

June 17, 2011

Updated Requirements: EFFECTIVE IMMEDIATELY

Recent weather events across the country have exposed a need for us to amend our process for adding physical damage (comprehensive and collision) coverage **mid-term** to a "liability only" vehicle already on a GMAC Insurance policy.

Effective immediately, two pictures showing all four sides of the vehicle, or an agency/brokerage vehicle inspection are required in order to add comprehensive or collision coverage **mid-term** to any vehicle currently listed on the policy. Photos or an inspection are also required for GMAC Insurance policyholders requesting to lower a deductible on any vehicle **mid-term**. These new processes are required for personal autos, motorcycles, RVs and commercial vehicles.

Please note that endorsements requesting the above changes cannot be bound and will not become effective until GMAC Insurance receives acceptable photos or a statement from the agency/brokerage confirming the vehicle has been inspected and is in acceptable condition. Photos or proof of the inspections can be retained in the agency/brokerage's office or sent to GMAC Insurance using the same delivery methods for all other correspondence. If the photos or inspection are retained in the agency/brokerage office, they must be produced in the event of an audit.

If you have any questions regarding this process, please contact GMAC Insurance Customer Service.

Thank you for your understanding and compliance. As always, we appreciate your business.

GMAC Insurance