



TERMS OF BUSINESS

Contract	In order to conduct business with TUMI you must provide us- <ul style="list-style-type: none">➤ Copy of E&O➤ Copy of License➤ Completed Questionnaire➤ Completed Producer Agreement
Binding	In order to bind business our office will need the following at the time of binding (Please review the quote for details) <ul style="list-style-type: none">➤ Completed and signed application➤ Supplemental Application (if required)➤ Completed Diligent Effort Form (If Surplus Lines)➤ Fraud Statement (If required by state)➤ TRIA Statement signed by insured (if required)➤ Motor Vehicle Reports on all drivers➤ Copy of Premium Finance Agreement (if financed)
Endorsements	When an endorsement generating additional premium is requested you will receive a return email/letter from us outlining the exact premium due and the date payment must be received in our office. If premium payment is not received in the time allotted we will send cancellation notice.
Minimum Earned Premium	All non-admitted policies will be subject to a minimum of 25% earned premium.
Payment Terms	All payments must be received within our office when bound. We accept credit cards and EFT payments. <ul style="list-style-type: none">➤ New Business➤ Renewal Business
Premium Financing	All return premiums will be sent directly to the premium finance Company. You (the Agent or Broker) will be responsible for your return commission. Our firm reserves the right to reject a premium finance contract, payment, or draft from any premium finance company.

We accept these terms:

Signature

Date