

Reliable Policy Management SC Product Summary

Balboa Insurance Co. c/o NIU/ National Insurance Underwriter

NIU is part of Nation Safe Drivers. Balboa and its subsidiaries are rated A (Excellent) by A.M. Best Company.

▶ **Renters Coverage**

- ▶ Includes \$*25,000 Personal Liability, \$500 MPs to Others, Replacement Cost coverage on Personal Property (*Options for \$50k or \$100k Personal Liability)
- ▶ Forced entry theft included
- ▶ Coverage limit options: \$10,000; \$20,000; \$30,000; or \$40,000
- ▶ Includes Additional Living Expenses
- ▶ \$250 deductible
- ▶ A Property & Casualty license is required and certain registration paperwork is required but producers will not be “appointed” with Balboa.
- ▶ New policies are quoted and bound on-line in NIU’s website.

▶ **Commission Rates:**

Renters program: 15% for any county

Roadmaster

▶ **Motor Club Membership:**

Reimbursement Auto Club Plan or Roadside Assistance Plan

- ▶ Written through Nation Safe Drivers

Some of the Benefits Include:

- ▶ Emergency Road Service
- ▶ Towing
- ▶ Emergency Trip Interruption
- ▶ Nationwide Trip Routing
- ▶ Auto Rental Discounts
- ▶ Hotel Discounts
- ▶ Rental Reimbursement
- ▶ Legal Defense
- ▶ Auto Theft and Hit & Run Rewards

A motor club license is required, call RPM for details at: 1-800-866-7773

▶▶ The premiums for all of the above products can be financed with Prime Rate PFC or the premium finance company of your choice. Our accidental death and motor club products are designed to be easy to write and affordable for your customer!

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Nation Safe Drivers

HITP - Hospital Indemnity Travel Plan

▶ Hospital Indemnity Coverage

- ▶ Coverage is provided by Certain Underwriters at Lloyds, London.
- ▶ Coverage for injuries sustained in reported traffic accidents, whether the Insured is a driver or a passenger.

▶ Coverages:

- ▶ Accident Medical Expense
- ▶ Daily Hospital Room Coverage
- ▶ Accidental Death & Dismemberment

▶ Travel Benefits:

- ▶ Reservation Assistance
- ▶ Credit Card Protection
- ▶ Lost Luggage Protection
- ▶ Rent-a-Car Discounts
- ▶ Emergency Cash Loan
- ▶ Policy also includes membership to MatureRx®

▶ Prescription Drug Program, which offers:

- ▶ Discount prescriptions through a mail service provider
- ▶ Discount prescriptions at local participating pharmacies
- ▶ Preferred pricing on Brand Name
- ▶ Prescriptions for common medical conditions
- ▶ Various Plans and Premiums are available, [see later pages](#) for commission rates and plans.
- ▶ A Property & Casualty license is required.

★ NEW! ★ NEW! ★ NEW! ★ NEW!

NSD - HITP is NOW AVAILABLE on Prime Rate Premium Finance Corp's website!

Prime AD and Family Plan

▶ Accidental Death & Dismemberment Coverage

- ▶ Written through Life of the South
- ▶ Prime AD carrier = Life of the South Ins. Co.
- ▶ Family Plan carrier = Lyndon Southern Ins. Co.

Prime AD Coverage (Individual):

- ▶ Accidental Death
- ▶ Accidental Disability
- ▶ Accidental Dismemberment
- ▶ Accident Medical
- ▶ Accident Hospital

Family Plan Coverage

(Individual or Family):

- ▶ Death, Dismemberment, Loss of Sight
- ▶ Daily Hospital Indemnity/Income for Loss of Time
- ▶ Medical & Ambulance Expense
- ▶ A variety of options are available with this product to ensure your customers get the coverage they need.

Commission Rates:

- Prime AD: 60% with charge backs
- Family Plan: 50% with charge backs
- ▶ Life, Accident & Health license required for Prime AD; P & C license for Family Plan.

▶▶ The premiums for all of the above products can be financed with Prime Rate PFC or the premium finance company of your choice. Our accidental death and motor club products are designed to be easy to write and affordable for your customer!