



**Corporate Identity and
Brand Standards Guide
2015**

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Overview

How to Use This Guide

This Corporate Identity & Branding Standards Guide provides a foundation for clear and consistent communication of Direct's identity in all mediums.

By adhering to common standards, we help our customers form a connection with Direct. They know that no matter where they come into contact with "Direct Auto & Life Insurance," they'll receive the same level of care, respect and attention to detail that they have come to expect from their specialty auto insurance company.

Please read through this guide and familiarize yourself with it. It contains a wealth of information that will help you contribute to Direct's marketing strategy in a positive way.



This Guide is conveniently posted on Direct's Employee Corporate Website located at <http://directweb1.direct-general.com/direct/> and will be updated regularly.

About Direct



The History of Direct

Direct Insurance Company, the first insurance company in the Direct General Group, was founded on April 11, 1991 by William Adair. Mr. Adair envisioned a premier, non-standard automobile insurance company that serves its customers better than any other insurer. Since then, Direct has rapidly expanded across the Southeast, providing customers with low rates, flexible payment plans, and the great services they deserve, regardless of their driving history. Additional information about Direct is available by visiting www.directgeneral.com

Direct Values:

- We do the right thing. This means we act with integrity and adhere to the highest ethical standards, communicating openly and honestly with our clients and each other while acknowledging and respecting our differences.
- We are results focused. We strive to consistently deliver well-developed plans, goals, and objectives that are timely and tenacious. We accept the responsibility for the results they deliver.
- We communicate. We are open and clear, continuously striving for understanding to improve performance and exceed each customer's expectations.
- We are flexible. We change with the environment in order to remain innovative, competitive, and able to meet our client's needs. We encourage thoughtful and innovative solutions to challenges within our market.
- We strive to provide the best customer service. We always work to do right by our clients; and we remain committed to supplying a great product, building strong relationships, and honoring our promises.

Together, our values provide the foundation that allows us to do right by our clients and our employees.

About Direct (Continued)

Why the Customer Should Choose Direct

Affordable auto insurance doesn't have to be complicated. At Direct, we provide our customers with the coverage they desire at a fair price. We offer choices at every bend in the road, whether it's customizing a payment schedule, providing convenient and innovative ways to buy and make payments, offering various coverage options, or additional benefits. We're committed to our customers.

We...

- Actively work to keep rates low, regardless of the person's credit or driving history;
- Welcome all drivers to apply for coverage, even those who may be considered "high risk," may not be accepted by other companies, or who are in need of SR-22 certifications;
- Offer convenience like customized payment plans and unique ways to pay that make buying and keeping insurance easier. And, our customers don't need a checking account or a credit card to do business with us;
- Provide help every step of the way. Whether getting a quote, filing a claim, or renewing a policy, our friendly representatives are available online, over the phone, or in person;
- Maintain a network of over 400 locations in 13 states, along with convenient phone and web service options;
- Live and work in the neighborhoods we serve; providing honest, fair, and sincere customer service.



Brand Positioning

Direct's target market is made up of drivers who may have a difficult time getting affordable insurance because they are young and inexperienced, have a bad driving record, lapsed coverage, bad credit, or simply can't afford the monthly premium of a standard insurer given their history.

Currently, the industry considers our target market "high risk," and therefore, most "full-service national brands" may not cover them, or will charge a much higher rate. This audience often has to seek "alternative, non-standard" insurance companies to provide coverage. The perception is that smaller, alternative, less well-known insurance brands are "bare bones" providers and will not provide the same full-service, convenient tools or quality coverage as the big national brands. Many drivers believe they have no other choice and simply take what they can get.

We would like for them to think of Direct Auto & Life as a low-cost specialty insurance company that offers exceptional service. We provide high-risk drivers with the low rates and affordable payments they need and the quality service, tools, and coverage they "think" they can get only from the big national insurance brands.

Our competition for customers with similar needs includes the big national players: GEICO, Progressive, Esurance, Allstate, and Farmers. Some nationals may not cover our target or will charge them a higher rate if they do. If the rates quoted are too high or the potential customer is turned down, our target may look to non-standard providers such as Fred Loya, The General, and Acceptance. The other non-standards may cover them, but they may not have affordable rates and/or all of the premium services that Direct Auto & Life has.

Direct Auto & Life provides our customers with:

- Low rates
- Flexible payment plans
- 12-month "fixed" policies that don't fluctuate
- Welcome back discounts
- "Lightning" fast quotes on kiosks (TN)
- Payment kiosks (TN)
- Mobile payment reminders
- Ability to pay-by-text
- Convenient store locations - over 400 in 12 states as November 2014
- Term life insurance (bundle savings opportunities)
- ...And much more

Elevator Pitch

Direct Auto & Life Insurance is a specialty auto insurance company that provides higher-risk drivers* with low, flexible payment plans ALONG WITH the services, tools, and coverage they might expect to get only from other insurance companies—all at an affordable rate.

*Higher-risk drivers are defined as drivers who are either underinsured, underbanked, have bad credit or no credit, have no prior insurance, or have a bad driving record. No other assumptions are to be made about this class of drivers.

Brand Statement

At Direct Auto & Life, we believe that everyone should be able to get the coverage they need, the services they want, and the respect they deserve, regardless of their driving, insurance, or credit history.

That's because we believe each and every customer is equally important and valued. No matter the circumstances, we work directly with our customers to help determine the best policy for their needs, to find ALL the discounts they're entitled to, and to provide all the services they deserve.

We call them "Pleasant Surprises," and they're what make Direct such a welcome option in an insurance world filled with judgment, rate inequality, and second-class treatment.

To us, "nonstandard" shouldn't be "substandard."

Now that's a pleasant surprise.

Brand Message (Positioning) Internal Use Only

FOR	Drivers who may have a difficult time getting affordable insurance because they have lapsed coverage, imperfect driving records, and/or poor credit,
DIRECT AUTO & LIFE	Is the specialty insurance
THAT	Provides low rates with all the coverage and services you want, but don't think you can get, REGARDLESS of your driving, insurance, or credit history
SO	You feel confident, smart, respected, empowered, trusted, protected, proud, relieved, and "pleasantly surprised."

Brand Voice Guidance

Narrative Path:

At the core of the Direct Auto & Life Insurance brand voice is a sense of surprise and delight, a positive brand benefit that our customers were not aware of or didn't expect.

"Pleasant Surprises" should serve as the filter for communicating core benefits across all brand channels (In-store sales rep, POP, Web, Digital, Social, Broadcast, etc.):

- **Definition:** Pleasant Surprises are unexpected products and services, policy benefits, customer service, or costs and savings that our customers do not currently think are available to them due to their circumstances.
- **Significance:** Due to their situation, our customers are used to being told "no," to having to settle, to being treated like second-class citizens, to paying more for less.

For them, small tokens of respect, appreciation, and consideration go a long way.

- **Context:** When using "Pleasant Surprises," the primary surprise should be related to our product or service experience, not simply a random surprise.

General rule 1: Is always tied to a unique Direct brand differentiator.

CORRECT	Finding out you can get a great rate AND great services, regardless of your driving history, now that's a pleasant surprise.
INCORRECT	Get a free ticket to tonight's game, now that's a pleasant surprise.

General rule 2: Can be used as a metaphor or example as long as the pleasant surprise ties back to Direct.

e.g., Just like finding ice cream in the freezer behind the frozen peas is a pleasant surprise, so is finding out you can get coverage from Direct starting as low as \$29 down, regardless of your driving history.

General rule 3: Works best as the final statement, preceding the benefit or in conversational flow to set up a new benefit. Examples:

Payoff: "Roadside assistance included. Now that's a pleasant surprise."

Lead-in: "And now another pleasant surprise from Direct Auto."

Conversational flow: "We all like pleasant surprises, like learning you can get a year of roadside assistance for less than one tow to the shop."

Tone: Approachable, understanding, respectful, emotionally upbeat and lighthearted.

GOOD	Being wholesome, sunny, friendly, supportive, smart
NOT GOOD	Being judgmental, arrogant, goofy, self-deprecating, edgy, condescending

Pleasant Surprises

Pillars	Costs	Products & Services	Customer Care
Pillar Proof Points	<p>At Direct Auto & Life Insurance, we make insurance affordable for drivers who are used to being denied or paying excessive rates for basic coverage.</p> <ul style="list-style-type: none"> • Get great rates and great services regardless of your driving, credit, or insurance history. • Low premiums • Low monthly rates • Low down payments • Choose your payment date • Plan your payment schedule • Decide on your monthly payment • Decide how you want to pay • Weekly, bimonthly, or monthly payment plans • Rate lock-in • Lapsed coverage welcome back forgiveness • No checking account or credit card needed 	<p>At Direct Auto & Life & Insurance, we provide the premium services and conveniences you expect from high-end insurance providers at an affordable price and, often, no additional cost.</p> <ul style="list-style-type: none"> • Text to pay • Online bill pay • Mobile proof of insurance • 24/7 roadside assistance • Emergency protection • Payment kiosks • Convenient neighborhood locations • Do business how, where, and when you want: online, over the phone, or at the store 	<p>At Direct Auto & Life Insurance, we treat each and every customer with the respect and attention they deserve, regardless of their situation.</p> <ul style="list-style-type: none"> • Talk with real people who help you clearly understand your options on your terms • No matter your history and needs, we'll find a way to help you get the coverage and rates you need
Foundation	Regardless of your driving history	Regardless of your insurance history	Regardless of your credit history
Support	<ul style="list-style-type: none"> • Inexperienced/young driver • Driving citations 	<ul style="list-style-type: none"> • Lapsed coverage • Late payments • No prior insurance 	<ul style="list-style-type: none"> • Poor credit rating • No credit card

