	0.962
18	199	0.545	18	230	0.630	18	261	0.715	18	291	0.797	18	322	0.882	18	352	0.964
19	200	0.548	19	231	0.633	19	262	0.718	19	292	0.800	19	323	0.885	19	353	0.967
20	201	0.551	20	232	0.636	20	263	0.721	20	293	0.803	20	324	0.888	20	354	0.970
21	202	0.553	21	233	0.638	21	264	0.723	21	294	0.805	21	325	0.890	21	355	0.973
22	203	0.556	22	234	0.641	22	265	0.726	22	295	0.808	22	326	0.893	22	356	0.975
23	204	0.559	23	235	0.644	23	266	0.729	23	296	0.811	23	327	0.896	23	357	0.978
24	205	0.562	24	236	0.647	24	267	0.732	24	297	0.814	24	328	0.899	24	358	0.981
25	206	0.564	25	237	0.649	25	268	0.734	25	298	0.816	25	329	0.901	25	359	0.984
26	207	0.567	26	238	0.652	26	269	0.737	26	299	0.819	26	330	0.904	26	360	0.986
27	208	0.570	27	239	0.655	27	270	0.740	27	300	0.822	27	331	0.907	27	361	0.989
28	209	0.573	28	240	0.658	28	271	0.742	28	301	0.825	28	332	0.910	28	362	0.992
29	210	0.575	29	241	0.660	29	272	0.745	29	302	0.827	29	333	0.912	29	363	0.995
30	211	0.578	30	242	0.663	30	273	0.748	30	303	0.830	30	334	0.915	30	364	0.997
31	212	0.581	31	243	0.666				31	304	0.833				31	365	1.000

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11. WHOLE DOLLAR PREMIUM

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$.50 or more shall be rounded to the next higher whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

The phrase "each exposure" as used herein shall mean each premium developed (after the application of all applicable adjustments) for (1) each auto, if written on a per car basis; and (2) for all other auto business.

12. RULES FOR DETERMINING PHYSICAL DAMAGE BASE RATES FOR SYMBOLS NOT DISPLAYED ON RATE PAGES

A. 2011 And Later Model Years – Symbol 98 Vehicles

Develop the Base Rates for Symbol 98 vehicles as follows:

1. Comprehensive

- a. Increase the factor for Symbol 70 by +0.74 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

2. Collision

- a. Increase the factor for Symbol 70 by +0.35 for each \$10,000 or fraction of \$10,000 above \$150,000 or Original Cost; and
- b. Apply this factor to the Symbol 11 rate on the rate pages for the applicable model year.

B. 1990 - 2010 Model Years – Symbol 27 Vehicles

Develop the Base Rates for Symbol 27 vehicles as follows:

1. Comprehensive

- a. Increase the factor for Symbol 26 by +0.74 for each \$10,000 or fraction of

\$10,000 above \$80,000 or Original Cost; and

- b. Apply this factor to the Symbol 8 base rate on the rate pages for the applicable model year.

2. Collision

- a. Increase the factor for Symbol 26 by +0.35 for each \$10,000 or fraction of \$10,000 above \$80,000 or Original Cost; and
- b. Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

C. 1975 And Prior Model Year Vehicles Above \$10,000

- 1. **COMPREHENSIVE:** Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- 2. **COLLISION:** Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.

D. Original Cost Means

- 1. Manufacturer's Suggested Retail Price for Autos built in U.S.
- 2. Manufacturer's Suggested Retail Price in U.S. for specially built Autos.
- 3. Manufacturer's Suggested Retail Price in U.S. for imported Autos.

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13. SUSPENSION

Donegal Mutual does not suspend coverage. We will delete and add coverage pro-rata. However liability coverages may not be suspended for risks for which a financial responsibility filing is in effect.

14. MISCELLANEOUS COVERAGES

A. Uninsured Motorists Coverage

1. Owners - (Class Code – Refer to Statistical Plan)

This form of auto insurance must be provided at limits equal to the Split Bodily Injury Liability limits of the policy for Bodily Injury Uninsured Motorists Coverage, and the limits equal to the financial responsibility limit for Property Damage Uninsured Motorists Coverage.

This coverage applies to every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Indiana.

Exceptions

- (1) A named insured has the right to reject such coverage, in writing, or reject the Property Damage Uninsured Motorists Coverage portion only.
- (2) A named insured may request lesser limits for Uninsured Motorists Bodily Injury Coverage and/or Property Damage Uninsured Motorists Coverage.
- (3) Higher limits of Property Damage Uninsured Motorists Coverage may be offered but not in excess of the Property Damage Liability limit on the policy.
- (4) Subsequent renewal or replacement policies issued by the same insurer need not offer the rejected coverage unless a named insured requests such coverage in writing.

- (5) No insured may have Property Damage Uninsured Motorists Coverage unless Bodily Injury Uninsured Motorists Coverage is also afforded.
- (6) Property Damage Uninsured Motorists Coverage may be subject to a \$300 deductible at the option of the insured.

Attach the Uninsured Motorists Coverage endorsement.

Rates - Rates for basic and increased limits coverage are displayed on the rate pages. Uninsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of [Rule 4. Classifications](#) and [Rule 5. Safe Driver Insurance Plan](#) do not apply to the rates for this coverage.

2. Non-Owners

Donegal Mutual does not write a Non-Owner Policy.

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14. MISCELLANEOUS COVERAGES (Cont'd)

B. Underinsured Motorists Coverage

1. This form of auto insurance must be provided at limits equal to the Split Bodily Injury Liability limits of the policy.

This coverage applies to every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Indiana.

Exceptions

- (1) The minimum Underinsured Motorists Coverage limits available are \$50,000/\$50,000 split limit Bodily Injury Underinsured Motorists Coverage.
- (2) A named insured has the right to reject such coverage, in writing.
- (3) A named insured may request lesser limits for Underinsured Motorists Coverage.
- (4) Subsequent renewal or replacement policies issued by the same insurer need not offer the rejected coverage unless a named insured requests such coverage in writing.

Attach the Underinsured Motorists Coverage endorsement.

Rates - Rates for basic and increased limits coverage are displayed on the rate pages. Underinsured Motorists Coverage rates are provided for the following risks:

- (1) Single Car Risk
- (2) Multi-Car Risk

Rates for multi-car risks are on a per-car basis. Apply these rates to each car including the first car.

The provisions of [Rule 4. Classifications](#) and [Rule 5. Safe Driver Insurance Plan](#) do not apply to the rates for this coverage.

2. Non-Owners

Donegal Mutual does not write a Non-Owner Policy.

C. Deductible Insurance

1. Deductible Liability Insurance
Is not available for vehicles classified and rated according to the rules of this manual.
2. Comprehensive Deductibles for Which No Premium Is Shown

Charge the following percentage of the \$250 Deductible Comprehensive Premium:

Ded.	w/o Full Glass	With Full Glass
Full Cov.	160%	xxx
\$50	143%	155%
\$100	121%	132%
\$200	107%	117%
\$250	100%	110%
\$500	86%	95%
\$1,000	71%	80%
\$1,500	64%	73%
\$2,500	50%	59%

3. Collision Deductibles for Which No Premium Is Shown

Charge the following percentage of the \$500 Deductible Collision Premium:

Ded.	Factor	
\$50	160%	
\$100	153%	
\$200	133%	
\$250	127%	
\$500	100%	
\$1,000	73%	
\$1,500	63%	
\$2,500	52%	

D. Optional Limits Transportation Expenses Coverage

1. The \$20/600 limit for Transportation Expenses Coverage may be increased to the following limits:

Limits	Annual Rate Per Auto
\$ 25/750	\$13
\$ 30/900	\$25
\$40/1200	\$44
\$50/1500	\$64

2. Rating. The provisions of [Rule 4. Classifications](#) and [Rule 5. Safe Driver Insurance Plan](#) do not apply to the rates for this coverage.

3. Endorsement

Attach the Optional Limits Transportation Expenses Coverage endorsement to the policy.

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14. MISCELLANEOUS COVERAGES (Cont'd)

E. Towing and Labor Costs

1. Coverage at the following limits is available with respect to any vehicle eligible for coverage under this manual that has comprehensive coverage, except trailers, for towing and labor expenses incurred due to disablement:

Limit Per Disablement	Annual Rate Per Vehicle
\$ 25*	\$ 4
50	6
75	8
100	10

* This limit is provided without charge for the current model year and the past 4 year models.

