

**S. Brown & Associates, Inc.**  
**150 River Road, M3**  
**Montville, NJ 07045**  
**Phone (973) 270-2270 Fax (973) 270-2277**

***America's #1 Point of Sale Insurance Program***



**NO SIGN UP FEES. NO MONTHLY MINIMUM.**

- *Only Authorized dealership representatives receive access to website.*
- *Every customer is accepted. No underwriting guidelines.*
- *Out of State Drivers License and International Drivers License Accepted*
- *7 day or 30 day policies issued by our AM Best "A" Rated Carrier.*
- *Online application takes only a few minutes to complete. Coverage is bound immediately through our website.*
- *Print customer insurance binder and declaration page at your computer.*
- *State Minimum coverage as well as \$100,000/\$ 300,000 coverage.*
- *PIP/ Med pay, Uninsured / Underinsured motorist coverage included were applicable.*
- *To Sample it now at our website [www.SBA4U.com](http://www.SBA4U.com). Please click on Dealer Access, with the sample user name and password ([sampleca2](#)). Please use lowercase only.*
- *Instant CSI increase with a more efficient spot delivery process for the uninsured*
- *Customer is contacted and offered continuous coverage under their own policy*
- *Participating Dealers over 1000 nationally.*
- *Contact Jeff Feldman at 973-270-2270.*

# **S. BROWN & ASSOCIATES, INC. AUTOMOBILE POINT OF SALE INSURANCE PROGRAM PRODUCERS MANUAL**

*State approved, Dealer's Contingent Liability & Physical Damage coverage is now available for auto dealerships and their customers at any time of the day or night:*

**SBA, in conjunction with a national A.M. Best "A" rated Insurer, will provide "Point-of-Sale" insurance coverage for the dealer and their customers.**

**No MVR's, or dealer concern for the driver's gender, driving record, license status or unnamed drivers!**

**TOTAL DEALER CONTROL! No need to call roaming insurance agents when the customer cannot present proof of insurance at the time of sale!  
No danger of rejection or premium surcharges if the driving record is later found to be unacceptable. *The customer can select an insurance company of their choice for continued coverage!***

**From 7 to 30 days of guaranteed insurance coverage is bound immediately by using our SBA website! Please try a sample transaction at :**

**[www.sba4u.com](http://www.sba4u.com)**

**User Name: sampleca2**

**Password: sampleca2**

**In all states, the Dealer is the named insured. When the customer is found either to have no insurance or is unable to verify he has full coverage for the vehicle being delivered, he becomes the additional insured on the policy. Customers now can take delivery immediately, and the dealer can cash their finance contracts by providing the lender with proof of coverage without delay!**

## PROGRAM MANAGEMENT

In accordance with existing relationships and the insurance regulations of the various states requirements, the program is insured by National General Insurance Company, rated "A-" by AM Best. NGIC has been providing insurance products for over 100 years. S. Brown & Associates is the Program Administrator for NGIC.

### RELATIONSHIP

The PROGRAM is filed and approved by State Departments of Insurance. This is a commercial, Contingent Liability & Physical Damage policy, which was designed to be used exclusively by auto dealers, when the customer cannot provide proof of insurance at the time of sale. State insurance regulations and the "Insurance Provisions" of the conditional sales contract provide that the automobile dealer can purchase insurance to protect their "security & liability interest" in the vehicles they sell. The Policy clearly states that the auto dealer is the "named insured", and the customer is added to the Policy as "an additional insured". The dealer receives a binder of Insurance setting forth the coverage provided under the dealer's Policy. Licensed insurance producers who specialize in doing business with automobile dealers market the PROGRAM.

Under the Program the dealer is buying insurance to protect his/her security & liability interest in the vehicle he/she is selling. Since the dealer is purchasing insurance and not selling personal insurance coverage to their customer, he/she does not need to maintain an insurance license to use the Program.

- A. The Producer must market the PROGRAM to the dealer and use the web site provided by S. Brown & Associates, Inc. SBA does not permit broker fees or additional monetary add-ons to the "scheduled" fee.

The Dealer must submit the Enrollment Forms by logging on to www.sba4u.com at the time of Sale. No risk shall be bound until the insurance information is received by SBA.

- B. Within seconds of completing the Enrollment Form on the web site, the dealer will be able to print a Binder of Insurance.
- C. Every dealership that the Producer selects to use the PROGRAM must be on file with SBA by means of the signed Dealer Insurance Application and Dealer Information Sheet. A SPECIMEN copy of the Dealer Insurance Application & Information Sheet is part of the forms included in this manual. Upon receipt of the Dealer Insurance Application & Information Sheet the dealership will be issued a numbered Policy listing the dealer as the Named Insured.
- D. Upon receipt of the insurance information via the Enrollment Form, SBA will issue a full insurance policy to the dealership. When the customer is added as the additional insured, a binder will be issued naming the customer. Every binder of Insurance has either a 7 or 30 day term of coverage which is billed to the dealer for that premium. The coverage is non-cancellable, immediate, and allows a dealer to safely deliver the vehicle at any time. During the period

of coverage, the customer can then shop for permanent insurance or SBA can assist that customer with the process.