Brand Voice Assets

Asset	JJ Hightail	Branded Content	Agents
Role	Spokesperson/Face of Direct	Supports brand position	Deliver on brand promise
Usage	<p>Our vehicle to deliver "Pleasant Surprises," JJ punctuates our benefits.</p> <p>He's always positive, respectful, approachable, confident and informative.</p> <p>vs.</p> <p>Random, about JJ vs. Direct, goofy, arrogant, self-deprecating, negative, cynical</p>	<p>Benefit-driven, demonstrative of Pleasant Surprises</p> <p>vs.</p> <p>Random, borrowed interest, edgy, funny or racy for sake of being edgy, funny or racy vs. on message</p>	<p>How our customers experience the pleasant surprise of being treated well</p> <p>We're here to advise, educate and protect our customers. We are their advocates for the best coverage at the best price.</p> <p>vs.</p> <p>Salespeople on commission</p>

Channel Communication

“Pleasant Surprises” Usage

Channel	Is	Is Not	Features JJ
Broadcast	<p>Relatable examples of everyday situations with a highly surprising, and thus rewarding, twist.</p> <p>Viewers can see themselves (or identify with the scenarios but not always the solutions), thus connecting them to our promise of “Low rates and great services, regardless of your situation.”</p>	Random, predictable, or expected, in order to break through the clutter and be highly memorable	<p>YES</p> <p>Punctuates the ending</p>
OOH	Quick and to the point, directly featuring a benefit not expected from nonstandard insurance	A metaphor, complicated, or unrelated to one of our pillars/proof points	<p>YES</p> <p>When space permits</p>
Web	Support and payoff for benefits not expected from nonstandard insurance	Simply a tagline arbitrarily placed in the corner	YES
Search	Not applicable, but SEO terms should be tied directly to our pillars/proof points	Not applicable, but should not contradict the brand attributes, pillars, or proof points	NO
Digital/Banner	Quick and to the point, directly featuring one of our proof points not expected from nonstandard insurance	A metaphor, complicated, or unrelated to one of our pillars/proof points	<p>YES</p> <p>When space permits</p>
Digital/Video	<p>Relatable examples of everyday situations with a highly surprising, and thus rewarding, twist.</p> <p>Viewers can see themselves (or identify with the scenarios but not always the solutions), thus connecting them to our promise of “Low rates and great services, regardless of your situation.”</p>	Random, borrowed interest, edgy, funny or racy for sake of being edgy, funny or racy vs. on message	<p>YES</p> <p>When appropriate and when time and budget permit</p>
Digital/Mobile	Quick and to the point, directly featuring one of our proof points not expected from nonstandard insurance	A metaphor, complicated, or unrelated to one of our benefits	NO
Social	Timely, relevant, and engaging conversations built around Pleasant Surprises that can be shared and ultimately tied back to our core benefit	Random, borrowed interest, edgy, funny or racy for sake of being edgy, funny or racy vs. on message	CAN BE
POP	Quick and to the point, directly featuring a benefit not expected from nonstandard insurance	A metaphor, complicated, or unrelated to one of our benefits	YES
Customer Service Rep / Agent	Demonstrative examples of Pleasant Surprises, grounded in Direct benefits, that are used to surprise and delight customers	<p>Unrelated giveaways, prizes, or freebies that are not tied to one of our benefits</p> <p>Example:</p> <p>NO: Smiley face antenna balls with messaging: Don't worry, be happy.</p> <p>YES: Smiley face antenna balls with messaging: “How you and your car feel when you learn you can get a low rate and great services!”</p>	NO

Corporate Voice

Direct's voice is driven by its personality, an element of its overall brand identity.

Using Direct's name:

Rules for using the company name are designed to promote a consistency that will instill trust in our brand and strengthen our brand recognition.

- In written text, the first reference to the company should always be "Direct Auto & Life Insurance."
- Use the ampersand (&) instead of spelling out "and"
(NOT Direct Auto and Life Insurance)
- Always capitalize the first letter in each word
(NOT Direct auto & life insurance)
- Never abbreviate the company name
(NOT DA&L, Direct A&L, etc.)
- You may use "Direct," "Direct Auto," or "Direct Auto & Life Insurance" for secondary references
(To avoid confusion, do not use more than one secondary reference in the same piece)

Direct's personality is:

- Open and affirming – welcoming people and perspectives from all walks of life
- Engaging and helpful – eager to educate, inform, and serve the customer
- Straightforward and purposeful – avoiding industry/business jargon to communicate in an honest and genuine way

Corporate Voice (Continued)

Direct's voice:

- Uses strong, descriptive, purposeful language, including active verbs. For example, instead of “Customers are sent a text message to remind them that their payment due date is coming up,” try “We’ll send you a helpful text message when your payment is due.”
- Is conversational, straightforward, and without jargon. The most concise method of stating something is often the most powerful and effective. Instead of “We are working to improve the customer’s ability to make payments online,” use “We are improving the online payment experience.”
- Prefers active voice to passive. Instead of saying, “Customers are provided with,” say “We provide customers...”
- Avoids cultural and industry clichés, opting for fresh language and metaphors that speak to our consumer’s circumstances. For example, you wouldn’t want to say, “Don’t get bent out of shape when shopping for insurance. We’ll go the extra mile for you and help you get the best rate in the world.” Instead, say, “Shopping for insurance doesn’t have to be stressful. We’ll guide you through the quoting and purchase process to help you get a rate that matches your budget.”
- Uses first- and second-person language (“we” and “you”) and contractions when appropriate.
- Engages the reader in conversation and questioning. Don’t be afraid to ask the audience questions, and encourage them to ask us questions online, over the phone, and in- store.
- Direct’s tone is informal, welcoming, lenient, and gracious. Our customers and potential customers should feel like we’re fighting for them, not finding fault with them.

Direct's voice traits are:

- Approachable, not intimidating
- Friendly
- Helpful
- Lenient
- Accepting

When a customer interacts with us, we want them to feel:

- At ease, not frustrated
- Satisfied/accomplished
- Engaged
- Valued
- Entertained
- Informed
- Secure with the company
- Trusted

J.J. Hightail

Advertising Spokesperson

J.J. Hightail – Professional spokesperson for Direct. J.J. is a fictitious, former racecar driver (not NASCAR,) not necessarily a superstar, but more of a lovable “everyman”. Unlike other insurance company mascots, JJ portrays a customer of Direct and his experience has led him to become an advocate for the company.

JJ’s personality is:

- Self-assured
- Dynamic
- Confident
- Straightforward
- Good Hearted
- Friendly

JJ’s voice is:

- Humorous
- Not condescending
- A peer
- Familiar like a friend
- Knowledgeable
- Comforting

The customer should always be laughing with JJ, never laughing at him. He says out loud what everyone else is thinking, helping to reinforce the brand as the voice of truth.

Approval of the use of J.J. Hightail’s name, likeness or appearance must be obtained from the Marketing Department.



Approved Messaging

Below are some examples of advertising messages that have been approved for use in promoting Direct and the products that we offer. Depending on the product(s) being promoted, each piece of created material will have to include the appropriate disclaimer. A chart containing all disclaimers is attached at the end of this document. Please be aware that approved messaging is constantly evolving. Check with your Direct Auto & Life Insurance Marketing contact to make sure that all messaging is current.

Savings Messaging:

Save up to \$565* on car insurance

LEGAL: \$565 Savings information based on August 2012 survey of customers who switched to Direct. Premiums and savings will vary. Payment plans and coverages are subject to terms and conditions and may not be available in all locations. Cost may vary based on how you buy. Direct General Group, Nashville, TN.

Save up to \$1.55 a day* on car insurance

LEGAL: *Savings based on 08/2012 survey of customers who recently switched to Direct. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

You could get car insurance for as little as \$1.05 per day*

LEGAL: *Daily rate based on 6 month policy premium. Per-day pay plans not available. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

Save up to \$10 a week* on car insurance

LEGAL: *Savings based on 08/2012 survey of customers who recently switched to Direct. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

Save up to \$47 a month* on car insurance

LEGAL: *Savings based on 08/2012 survey of customers who recently switched to Direct. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

You could get car insurance for as little as 99¢ per day*

LEGAL: *Daily rate based on 6 month policy premium. Per-day pay plans not available. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

You could get car insurance for as little as \$7 per week*

LEGAL: *Daily rate based on 6 month policy premium. Per-day pay plans not available. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

You could get car insurance for as little as \$30 per month*

LEGAL: *Daily rate based on 6 month policy premium. Per-day pay plans not available. Rates will vary. Cost may vary based on how you buy. Direct General Group, Nashville, TN

Product Messaging

Auto Insurance

Direct Auto & Life is a Specialty Auto Insurance Company that provides premium service at affordable rates. Direct Auto & Life provides higher-risk drivers with low, flexible payment plans ALONG WITH the services, tools, and coverage they might expect to get only from other insurance companies.

- Low Rates
- Low Down Payments
- Flexible Payment Options
- Pick Your Payment Date

*Insurance is underwritten or administered by members of the Direct General Group, Nashville, TN. Cost may vary based on how you buy. Rates vary. Down payments are subject to state minimum requirements and company guidelines. Payment plans and options are subject to terms and conditions and may not be available in all locations. Additional fees may apply.

Term Life Insurance

- For Less Than \$0.75 Cents A Day, You Can Get Up To \$25,000 Of Coverage
- No Medical Examination, Just A Few Simple Questions
- Guaranteed Renewal At The Same Premium For Two Additional Years
- Policies Available for You, and Your Spouse, and Your Adult Children

*Individual term life insurance by Direct General Life Insurance Company, Policy: 58TL02010713. Per day amount based on annual premium for insured 18-50 years old. Written consent may be required from named insured if a spouse or adult child. Policy terms and conditions apply. Premium and other terms will vary by state, the insured's age, and the selected coverage.