With respect to motor homes, the following additional limits are available:

Limit Per Disablement	Annual Rate Per Vehicle
\$ 150	\$11
200	\$14
250	\$18

3. Attach the towing and labor costs coverage endorsement.

F. Excess Electronic Equipment Coverage

1. Coverage

Electronic equipment that reproduces, receives or transmits audio, visual or data signals which is permanently installed in the vehicle at the time of loss, is automatically covered under the policy without additional premium charge. Such equipment includes, but is not limited to:

- a. Radios and Stereos;
- b. Tape decks;
- c. Compact Disk Systems;
- d. Navigation Systems;
- e. Internet Access Systems;
- f. Personal Computers;
- g. Video Entertainment Systems;
- h. Telephones;
- i. Televisions;
- j. Two-way Mobile Radios;
- k. Scanners; or
- l. Citizens Band Radios.

However, electronic equipment that reproduces, receives or transmits audio, visual or data signals which is perma-

nently installed in locations not used by the vehicle manufacturer for installation of such equipment, is subject to a sublimit of \$1,000. This sublimit may be increased to any one of the limits shown below.

2. Rating

The provisions of [Rule 4. Classifications](#) and [Rule 5. Safe Driver Insurance Plan](#) do not apply to the rates for this coverage.

Maximum Limit Of Liability for Excess Electronic Equipment	Annual Premium Per Auto
\$ 1,500	50
2,000	75
2,500	100
3,000	125
3,500	150
4,000	175
4,500	200
5,000	225
10,000	275
10,001 and over	+8 per \$100 for each \$100 over \$10,000

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

G. Tapes, Records, Disks And Other Media Coverage

1. Additional coverage for \$200 worth of tapes, records, disks and other media applies at no additional charge when coverage is provided for increased limits for excess electronic equipment.

2. Tapes, Records, Discs and Other Media Only

When coverage is not provided for increased limits for data electronic equipment, coverage for \$200 worth of tapes, records, discs and other media is available for an additional charge of \$14 per auto, annually. The provisions of [Rule 4. Classifications](#) and [Rule 5. Safe Driver Insurance Plan](#) do not apply for this coverage.

3. Endorsement

Attach the excess electronic equipment coverage endorsement to the policy.

14. MISCELLANEOUS COVERAGES (Cont'd)

H. Customized Vans and Pickups

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol based on the amount developed in 1. from the tables on pages 1 and 2 of the ISO Symbol and Identification Section corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined in 2.
4. Attach the Customizing Equipment Coverage Endorsement.

I. Limited Mexico Coverage

Donegal Mutual does not write this coverage.

J. Auto Loan/Lease Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a new vehicle.

A new vehicle as used in this rule is a vehicle that has not previously been titled under the motor vehicle laws of any state.

2. Rates

Superior XL, Preferred XL, Merit XL and Advantage XL

Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

AutoGuard XL and AutoGuard II XL

Charge 15% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage.

3. Endorsement

Attach the auto loan/lease coverage endorsement to the policy.

K. Trip Interruption Coverage

1. Description

This coverage is available only for private passenger, pickup, antique, classic and motorhome type vehicles to which Collision and Other Than Collision coverages are afforded.

Trip Interruption Coverage provides a maximum coverage amount available of \$600 for:

- a. Transportation expenses incurred in the event of a mechanical or electrical breakdown of a specified auto.
- b. Expenses incurred for lodging and meals in the event of a covered physical damage loss or mechanical or electrical breakdown of a specified auto.

2. Rates

Charge an annual rate of \$16 per auto. All premiums apply for the period of coverage.

The provisions of Rule 4. Classifications and Rule 5. Safe Driver Insurance Plan do not apply to the rates for this coverage.

3. Endorsement

Attach the trip interruption coverage endorsement to the policy.

L. Repair or Replacement Cost Auto Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide Repair or Replacement Cost Auto Coverage if the following requirements are met.

- a. The Repair or Replacement Cost Auto Coverage may be provided only to a brand new vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the Repair or Replacement Cost Auto Coverage option on the vehicle within 30 days of purchasing the specific new vehicle.

A brand new vehicle as used in this rule is a vehicle that has not previously been titled under the motor vehicle laws of any state and has an odometer reading of less than 1,000 miles at time of purchase by the named insured.

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14. MISCELLANEOUS COVERAGES (Cont'd)

c. Coverage may remain on the vehicle for a 4 year period. The 4 year period begins with either the manufacturer year or the year the vehicle is originally titled in your name, whichever is later. We will remove the coverage on the first renewal following the expiration of the 4 year period, regardless of when your coverage begins with us.

2. Coverage

a. For loss caused by fire, theft or larceny, our limit of liability for loss will be the lesser of the:

- (1) Actual cash value of the stolen or damaged property; or
- (2) Amount necessary to repair or replace the property.

b. For all other losses, our limit of liability will be the lesser of the:

- (1) Cost of a new vehicle of the same make, size, model and equipment or, if unavailable, a similar auto and equipment; or
- (2) The reasonable cost to repair the damaged auto.

However the most we will pay for loss to electronic equipment that reproduces, receives or transmits audio, visual or data signals that is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment or accessories is \$1,000.

The company will reserve the right to repair, or to replace the damaged property or to pay for the loss in money.

3. Rates

Superior XL, Preferred XL, Merit XL and Advantage XL

Charge 10% of both the Collision and Comprehensive Coverage premiums of the applicable vehicle or vehicles for the Repair or Replacement Cost Auto Coverage.

AutoGuard XL and AutoGuard II XL

Charge 30% of both the Collision and Comprehensive Coverage premiums of the applicable vehicle or vehicles for the Repair or Replacement Cost Auto Coverage.

4. Endorsement. Attach the repair or replacement cost auto coverage endorsement to the policy.

**15. CERTIFIED RISKS – FINANCIAL
RESPONSIBILITY LAWS**

(For individuals required to file a certificate of financial responsibility.)

Donegal Mutual does not insure individuals required to file evidence of financial responsibility on a Personal Auto Policy.

16. NAMED NON-OWNER POLICY

(For individuals who do not own an auto)

Donegal Mutual does not write named non-owner coverage on a Personal Auto Policy.

17. EXTENDED NON-OWNED COVERAGE

A. Eligibility

The Extended Non-Owned Coverage endorsement may be used for an individual who owns an auto but also drives borrowed or rented autos.

Coverage may also be extended to the spouse and resident relatives of that named individual.

B. Coverage

The Personal Auto Policy (PAP) may be extended to cover the following liability exposures:

1. Vehicles Furnished Or Available For Regular Use Except As Public or Livery Conveyances

Under the liability coverage section of the PAP, coverage is not provided for non-owned vehicles furnished or available for regular use. By choosing liability coverage under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement, liability coverage afforded under the basic PAP may be extended to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

2. Vehicles Furnished Or Available For Regular Use As Public or Livery Conveyances

Donegal Mutual does not write this coverage.

3. If liability coverage is extended under the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement or the Extended Non-

Owned Coverage Medical Payments Coverage may also be similarly extended.

If medical payments insurance is provided, primary medical payments insurance must be in effect for any non-owned vehicles furnished or available for use as public or livery conveyances.

C. Rating – Liability and Medical Payments Coverage

Charge the following percentage of the applicable premiums that would apply as if the insured owned the auto being covered, using the premium determination procedures set forth in Rule 3. Premium Determination. If the auto is used in the business of the United States Government, charge the Primary Insurance in Effect percentage of the applicable premium.

**Primary Liability/Medical Payments
Insurance In Effect**

Person(s) Named	Percentage Charge
Named Individual	12%
Named Individual and Resident Relatives (including Named Individual's Spouse)	13%

D. Endorsements

Attach the Extended Non-Owned Coverage – Vehicles Furnished Or Available For Regular Use endorsement.

