

Form Filing Checklist Vehicle Protection Product Warranty

See Ins 6.05, Wis. Adm. Code, For Requirements to File Insurance Forms

DISCLOSURE

The form filing checklists are intended only as guides for submitting various policy forms to the Office of the Commissioner of Insurance. The checklists are summaries, and are not intended as an OCI directive nor to interpret or address technical legal questions. Although efforts have been made to ensure that the checklists are current and accurate, information is subject to change on a regular basis without prior notice.

This checklist applies to Vehicle Protection Product Warranty plans subject to ch. Ins 14, Wis. Adm. Code. It is in lieu of the P&C (General) Form Filing checklist which can be found at: https://www.naic.org/documents/industry_pcm_p_c_2019.pdf.

All form filings must comply with the requirements identified on the VPP Form Filing Checklist. Submit forms to: OCIVPPs@wisconsin.gov. The subject line should indicate: "**Vehicle Protection Product Warranty**."

(Unless otherwise noted, the citations referenced in the second column are Wisconsin statute numbers.)

General Filing Requirements	Reference	Comments
Initial or Renewal Registration Requirements	100.203 (2) & Ins 14.10 & 14.20, Wis. Adm. Code	For initial registration (OCI 21-50) or annual renewal registration (OCI 21-051), submit properly completed forms to: OCIVPPs@wisconsin.gov .
Payment of Fees	Ins 14.10 & 14.20, Wis. Adm. Code	Fees are due by April 30 or late fees apply. Submit fees with copy of previously filed OCI 21-050 or OCI 21-051 to: Office of the Commissioner of Insurance Attn: VPPs PO Box 7873 Madison, WI 53707-7873
Policy Form Requirements	Reference	Comments
General Conditions and Disclosures	100.203 (4) (a) 1 -11	General conditions require that forms must be written in clear language that is understandable to lay persons and shall be printed or typed in easy-to-read size and style of type, and must meet all specific conditions outlined in this section.
Total Purchase Price and Payment Terms	100.203 (4) (a) 3	The warranty must specify the total purchase price and the payment terms.
Claims Payment	100.203 (4) (a) 4	The warranty must clearly state the procedure for making a claim, including a telephone number.
Required Statement	100.203 (4) (a) 10	All vehicle protection product warranty contracts issued under a warranty plan subject to this section must contain a statement that reads substantially as follows: "This agreement is a product warranty and is not insurance."
Cancellation Conditions	100.203 (4) (a) 11 and 100.203 (5)	The contract must clearly state the terms and conditions of cancellation. Cancellation is only allowed under the enumerated situations.
Misleading	100.203 (6) (b)	A form may not contain any claim that is untrue, deceptive, or misleading as provided in s. 100.18.

Policy Requirements	Reference	Comments
Permissive joinder of parties	803.04	Any wording that states the warrantor/vehicle protection product warranty plan administrator cannot be joined in an action against the contract holder is a violation of this statute.

For requirements of **Warranty Reimbursement Insurance Policies** providing proof of financial security for **Vehicle Protection Product Warranties** authorized under **s. 100.203, Wis Stats.**, **Warranties** authorized under **s. Ins 14.01, Wis. Adm. Code**, please refer to the separate checklist for Contractual Liability Insurance Policies on OCI's Web site at <http://oci.wi.gov/ociforms/contractliabck.pdf>.