Roadside Assistance

Don't let a flat tire or dead battery ruin your day. Get peace of mind, plus the plan pays for itself after one use.

- 24-Hour Emergency Towing
- Gas & Essential Fluid Delivery
- Lost Key & Lockout Service
- Map Service
- Tire Service

*Roadside assistance administered by NationSafeDriver, Boca Raton, FL.

Emergency Protection Plans (EPP)

(Auto Protection Plan offered in Arkansas, Illinois, Missouri, Mississippi, North Carolina, Tennessee, Virginia)

Help pay for many unexpected costs associated with a car accident and provide valuable trip planning services and travel discounts.

- Accidental Medical Expense Reimbursement
- Hospital Stay Benefit Paid Directly To You
- Ambulance Expense Reimbursement
- Auto Rental Reimbursement
- Personal Effects Loss from Rented Auto Coverage
- Trip Planning Services & Travel Discounts
- Mechanical First Aid
- Accidental Death And Dismemberment

*This Emergency Protection Plan is not insurance and does not meet any financial responsibility law. Terms, limits and conditions apply. Plan is administered through NationSafeDriver, Boca Raton, FL.

Product Messaging: (Continued)

Emergency Protection Plans (EPP)

(Vehicle Protection Plan offered in Georgia, Louisiana, South Carolina)

Help pay for many unexpected costs associated with a car accident and provide valuable trip planning services and travel discounts.

- Auto Rental Reimbursement
- Personal Effects Loss from Rented Auto Coverage
- Accidental Medical Expense Reimbursement
- Ambulance Assistance
- Hospital Stay Benefit Paid Directly To You
- Legal Fee Reimbursement

*This Emergency Protection Plan is surplus lines insurance that does not meet any financial responsibility law. Terms, limits and conditions apply. Plan is administered through NationSafeDriver, Boca Raton, FL.

Total Protection Plan (TPP)

(Travel Motor Club offered in Alabama)

Help pay for many unexpected costs associated with a disabled vehicle or car accident and provide valuable trip planning services and travel discounts.

- 24-Hour Roadside Assistance
- Auto Rental Reimbursement
- Ambulance Expense Reimbursement
- Home Lockout Service
- Theft Reward
- Reimbursement for Emergency Travel Expenses
- Vehicle Return Coverage
- Travel Benefits

*This Plan is not insurance and does not meet any financial responsibility law. Terms, limits and conditions apply. Plan is administered through NationSafeDriver, Boca Raton, FL.

Vehicle Protection Insurance (VPI) (Florida)

Help pay for many unexpected costs associated with a car accident and provide valuable trip planning services and travel discounts.

- Hospital Stay Benefit Paid Directly To You
- Accidental Medical Expense Reimbursement
- Ambulance Assistance
- Auto Rental Reimbursement
- Personal Effects Loss from Rented Auto Coverage
- Legal Fee Reimbursement

*This Plan is surplus lines insurance that does not meet any financial responsibility law. Terms, limits and conditions apply. Plan is administered through NationSafeDriver, Boca Raton, FL.

Accident Medical Protection Plan (AMPP) (Florida)

Help pay for many unexpected costs associated with a car accident.

- Hospital Stay Benefit Paid Directly To You
- Accidental Medical Expense Reimbursement
- Coverage Follows You – No Matter What Vehicle You Are Driving
- Minimal Cost – Just Pennies A Day

*This Plan is surplus lines insurance that does not meet any financial responsibility law. Terms, limits and conditions apply. Plan is administered through NationSafeDriver, Boca Raton, FL.

Product Messaging: (Continued)

Texas Travel Plan (TTP) (Texas)

Help pay for many unexpected costs associated with a car or common carrier accident and provide valuable trip planning services and travel discounts.

- Hospital Stay Benefit Paid Directly To You
- Accidental Medical Expense Reimbursement
- Accidental Death And Dismemberment
- Auto Rental Discounts
- Travel Discounts
- Lost Luggage Protection
- Emergency Cash

*This Plan is not insurance and does not meet any financial responsibility law. Terms, limits and conditions apply. Plan is administered through NationSafeDriver, Boca Raton, FL.

Prepaid NetSpend MasterCard®

Enjoy the convenience of the easy-to-get and easy-to-use NetSpend Prepaid Debit MasterCard®.

- Pay Bills More Conveniently
- Use For Everyday Purchases Everywhere Debit MasterCard® Is Accepted
- Get Paid Faster With Direct Deposit*
- Receive Transaction Alerts 24/7 By Text Or Email
- Add Money To The NetSpend Card Accounts Of Your Friends And Family

*NetSpend Prepaid Debit MasterCard® is issued by The Bancorp Bank (member FDIC) pursuant to license by MasterCard® International Incorporated. Terms and Conditions apply. MasterCard® is a registered trademark of MasterCard® International Incorporated. *Faster access to funds based on comparison of traditional banking policies versus electronic direct deposit and is subject to payer's process and timing.

DirectDrive®

Become more aware of your driving habits with the DirectDrive® app

- Log your car trips whenever and wherever you want
- Access your complete Trip History to see a real-time breakdown of your trip's miles, directional heading, duration, route, and total points scored
- Don't worry about turning it off DirectDrive stops logging trips automatically
- Receive real-time, measurable feedback on your driving behavior and get easy tips for improvement
- Compete with other drivers in your state on the weekly leaderboard. The more drives you log, the higher you soar on the leaderboard
- Tally your driving accomplishments with achievement badges
- Pay your monthly bill right on your phone
- Have an electronic insurance ID card right at your fingertips
- Get a free auto insurance quote at any point!
- Quickly find the Direct General store nearest you
- Connect with everyone's favorite driver, JJ Hightail, on Facebook and Twitter
- Share your high score and favorite routes with your friends on Facebook and Twitter. Let everyone know what an awesome driver you are

*Use of the DirectDrive App is subject to terms and conditions. For more information visit directgeneral.com/direct-drive.com

Product Messaging: (Continued)

Direct On The Spot[®] Kiosk

(Patent Pending)

One more way Direct offers customers flexibility in how, where & when they buy insurance

- Lightning QuoteSM in as fast as 60 seconds
- Walk away insured with Proof of Insurance in hand in as fast as 5 minutes
- Easy payments
- Start by simply scanning your driver's license
- Make secure, instant payments using cash, debit, or credit at any convenient kiosk location
- Find the kiosk closest to you at: **local.directgeneral.com**

*Coverage is subject to eligibility, terms and conditions. Cost may vary based on how you buy. Down payments are subject to state minimum requirements and company guidelines. Additional fees may apply. Payment plans are subject to terms and conditions and may not be available in all locations. Insurance is underwritten or administered by members of the Direct General Group, Nashville, TN.

Liability / Minimum Limits

Minimum Limits available for as little as \$XX per month. Get covered now!

*Premiums vary. Not available in all states. Direct General Group, Nashville, TN.

Feature Messaging:

Text-to-Pay

Text-to-Pay allows you to make your payment using your phone's text messaging service and puts you in control of how and when you make your payment

- Due date reminders through text messaging
- Puts a payment option in your hand
- Payment data is transmitted and posted in real time
- Up-to-date balance amounts at your fingertips

*Text-to-Pay services provided by FirsTech, Inc. Standard wireless rates may apply. Payments, including amounts and due dates, are subject to the terms of your installment plan.

Discounts:

Senior Citizen Discount

Save up to 5% if you're 55 years or older and successfully complete a motor vehicle accident prevention course.

Military Discount

Save up to 25% if you are an active service member.

Safe Driver Discount

Save up to 10% if you're a policy member and have been violation-free and accident-free for the past 36 months.

Good Student Discount

Save up to 10% if you're unmarried and a full-time student in high school, college or a vocational/technical school, and are an honor student, on the dean's list, have a "B" average or better, or rank scholastically in the upper 20% of the class.

Multi-Car Discount

Save up to 25% if more than one vehicle is covered under your policy.

Mileage Discount

Save up to 5% if your vehicle is driven under a certain mileage annually.

Homeowner Discount

Save up to 15% if you, or your spouse, own a home and this is also where you keep your cars.

Welcome Back Discount

Save up to 6% if you have previously purchased a policy with Direct but have not had one within 6 months of that former policy.

Discounts: (Continued)

Renewal Discount

Save up to 20% if you've had no policy lapse in the prior 12 months, and you renew your policy within 7 to 10 days of the expiration date.

Prior Coverage Discount

Save up to 25% if you've been with another insurance company for at least 6 months and have not had more than 90 days of lapse in previous coverage. Lapse periods vary by state.

Multi-Product Discount

Save up to 5% if you include one of our active qualifying products in your auto policy.

Affinity Discount

Save up to 5% if you're an active member of an organization that has partnered with Direct.