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18. INCREASED LIMITS

Liability Increased Limits Tables

A. \$25,000/50,000 Bodily Injury Liability Increased Limits

Limit	Factor
\$ 25/50	1.00
50/100	1.20
100/100	1.28
100/200	1.35
100/300	1.43
300/300	1.58
250/500	1.63
500/500	1.80

B. \$25,000 Property Damage Liability Increased Limits

Limit	Factor
\$ 25,000	1.00
50,000	1.04
100,000	1.08
250,000	1.16
500,000	1.25

C. \$1,000 Medical Payments Limits

Limit	Factor
\$ 1,000	1.00
\$ 2,000	1.70
\$ 5,000	2.70
\$10,000	3.50

19. MISCELLANEOUS TYPES

A. Motor Homes

A motor home is a self-propelled motor vehicle with a living area that is an integral part of the vehicle chassis. The living area typically consists of cooking, dining, sleeping, plumbing, and refrigeration facilities.

Attach the miscellaneous type vehicle and the miscellaneous type vehicle amendment (motor homes) endorsements to the policy.

LIABILITY AND MEDICAL PAYMENTS COVERAGES

1. Motor Homes Used in Driving to or from Work or Used in Business
Classify and rate as private passenger autos.

2. Pleasure Use Motor Homes
Charge 50% of the otherwise applicable All Other Class/Pleasure Use rates for private passenger autos. (The Safe Driver Insurance Plan does **not** apply.) (Class Code 943700)

PHYSICAL DAMAGE

3. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.

a. Assign a symbol based on the amount determined in Paragraph 3. above using the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.

b. To determine the base rates for symbols not displayed on rate pages, determine rates in accordance with [Rule 12.](#), depending on the model year of the motor home.

Exception

For 1989 and Prior Model Year motor homes with stated value of \$65,001 and over, increase the Symbol 20 base rate as follows:

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19. MISCELLANEOUS TYPES (cont'd)

(i) Comprehensive
1.7% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(ii) Collision
1.4% for each \$1,000 or part of \$1,000 in excess of \$65,000.

(Statistical Code – Use the code for Symbol 21)

c. Motor Homes Used in Driving to or from Work or Used in Business

Classify and rate as private passenger autos, using the base rates calculated in a. and b.

d. Pleasure Use Motor Homes

Charge 35% of the base rates calculated in a. and b. (The Safe Driver Insurance Plan does not apply.) (Class Code 943700)

e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home.

B. Trailers and Camper Bodies Designed for Use with Private Passenger Autos and Pickups

LIABILITY

A Personal Auto Policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van, or
- (2) When no auto is owned by the insured.

MEDICAL PAYMENTS

A Personal Auto Policy affording medical payments coverage covers trailers designed for use with a private passenger auto, pickup or van, and camper bodies designed for use

with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions

Coverage is not provided for a trailer or camper body:

- (1) Used for business purposes with other than a private passenger auto or owned pickup or van,
- (2) When no auto is owned by the insured, or
- (3) Located for use as a residence or premises.

LIABILITY AND MEDICAL PAYMENTS

Liability and Medical payments is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

PHYSICAL DAMAGE

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit. Attach the trailer/camper body coverage (maximum limit of liability) endorsement.

Note

Coverage is not provided on an "agreed value" basis.

1. Recreational Trailers and Camper Bodies (Class Code 958200)

- a. A recreational trailer is a non-self-propelled recreational unit equipped as living quarters, including cooking, dining, sleeping, plumbing or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision – Use Motor Home rates.

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19. MISCELLANEOUS TYPES (cont'd)

2. All Other Trailers (Class Code 941000)

SUPERIOR XL RATING PROGRAM

Rates Per \$100 of Insurance

Coverage	Rates
Comprehensive - \$250 Deductible	\$.45
Collision - \$500 Deductible	\$.46

PREFERRED XL, MERIT XL, ADVANTAGE XL, AUTOGUARD XL AND AUTOGUARD II XL RATING PROGRAMS

Rates Per \$100 of Insurance

Coverage	Rates
Comprehensive - \$250 Deductible	\$.50
Collision - \$500 Deductible	\$.55

- C. Motorcycles, Mopeds, Motorscooters, Motorbikes, Go-Carts And Any Other Similar Motor Vehicles Not Used For Business Purposes

Donegal Mutual does not write this coverage.

19. MISCELLANEOUS TYPES (cont'd)

**D. Snowmobiles and All-Terrain Vehicles
(Class Code 959000)**

Written in the Advantage XL, AutoGuard XL & AutoGuard II XL Rating Programs ONLY.

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler-type treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane type propellers or fans.

An all-terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads, designed for use on rugged terrain or rugged terrain and water.

All premiums apply for the period of coverage.

Attach the applicable endorsement to the policy.

LIABILITY, MEDICAL PAYMENTS BENEFITS AND UNINSURED/UNDERINSURED MOTORISTS

1. Liability - charge 50% of private passenger base rates.
2. Passenger Hazard Exclusion - It is not permissible to exclude the passenger hazard in Indiana.
3. Medical Payments Benefits - Coverage for limits of \$10,000 may be afforded. Charge 200% of Private Passenger Auto base rates.
4. Uninsured/Underinsured Motorists - charge private passenger rate.

PHYSICAL DAMAGE

Rates Per \$100 of Insurance Coverage

Comprehensive	\$250 Ded.	\$2.00
Collision	\$500 Ded.	\$1.65

E. Dune Buggies

Written in the Advantage XL, AutoGuard XL and AutoGuard II XL Rating Programs ONLY.

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

All premiums apply for the period of coverage.

The dune buggy must be registered.

Classify and rate as private passenger autos.

Passenger Hazard Exclusion - Not Permitted in Indiana.

F. Golf Carts (Class Code 943500)

Written in the Advantage XL, AutoGuard XL and AutoGuard II XL Rating Programs ONLY.

A golf cart is a three or four wheel motor vehicle with limited speed capabilities designed to carry golfers and their equipment around a golf course.

All premiums apply for the period of coverage.

Attach the miscellaneous type vehicle endorsement to the policy.

LIABILITY

Charge 25% of Private Passenger base rates.

PHYSICAL DAMAGE

Rates Per \$100 of Insurance Coverage

Comprehensive	\$250 Ded.	\$.70
Collision	\$500 Ded.	\$.80

G. Antique Autos (Class Code 962000)

An antique auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally used for other purposes.

LIABILITY

Charge 40% of the private passenger base rate.

MEDICAL PAYMENTS AND UNINSURED/UNDERINSURED MOTORISTS

Charge the private passenger base rate.

PHYSICAL DAMAGE

SUPERIOR XL RATING PROGRAM

Rates Per \$100 of Insurance Coverage

Comprehensive	\$250 Ded.	\$0.97
Collision	\$500 Ded.	\$1.00

PREFERRED XL, MERIT XL, ADVANTAGE XL, AUTOGUARD XL AND AUTOGUARD II XL RATING PROGRAMS

Rates Per \$100 of Insurance Coverage

Comprehensive	\$250 Ded.	\$1.01
Collision	\$500 Ded.	\$1.05

Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

19. MISCELLANEOUS TYPES (cont'd)

Note

Coverage is not provided on an “agreed value” basis.

H. Classic Autos

A classic auto is a motor vehicle of the private passenger type which is 10 or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

LIABILITY, MEDICAL PAYMENTS AND UNINSURED/UNDERINSURED MOTORISTS

Classify and rate as a private passenger auto.

PHYSICAL DAMAGE

Attach the coverage for damage to your auto (maximum limit of liability) endorsement.

Note

Coverage is not provided on an “agreed value” basis.

1. Determine the amount of coverage applicable to the vehicle.
2. Assign a symbol based on the stated amount, from the Price/Symbol Charts in the Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Classify and rate as a private passenger auto using the base rate for the current model year.

20. RATING TERRITORIES

- A. The Rate Pages display rates by territory.
- B. The [Territory Pages](#) contain the definition and code and premium group for each rating territory.
 1. Each territory includes a specific area for rating purposes. Therefore, the following provisions apply:
 - a. Any city, town, borough or village not mentioned within a defined territory, but falling within its boundaries, shall take the rate for that territory.
 - b. If a city, town, borough or village extends into more than one territory the rates for the higher rated territory apply to the entire city, town, borough or village.

- c. If a street or other public way serves as a dividing line between two territories, except when the public way serves as a boundary line of any political subdivision such as a state, county, city, town, etc., the rates applicable to the lower rated of the two territories shall apply to autos principally garaged on either side of the street.
2. The [Territory pages](#) also contain a List of Important Cities and Towns indicating the territories to which they are assigned. Refer to a map to determine the rating territory for a town not listed.

