



## UNDERWRITING STANDARDS and PROCEDURES

Effective: February 1, 2020 New Business;

April 1, 2020 Direct Bill & Agency Bill Renewals.

UNDERWRITTEN BY CANADIAN FARM INSURANCE CORP.

1. **Coverages:** ALL PERILS excluding collision or upset for ALL the WINDOW GLASS of the described vehicle(s). This policy does NOT cover lights, light lenses, mirrors, after market tinting, recalibration, decals or engraving/etching. Animal collision will be read into the policy coverage.
2. **Deductibles:** Repairs - \$25.00 for the first three repairs and \$12 for each additional repair done at the same time. Replacements - \$50.00 per occurrence.
3. **Territories:** Alberta, British Columbia, Manitoba, Newfoundland-Labrador, Nova Scotia and PEI.  
**CLAIMS TO BE DONE BY PREFERRED SERVICE CENTRES.** Call 310-GLASS or visit [ami.ab.ca/make-a-claim](http://ami.ab.ca/make-a-claim) for the nearest location.
4. **Issuing Broker Duties:** The broker WILL VERIFY THAT THE DESCRIBED VEHICLE(S) ARE FREE AND CLEAR OF GLASS DAMAGE. This can be done one of the following ways:
  - 1) Broker visually inspects the vehicle.
  - 2) Broker will instruct insured to attend a preferred service center for a glass inspection, returning the completed form back to them.
  - 3) Broker makes the policy effective date when the vehicle is purchased brand new off the dealership lot.The broker must confirm that the vehicle conforms to the underwriting standards prior to issuing a policy. The broker will use AMI's online PORTAL for all policy issuing and changes. The issuing broker will inform the customer to attend a "**PREFERRED SERVICE CENTRE**" for any claim work that is required.
5. **Excluded Vehicles:** Vehicles with existing window glass damage, unless it has been repaired, vehicles more than 20 years old, at the time of policy issuance: campers, motor homes, trailers, buses, limousines, special imported vehicles, collector vehicles or a limited production vehicle not limited to but including Alfa Romeo, Aston Martin, Bentley, Bugatti, Daimler, Excalibur, Ferrari, Jensen, Lamborghini, Lotus, Maserati, McLaren, Rolls Royce and Tesla. If a vehicle's exact make or model is not on the portal drop down list call AMI immediately.
6. **Vehicle Rate Groups:** For all premiums refer to item #7
  - **Main Rate Group:** Applies to all other vehicles not specifically excluded or special rated.
  - **Special Rated Vehicles Group 1 (SRV1):** Cadillac, Ford, Hyundai, Kia, Lincoln, Mini & Mitsubishi
  - **Special Rated Vehicles Group 2 (SRV2):** Acura, Audi & Lexus.
  - **Special Rated Vehicles Group 3 (SRV3):** BMW, Genesis, Infiniti, Mercedes & Volvo.
  - **Special Rated Vehicles Group 4 (SRV4):** Jaguar, Land Rover & Porsche.
7. **Premiums:** ALL premiums are "**MINIMUM RETAINED**". This means that once a policy is issued the entire premium is earned and there are no refunds to be issued by AMI.
  - Flat cancellations are at the sole discretion of AMI and will only be considered by AMI if the request is received within 7 days of the issuance of a new policy or within 30 days of a policy renewal date; and
  - Short rate or mid term cancellations are at the sole discretion of "AMI."
  - Any applicable taxes are additional to the following premiums:

**Territory 1, 2, 3 & 4.** Refer to item #6 for vehicle rate groups (Main, SRV1, SRV2, SRV3, & SRV4)

- **Main Rate:** Private Passenger uses 01-19 inclusive/12 months: **\$180** (\$0.49 per day)
- **Main Rate:** Commercial uses other than 01-19 inclusive/12 months: **\$240** (\$0.66 per day)
- **SRV1:** Private Passenger uses 01-19 inclusive/12 months: **\$228** (\$0.62 per day)
- **SRV1:** Commercial uses other than 01-19 inclusive /12 months: **\$288** (\$0.79 per day)
- **SRV2:** Private Passenger uses 01-19 inclusive/12 months: **\$300** (\$0.82 per day)
- **SRV2:** Commercial uses other than 01-19 inclusive /12 months: **\$360** (\$0.99 per day)
- **SRV3:** Private Passenger uses 01-19 inclusive /12 months: **\$444** (\$1.22 per day)
- **SRV3:** Commercial uses other than 01-19 inclusive /12 months: **\$528** (\$1.45 per day)
- **SRV4:** Private Passenger uses 01-19 inclusive/12 months: **\$576** (\$1.58 per day)
- **SRV4:** Commercial uses other than 01-19 inclusive/12 months: **\$672** (\$1.84 per day)

**Multi-Vehicle Discount:** 3 or more vehicles per policy = 5% discount off premium. (Not available for monthly payment plans)

**Monthly Payments** are available using our EFT/PAC system. We require VOID banking Information and the AMI authorization form to be completed and **SENT TO AMI IMMEDIATELY AFTER POLICY ISSUANCE**. AMI will withdraw the initial 2 month down payment once the completed PAC documents are received and continue with monthly payments thereafter. A \$36 service fee per vehicle will be applied after the calculation of all premiums and discounts. There is NO commission payable on this Service Fee.