Product Pricing Per Day

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Alabama				
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles
	Annual	\$102	\$172	\$242
	Price Per Day	28¢	47¢	66¢
	Semi-Annual	\$58	\$105	\$152
	Price Per Day	32¢	58¢	83¢
	*Extra \$70 per car yearly and \$47 semi-annually			
TPP	Pricing	Plan A Individual	Plan C Family	
	Annual	\$210	\$290	
	Price Per Day	58¢	79¢	
	Semi-Annual	\$120	\$205	
	Price Per Day	66¢	\$1.02	
	*Extra \$95 per car yearly and \$70 semi-annually			
Life	Pricing	15,000	20,000	25,000
	Annual Cost			
	Under 51	\$167	\$216	\$265
	Price Per Day	46¢	59¢	73¢
	51 and Over	\$419	\$552	\$685
	Price Per Day	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost			
	Under 51	\$83	\$108	\$132
	Price Per Day	45¢	59¢	72¢
	51 and Over	\$209	\$276	\$342
	Price Per Day	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee			

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Arkansas					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
APP	Pricing	Plan I Individual	Plan II Family		
	Annual	\$153	\$209		
	Price Per Day	42¢	57¢		
	Semi-Annual	\$87	\$114		
	Price Per Day	48¢	62¢		
	*Extra \$44 per car yearly and \$22 semi-annually				
Life	Pricing	15,000	20,000	25,000	
	Annual Cost				
	Under 51	\$167	\$216	\$265	
	Price Per Day	46¢	59¢	73¢	
	51 and Over	\$419	\$552	\$685	
	Price Per Day	\$1.15	\$1.51	\$1.88	
	Semi-Annual Cost				
	Under 51	\$83	\$108	\$132	
	Price Per Day	45¢	59¢	72¢	
	51 and Over	\$209	\$276	\$342	
	Price Per Day	\$1.15	\$1.51	\$1.87	
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Florida					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
VPI	Pricing	Plan A Individual	Plan B H & Wife	Plan C Family	
	Annual	\$192	\$257	\$282	
	Price Per Day	53¢	70¢	77¢	
	Semi-Annual	\$132	\$174	\$190	
	Price Per Day	72¢	95¢	\$1.04	
	*Extra \$25 per car				
AMP	Pricing	Plan A Individual	Plan B H & Wife	Plan C Family	
	Annual	\$120	\$185	\$210	
	Price Per Day	33¢	51¢	58¢	
	Semi-Annual	\$70	\$103	\$115	
	Price Per Day	38¢	56¢	63¢	
	Life	Pricing	10,000	15,000	20,000
Annual Cost					
Under 51		\$118	\$167	\$216	\$265
Price Per Day		32¢	46¢	59¢	73¢
51 and Over		\$286	\$419	\$552	\$685
Price Per Day		78¢	\$1.15	\$1.51	\$1.88
Semi-Annual Cost					
Under 51		\$59	\$83	\$108	\$132
Price Per Day		32¢	45¢	59¢	72¢
51 and Over		\$143	\$209	\$276	\$342
Price Per Day		78¢	\$1.15	\$1.51	\$1.87
*Prices above include \$20 annual / \$10 semi-annual policy fee					

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Georgia					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
VPP	Pricing	One Vehicle	Two Vehicles		
	Annual	\$112	\$185		
	Price Per Day	31¢	51¢		
	Semi-Annual	\$73	\$118		
	Price Per Day	40¢	65¢		
	*Extra \$73 per car yearly and \$45 semi-annually				
Life	Pricing	10,000	15,000	20,000	25,000
	Annual Cost				
	Under 51	\$118	\$167	\$216	\$265
	Price Per Day	32¢	46¢	59¢	73¢
	51 and Over	\$286	\$419	\$552	\$685
	Price Per Day	78¢	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost				
	Under 51	\$59	\$83	\$108	\$132
	Price Per Day	32¢	45¢	59¢	72¢
	51 and Over	\$143	\$209	\$276	\$342
	Price Per Day	78¢	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Louisiana					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
VPP	Pricing	One Vehicle	Two Vehicles		
	Annual	\$112	\$185		
	Price Per Day	31¢	51¢		
	Semi-Annual	\$73	\$118		
	Price Per Day	40¢	65¢		
	*Extra \$73 per car yearly and \$45 semi-annually				
Life	Pricing	15,000	20,000	25,000	
	Annual Cost				
	Under 51	\$167	\$216	\$265	
	Price Per Day	46¢	59¢	73¢	
	51 and Over	\$419	\$552	\$685	
	Price Per Day	\$1.15	\$1.51	\$1.88	
	Semi-Annual Cost				
	Under 51	\$83	\$108	\$132	
	Price Per Day	45¢	59¢	72¢	
	51 and Over	\$209	\$276	\$342	
	Price Per Day	\$1.15	\$1.51	\$1.87	
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Mississippi				
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles
	Annual	\$102	\$172	\$242
	Price Per Day	28¢	47¢	66¢
	Semi-Annual	\$58	\$105	\$152
	Price Per Day	32¢	58¢	83¢
	*Extra \$70 per car yearly and \$47 semi-annually			
APP	Pricing	Plan I Individual	Plan II Family	
	Annual	\$162	\$220	
	Price Per Day	44¢	60¢	
	Semi-Annual	\$92	\$120	
	Price Per Day	50¢	66¢	
	*Extra \$47 per car yearly and \$23 semi-annually			
Life	Pricing	15,000	20,000	25,000
	Annual Cost			
	Under 51	\$167	\$216	\$265
	Price Per Day	46¢	59¢	73¢
	51 and Over	\$419	\$552	\$685
	Price Per Day	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost			
	Under 51	\$83	\$108	\$132
	Price Per Day	45¢	59¢	72¢
	51 and Over	\$209	\$276	\$342
	Price Per Day	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee			

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

North Carolina					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
APP	Pricing	Plan I Individual	Plan II Family		
	Annual	\$150	\$205		
	Price Per Day	41¢	56¢		
	Semi-Annual	\$85	\$112		
	Price Per Day	47¢	61¢		
	*Extra \$43 per car yearly and \$21 semi-annually				
Life	Pricing	10,000	15,000	20,000	25,000
	Annual Cost				
	Under 51	\$118	\$167	\$216	\$265
	Price Per Day	32¢	46¢	59¢	73¢
	51 and Over	\$286	\$419	\$552	\$685
	Price Per Day	78¢	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost				
	Under 51	\$59	\$83	\$108	\$132
	Price Per Day	32¢	45¢	59¢	72¢
	51 and Over	\$143	\$209	\$276	\$342
	Price Per Day	78¢	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

South Carolina					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
VPP	Pricing	One Vehicle	Two Vehicles		
	Annual	\$100	\$165		
	Price Per Day	27¢	45¢		
	Semi-Annual	\$65	\$105		
	Price Per Day	36¢	58¢		
	*Extra \$65 per car yearly and \$40 semi-annually				
Life	Pricing	10,000	15,000	20,000	25,000
	Annual Cost				
	Under 51	\$118	\$167	\$216	\$265
	Price Per Day	32¢	46¢	59¢	73¢
	51 and Over	\$286	\$419	\$552	\$685
	Price Per Day	78¢	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost				
	Under 51	\$59	\$83	\$108	\$132
	Price Per Day	32¢	45¢	59¢	72¢
	51 and Over	\$143	\$209	\$276	\$342
	Price Per Day	78¢	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Tennessee					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
APP	Pricing	Plan I Individual	Plan II Family		
	Annual	\$162	\$220		
	Price Per Day	44¢	60¢		
	Semi-Annual	\$92	\$120		
	Price Per Day	50¢	66¢		
	*Extra \$47 per car yearly and \$23 semi-annually				
Life	Pricing	10,000	15,000	20,000	25,000
	Annual Cost				
	Under 51	\$118	\$167	\$216	\$265
	Price Per Day	32¢	46¢	59¢	73¢
	51 and Over	\$286	\$419	\$552	\$685
	Price Per Day	78¢	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost				
	Under 51	\$59	\$83	\$108	\$132
	Price Per Day	32¢	45¢	59¢	72¢
	51 and Over	\$143	\$209	\$276	\$342
	Price Per Day	78¢	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Texas				
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles
	Annual	\$102	\$172	\$242
	Price Per Day	28¢	47¢	66¢
	Semi-Annual	\$58	\$105	\$152
	Price Per Day	32¢	58¢	83¢
*Extra \$70 per car yearly and \$47 semi-annually				

TTP	Pricing	Plan I Individual	Plan II Family	
	Annual	\$95	\$130	
	Price Per Day	26¢	36¢	
	Semi-Annual	\$55	\$80	
	Price Per Day	30¢	44¢	

Life	Pricing	10,000	15,000	20,000	25,000
	Annual Cost				
	Under 51	\$118	\$167	\$216	\$265
	Price Per Day	32¢	46¢	59¢	73¢
	51 and Over	\$286	\$419	\$552	\$685
	Price Per Day	78¢	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost				
	Under 51	\$59	\$83	\$108	\$132
	Price Per Day	32¢	45¢	59¢	72¢
	51 and Over	\$143	\$209	\$276	\$342
	Price Per Day	78¢	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Product Pricing Per Day (Continued)

Use the charts below to compare price per day to common purchases our customers might make every day (e.g. a cup of coffee, soda, etc.)

Virginia					
Roadside Assistance	Pricing	One Vehicle	Two Vehicles	Three Vehicles	
	Annual	\$102	\$172	\$242	
	Price Per Day	28¢	47¢	66¢	
	Semi-Annual	\$58	\$105	\$152	
	Price Per Day	32¢	58¢	83¢	
	*Extra \$70 per car yearly and \$47 semi-annually				
APP	Pricing	Plan I Individual	Plan II Family		
	Annual	\$150	\$205		
	Price Per Day	41¢	56¢		
	Semi-Annual	\$85	\$112		
	Price Per Day	47¢	61¢		
	*Extra \$43 per car yearly and \$21 semi-annually				
Life	Pricing	10,000	15,000	20,000	25,000
	Annual Cost				
	Under 51	\$118	\$167	\$216	\$265
	Price Per Day	32¢	46¢	59¢	73¢
	51 and Over	\$286	\$419	\$552	\$685
	Price Per Day	78¢	\$1.15	\$1.51	\$1.88
	Semi-Annual Cost				
	Under 51	\$59	\$83	\$108	\$132
	Price Per Day	32¢	45¢	59¢	72¢
	51 and Over	\$143	\$209	\$276	\$342
	Price Per Day	78¢	\$1.15	\$1.51	\$1.87
	*Prices above include \$20 annual / \$10 semi-annual policy fee				

Legal Disclaimer Menu

Following are forms of individual disclaimers and combinations that we use regularly. These can be mixed, matched, or modified to fit a particular need. This menu is not exhaustive. Additional disclaimers may need to be drafted for new messaging. Even when using this menu, all advertising needs to be approved by Legal before production.