21. DONEGAL MUTUAL AUTOMOBILE ACCOUNT CREDIT PLAN

When a named insured has his/her Personal Automobile policy and Homeowners or Farmowners policy insured in Donegal Mutual, an account credit may apply to the Personal Automobile premium.

Credits will be applied to the Personal Automobile premium as follows:

Advantage XL, AutoGuard XL and AutoGuard II XL Rating Programs

- 1% in conjunction with Homeowner HO 00 04 program.
- 10% in conjunction with all Homeowner (except HO 00 04) or Farmowner Program.

Merit XL, Preferred XL and Superior XL Rating Programs

- 1% in conjunction with Homeowner HO 00 04 program.
- 15% in conjunction with all Homeowner (except HO 00 04) or Farmowner programs.

ELIGIBILITY

- A. The Auto policy must have liability coverage afforded on at least one private passenger auto type vehicle.
- B. The credit will apply to the total Donegal Mutual premium subsequent to the application of the Extra Edge Discount. Credit does not apply to any premiums for uninsured/underinsured motorists coverage.
- C. The appropriate Homeowners or Farmowners policy number and policyholder identification number (Social Security Number) must be provided to the company by the agent when this account credit is requested.
- D. The Homeowners or Farmowners policy must meet eligibility requirements for the Donegal Mutual Homeowners Account Credit Plan or Donegal Mutual Farmowners Account Credit Plan.
- E. The account credit will be applied:
 1. At new policy inception for that new business submitted concurrently for both the Auto and Homeowners and Farmowners policies;

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**21. DONEGAL MUTUAL AUTOMOBILE
ACCOUNT CREDIT PLAN (cont'd)**

2. Mid-term when a policy is added that meets eligibility requirements; and
3. At renewal for existing policies that qualify.

The account credit will be removed only at time of renewal following disqualification from the plan. **No mid-term adjustments will be acceptable.**

See the Homeowners or Farmowners Manual for the eligibility requirements and credits for the Donegal Mutual Homeowners Account Credit Plan or Donegal Mutual Farmowners Account Credit Plan.

22. DONEGAL MUTUAL LOSS FREE DISCOUNT

- A. A 5 – 10% Loss Free Discount, as shown in the schedule below, applies to all coverage premiums, except Uninsured and Underinsured Motorists Coverages, that apply to each vehicle, if all operators insured on the policy meet the criteria in paragraphs **B.** and **C.** below. Please note that this discount does not apply in the AutoGuard XL and AutoGuard II XL tiers.
- B. To qualify for the Loss Free Discount, all principal operators and occasional operators insured on the policy must meet the criteria in paragraphs **1.** and **2.** below during the three, four, five, six, seven or more year period immediately preceding the effective date of the policy for both new and renewal policies.
 1. The named insured was continuously insured with a Donegal Mutual Company for at least 3 years; and
 2. No operator was involved in a chargeable accident. For the purpose of this rule, a chargeable accident will be considered as any bodily injury or property damage claim of \$1,500 or more which has been paid, is expected to be paid, or has been paid, but waived under our First Accident Forgiveness Program.
 3. A driver, who is newly added to a policy, will not disqualify the risk for the Loss Free Discount as long as the driver meets the qualification in paragraph **B.2.** above.
 4. Any time a driver is added or deleted mid-term, the risk will be reviewed for the application of the discount. Otherwise, the risk will be reviewed at renewal to determine whether or not the policy

meets all the qualifications for the application of the discount.

5. The Loss Free Discount shall be afforded to all vehicles insured on the policy if all operators meet the criteria in paragraph **B.** It will be applied after any other applicable discounts, with the exception of the [Extra Edge Discount](#) and [Account Credit Discount](#).

If the qualifications listed above are met, the coverage premiums except Uninsured and Underinsured Motorists Coverages, will be discounted as follows:

Number of Years	
Loss Free	Discount
3 years	5%
4 years	6%
5 years	7%
6 years	8%
7 or more years	10%

23. LONGEVITY DISCOUNT

The discount is based on the number of years insured with Donegal Mutual. This discount is not available on new business.

Years Insured with Donegal Mutual	Discount
1 year	2%
2 years	3%
3 years	4%
4-5 years	5%
6-7 years	6%
8 or more years	7%

The discount will apply to all coverage premiums except Uninsured and Underinsured Motorists Coverage.

24. HYBRID VEHICLE DISCOUNT

A 5% Hybrid Vehicle Discount will apply to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision premiums for vehicles that qualify for the discount. A Hybrid Vehicle is any Private Passenger Auto powered by a combination of gasoline and electricity. This discount is not applied to electric vehicles, other alternative-fuel vehicles, diesel powered vehicles or any vehicles modified by persons other than the original manufacturer.

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25. FAMILY YEARS DISCOUNT

This discount is available for longer term insureds that add a youthful operator to their policy. The discount applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverages that apply to each vehicle to which a qualifying youthful operator's class code applies.

The discounts are applied as follows:

# of Years Continuously In Force in a Donegal Company	Discount
1-2	8%
3-4	10%
5-9	12%
10+	15%

ELIGIBILITY

1. The youthful operator must be a member and resident of the household and under the age of 29. Youthful operators away at school are considered as residents and members of the household. The youthful operator must be a child of the insured or the insured is a legal guardian.
2. The discount will apply immediately when a qualifying youthful operator is added to the policy.
3. The discount will be removed at the first renewal after the youthful's 29th birthday, unless there are other youthful operators qualifying for the discount.

26. NEXT GENERATION DISCOUNT

The Next Generation Discount is offered to applicants who most recently were insured under a parent or guardian's Donegal Insurance Group voluntary private passenger automobile policy. The discount is 15% and will apply to the total premium after the application of any other discount (s). Credit does not apply to any premium for uninsured and/or underinsured motorists coverage.

ELIGIBILITY

1. The discount applies to an insured under 30 years of age who was most immediately listed on his/her parent's or guardian's voluntary Donegal Group policy, and now has a need for their own insurance policy.
2. The insured must have been a member and resident of the household immediately prior to the writing of the new policy. For the purpose of this rule, a youthful operator away at school is considered a resident and member of the household. The youthful operator must be a child of the insured, or the insured is a legal guardian.
3. The originating policy (parent's or legal guardian's) must have been in-force with Donegal for at least one year as of the inception date of the new policy.

4. The youthful must have been listed as an operator under the parent's or legal guardian's Donegal Insurance Group policy for at least one year leading up to the inception date of the new policy. If licensed less than a year, the youthful will still be eligible for the discount even if not listed on the policy for a year, provided all other criteria are met.
5. On the new policy, the youthful must be listed as the first named insured.
6. The discount remains with the policy until the first renewal subsequent to the qualifying insured attaining his/her 30th birthday.

27. PAID IN FULL DISCOUNT

A 5% Paid in Full Discount will apply if the insured chooses the Direct Bill 1 Pay Plan option. This discount will apply to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverages

28. ADVANCE QUOTE DISCOUNT

This discount applies to new business policies when the application for a Donegal Insurance Group policy is completed 8 or more days before the policy effective date at New Business. This discount will apply to Bodily Injury, Property Damage, Medical Payment, Comprehensive and Collision coverages.

The discount applies as follows:

Shopping Days	Policy Age (Years)	Discount Factor
0 -7	All	1.00
8 or more	0	0.90
	1	0.92
	2	0.94
	3	0.97
	4	0.99
	5+	1.00

**PERSONAL VEHICLE MANUAL
INDIANA RULES – XL TIERS**

29. DONEGAL MUTUAL PAYMENT PLANS AND SERVICE CHARGES

A. Installment Payment Options

1. Monthly
2. Bimonthly
3. Quarterly (every 3 months)
4. Semiannually (every 6 months); not available for policy terms less than one year
5. Paid in Full

B. Fees

1. Electronic Funds Transfer (EFT) - \$2.00 per electronic funds transfer withdrawal
2. Non-EFT invoice - \$8.00 per installment
3. Insufficient Funds - \$20.00 + bank charges
4. Late payment fee - \$18.00
5. Reinstatement fee - \$20.00

30. PERSONAL AUTO COVERAGE ENHANCEMENT PROTECTOR

A. Personal Auto Coverage Enhancement (PACE) Protector Endorsement

This endorsement provides broadened coverage to the Personal Auto Policy. Attach the applicable endorsement to this policy.