- **Main Rate:** Private Passenger uses 01-19 inclusive: **\$18/month** per vehicle
- **Main Rate:** Commercial uses other than 01-19 inclusive: **\$23/month** per vehicle
- **SRV1:** Private Passenger uses 01-19 inclusive: **\$22/month** per vehicle
- **SRV1:** Commercial uses other than 01-19 inclusive: **\$27/month** per vehicle
- **SRV2:** Private Passenger uses 01-19 inclusive: **\$28/month** per vehicle

Procedure 7 continued on reverse

SEE THE REVERSE SIDE FOR PROCEDURES 8 THROUGH 14



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- **SRV2:** Commercial uses other than 01-19 inclusive: **\$33/month** per vehicle
  - **SRV3:** Private Passenger uses 01-19 inclusive: **\$40/month** per vehicle
  - **SRV3:** Commercial uses other than 01-19 inclusive: **\$47/month** per vehicle
  - **SRV4:** Private Passenger uses 01-19 inclusive: **\$51/month** per vehicle
  - **SRV4:** Commercial uses other than 01-19 inclusive: **\$59/month** per vehicle
8. **Policy Terms:** This policy **MUST** be issued for **MINIMUM 12 month term**. We will allow one extended term (more than 12 months but no longer than 24 months) policy to be issued to accommodate the matching of an existing automobile insurance policy expiry dates. There will be an additional premium charged for the extra time on risk.
9. **Accounting:**
- **Agency Bill** policies are net payable to “AMI” on a 30 day basis as per the “AMI” Monthly Statement.
  - **Direct Bill** premium payments for new policies and endorsements **MUST** be submitted to AMI **within 7 days**, payable to AMI. The broker commission will be paid to the broker on a 30 day basis.
  - **Visa, MasterCard, American Express and Monthly Payment Plan** policy commissions will be included on the monthly statements. The credit card authorization and payment **MUST** be completed online using the link provided on the policy or at [ami.ab.ca/pay](http://ami.ab.ca/pay) and will appear on the insured’s credit card statement as AUTOGLASS MAIN. Note that **CHARGEBACK ENQUIRIES** could result in a \$35 Service fee being charged to the Insured.
  - **NSF** payments will have a \$35 service charge added and the payment will be re-submitted. If the second attempt is returned the policy will be cancelled for **NON-PAYMENT**.
  - **STATEMENTS** will be delivered electronically on the 1st day of the month. An email will be sent to the designated email address given by each broker advising the statement is ready and how to print it. Payment is due within 30 days.
10. **Policy Transactions:** All transactions, being New Policy issuance, Endorsement issuance or payment verifications, **MUST** be processed using our online portal. This system allows you the freedom to issue, look up, access and print all the pertinent forms required for our policy. This is where you will get monthly billing statements as well as renewal documents.

To access this web site please type into the address field: <https://www.AMIportal.ca>

Then proceed by entering user **USERID** and **PASSWORD**. These have been allotted to each individual brokerage.

Once you are in the initial screen you can choose one of the options available to you at the top of your screen. Follow the directions, typing in the appropriate information and print as required. Always “TAB” through the forms to ensure you have not omitted any pertinent information.

Then you **MUST** first click the **VERIFY DATA** button and make sure there is nothing missing or any incorrect data has been entered followed by clicking the **ISSUE POLICY** button for new policies or **ISSUE ENDORSEMENT** button for Endorsements to complete the transaction and generate the policy or endorsement.

**You MUST send AMI the completed monthly payment plan documentation or the direct bill premium payment within 7 days of the issuance of the policy or endorsement. If this is not received by AMI within 7 days the policy will be CANCELLED for nonpayment.**

### **YOU DO NOT NEED TO SEND US A COPY OF A POLICY OR AN ENDORSEMENT.**

11. **Agency Bill Renewals:** At least 60 days prior to the renewal date, an e-mail will be sent to the designated e-mail address given by each brokerage, advising the renewals are available to print and distribute. The complete instructions for printing the renewals are available via our online **PORTAL**.
12. **Claim Procedures:** The Insured should attend a **PREFERRED SERVICE CENTRE** for any repairs and/or replacement claims and the Issuing Broker directing the Insured to go there. The **PREFERRED SERVICE CENTRE** **MUST** confirm damage, coverage, pricing and payment arrangements with the “Program Administrator”, Autoglas Maintenance Inc. prior to doing any work. All claims must be presented within the policy term. Replacement glass parts are of like kind and quality. Call 310-GLASS or visit [ami.ab.ca/make-a-claim](http://ami.ab.ca/make-a-claim) for the nearest location. The Insured has the right to choose a service provider but they must contact AMI directly for the correct steps to take.

If an “AMI” policyholder is **traveling**, not in the area of the address listed on the policy, in an area not supported by an “**PREFERRED SERVICE CENTRE**” the claim procedure is as follows:

- i) The insured is to contact AMI and it must first be decided **if** the glass **repair/replacement is really necessary. If the vehicle is driveable**, that being with no impairment of vision or no missing piece of window glass, then the **Insured is expected to wait until they return to a supported area** to get the damaged glass repaired or replaced.
- ii) Should the Insured require to get the damaged window glass repaired or replaced, they would be requested to go to the nearest glass shop, asking for the best “cash” price for the glass required, paying the glass shop themselves. They then would submit the paid invoice to our office for reimbursement less the applicable deductible. If this repayment option is not suitable the Insured would be asked to call the program administrator, during normal business hours, to arrange suitable payment options.
13. **Rental Car Coverage:** It is understood and agreed that if an Insured has rental car coverage on their auto policy their “AMI” policy will provide exactly the same **WINDOW GLASS** coverage that would have been provided under the rental car coverage, had the glass coverage not been deleted from their auto policy, subject to the deductible that would apply to the rental car coverage.
14. **Animal Collision:** It is understood and agreed that if an Insured has a loss involving animal collision the resulting glass damage will be covered.

**SEE THE REVERSE SIDE FOR PROCEDURES 1 THROUGH 7**