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
1 - ALL ADS				
1-1	<p>LONG VERSION: Insurance is underwritten or administered by members of the Direct General Group, Nashville, TN. Cost may vary based on how you buy.</p> <p>IF NATIONWIDE, BLEED OVER OR INTERNET AD: and are only offered in states where we are licensed to do business. You can find this information on our website: directgeneral.com.</p>	Insurance Company Identification - General	On All Ads promoting our insurance - section in brackets/italics is to be added on website landing pages	<p>LONG VERSION: Seguros suscritos y administrados por Direct General Group, Nashville, TN. El costo puede variar dependiendo de cómo se compre.</p> <p>IF NATIONWIDE, BLEED OVER OR INTERNET AD: y sólo se ofrecen en estados en los que estamos autorizados a operar. Puede encontrar esta información en directgeneral.com</p>
1-2	SHORT VERSION: Direct General Group, Nashville, TN.	Insurance Company Identification - General	On All Ads promoting our insurance - section in brackets/italics is to be added on website landing pages	SHORT VERSION: Direct General Group, Nashville, TN.
1-3	Price may vary based on how you buy.	Premium/ Cost	All ads	El precio puede variar dependiendo de cómo se realiza la compra.
1-4	Savings information is based on a [day/ month/year] survey of customers who recently switched to Direct and reported savings.	Premium & Savings	When Savings Survey Data is used (applies to particular survey methodology. Obtain & retain survey report and related detail from Marketing)	La información sobre el ahorro se basa en una encuesta de [día / mes / año] de clientes que se cambiaron recientemente a Direct y declararon ahorrar.
1-5	<p>\$565 Savings information based on August 2012 survey of customers who switched to Direct. Premiums and savings will vary. Payment plans and coverages are subject to terms and conditions and may not be available in all locations. Cost may vary based on how you buy. Direct General Group, Nashville, TN.</p> <p>IF "\$565 A YEAR" IS USED, INCLUDE THIS LINE: Savings a year is relative to premium paid before the switch.</p>	Premium & Savings	Used specifically for the \$565 Savings message	<p>*Ahorros basado en una encuesta el 08/2012 a clientes que recientemente se cambiaron a Direct. Tarifas variarán. Primas y ahorros varían. Pólizas están suscritas y administradas por miembros de Direct General Group, Nashville, TN.</p> <p>IF "\$565 A YEAR" IS USED, INCLUDE THIS LINE:</p>

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
2 - SPANISH / BILINGUAL ADS				
2-1	Policies available in English only and control. Any Non-English advertising is informational only.	Non-English	All Spanish Ads	Las pólizas sólo están disponibles en inglés. Cualquier tipo de publicidad en idiomas otros que el inglés es puramente informativa.
2-2	Spanish translation provided solely as a convenience for the non-English reading public.	Non-English	On Spanish Advertising	La traducción al español se ofrece sólo como una conveniencia para aquellos que no sepan leer inglés.
3 - PRODUCTS				
3-1	Not all products, discounts or payment plans are available in all states or distribution channels	Product Description - General - limited availability	As applicable when specific products/ discounts/payments are ref'd. (e.g. Motorcycle is not available in all)	No todos los productos, descuentos o planes de pago están disponibles en todos los estados o canales de distribución.
3-2	All products described herein are subject to terms and conditions	Product Description - General	When product details/features are summarized/ref'd	Todos los productos aquí descritos están sujetos a términos y condiciones.
3-3	Individual term life insurance by Direct General Life Insurance Company, Policy: 58TL02010713. Direct General Group, Nashville, TN. Per day amount based on annual premium for insured 18-50 years old with a \$25,000 policy. Policy terms and conditions apply. Premium and other terms will vary by state, the insured's age, and the selected coverage.	Term Life Insurance per day savings	Claim: For less than \$.75 cents a day, you can get up to \$25,000 of coverage	Seguro de vida individual ofrecido por Direct General Life Insurance Company, Nashville, TN. Póliza 58TL02010713. Importe por día basado en la prima anual para los asegurados de 18-50 años de edad con una póliza de \$25,000. Se aplican los términos y condiciones de la póliza. Las primas y otros términos varían según el estado, la edad del asegurado y la cobertura seleccionada.
4 - FEATURES				
4-1	Credit checks vary by product. No credit check products available in NC, TX & FL only.	Product Description - Credit	When applicable	Las verificaciones de crédito varían según el producto. Productos sin verificación de crédito disponibles únicamente en NC, TX y FL.
4-2	Discounts subject to terms & conditions. Proof of eligibility may be required to retain discount.	Product Description - Discount - General	As applicable when discounts are ref'd. Use in combo with "availability disclaimer" - modified if appropriate. If sole focus of ad, consult for more specific legal.	Descuentos sujetos a los términos y condiciones. Se puede requerir prueba de elegibilidad para mantener el descuento.

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
4-3	<p>Discounts subject to terms and conditions. [Discount not applicable on endorsements.] Proof of eligibility may be required to retain discount. Rates & savings vary.</p> <p>["Exclusive"/"Preferred"/"Special"] Discount refers to Direct's Affinity Discount program that includes various entities and organizations as participants. These entities do not underwrite insurance. Insurance is underwritten or administered by members of the Direct General Group, Nashville, TN.</p>	Product Description - Discount Affinity (Combined)	When Affinity Discount is promoted.	<p>Los descuentos están sujetos a términos y condiciones. [Los descuentos no son aplicables en endosos.] Se puede requerir una prueba de elegibilidad para mantener el descuento. Las tarifas y ahorros varían.</p> <p>El descuento ["Exclusivo"/"Preferido"/"Especial"] se refiere al programa Affinity Discount de Direct que incluye varias entidades y organizaciones como participantes. Estas entidades no suscriben seguros. Los seguros son suscritos o administrados por miembros de Direct General Group, Nashville, TN.</p>
4-4	Down payments are subject to state minimum requirements and company guidelines.	Product description - Down payment	When down payment amt or level (e.g. low) are ref'd in the ad.	Los pagos iniciales están sujetos a los requisitos estatales mínimos y a las directrices de la empresa.
4-5	Additional fees may apply	Product description - Fees	When low down pays or price point are ref'd	Pueden aplicar cargos adicionales.
4-6	Payment plans are subject to terms and conditions and may not be available in all locations.	Product description - Pay Plans	When pay plan info is ref'd (like pick your pay date)	Los planes de pago están sujetos a términos y condiciones y pueden no estar disponibles en todos los lugares.
4-7	Pay-by-Text services provided by FirsTech, Inc., which is not an affiliate of Direct. Standard messaging rates may apply. You can find more information about FirsTech, including their privacy policy, at firstechinc.com.	Payment Options	Ads that reference pay by text	Los servicios Pay-by-Text son ofrecidos por FirsTech, Inc., que no es está afiliada con Direct. Pueden aplicar cargos estándares por mensajes. Pueden encontrar más información acerca de FirsTech, incluyendo su política de privacidad, en firstechinc.com
4-8	Coverage is subject to eligibility, terms and conditions.	Claims regarding Instant Coverage	When making instant coverage claims.	La cobertura está sujeta a elegibilidad, términos y condiciones.

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
4-9	The quote information and payment amounts displayed are based on the information you provided us when first requesting your quote. Various consumer reports and other information may be obtained in order to confirm the accuracy of your information, which may cause your rate and the payment amounts displayed to change.	Quote Data Used	Quote Follow Up emails that reference individual/ specific quote information	La información de la cotización y las cantidades de los pagos expuestas están basadas en la información que usted ofreció cuando solicitó una cotización por primera vez. Pueden obtenerse varios reportes de consumidores y otra información para confirmar la exactitud de su información, lo que puede originar cambios en su tarifa y en los montos de sus pagos.
4-10	This communication is not a binder or contract of coverage.	Quote Data Used	On everything that has a quote	Esta comunicación no es un compromiso ni un contrato de cobertura.
4-11	Credit-based insurance score will impact your rate.	Credit Status Used	On ads that mention "bad credit, no credit, no problem"	
5 - ANCILLARY PRODUCTS				
5-1	LONG VERSION: Roadside Assistance and Emergency Protection Plans are not insurance and are administered through NationSafeDriver, Boca Raton, FL which is not affiliated with the Direct General Group	Ancillary Products	When these products are ref'd - Additional Roadside Asst. Limitation - n/a for Motorcycle & non-owner customers	Asistencia en Carretera y los Planes de Protección de Emergencia no son seguros y se administran a través NationSafeDriver, Boca Raton, FL que no está afiliada con Direct General Group.
5-2	SHORT VERSION: Roadside Assistance and Emergency Protection Plans is through NationSafeDriver, Boca Raton, FL	Ancillary Products	When these products are ref'd - Additional Roadside Asst. Limitation - n/a for Motorcycle & non-owner customers	Asistencia en Carretera y los Planes de Protección de Emergenciano son seguros y se administran a través NationSafeDriver, Boca Raton, FL.
5-3	These products do not meet any financial responsibility law	Ancillary Products	When NSD Ancillary Products are advertised	Estos productos no son seguros y no cumplen con ninguna ley de responsabilidad financiera.
5-4	Life insurance by Direct General Life Insurance Company. Policy: 58TL02010713	Insurance Company Identification - Life Specific & Policy Identification	All ads that reference our Life Ins. Product(s)	Seguros de vida ofrecidos por Direct General Life Insurance Company. Póliza No. 002DGLICL