1. Eligibility

All risks, except Miscellaneous Type Vehicles, insured in Donegal Mutual Private Passenger Automobile XL Programs, are eligible for the PACE Protector Endorsement.

2. Scope of Coverage

The PACE Protector Endorsement extends and broadens coverage in the following areas:

- a. Locksmith Services Coverage on owned automobile up to \$200 per occurrence.
- b. Seat Belt and Child Restraint Device Medical Expense Benefit up to \$500.
- c. Personal Property Coverage broadened to include additional causes of loss.
- d. Physical Damage Total Loss Deductible Waiver.
- e. Towing and Labor Costs up to \$100 per occurrence. If the Declarations Page includes a limit for Towing and

Labor, this coverage is in addition to that amount of coverage.

- f. \$2,500 Automobile Death Benefit

3. Rating

Policy Type	Annual Premium Per Policy
Superior XL	Included
Preferred XL	Included
Merit XL	\$36
Advantage XL	\$36
AutoGuard II XL	\$75
AutoGuard XL	\$100

**PERSONAL VEHICLE MANUAL
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31. HISTORICAL MILEAGE FACTOR

- A.** Historical Vehicle Mileage for each vehicle is derived at the time of new business or at renewal if we have not ordered third party data on the vehicle within the previous 3 years. It may also be periodically re-derived for an anniversary renewal or at the request of the Named Insured. Historical Vehicle Mileage is derived using historical odometer readings from third party data or, if such data is not available, via an odometer statement from the insured. The factor will apply to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision Coverages.
- B.** If Historical Vehicle Mileage cannot be derived for a vehicle, the No Hit Vehicle Mileage Band applies to that vehicle. Once Historical Vehicle Mileage is obtained for a vehicle, the appropriate Vehicle Mileage Band will apply to that vehicle.

Mileage Factor Table:

Mileage Group	Low	High	BI	PD	MP	COMP	COLL
No Hit			1.00	1.00	1.00	1.00	1.00
1	1	2,000	0.80	0.80	0.80	0.80	0.80
2	2,001	3,000	0.82	0.82	0.82	0.82	0.82
3	3,001	4,000	0.84	0.84	0.84	0.84	0.84
4	4,001	5,000	0.86	0.86	0.86	0.86	0.86
5	5,001	6,000	0.88	0.88	0.88	0.88	0.88
6	6,001	7,000	0.90	0.90	0.90	0.90	0.90
7	7,001	8,000	0.92	0.92	0.92	0.92	0.92
8	8,001	9,000	0.94	0.94	0.94	0.94	0.94
9	9,001	10,000	0.96	0.96	0.96	0.96	0.96
10	10,001	11,000	0.98	0.98	0.98	0.98	0.98
11	11,001	12,000	1.00	1.00	1.00	1.00	1.00
12	12,001	13,000	1.02	1.02	1.02	1.02	1.02
13	13,001	14,000	1.04	1.04	1.04	1.04	1.04
14	14,001	15,000	1.06	1.06	1.06	1.06	1.06
15	15,001	16,000	1.08	1.08	1.08	1.08	1.08
16	16,001	17,000	1.10	1.10	1.10	1.10	1.10
17	17,001	18,000	1.12	1.12	1.12	1.12	1.12
18	18,001	19,000	1.14	1.14	1.14	1.14	1.14
19	19,001	20,000	1.16	1.16	1.16	1.16	1.16
20	20,001	21,000	1.18	1.18	1.18	1.18	1.18
21	21,001	22,000	1.20	1.20	1.20	1.20	1.20
22	22,001	23,000	1.22	1.22	1.22	1.22	1.22
23	23,001	24,000	1.24	1.24	1.24	1.24	1.24
24	24,001	25,000	1.26	1.26	1.26	1.26	1.26
25	25,001	And above	1.28	1.28	1.28	1.28	1.28

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32. ACCOUNT CREDIT/# VEHICLES MATRIX

The factor below will apply to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision Coverages:

# Vehicles	Account Credit- YES	Account Credit- NO
1	0.95	0.95
2	0.95	1.05
3	1.02	1.05
4+	1.05	1.05

33. MARITAL STATUS DISCOUNT

A 7% credit applies to Bodily Injury Liability, Property Damage Liability, Medical Payments, Comprehensive and Collision coverages when the named insured is married and between the ages of 25 and 35 (inclusive).

The discount applies to all vehicle types, including miscellaneous vehicle types.

34. VEHICLE HISTORY RATING

Through a third party source, a vehicles damage history will be evaluated. If no data is available, a neutral factor will apply.

The factor applies to Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision coverages.

Potential Problem Indicator	Factor
Y	1.075
N	1.00
Severe Damage Indicator	Factor
Y	1.075
N	1.00

35. NEW BUSINESS AUTOMOBILE DISCOUNT

For new business policies issued by Donegal Mutual Insurance Company, the otherwise applicable Bodily Injury, Property Damage, Medical Payments, Comprehensive and Collision Coverages shall be eligible for the New Business Automobile Discount. This discount factors will apply as follows:

First Year	0.90
Second Year	0.92
Third Year	0.935
Fourth Year	0.95
Fifth Year	0.96
Sixth Year	0.98
All Subsequent Years	1.00

The New Business Automobile Discount is applicable to all vehicle types.

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AUTOMOBILE PROGRAMS
INDIANA**

APPLICABLE TO ALL TERRITORIES

PRIMARY CLASSIFICATIONS
AND RATING FACTORS

NO YOUTHFUL OPERATOR

AGE AND SEX		Pleasure Use	DRIVE TO OR FROM WORK		Business Use	Farm Use
			Less than 15 Miles	15 or More Miles		
Principal Operator Age 80 or Over	Factor Code 8G31--	1.13	1.17	1.21	1.31	1.02
			8G32--	8G33--	8G38--	8G39--
Principal Operator Age 78 - 79	Factor Code 8F21--	1.08	1.17	1.21	1.26	0.97
			8F22--	8F23--	8F28--	8F29--
Principal Operator Age 75 - 77	Factor Code 8E21--	1.02	1.11	1.15	1.20	0.91
			8E22--	8E23--	8E28--	8E29--
Principal Operator Age 73 - 74	Factor Code 8D21--	0.97	1.06	1.10	1.15	0.86
			8D22--	8D23--	8D28--	8D29--
Principal Operator Age 70 - 72	Factor Code 8C21--	0.91	1.00	1.09	1.14	0.85
			8C22--	8C23--	8C28--	8C29--
Principal Operator Age 65 - 69	Factor Code 8801--	0.86	0.95	1.05	1.09	0.80
			8802--	8803--	8808--	8809--
Principal Operator Unmarried Age 50 - 64	Factor Code 8891--	0.91	1.00	1.05	1.14	0.85
			8892--	8893--	8898--	8899--
Principal Operator Unmarried Age 35 - 49	Factor Code 8881--	0.96	1.05	1.09	1.16	0.90
			8882--	8883--	8888--	8889--
Principal Operator Unmarried Age 30 - 34	Factor Code 8861--	1.01	1.10	1.16	1.21	1.00
			8862--	8863--	8868--	8869--
Principal Operator Married Age 45-64	Factor Code 8851--	0.81	0.90	.97	1.09	0.80
			8852--	8853--	8858--	8859--
Principal Operator Married Age 35 - 44	Factor Code 8841--	0.86	0.95	1.00	1.14	0.85
			8842--	8843--	8848--	8849--
All Other	Factor Code 8871--	1.01	1.07	1.14	1.19	0.95
			8872--	8873--	8878--	8879--

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AUTOMOBILE PROGRAMS
INDIANA**

