

Form Filing Checklist - Motor Clubs

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.

ALL P&C Coverages, applicable to Wisconsin, as set forth in the NAIC Uniform Property & Casualty Product Coding Matrix. The matrix can be found at https://www.naic.org/documents/industry_pcm_p_c_2019.pdf.

THE FOLLOWING CHECKLIST IS **IN ADDITION TO** THE P&C FORM FILING CHECKLIST WHICH CAN BE FOUND AT: <http://oci.wi.gov/ociforms/pcfileck.pdf>

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

Motor Clubs – Additional Policy Form Requirements	Reference	Comments
Policy includes service contracts	600.03 (35)	The definition of a policy includes service contracts issued by motor clubs. Any statement that the contract is not an insurance policy is contrary to this statute.
Corporate or other name	616.78	Every motor club service contract must contain the exact corporate or other name of the company and the exact location of its home office and of its usual place of business in Wisconsin, giving street number and city.
Statement of policy term	631.36	Motor club service contracts must contain a statement of policy term. Language must also be included indicating when the insurer may cancel, non-renew, alter terms, and change rates. The language should be consistent with s. 631.36, Wis. Stat. (Note: Excessive claims is not an acceptable reason for midterm cancellation of the contract.)
Arrest bond limitation	345.61 (1) (a)	A guaranteed arrest bond may not exceed \$200.
Right to cancel	424.401 (1)	Following the sale of a motor club service contract, with a term of more than one year, through a credit transaction, s. 424.401 (1), Wis. Stat., states, in part, that the customer has the right to cancel the contract up to 30 days after the contract is mailed or otherwise delivered to the customer. The creditor must provide the customer a notice, in duplicate, in the form set forth in subs. (2) and (3) of the statute.