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
5-5	NetSpend Prepaid Debit MasterCard® is issued by The Bancorp Bank pursuant to license by MasterCard® International Incorporated. The Bancorp Bank; Member FDIC. NetSpend is an authorized Independent Sales Organization based on an agreement with The Bancorp Bank. Use of card subject to funds availability. See your Agreement for details about transaction fees, terms, and conditions. Faster access to funds is based on comparison of traditional banking policies versus electronic direct deposit. MasterCard® is a registered trademark of MasterCard® International Incorporated. All other trademarks and service marks belong to their respective owners.	Prepaid NetSpend MasterCard®	All ads that reference NetSpend	NetSpend Prepaid Debit MasterCard® es emitida por The Bancorp Bank según la licencia de MasterCard® International Incorporated. The Bancorp Bank es miembro de la FDIC. NetSpend es una organización de ventas independiente autorizada en base a un acuerdo con The Bancorp Bank. El uso de la tarjeta está sujeta a la disponibilidad de fondos. Vea su Acuerdo para más detalles sobre los cargos por transacciones, términos y condiciones. El acceso más rápido a los fondos está basado en la comparación de las políticas bancarias tradicionales frente al depósito directo electrónico. MasterCard® es una marca registrada de MasterCard® International Incorporated. Todas las demás marcas comerciales y marcas de servicios pertenecen a sus respectivos propietarios.
5-6	Use of the DirectDrive App is subject to terms and conditions. For more information visit directgeneral.com/direct-drive.com	DirectDrive App	When advertising DD App	
5-6	Participation in the DirectDrive Focus Group Study is strictly voluntary and is subject to terms and conditions. Direct reserves the right to terminate the study at any time. Void where prohibited.	DirectDrive Focus Group	When advertising DD App	
5-7	Foremost products through members of the Foremost Insurance Group, Caledonia, MI	Ads that reference the Foremost products	Ads that reference the Foremost products	Foremost® productos a través de los miembros de la Foremost Insurance Group, Caledonia, MI

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
5-8	Direct Auto Insurance is an agent under contract with MXGA Inc, a general agent representing various insurers authorized to do business in Mexico. Mexico Auto Insurance is currently only offered by us in select Direct Auto Insurance locations and is not available through Direct's call center or website. All claims and policy services, including payments, endorsements, and renewals for Mexico auto insurance policies, are handled by MXGA. Coverage subject to policy terms and conditions.	Mexico Insurance	Material that promotes Mexico car insurance as offered through MXGA, Inc.	*Direct Auto Insurance es un agente bajo contrato con MXGA Inc, un agente general que representa a varias aseguradoras autorizadas a operar en México. Actualmente, somos los únicos en ofrecer seguros de auto para México a través de las oficinas de Direct Auto Insurance listadas más arriba, y no están disponible a través del centro de llamadas de Direct o de su página web. Todas las reclamaciones y servicios de pólizas, incluidos pagos, endosos y renovaciones para pólizas de seguro de México, son tramitadas por MXGA. La cobertura está sujeta a los términos y condiciones de las pólizas.
5-9	Paper SR22 form may not be acceptable in states with electronic filing requirements. Electronic filings may take up to 24 hours to process.	SR-22	Materials that mention SR-22	
5-10	Commercial auto insurance produced by Right Choice Insurance Agency, Inc. and Direct General Insurance Agency, Inc. d/b/a Direct Auto & Life Insurance as agents for Titan Indemnity Company, a Nationwide Insurance Company & its affiliates. Not available in all stores. Pay plans, discounts and coverages subject to terms and conditions.	Commercial Vehicle Insurance	Materials that mention Commercial Vehicle Insurance	

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
6 - PROMOTIONS				
6-1	<p>NO PURCHASE IS NECESSARY TO ENTER OR WIN THE SWEEPSTAKES. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT INCREASE YOUR ODDS OF WINNING. Void where prohibited. The [] Sweepstakes (the "Sweepstakes") is sponsored by Direct Administration, Inc. (the "Sponsor"). The Sponsor's headquarters and mailing address is 1281 Murfreesboro Road, Nashville, TN 37217, Attention Sweepstakes Administrator. The Sweepstakes is offered only to legal residents of the state of [ST], United States of America, who are 18 years of age or older ("Entrants"). The Sweepstakes begins on [mm/dd/yyyy], at [#:## _m. TIME ZONE] and ends on [mm/dd/yyyy], at [#:## _m. TIME ZONE] (the "Time Frame"). All entries must be received by the Sponsor before the end of the Time Frame. You may enter the Sweepstakes in the following ways: (1) by visiting a local Sponsor representative and filling out a registration form by providing your name, address, phone number and valid e-mail address; or (2) by hand printing your name, complete address and phone number and sweepstakes name on either a 3 1/2" x 5" postcard or separate piece of paper no larger than 8 1/2" x 11", and mailing to the Address above. On March 29th, 2013 (the "Drawing Date"), [WINNER DESCRIPTION] Entrants each shall be awarded [PRIZE(S)]. All persons who completely satisfy the entry conditions set forth above and become Entrants will be eligible to win one (1) of two (2) prizes each consisting of: [PRIZE DESCRIPTION, (verifiable retail value of \$___)]. (The Spinners and the Coliseum Theatre are not affiliated with and do not endorse this promotion.) The total verifiable retail value of all prizes that may be awarded in this Sweepstakes subject to the conditions herein is \$[___ (WORD VALUE)]. The odds of winning depend on the number of valid entries received. Sweepstakes terms and conditions apply. Contact a Direct agent for complete Sweepstakes details. To request a copy of the Official Sweepstakes Rules or a list of the prize winners, send the written request including the Sweepstakes name, along with a stamped, self-addressed envelope to the sponsor's mailing address.</p>	Promotion - Sweepstakes	<p>When promotion includes a sweepstakes. Cannot use standard disclaimer b/c all sweepstakes must be tailored for the individual event. This is for illustration and framework purpose</p>	<p>NO SE REQUIERE COMPRA PARA PARTICIPAR O GANAR EL SORTEO. UNA COMPRA O PAGO DE CUALQUIER TIPO NO AUMENTARÁ SUS PROBABILIDADES DE GANAR. Nulo donde se prohíba. El Sorteo [] (el "Sorteo") es patrocinado por Direct Administration, Inc. (el "Patrocinador"). La oficina central del Patrocinador y su dirección es 1281 Murfreesboro Road, Nashville, TN 37217, Attention Sweepstakes Administrator. El Sorteo es ofrecido a residentes legales del estado de (estado), Estados Unidos de América, mayores de 18 años ("Participantes"). El Sorteo comienza el [mm/dd/aaaa], a las [#:## _m. ZONA HORARIA] y termina el [mm/dd/aaaa], a las [#:## _m. ZONA HORARIA] (el "Plazo"). Todos los boletos deben ser recibidos por el Patrocinador antes del final del Plazo. Puede participar en el Sorteo de las siguientes maneras: (1) visitando un representante local del Patrocinador y llenando una solicitud de registro con su nombre, dirección, número de teléfono y dirección de correo electrónico válida; o (2) escribiendo a mano su nombre, dirección completa y número de teléfono y nombre del Sorteo o bien en una postal de 3 1/2" x 5" o bien en una hoja de papel no mayor de 8 1/2" x 11" y mandándola a la dirección de más arriba. El [mm/dd/aaaa], a las [#:## _m. ZONA HORARIA] (la "Fecha del Sorteo") cada [DESCRIPCIÓN DEL GANADOR] participante recibirá [PREMIO(S)]. Todas las personas que hayan cumplido de manera satisfactoria con las condiciones explicadas más arriba y que participen serán elegibles para ganar uno (1) de dos (2) premios que consisten en: [DESCRIPCIÓN DEL PREMIO, (valor de venta verificable de \$___)]. (The Spinners and el Coliseum Theatre no están afiliados y no endosan esta promoción.) El valor de venta total verificable de todos los premios que pueden ser entregados en este Sorteo sujetos a las condiciones aquí establecidas es de \$[___ (VALOR EN PALABRAS)]. Las probabilidades de ganar dependen del número de participaciones válidas recibidas. Aplican los términos y condiciones del Sorteo. Contacte un agente de Direct para detalles completos del Sorteo. Para solicitar una copia de las Reglas Oficiales del Sorteo o una lista de los ganadores, envíe una solicitud escrita incluyendo el nombre del Sorteo, así como un sobre sellado con su propia dirección a la dirección de correo del Patrocinador.</p>

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
6-2	Trademarks listed are the property of their respective owners. These companies are not affiliated with Direct Auto Insurance and do not endorse us or our products.	Trademarks - OTHER	Use we include other company TMs in our ads (e.g. Target, Walmart, etc.)	Las marcas registradas listadas son propiedad de sus propietarios respectivos. Estas compañías no están afiliadas con Direct Auto Insurance y no nos endosan ni endosan nuestros productos.
6-3	The Direct logo and other trademarks, logos and service marks are the property of Direct General Corporation or its affiliates	Trademarks - DIRECT	When using Direct trademarks in cobranding	El logotipo de Direct y otras marcas registradas, logotipos y marcas de servicio utilizados son propiedad de Direct General Corporation y sus afiliadas.
6-4	Paid endorsement.	Spokesperson - Paid	When applicable	Endoso pagado.
6-5	NO PURCHASE NECESSARY. This document has no monetary value and may not be sold, altered, or copied. It will not be replaced if lost, stolen or damaged. Direct reserves the right to cancel or modify this offer at any time. Type of promotional item is at Direct's discretion and may be substituted for item of equal value. Void where prohibited. Limit one [describe item] per household and only to [ST] residents 18 year or older who have not received a quote in past six months. Offer valid only while supplies last [and only at the Direct Auto Insurance location(s) listed.] Void after [date].	Promotion - Giveaway	When advertisement includes a promotional Give Away - modify for particular promo - including addition of other limitations that might apply as to eligibility, etc. Do not include bracketed portion if BU is not applicable	NO REQUIERE COMPRA. Este documento no tiene valor monetario y no puede ser vendido, alterado o copiado. No será remplazado si resulta perdido, robado o dañado. Direct se reserva el derecho de cancelar o modificar esta oferta en cualquier momento. La elección del tipo de artículo promocional es a discreción de Direct y puede ser sustituido por otro artículo de igual valor. Nulo donde se prohíba. Limite de un [describir artículo] por hogar y sólo para residentes de [estado] mayores de 18 años que no hayan recibido una cotización en los últimos seis meses. Oferta válida sólo mientras duren las existencias [y sólo en la(s) oficina(s) de Direct listada(s)]. Nulo después de [fecha].