APPLICABLE TO ALL TERRITORIES

**PRIMARY CLASSIFICATIONS
AND RATING FACTORS**

**YOUTHFUL OPERATOR
Not eligible for Good Student Credit**

UNMARRIED FEMALE						
AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8024-- 1.82	8025-- 1.85	8124-- 2.37	8125-- 2.38
	18	Factor Code	8034-- 1.82	8035-- 1.85	8134-- 2.37	8135-- 2.38
	19	Factor Code	8044-- 1.82	8045-- 1.85	8144-- 2.22	8145-- 2.28
	20	Factor Code	8054-- 1.77	8055-- 1.85	8154-- 2.07	8155-- 2.14
WITH DRIVER TRAINING	17 or Less	Factor Code	8064-- 1.72	8065-- 1.76	8164-- 2.12	8165-- 2.14
	18	Factor Code	8074-- 1.72	8075-- 1.76	8174-- 2.12	8175-- 2.14
	19	Factor Code	8084-- 1.72	8085-- 1.76	8184-- 2.07	8185-- 2.14
	20	Factor Code	8094-- 1.67	8095-- 1.76	8194-- 1.92	8195-- 2.00
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8254-- 1.31	8255-- 1.38	8354-- 1.41	8355-- 1.52
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		8354-- 1.41	8355-- 1.52

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AUTOMOBILE PROGRAMS
INDIANA**

APPLICABLE TO ALL TERRITORIES

**PRIMARY CLASSIFICATIONS
AND RATING FACTORS**

**YOUTHFUL OPERATOR
Not eligible for Good Student Credit**

UNMARRIED MALE						
AGE			Not Owner or Principal Operator		Owner or Principal Operator	
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8400-- 2.53	8403-- 2.52	8600-- 3.33	8603-- 3.28
	18	Factor Code	8401-- 2.53	8405-- 2.52	8601-- 3.33	8605-- 3.28
	19	Factor Code	8451-- 2.42	8455-- 2.47	8651-- 3.13	8655-- 3.14
	20	Factor Code	8450-- 2.32	8453-- 2.38	8650-- 2.93	8653-- 2.95
WITH DRIVER TRAINING	17 or Less	Factor Code	8460-- 2.27	8463-- 2.28	8660-- 3.03	8663-- 2.99
	18	Factor Code	8470-- 2.27	8473-- 2.28	8670-- 3.03	8673-- 2.99
	19	Factor Code	8480-- 2.22	8483-- 2.28	8680-- 2.83	8683-- 2.85
	20	Factor Code	8490-- 2.12	8493-- 2.19	8690-- 2.63	8693-- 2.66
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8754-- 1.36	8755-- 1.43	8704-- 1.77	8705-- 1.81
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	Factor Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR		8708-- 1.52	8709-- 1.62

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PRIMARY CLASSIFICATIONS
AND RATING FACTORS

**YOUTHFUL OPERATOR
Good Student Classifications**

UNMARRIED FEMALE										
AGE			Not Owner or Principal Operator		Owner or Principal Operator					
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use				
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8026--	1.62	8027--	1.66	8126--	2.12	8127--	2.14
	18	Factor Code	8036--	1.62	8037--	1.66	8136--	2.12	8137--	2.14
	19	Factor Code	8046--	1.62	8047--	1.66	8146--	2.02	8147--	2.09
	20	Factor Code	8056--	1.62	8057--	1.66	8156--	1.82	8157--	1.90
WITH DRIVER TRAINING	17 or Less	Factor Code	8066--	1.57	8067--	1.62	8166--	1.87	8167--	1.90
	18	Factor Code	8076--	1.57	8077--	1.62	8176--	1.87	8177--	1.90
	19	Factor Code	8086--	1.57	8087--	1.62	8186--	1.87	8187--	1.90
	20	Factor Code	8096--	1.52	8097--	1.62	8196--	1.72	8197--	1.81
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8256--	1.11	8257--	1.19	8356--	1.36	8357--	1.43

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APPLICABLE TO ALL TERRITORIES

PRIMARY CLASSIFICATIONS
AND RATING FACTORS

**YOUTHFUL OPERATOR
Good Student Classifications**

UNMARRIED MALE							
AGE			Not Owner or Principal Operator		Owner or Principal Operator		
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8406-- 2.12	8408-- 2.14	8606-- 2.93	8608-- 2.90	
	18	Factor Code	8402-- 2.12	8404-- 2.14	8602-- 2.93	8604-- 2.90	
	19	Factor Code	8452-- 2.12	8454-- 2.14	8652-- 2.63	8654-- 2.66	
	20	Factor Code	8456-- 2.02	8458-- 2.09	8656-- 2.42	8658-- 2.47	
WITH DRIVER TRAINING	17 or Less	Factor Code	8466-- 1.97	8468-- 2.00	8666-- 2.68	8668-- 2.66	
	18	Factor Code	8476-- 1.97	8478-- 2.00	8676-- 2.68	8678-- 2.66	
	19	Factor Code	8486-- 1.97	8488-- 2.00	8686-- 2.37	8688-- 2.42	
	20	Factor Code	8496-- 1.87	8498-- 1.95	8696-- 2.27	8698-- 2.33	
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8756-- 1.16	8757-- 1.24	8706-- 1.52	8707-- 1.57	

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APPLICABLE TO ALL TERRITORIES

PRIMARY CLASSIFICATIONS
AND RATING FACTORS

YOUTHFUL OPERATOR

MARRIED MALE							
AGE			Not Eligible for Good Student Credit		Eligible for Good Student Credit		
			Pleasure Use or Farm Use	Drive to Work or Business Use	Pleasure Use or Farm Use	Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 or Less	Factor Code	8924-- 1.57	8925-- 1.62	8926-- 1.41	8927-- 1.47	
	18	Factor Code	8934-- 1.57	8935-- 1.62	8936-- 1.41	8937-- 1.47	
	19	Factor Code	8944-- 1.57	8945-- 1.62	8946-- 1.41	8947-- 1.47	
	20	Factor Code	8954-- 1.57	8955-- 1.62	8956-- 1.41	8957-- 1.47	
WITH DRIVER TRAINING	17 or Less	Factor Code	8964-- 1.41	8965-- 1.47	8966-- 1.26	8967-- 1.33	
	18	Factor Code	8974-- 1.41	8975-- 1.47	8976-- 1.26	8977-- 1.33	
	19	Factor Code	8984-- 1.41	8985-- 1.47	8986-- 1.26	8987-- 1.33	
	20	Factor Code	8994-- 1.41	8995-- 1.47	8996-- 1.26	8997-- 1.33	
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor Code	8554-- 1.26	8555-- 1.33	8556-- 1.06	8557-- 1.14	

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**SECONDARY CLASSIFICATIONS
RATING FACTORS AND STATISTICAL CODES**

The Rating Factors applicable to the Vehicle Type, Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate Factor from the applicable table below to the Primary Rating Factor.

Table Applicable to 1976 and Later Model Autos

VEHICLE TYPE		SUB-CLASS					
		0	1A	1B	2	3	4
SINGLE CAR							
Standard Performance	Factor Code*	+0.00 10	+0.40 11	+0.40 15	+0.90 12	+1.50 13	+2.20 14
MULTI-CAR #							
Standard Performance	Factor Code*	-0.25 20	+0.00 21	+0.00 25	+0.30 22	+0.60 23	+0.95 24

Table Applicable to 1975 and Prior Model Autos

VEHICLE TYPE		SUB-CLASS					
		0	1A	1B	2	3	4
SINGLE CAR							
Standard Performance	Factor Code*	+0.00 10	+0.40 11	+0.40 15	+0.90 12	+1.50 13	+2.20 14
MULTI-CAR #							
Standard Performance	Factor Code*	-0.25 20	+0.00 21	+0.00 25	+0.30 22	+0.60 23	+0.95 24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the Factor in this table is added or subtracted.

