

# Carousel

## Insurance Services

### Spot Delivery Insurance Program

#### What is “spot delivery” insurance coverage??

*State regulations and the conditional sales contract (see the clause entitled INSURANCE) provides that when a customer does not have proof of insurance at the time of sale the automobile dealer can order insurance to protect their “security interest” and contingent liability in the vehicles they sell/lease. The Program is designed exclusively for auto dealers and there is no requirement for the dealer to have an insurance license since the dealer is ordering insurance coverage to protect their security interest and contingent liability in the vehicles they sell or lease. The minimum coverage limits offered in any approved state will meet the state mandated financial responsibility insurance coverage requirements.*

#### Who provides the coverage??

*The insurance coverage is provided by an insurer rated A+ by the A.M. Best Company and is accepted by all lenders.*

#### How do I order coverage??

*Dealers using Carousel in select states can now instantaneously order spot delivery insurance coverage either under [www.autowebapp.com](http://www.autowebapp.com) or if the proper software is installed the coverage can be ordered with as little as 4 clicks of a mouse. There are no forms to complete, sign or fax.*

Here are some of the benefits by using the Carousel Spot Delivery Insurance Program

- Dealers can order and receive insurance coverage confirmation in less than 30 seconds using Carousel.
- All drivers are accepted. There is no danger of rejection nor is there any concern about the customers driving record, age, gender, license status or any other unnamed drivers in the household!
- **TOTAL DEALER CONTROL!** No outside agent to call when the customer cannot provide proof of insurance at the time of sale! Program allows a dealer to safely deliver vehicles at any time 24/7! The guaranteed issue coverage is bound immediately by ordering coverage via the internet at [www.autowebapp.com](http://www.autowebapp.com).
- The Dealer is issued an annual policy but can order just the amount of insurance coverage necessary to get funded, usually between 10 and 30 days, which protects their gross. Dealers can cancel the coverage pro-rata if the customer provides proof of alternative coverage. Dealers will be electronically notified with an insurance hot sheet 48 hours prior to the expiration of any policy. If needed, Dealers can order additional days of coverage via an 800 phone line 24/7.
- As the named insured the dealer will be billed for the coverage ordered. This enables the dealer to timely cash their finance contracts by providing the lender with proof of coverage without delay! Each customer will be offered the opportunity to continue the coverage at the same coverage limits.
- Please contact us at [www.insuracar.com](http://www.insuracar.com) or call (800) 452-7743 x224 to get further information or to check if your state is approved for this Program.

## DEALER PROCEDURES FOR ORDERING INSURANCE COVERAGE

### HOW A DEALER ORDERS AUTO INSURANCE COVERAGE

1. Go to [www.autowebapp.com](http://www.autowebapp.com) and do the following:

A. Select Dealer and then type in your dealer login I.D. number: \_\_\_\_\_.

B. Type in your password. \_\_\_\_\_

The dealer will then be prompted to complete those items required to order coverage. When completed the dealer can print off both the Confirmation of Coverage and the customer's I.D. card. The Confirmation of Coverage will also be automatically sent to the dealer at their designated fax number or e-mail address. If the dealer orders coverage at [www.autowebapp.com](http://www.autowebapp.com) the Confirmation of Coverage will be automatically sent back to the designated fax number or e-mail address 24 hours a day - 7 days a week.

1. If autowebapp or the internet is not accessible the coverage can still be ordered by completing a Carousel Enrollment Form and faxing the completed document to **800-858-2145**. **Please Note:** Coverage will become effective at the time and date the Enrollment Form is faxed. If a dealer orders coverage by fax the Confirmation of Coverage will be sent to the dealer during normal business hours. If ordering coverage by fax please be sure to include the (a.) Date of Sale; (b.) Selling Price (including tax & license); (c.) Number of days of coverage requested; and (d.) all the required customer and vehicle information.
2. Dealers can also call **(800) 452-7743** and speak to a customer service representative during business hours Monday thru Friday (8:00 a.m. to 5 p.m. - Pacific Coast Time).

### VEHICLES NOT ELIGIBLE FOR COVERAGE:

1. Vehicles in excess the coverage limit
2. Motorcycles
3. Commercial vehicles or class A or C motor homes
4. Any pick-up or van in excess of 1 ton
5. Salvaged Title Vehicles
6. Vehicles for hire or vehicles not found in current new/used car value guides.

**NOTE: Coverage is only bound as follows: When ordered via the internet and issuance of the Confirmation Number. If by fax then at the date and time of the faxed Enrollment Form . If the coverage is not cancelled during the coverage period selected by the dealer then the insurance fees for the number of coverage days are due and payable.**



Insurance Services

**AUTO DEALER  
SPOT DELIVERY INSURANCE PROGRAM**

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**PAYMENT FOR COVERAGE ORDERED**

The dealer will be billed for the coverage ordered. Payments for multiple customers can be combined on a single dealer check and mailed to Carousel within 5 days. All checks must be made payable to either **ANPAC or Carousel Insurance Services**. The dealer's business office personnel can review the current receivables list by logging onto the dealer's site at [www.autowebapp.com](http://www.autowebapp.com). The business office would use the Dealer Login I.D. and Password and then go the Reports Menu, Click on Receivables Report.

**CHANGE OR SUBSTITUTION OF VEHICLES**

A dealer can substitute or replace the vehicle originally reported to Carousel at any time during the coverage period by sending in the new sales contract with the substitute vehicle description. The substitute or replacement vehicle must be valued below the maximum coverage limit per state or calling 1-800-452-7743 ext. 221

**CANCELLATIONS AND UNWINDS**

**Vehicles not delivered**

In order to receive a flat cancellation and credit of the premium amount due the dealership must submit the following items within the initial coverage term selected by the dealer.

1. Carousel Cancellation Request Form.
2. A completed Statement of Facts, or written notice as applicable per the state law and signed by the dealership, that the vehicle was never delivered, did not leave the dealership and the "deal" is an unwind.

**Delivered vehicles**

The coverage ordered will be canceled and the dealership will pay the agreed daily premium rate and administrative fee agreed from the date the coverage was ordered and the date the cancellation became effective.

1. In order to receive a flat cancellation credit on duplicate insurance coverage the dealership **MUST** provide proof that other insurance was in force at the time of delivery.
2. If the Customer cancels the coverage during the coverage period evidence of other insurance must be provided to Carousel. The dealership will be responsible for the fees billed for the period of time the coverage was in force. The unearned portion of any premium fees collected will be refunded to the dealer.