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
6-6	NO PURCHASE NECESSARY. Gift card valued [\$. ____]. No cash exchange. Offer valid only while supplies last and only at the Direct Auto Insurance location specified above. Offer not available to current policyholders or anyone quoted in the previous six months. Limit one free gift card per household. Must be at least 18 years old. Direct reserves the right to cancel or modify the offer at any time. Void where prohibited. [IF WE HAVE PERMISSION TO USE VENDOR TM: [TM DESCRIPTION] is a registered trademark of [VENDOR] and is not a sponsor of this promotion. Policies are underwritten or administered by members of the Direct General Group, Nashville, TN.	Promotion	General Gift Card Billboard	NO SE REQUIERE COMPRA. La tarjeta de regalo tiene un valor de [\$. ____]. No se puede cambiar por efectivo. Oferta válida sólo mientras duren las existencias y sólo en las oficinas de Direct Auto Insurance especificadas más arriba. Oferta no disponible para aquellos ya asegurados o aquellos que hayan recibido cotizaciones en los últimos seis meses. Limite de una tarjeta de regalo gratis por hogar. Debe ser mayor de 18 años. Direct se reserva el derecho de cancelar o modificar la oferta en cualquier momento. Nulo donde se prohíba. [SI TENEMOS EL DERECHO DE USAR EL TM DEL PROVEEDOR: [DESCRIPCIÓN DE TM] es una marca registrada de [PROVEEDOR] y no es un patrocinador de esta promoción. Las pólizas son suscritas o administradas por miembros de Direct General Group, Nashville, TN.
6-7	Promotional item is a separate offer not part of product discount.	Promotion - Giveaway	When advertisement includes a promotional Give Away - when collateral also advertises insurance discount	El artículo promocional es una oferta separada y no forma parte del descuento del producto.
6-8	NO PURCHASE OR QUOTE REQUIRED IN MISSISSIPPI.	Sweepstakes or Giveaways	When a national sweepstakes has a condition that does not apply to Mississippi	NO COTIZACIÓN O COMPRA REQUERIDO EN MISSISSIPPI.
6-9	The PetSmart mark is owned by Pacific Coast Distributing, Inc. d/b/a PetSmart Corporation. PetSmart is not affiliated with Direct Auto Insurance and does not endorse us, or our products.	Promotion - PetSmart	When PetSmart is mentioned	

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Legal Disclaimer Menu (Continued)

Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
6-10	<p>As a general rule, we do not allow the use of a Visa/MC Gift card as the giveaway item on an agent/agency's promotion that is quote related - i.e. Get a free quote and get a \$10.00 Starbucks gift card (which is supposed to be Direct branded in some fashion). That is because for those types of promos agents/agencies in most states (MS excluded), agents are allowed to give promotional items that are less than \$15 in value as exception to anti-rebating statutes/regs. Cash or cash equivalent are difficult to defend as being a marketing/ advertising item. (The inference in giving cash when tied to a quote is that the recipient could/should use that to purchase the policy he was just quoted.) Our use of gift cards is still in the grey area but we can at least make an argument for those.</p> <p>However, in this particular event, the Visa card is a pure prize for a Sweepstakes. The Sweepstakes by rule is open to "everyone" (all MS residents 18+) and is not connected to quote or purchase of any kind. Therefore very unlikely that it could be considered a premium rebate.</p>	Gift Card Sweepstakes - NOTE	When a Gift Card is given as a prize in sweepstakes	
6-11	<p>*Auto insurance underwritten or administered through Direct General Group, Nashville, TN. Rates vary. Down payments will vary based on coverages and pay plan selected and state requirements. In Florida, BI coverage is required to qualify. Pay plans are subject to terms and conditions and may not be available in all locations. Lower down payment does not reduce total premium owed. This offer expires { DATE. } Additional fees may apply. Cost may vary based on how you buy.</p>	Low Down Payments	Collateral in support of Low Down Payment promotion	<p>*Seguro de Auto suscrito y administrado a través de Direct General Group, Nashville TN. Tarifas pueden variar. Pago inicial puede variar basado en la cobertura, el plan de pago seleccionado y los requerimientos del estado. En Florida, BI cobertura es necesaria para calificar. Los planes de pago están sujetos a los términos y condiciones y podrían no estar disponibles en todas las localidades. Los pagos iniciales más bajos no reducen el costo total de la prima que se debe. Esta oferta expira { DATE. } Cuotas adicionales pueden aplicar. Los costos pueden variar dependiendo de como se compre.</p>

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Legal Disclaimer Menu (Continued)


Number	Disclaimer	Subject Matter	When To Use	Spanish Translation
6-12	We designed the Coverage Assistant to help you identify factors that could have an impact on your coverage decisions. The results Coverage Assistant presents are just general suggestions for you to consider based on the answers you provided. Coverage Assistant is not recommending or advising you to purchase any specific coverage, limit or product. Please note that Coverage Assistant may not present all the coverages, limits, deductibles, discounts, product selections or other options that could be available to you. Coverages, discounts, premiums, and pay plans vary by state and are subject to terms, conditions and exclusions. In the end, only you can decide what coverages, limits, products are best for you and your specific circumstances. Answers you give to the Coverage Assistant will not be used to determine your premium, underwrite coverage, or for any other purpose other than as described. If you have questions, please call one of our helpful agents.	Coverage Assistant	Used to explain the Coverage Assistant	
6-13	Policy reinstatement without a lapse in coverage is subject to terms and conditions and is not guaranteed	Reinstatement Collateral	Used with all Reinstatement collateral	
6-14	Savings percentage relates to new rates compared to prior. Reduced rates apply to new customers only and are subject to terms and conditions. Rates may vary depending on the coverage and pay plan selected and may be subject to state required minimums.	Rate Drop	TN, FL, MS April 2015 Rate Drop	
7 - ONLINE (WEB/EMAIL/SOCIAL)				
7-1	*Material in these articles is for general information or entertainment purposes only. Direct General does not endorse and is not affiliated with any of the companies or apps listed in this article. Direct General is not responsible or liable for the availability of links to websites or resources, or for any content, advertising, products, services or other materials on or available through these websites or resources. Any references to third party rates or products are subject to change without notice. Trademarks are property of their respective owners.	Newsletter	General Disclaimer applicable to ALL Articles with 3rd party links with which we have no business relationship:	

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Trademarks/Service-Marks

Direct owns a number of federally registered, state registered, and common law trademarks and service marks. A list of the most commonly used marks are below along with the designations which must be included in any piece utilizing the marks. Deviations must be approved in advance. All word marks, except those used in narrative form, must include the appropriate registered symbol or trademark or service mark designation (“®”, “TM” or “SM”), or alternatively, the following disclaimer on the bottom of the page on which referenced: “All marks are property of the Direct General Group of Companies. All rights reserved.” To maintain uniformity, visual attributes, such as, proportions, fonts and colors have been established for displaying our marks.

Owner	Federal Trademark	USPTO Registration or Serial Number	Usage
Direct General Corporation	“Direct” design mark 	3348207	IC 036. US 100 101 102. G & S: Insurance services, namely, underwriting, brokerage and consultation in the field automobile liability, property, casualty, physical damage and life insurance.
Direct General Corporation	“Direct” word mark DIRECT®	3391320	IC 009. US 021 023 026 036 038. G & S: magnetically encoded prepaid credit cards. IC 036. US 100 101 102. G & S: credit card services
Direct General Corporation	“Direct General Insurance Agency” word mark DIRECT GENERAL INSURANCE AGENCY®	1958152	IC 036. US 100 101 102. G & S: insurance services, namely underwriting, brokerage and/or consultation in the field of property, casualty and life insurance.
Direct General Corporation	“Direct General Insurance Company” word mark DIRECT GENERAL INSURANCE COMPANY®	2061917	IC 036. US 100 101 102. G & S: insurance services, namely underwriting, brokerage and/or consultation in the field of property, casualty and life insurance.