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	Territorial Schedule and Code		Territorial Schedule and Code
ADAMS COUNTY – (entire County)	62	CLINTON COUNTY – (entire County)	63
ALLEN COUNTY – (entire County)	03	CRAWFORD COUNTY – (entire County)	98
BARTHOLOMEW COUNTY – (entire County)	32	DAVIES COUNTY – (entire County)	98
BENTON COUNTY – (entire County)	64	DEARBORN COUNTY – (entire County)	1D
BLACKFORD COUNTY – (entire County)	62	DECATUR COUNTY – (entire County)	1D
BOONE (Indianapolis Suburban North) – All territory and places lying within the outside boundaries of the following townships in Boone County: Center, Eagle, Perry, Union and Werth		DEKALB COUNTY – (entire County)	61
BOONE (Balance) – The portion of Boone County not included in Indianapolis Suburban North Territory	1J	DELAWARE (Muncie) – The entire city of Muncie and all territory and places lying within the area enclosed by the outside boundaries of Center township in Delaware County	10 09
BROWN COUNTY – (entire County)	97	DELAWARE (Balance) – That portion of Delaware County not included in Muncie Territory	1K
CARROLL COUNTY – (entire County)	63	DUBOIS COUNTY – (entire County)	24
CASS (Logansport) – The entire city of Logansport and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Cass County: Clay, Clinton, Eel, Noble and Washington	36	ELKHART (Elkhart) – The entire city of Elkhart and all territory and places lying within the area enclosed by the outside boundaries of the following city and townships in Elkhart County: Baugo, Cleveland, Concord, Elkhart, Goshen and Osolo	29
CASS (Balance) – That portion not included in the Logansport territory	53	ELKHART (Balance) – That portion of Elkhart County not included in the Elkhart Territory	81
CLARK (Jeffersonville) – The entire city of Jeffersonville and all territory and places lying within the area enclosed by the outside boundaries of the following town and township in Clark County: Clarksville and Jeffersonville	06	FAYETTE COUNTY – (entire County)	1C
CLARK (Balance) – That portion not included in the Jefferson territory	57	FLOYD (New Albany) – The entire city of New Albany and all territory and places lying within the area enclosed by the outside boundaries of the township of New Albany in Floyd County	06
CLAY COUNTY – (entire County)	98		

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	Territorial Schedule and Code		Territorial Schedule and Code
FLOYD (Balance) – That portion not included in the New Albany territory	57	the outside boundaries of the following townships in Hendricks County: Brown, Center, Guilford, Lincoln, Middle, Union and Washington	11
FOUNTAIN COUNTY – (entire County)	65	HENDRICKS (Balance) – That portion of Hendricks County not included in Indianapolis Suburban-Remainder territory	1K
FRANKLIN COUNTY – (entire County)	1D	HENRY COUNTY – (entire County)	1C
FULTON COUNTY – (entire County)	84	HOWARD (Kokomo) – The entire city of Kokomo and all territory and places lying within the area enclosed by the outside boundaries of Center township in Howard County	34
GIBSON COUNTY – (entire County)	24	HOWARD (Balance) – That portion not included in Kokomo territory	52
GRANT (Marion) – The entire city of Marion and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Grant County: Center, Franklin, Mill, Pleasant and Washington	09	HUNTINGTON COUNTY – (entire County)	62
GRANT (Balance) – That portion not included in the Marion territory	51	JACKSON COUNTY – (entire County)	1A
GREENE COUNTY – (entire County)	98	JASPER COUNTY – (entire County)	84
HAMILTON (Indianapolis Suburban-North) – All territory and places lying within the boundaries of the following townships in Hamilton County: Clay, Delaware, Fall Creek, Noblesville and Washington	1H	JAY COUNTY – (entire County)	62
HAMILTON (Balance) – That portion of Hamilton County not included in Indianapolis Suburban North Territory	1J		
HANCOCK (Indianapolis Suburban-Remainder) – All territory and places lying within the outside boundaries of the following townships in Hancock County: Brandywine, Buck Creek, Center, Sugar Creek and Vernon	1I		
HANCOCK (Balance) – That portion of Hancock County not included in the Indianapolis Suburban Remainder Territory	1K		
HARRISON COUNTY – (entire County)	98		
HENDRICKS (Indianapolis Suburban-Remainder) – All territory and places lying within			

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JEFFERSON COUNTY – (entire County)	1D	
JENNINGS COUNTY – (entire County)	68	
JOHNSON (Indianapolis Suburban - Remainder) – All territory and places lying within the outside boundaries of the following townships in Johnson County: Clark, Franklin, Needham, Pleasant, Union and White River	11	
JOHNSON (Balance) – That portion of Johnson County not included in Indianapolis Suburban – Remainder territory	1K	
KNOX (Vincennes) – The entire city of Vincennes and all territory and places lying within the area enclosed by the outside boundaries of the township of Vincennes in Knox County	15	
KNOX (Balance) – That portion of Knox County not included in Vincennes territory	24	
KOSCIUSKO COUNTY – (entire County)	60	
LAGRANGE COUNTY – (entire County)	83	
LAKE (Munster) – The entire cities of Munster, Griffin, Highland and Hobart in Lake County	70	
LAKE (Balance) - That portion of Lake County not included in the East Chicago, Hammond – Whiting, Munster or Porter County Balance territories	71	
LAKE (Hammond – Whiting) – The entire cities of Hammond and Whiting in Lake County	93	
LAKE (East Chicago) – The entire cities of East Chicago, Gary, Lake Station, New Chicago, and all territory and places within the outside boundaries of the townships of Calumet, Hobart, North and Ross in Lake County, but excluding the entire cities of Munster, Griffith, Highland, Hobart, Hammond and Whiting	94	
		LA PORTE (Lakeshore) – All territory and places within the towns and townships of Long Beach, Michiana Shores and Trail Creek in La Porte County
		1E
		LA PORTE (Michigan City) – The entire city of Michigan City and all territory and places lying within the outside boundaries of the following towns and townships in La Porte County: Cool-spring, Michigan and Springfield
		1F
		LA PORTE (Balance) – Including the entire city of La Porte and that portion not included in the Michigan City or Lakeshore territories
		1G
		LAWRENCE COUNTY – (entire County)
		98
		MADISON (Anderson) – The entire city of Anderson and all territory and places lying within the area enclosed by the outside boundaries of the following towns and townships in Madison County: Anderson, Chesterfield, Edgewood, Frankton, Lafayette, Monroe, Richland, Union and Woodland Heights
		28
		MADISON (Balance) – That portion of Madison County not included in Anderson territory
		1K
		MARION (Indianapolis Inner Urban) – The city of Indianapolis
		91
		MARION (Indianapolis Outer Urban) – That portion of Marion County not included in the Indianapolis Inner Urban territory
		92
		MARSHALL COUNTY – (entire County)
		84
		MARTIN COUNTY – (entire County)
		98
		MIAMI COUNTY – (entire County)
		63

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MONROE (Bloomington) – The entire city of Bloomington and all territory and places lying within the area enclosed by the outside boundaries of the following townships in Monroe County: Bloomington, Perry, Richland and Van Buren 14	PORTER (Lakeshore) – The following towns and townships in Porter County: Beverly Shores and Pine 1E
MONROE (Balance) – That portion not included in the Bloomington territory 56	PORTER (Balance) – That portion of Porter County not included in the Valparaiso or Portage/Westchester or Lakeshore territories, but including all of the Lake-of-the-Four-Seasons housing development in Lake County 74
MONTGOMERY COUNTY – (entire County) 65	POSEY COUNTY – (entire County) 24
MORGAN (Indianapolis Suburban - Remainder) – All territory and places lying within the outside boundaries of the following townships in Morgan County: Brown, Clay, Green, Harrison, Jackson, Madison and Washington 11	PULASKI COUNTY – (entire County) 84
MORGAN (Balance) – That portion of Morgan County not included in Indianapolis Suburban – Remainder territory 1K	PUTNAM COUNTY – (entire County) 65
NEWTON COUNTY – (entire County) 64	RANDOLPH COUNTY – (entire County) 1C
NOBLE COUNTY – (entire County) 61	RIPLEY COUNTY – (entire County) 1D
OHIO COUNTY – (entire County) 1D	RUSH COUNTY – (entire County) 1C
ORANGE COUNTY (entire County) 98	ST. JOSEPH (South Bend) – The entire city of South Bend and all territory and places lying within the area enclosed by the outside boundaries of the following city, towns, village and townships in St. Joseph County: Centre, Clay, German, Harris, Indian Villiage, Mishawaka, Osceola, Penn, Portage and Roseland 04
OWEN COUNTY – (entire County) 1B	ST. JOSEPH (Balance) – That portion of St. Joseph County not included in South Bend territory 82
PARKE COUNTY – (entire County) 65	SCOTT COUNTY – (entire County) 1D
PERRY COUNTY – (entire County) 98	SHELBY (Indianapolis Suburban – Remainder) – All territory and places lying within the outside boundaries of the following townships in Shelby County: Addition, Brandywine, Moral and Sugar Creek 11
PIKE COUNTY – (entire County) 24	SHELBY (Balance) – That portion of Shelby County not included in Indianapolis Suburban – Remainder Territory 1K
PORTER (Valparaiso) – The entire city of Valparaiso and all territory and places lying within the outside boundaries of the following townships in Porter County: Center, Jackson, Liberty, Union and Washington 72	SPENCER COUNTY – (entire County) 98
PORTER (Portage/Westchester) – The entire townships of Portage and Westchester in Porter County 73	