### **DEALER INSTALLATION PROCEDURES**

- A. It is the responsibility of the agent to hold an installation meeting, at which time every person in management, finance and sales department must be informed on how, when, and under what circumstances this insurance should be used.
- B. The Enrollment Form must be complete including all required information relating to the insured(s) and the vehicle. The web site will not process Incomplete Enrollment Forms. Please make the appropriate dealership personnel aware of how to complete the Enrollment Form.
- C. If a car is covered and not delivered, the dealer must immediately notify SBA in writing within 24 hours in order to cancel the binder. These forms will be provided by SBA corporate offices. If the coverage is issued and not cancelled, the fee is fully earned and non-refundable! If there are any questions related to cancellation procedures, the dealer should be instructed to call the Customer Service Department at **(973) 270-2270**.
- D. At their request, the Business Office at the dealership can be provided with SBA's administrative website. This allows the controller and/or accounts payable department to view any and all binders issued, as well as billing and payment information. The dealer is responsible for the payment of the amount due, which is billed on the 1st and 15<sup>th</sup> of every month. No commissions will be paid to the agents until SBA receives payment from the dealer. It is obviously in the agent's best interest to encourage the dealer to remit payment in a timely manner.

# **DEALER PROCEDURES**

## **FINANCE OFFICE**

- Complete Binder Application either on SBA web site or by fax within 2 hours of sale.
- Please complete this form in its entirety. Choose the insurance coverage applicable to your deal and press submit. The binder will appear on your screen and you can print it. Please insert a copy of the binder in the deal jacket and provide a copy to your customer.

## **ACCOUNTING OFFICE**

- SBA will bill the dealer twice each month for all Binders issued. Premium payments can be combined on a single dealer check and mailed to:  
**S. BROWN & ASSOCATES, INC.**  
**150 River Road, M3**  
**Montville, NJ 07045**  
Within 5 days upon receipt.

**NOTE:** All checks must be made payable to:  
**S. BROWN & ASSOCATES, INC**

## **EXCLUSIONS**

### **COVERAGE NOT AVAILABLE FOR THE FOLLOWING VEHICLES:**

Vehicles used for hire, class A or C motor homes, motorcycles or any pick-up or van in excess of 1 ton.

Vehicles not found in current new/used car value guides.

Salvage Titled Vehicles

VEHICLES IN EXCESS OF \$50,000 (INCLUDING TAX & LICENSE)

## DEALER INFORMATION

**DEALER NUMBER** \_\_\_\_\_

**Date:** \_\_\_\_\_

Dealer Name:		
Address:		
Mailing Address:		
City:	State:	Zip:
Phone: ( )	Fax ( )	
Owner:		
General Manager:		
General Sales Manager:		
Finance Manager:		
COMPUTER SERVICE CO.		
VEHICLE VALUATION GUIDE BOOK USED:		
BODY SHOP ON SITE?	YES ( )	NO ( )
SEND BILLING ATTN:		
Special Instructions:		
<b>INSTALLATION CHECK LIST</b>		
Dealer Procedures	( )	
Enrollment Forms	( )	
Deposit Fee Schedule	( )	
Cancellation Forms	( )	
	BY _____	
	Dealer Representative	

Producer	Producer Number
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### **IMPORTANT PROGRAM INFORMATION**

1. **INSURANCE COMPANY:** National General Insurance Company
2. **PROGRAM ADMINISTRATOR:** S. Brown & Associates, Inc.
3. **COVERAGE TERM:** 7 to 30 days from date of issue
4. **COVERAGE BECOMES EFFECTIVE ON THE DATE THE ENROLLMENT FORM IS RECEIVED BY SBA WEB SITE.**
5. **PHYSICAL DAMAGE:** covers up to \$50,000 (Including tax and license).
6. **EXCLUSIONS:** Vehicles used for hire; class A or C Motor Homes; Motorcycles; vans or pick up trucks over 1 ton; or salvage-titled vehicles.

### **FLAT CANCELLATIONS**

1. **VEHICLES NOT DELIVERED**  
To affect a FLAT CANCELLATION, dealer must provide the ADMINISTRATOR with a signed SBA Cancellation Request Form.

**NEED HELP? CALL THE MARKETING DEPT. AT (973) 270- 2270.**