

**ACFIC - HOMEOWNERS**

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**RESETS/REISSUES/REWRITES**1. Resets

A reset is used to allow changing of the effective date only on a piece of new business when an applicant's closing date has been changed to a future date. No other changes from the original application may have been made. The policy number will not change.

Requests for resets must be submitted to the Underwriting Department.

2. Reissues

Reissues are used to reissue a policy cancelled within the past 30 days for non-payment of premium. Reissues will not require a new application to be written. The policy number will not change. Reissues will require new effective and expiration dates to be assigned and the policy premium deposit to be paid.

Prior Underwriting approval must be secured to reissue a policy.

3. Rewrites

Rewrites are used to write a policy for an applicant who was previously insured by the Auto Club Family Insurance Company. Rewrites will require a new application to be written with a new policy number assigned. Any earned premium on the prior policy must be paid in full, unless the policy was cancelled more than 3 months ago, and the entire premium or the required Payment Plan Deposit on the new application must be secured.

4. Prior Cancelled or Non-Renewed Policies

Any policy that is cancelled or non-renewed for ANY underwriting reason cannot be reinstated or rewritten without prior Underwriting approval.