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STARKE COUNTY (entire County) –	85	WASHINGTON – (entire County)	98
STEUBEN COUNTY (entire County) –	83	WAYNE (Richmond) – The entire city of Richmond and all territory and places lying within the area en- closed by the outside boundaries of the following town and townships in Wayne County: Spring Grove and Wayne	37
SULLIVAN COUNTY – (entire County)	24		
SWITZERLAND COUNTY – (entire County)	1D		
TIPPECANOE (Lafayette) – The entire cities of Lafa- yette and West Lafayette in Tippecanoe County		WAYNE (Balance) – That portion not included in the Richmond territory	55
	54		35
TIPPECANOE (Balance) – That portion not included in Lafayette territory	54	WELLS COUNTY – (entire County)	62
TIPTON COUNTY – (entire County)	63	WHITE COUNTY – (entire County)	84
UNION COUNTY – (entire County)	1C	WHITLEY COUNTY – (entire County)	62
VANDERBURGH (Evansville) – (entire County)			05
VERMILLION COUNTY – (entire County)	65		
VIGO COUNTY – (entire County)	08		
WABASH COUNTY – (entire County)	62		
WARREN COUNTY – (entire County)	64		
WARRICK – (entire County)	24		

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City and County	Territory Code	City and County	Territory Code	City and County	Territory Code
A				F	
Akron, Fulton	84	Cedar Lake, Lake	71	Fairmont, Grant	51
Albany, Delaware	1K	Centerville, Wayne	55	Fairview Park, Vermillion	65
Albany, Randolph	1C	Chandler, Warrick	24	Farmersburg, Sullivan	24
Albion, Noble	61	Charlestown, Clark	57	Farmland, Randolph	1C
Alexandria, Madison	28	Chesterfield, Madison	28	Ferdinand, Dubois	24
Anderson, Madison	28	Chesterton, Porter	73	Fishers, Hamilton	1H
Andrews, Huntington	62	Churubusco, Whitley	62	Flora, Carroll	63
Angola, Steuben	83	Cicero, Hamilton	1J	Fort Branch, Gibson	24
Arcadia, Hamilton	1J	Clarksville, Clark	06	Fortville, Hancock	11
Argos, Marshall	84	Clermont, Marion	92	Fort Wayne, Allen	03
Ashley, De Kalb	61	Clinton, Vermillion	65	Fowler, Benton	64
Ashley, Steuben	83	Columbia City, Whitley	62	Francesville, Pulaski	84
Attica, Fountain	65	Columbus, Bartholomew	32	Frankfort, Clinton	63
Auburn, De Kalb	61	Connersville, Fayette	1C	Franklin, Johnson	11
Aurora, Dearborn	1D	Converse, Miami	63	Frankton, Madison	28
Austin, Scott	1D	Corydon, Harrison	98	Frankton, Madison	28
B		Covington, Fountain	65	Fremont, Steuben	83
Bagersville, Johnson	11	Crawfordsville, Montgomery	65	French Lick, Orange	98
Batesville, Ripley & Franklin	1D	Crothersville, Jackson	1A	G	
Bedford, Lawrence	98	Crown Point, Lake	71	Galveston, Cass	53
Beach Grove, Marion	92	Culver, Marshall	84	Garrett, De Kalb	61
Berne, Adams	62	Cumberland, Hancock	11	Gary, Lake	94
Bicknell, Knox	24	Cumberland, Marion	92	Gas City, Grant	09
Bloomfield, Greene	98	D		Gaston, Delaware	1K
Bloomington, Monroe	14	Dale, Spencer	98	Geneva, Adams	62
Bluffton, Wells	62	Daleville, Delaware	1K	Georgetown, Floyd	57
Boonville, Warrick	24	Danville, Hendricks	11	Goodland, Newton	64
Bourbon, Marshall	84	Darmstadt, Vanderburgh	05	Goshen, Elkhart	29
Brazil, Clay	98	Decatur, Adams	62	Gospport, Owen	1B
Bremen, Marshall	84	Delphi, Carroll	63	Greencastle, Putnam	65
Bristol, Elkhart	81	De Motte, Jasper	84	Greendale, Dearborn	1D
Broadview, Monroe	14	Dublin, Wayne	55	Greenfield, Hancock	11
Brookston, White	84	Dugger, Sullivan	24	Greensburg, Decatur	1D
Brookville, Franklin	1D	Dunkirk, Blackford & Jay	62	Greentown, Howard	52
Brownsburg, Hendricks	11	Dyer, Lake	71	Greenwood, Johnson	11
Brownstown, Jackson	1A	E		Griffith, Lake	70
Bunker Hill, Miami	63	East Chicago, Lake	94		
Burns Harbor, Porter	73	Eaton, Delaware	1K		
Butler, De Kalb	61	Edgewood, Madison	28		
C		Edinburg, Bartholomew	32		
Cambridge City, Wayne	55	Edinburg, Johnson	1K		
Cannelton, Perry	98	Elkhart, Elkhart	29		
Carmel, Hamilton	1H	Ellettsville, Monroe	14		
Cayuga, Vermillion	65	Elwood, Madison	1K		
		Elwood, Tipton	63		
		Evansville, Vanderburgh	05		

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R	
Redkey, Jay	62
Remington, Jasper	84
Rensselaer, Jasper	84
Richmond, Wayne.....	37
Ridgeville, Randolph	1C
Rising Sun, Ohio	1D
Roachdale, Putnam.....	65
Roanoke, Huntington	62
Rochester, Fulton.....	84
Rockport, Spencer	98
Rockville, Parke	65
Rome City, Noble	61
Rossville, Clinton.....	63
Royal Center, Cass	53
Rushville, Rush	1C
Russiaville, Howard.....	52
S	
St. John, Lake	71
St. Paul, Decatur	1D
St. Paul, Shelby.....	1K
Salem, Washington.....	98
Schererville, Lake.....	71
Scottsburg, Scott.....	1D
Seelyville, Vigo	08
Sellesburg, Clark.....	57
Selma, Delaware	1K
Seymour, Jackson.....	1A
Shelburn, Sullivan	24
Shelbyville, Shelby	1I
Sheridan, Hamilton.....	1J
Shirley, Hancock	1K
Shirley, Henry.....	1C
Shoals, Martin	98
South Bend, St. Joseph	04
Southport, Marion.....	92
South Whitley, Whitley	62
Speedway, Marion.....	92
Spencer, Owen	1B
Sullivan, Sullivan	24
Summitville, Madison	1K
Swayzee, Grant.....	51
Sweetser, Grant	51
Syracuse, Kosciusko.....	60
T	
Tell City, Perry.....	98
Terre Haute, Vigo.....	08
Thorntown, Boone	1J

City and County	Territory Code
Tipton, Tipton	63
Town of Pines, Porter	1E
Trail Creek, La Porte	1E
U	
Union City, Randolph	1C
Upland, Grant	51
V	
Valparaiso, Porter.....	72
Van Buren, Grant	51
Veedersburg, Fountain.....	65
Versailles, Ripley.....	1D
Vevay, Switzerland	1D
Vincennes, Knox	15
W	
Wabash, Wabash.....	62
Wakarusa, Elkhart.....	81
Walkerton, St. Joseph	82
Walton, Cass.....	53
Warren, Huntington	62
Warsaw, Kosciusko	60
Washington, Daviess	98
Waterloo, De Kalb	61
Westfield, Hamilton	1H
West Lafayette, Tippecanoe	35
West Terre Haute, Vigo.....	08
Westport, Decatur	1D
Westville, La Porte	1G
Whiteland, Johnson.....	1I
Whiting, Lake	93
Williamsport, Warren.....	64
Winamac, Pulaski.....	84
Winchester, Randolph.....	1C
Winona Lake, Kosciusko.....	60
Winslow, Pike.....	24
Wolcottville, Lagrange	83
Wolcottville, Noble.....	61
Woodburn, Allen.....	03
Worthington, Greene.....	98
Y	
Yorktown, Delaware	1K
Z	
Zionsville, Boone	1H