

Kentucky Auto Plan – Producer Information – Non-owned Coverages

Website access: kyinsplans.org/auto

Ancillary Coverages

- 1) Premiums developed in this section are usually in conjunction with a risk associated in one of the 3 major rating classifications. Rates and subsequent premiums will most likely be calculated on those Commercial Worksheets.

- 2) **Manual Resource Locations:**
 - a) **Identify Territory - Rule 19**
 - i. Page 81 of 176 (Page G-8 of PDF Manual).
 - ii. Find the county and the territory number.
 - b) **Premium Development - Rule 121**
 - i. Page 150 of 176 (Page C-47 of PDF Manual).
 - c) **Drive Other Car Coverage – Rule 122**
 - i. Page 150 of 176 (Page C-47 of PDF Manual).
 - d) **Hired Autos – Rule 123**
 - i. Page 150 of 176 (Page C-47 of PDF Manual).
 - e) **Non-Owned Auto Liability Coverage – Rule 124**
 - a) Page 151 of 176 (Page C-48 of PDF Manual).
 - f) **Partnership as the Named Insured Nonownership Liability – Rule 125**
 - i. Page 152 of 176 (Page C-49 of PDF Manual).

- 3) **Submitting an Application** - Applications must now be completed on the **EASi system**. Click on EASi and you will need to register to use the system. Once completed, you will submit and print the application as it will need to be **mailed to AIPSO** as follows:
 - a) **Kentucky Automobile Insurance Plan**
PO Box 6530
Providence, RI 02940-6530

- 4) The **Producer is responsible** for the estimated premiums generated. The Producer should also be aware that the final premium is determined by the Servicing Carrier based on the completed application and supplements and any inspections that may be performed.