RYDO CUSTOMER - AUTO INSURANCE QUOTE INTAKE

For customers referred to Top Grade Insurance who need an auto insurance review or quote in connection with a Rydo rental/lease.

Office use: *First determine whether the customer already owns a vehicle and has an active PAP, does not own a vehicle, or is entering an extended/long-term Rydo arrangement. Rental duration alone does not automatically require or qualify the customer for a PAP.*

1. CUSTOMER INFORMATION

- ■ Full legal name: ____
- ■ Date of birth: _________________ Marital status: _________________
- ■ Phone: ________________________ Email: ________________________
- ■ Current residential address: _____________________________________
- ■ City / State / ZIP: ____
- ■ How long at current address? ____________________________________
- ■ Previous address if less than carrier-required residency period: ____________________________
- ■ Driver's license number: ________________________ State: _________
- ■ License status: Valid / Suspended / Other: _________________________

2. CURRENT AUTO INSURANCE / VEHICLE OWNERSHIP

- ■ Do you currently own or lease a vehicle? Yes / No
- ■ Do you currently have an active personal auto policy? Yes / No
- ■ Current carrier: ________________________ Policy expiration: _________
- ■ Current BI/PD liability limits: ____________________________________
- ■ Current collision deductible: _________ Comprehensive deductible: ________
- ■ Send current declarations page to: Dayo@topgradeins.com
- ■ If you do not own a vehicle, when did you last own/insure one? _________________
- ■ Any lapse in auto insurance during the last 12 months? Yes / No If yes, explain: _________________

3. RYDO RENTAL / LEASE DETAILS - REQUIRED

- ■ Rydo vehicle Year / Make / Model: ________________________________
- ■ VIN, if available: ____
- ■ Rental/lease start date: _____________ Expected end date: __________
- ■ Expected rental duration: ______ days / weeks / months
- ■ Do you expect to extend or renew the agreement? Yes / No
- ■ Will you regularly use the same Rydo vehicle? Yes / No
- ■ Will the Rydo vehicle be your primary/everyday vehicle? Yes / No
- ■ Approximate annual mileage while using the vehicle: ________________
- ■ Where will the vehicle be primarily garaged? City/State: _____________

Agent note: *Extended or regular use may require carrier underwriting review. A true long-term lease may be eligible for PAP treatment with some carriers, but do not promise eligibility before carrier approval.*

4. INTENDED USE OF THE RYDO VEHICLE

- ■ Personal / commuting
- ■ Business use
- ■ Uber / Lyft / rideshare

- DoorDash / Instacart / food delivery
- Courier / package delivery
- Transportation for compensation
- Other use: ____
- Estimated one-way commute: ______ miles Days per week: ___________

5. ALL DRIVERS WHO MAY OPERATE THE VEHICLE

List the applicant and every additional driver expected to operate the Rydo vehicle.

Driver name	DOB	License state/#	Relationship	Use %

6. DRIVING HISTORY

- Any accidents in the last 5 years? Yes / No If yes, date/details: ________________________
- Any tickets or moving violations in the last 5 years? Yes / No Details: ___________________
- Any DUI/DWI, reckless driving, license suspension or revocation? Yes / No Details: ___________
- Any auto insurance claims in the last 5 years? Yes / No Details: ___________________________

7. COVERAGE REQUEST / QUOTE GOAL

- Primary goal: Meet Rydo requirement / Replace current policy / Lower premium / Need coverage because no owned auto / Other
- Requested liability limits, if known: ________________________________
- Collision / Comprehensive requested? Yes / No / Need agent review
- Preferred deductibles: $500 / $1,000 / Other: __________
- Need roadside assistance? Yes / No
- Need rental reimbursement for an owned vehicle? Yes / No / N/A
- Need renters/home insurance quote as well? Yes / No
- Target monthly budget, if any: $_______________

8. AGENT COVERAGE PATH - OFFICE USE

- Existing PAP appears applicable to short-term/occasional Rydo rental - verify carrier terms.
- Existing PAP + extended/regular use - obtain carrier underwriting confirmation.
- Customer does not own a vehicle - evaluate Named Non-Owner liability options.
- Potential bona fide long-term lease/PAP candidate - submit rental/lease agreement and vehicle ownership details to carrier.
- Rideshare/delivery/commercial use disclosed - use appropriate carrier/product; do not quote as ordinary personal use.
- Physical damage to Rydo vehicle requires separate verification; do not assume NNO provides comp/collision.

9. DOCUMENTS TO REQUEST

- Driver's license for applicant / drivers
- Current declarations page, if insured
- Rydo rental/lease agreement or term sheet

- ■ Rydo vehicle VIN / registration information if carrier requires it
- ■ Prior insurance information / proof of continuous coverage
- ■ Any carrier-specific documents requested during underwriting

Applicant authorization / acknowledgment: *Information provided is for insurance quoting and underwriting. Coverage is not bound until confirmed by an authorized insurance carrier/agent and all required premium and documentation requirements are satisfied.*

Applicant signature: ____________________________________ Date: ________________

Top Grade agent/producer: ______________________________ Date: ________________