Trademarks/Service-Marks (Continued)

Owner	Federal Trademark	USPTO Registration or Serial Number	Usage
Direct General Corporation	<p>“Direct General Corporation” word mark</p> <p>DIRECT GENERAL CORPORATION®</p>	2067720	IC 036. US 100 101 102. G & S: financing services and insurance services, namely underwriting, brokerage and/or consultation in the field of property, casualty and life insurance.
Direct General Corporation	<p>“Direct General Financial Services” word mark</p> <p>DIRECT GENERAL FINANCIAL SERVICES®</p>	2111070	IC 036. US 100 101 102. G & S: financing services.
Direct General Corporation	<p>“D” design mark</p> 	3487751	IC 036. US 100 101 102. G & S: Debit card services; Insurance administration in the field of automobile liability, property, casualty, physical damage and life insurance; Providing temporary loans.
Direct General Corporation	<p>“JJ Hightail” word mark</p> <p>JJ HIGHTAIL®</p>	4370981	<p>IC 036. US 100 101 102. G & S: Consumer lending services; Debit card services; Insurance administration in the field of AUTOMOBILE LIABILITY, PROPERTY, CASUALTY, PHYSICAL DAMAGE, LIFE INSURANCE AND ADJUSTING.</p> <p>IC 037. US 100 103 106. G & S: Emergency roadside assistance services, namely, responding to calls for roadside assistance, flat tire changing, emergency fuel supplying, and battery jump starting.</p>

Trademarks/Service-Marks (Continued)

Owner	Federal Trademark	USPTO Registration or Serial Number	Usage
Direct General Corporation	"Hightail" word mark HIGHTAIL [®]	4374798	IC 036. US 100 101 102. G & S: Consumer lending services; Debit card services; Insurance administration in the field of AUTOMOBILE LIABILITY, PROPERTY, CASUALTY, PHYSICAL DAMAGE, LIFE INSURANCE AND ADJUSTING. IC 037. US 100 103 106. G & S: Emergency roadside assistance services, namely, responding to calls for roadside assistance, flat tire changing, emergency fuel supplying, and battery jump starting.
Direct General Corporation	"Lightning Quote" word mark LIGHTNING QUOTE [®]	4426320	IC 036. US 100 101 102. G & S: Consumer lending services; Debit card services; Insurance administration in the field of AUTOMOBILE LIABILITY, PROPERTY, CASUALTY, PHYSICAL DAMAGE, LIFE INSURANCE AND ADJUSTING. IC 037. US 100 103 106. G & S: Emergency roadside assistance services, namely, responding to calls for roadside assistance, flat tire changing, emergency fuel supplying, and battery jump starting.

Trademarks/Service-Marks (Continued)

Owner	Federal Trademark	USPTO Registration or Serial Number	Usage
Direct General Corporation	<p>“Direct On The Spot” word mark</p> <p>DIRECT ON THE SPOT®</p>	4429604	<p>IC 036. US 100 101 102. G & S: Consumer lending services; Debit card services; Insurance administration in the field of AUTOMOBILE LIABILITY, PROPERTY, CASUALTY, PHYSICAL DAMAGE, LIFE INSURANCE AND ADJUSTING.</p> <p>IC 037. US 100 103 106. G & S: Emergency roadside assistance services, namely, responding to calls for roadside assistance, flat tire changing, emergency fuel supplying, and battery jump starting.</p>
Direct General Corporation	<p>“Direct On The Spot” design mark</p> 	PENDING	<p>IC 036. US 100 101 102. G & S: Insurance administration in the field of automobile liability, property, casualty, physical damage, and life insurance; insurance claims processing.</p> <p>IC 037. US 100 103 106. G & S: Emergency roadside assistance services, namely, responding to calls for roadside assistance, flat tire changing, emergency fuel supplying, and battery jump starting.</p>

Trademarks/Service-Marks (Continued)

Owner	Federal Trademark	USPTO Registration or Serial Number	Usage
Direct General Corporation	"DirectDrive" word mark DIRECTDRIVE®	PENDING	IC 009. US 021 023 026 036 038. G & S: Downloadable computer software for mobile applications used for logging vehicle trips, making insurance payments, receiving insurance quotes, finding nearest store locations and social networking.

Branding Reviews & Approvals

Direct’s trademarks/service-marks, logos, and tag-lines may be used by the various departments for internal and external materials. Simple uses of our marks consistent with the guidelines set forth in this guide do not require prior approval. However, because the insurance industry is so highly regulated and to ensure overall best practices and security of our marks, all publicity and informational materials must be approved by the Marketing and Legal departments in advance of their use or release to the public. This includes materials or releases prepared by third parties (e.g. advertising firms, consultants, and vendors) that reference Direct or create an association with our brand.

The Approval Process

To request the creation of collateral, fill out a Creative Job Request. You can request a form from creativerequest@directgeneral.com or download a copy from SalesForce.

It should be completely filled out and submitted to creativerequest@directgeneral.com so that the creative process can begin. Please allow **30 days** for project completion, as the Marketing Department will coordinate the review with other internal resources including the Legal Department.

Additional approval is required when approved materials for one particular use are subsequently used for another purpose or utilized in another manner.

Direct
Auto & Life Insurance

Creative Job Request Form

ALL INFORMATION IS REQUIRED
We cannot begin work on your project without a budget code and an authorized signature.

Name: _____
Department: _____
Phone: _____ Email: _____

Today's Date: _____
Start / Due Date: _____ (Include 7 days for legal review)
Campaign End Date: _____

Type and Number of Creative Pieces <small>(Print, Ad, Billboard, email, digital ad, landing page, etc.)</small>	Dimensions <small>(width x height)</small>	Target Audience <small>(General Public, Corporate, Customer, Prospect, etc.)</small>

Will this replace existing creative? Yes No If no, please specify a copy of the previous piece, how it performed, and its available analytics.

Project Description: Describe requested creative and key messaging (provide to communicate to the audience. NOTE: Provide word count & specific length needed.

Desired Action from Audience (What should the audience do, think, feel, etc?) _____ Has Legal Been Notified? Yes No

Creative Requirements (Please complete any fields that apply)

Color Black & White Admalty Color Yes No Bilingual Yes No

Tracking Phone Number needed? Yes No Tracking Phone Number or CID: _____

Special Offer (Giveaways, Gift Cards, Discounts, etc.) Yes No Include BU Address: Yes No (For multiple BUs, please attach a list)

Street: _____
City/State/Zip: _____

For Landing Pages Only

Change existing page Replicate existing page Create new page

Page type: Paid Media Social Organic Search Other CDs Needed: Yes No

List third parties involved: _____ Potential reporting impacts to alert analytics to? Yes No

URL to emulate: _____ Proposed URL: _____

For Print Production Only

Budget Code: _____ Amount Budgeted: \$ _____ Quantity Needed: _____

Deliver To / Ship To: (For multiple BUs please attach excel spreadsheet with shipping addresses) _____ B/W Process Spot

Address: _____ Place On Portal: Yes No

City/State/Zip: _____ Notes: _____

Phone: _____

Signature: _____ Direct: creativerequest@directgeneral.com

Please allow 30 days for project completion. If a rush job, please indicate on Our Date box. All materials must be approved by legal. Two proofs will be provided before the final version is sent to the printer.

Example of the Creative Request Form

PR and Media Requests

All press releases, whether created internally or by a third party, need to be submitted to the Marketing Manager and Legal before release.

Current boilerplate:

About Direct Auto & Life Insurance

Direct General Corporation, headquartered in Nashville, Tennessee, is a privately-owned financial services holding company whose principal operating subsidiaries provide non-standard personal automobile insurance, term life insurance, and other consumer products and services primarily on a direct basis in thirteen states primarily in the southeastern United States. The Company, whose annual revenues exceed \$500 million, operates more than 400 retail stores and also offers its products and services by phone through its call center and via the Internet. Direct markets and sells its products and services under the trade name Direct Auto & Life Insurance.

Press Resources:

Direct Corporate Website: <https://www.directgeneral.com>

Direct Facebook Page: <http://www.facebook.com/DirectAutoIns>

Direct Twitter Handle: @DirectAutoIns

Contact:

Rachel Stein
Brand, Creative and Production Services Director
Direct Auto & Life Insurance

615-601-2886 (Office)

Rachel.Stein@directgeneral.com

1281 Murfreesboro Pike
Nashville, TN 37217



Hispanic Collateral

We treat each customer with dignity and respect, and provide a personalized experience in-store, over the phone, and online. Direct has **over 250 bilingual agents and employees**, in addition to a Spanish section of the website and the ability to Live Chat with an agent in Spanish.

Spanish collateral is translated by Co.Jones and coordinated through the Director of Multicultural Business Development, Rafael Gutierrez.

Contact

Rafael Gutierrez
 Director of Multicultural Business Development
 Direct Auto & Life Insurance

615-360-4558 (Office)

Rafael.Gutierrez@directgeneral.com

1281 Murfreesboro Pike
 Nashville, TN 37217

All Materials Must Be Approved By Legal Before Production

Pictures & Music

Copyright protects certain kinds of “original works of authorship” – e.g. musical and pictorial works. Equally as important, it affords the author of the work the legal right to determine how or whether the work will be used. Generally speaking, a grant of permission from the author is required prior to using copyrighted music or pictures.

Consult the Marketing Department to determine if permission is necessary for:

- Using images of Direct’s spokesperson, JJ Hightail
- Radio and Television commercials
- Music for corporate presentations or events
- Pictures or photographs for newsletters
- All promotional collateral
- Images for online tools

When you wish to use copyrighted works, please submit the work with a brief summary describing the origin and anticipated use of the work to the Marketing Department for review and approval purposes.



Videos



Commercials



Images of JJ

Direct Red

The Direct logo uses a unique color mix that is not to be changed or deviated from unless directed otherwise by Marketing. In cases where the logo cannot be printed in color, a full black or white version is acceptable.



Process Color

0% Cyan
100% Magenta
70% Yellow
0% Black



Pantone PMS Match

60% Warm Red
40% Rubine Red



RGB Color

237 Red
24 Green
70 Blue



Pantone PMS 185

Storefront Graphics



Pantone PMS 186

Silk Screening



Hex Code

#ED1846

Proofing Promotional Items

When producing new promotional items or wearables, a live proof is always required before approval can be given for a production run. This is to insure that the red used for the item is accurate and that there are no errors in production.

Logo Guidelines and Specs

In order to maintain strong brand standards, Direct's logo is to be used exactly as outlined in this guide. Each element has been carefully chosen to portray Direct as the vibrant, caring company that it is.



Logo Registration

The registration mark for the Direct logo is to always be placed as shown. Do not move it, change the color or change the size of the mark in relation to the logo.








Phone Number / Website

The phone number and website always appear together, either stacked or on the same line, separated by a text bullet.

DirectGeneral.com • 1-877-GO-DIRECT

DirectGeneral.com
1-877-GO-DIRECT

Logo Guidelines and Specs (Continued)

	<p>Direct Red on white background</p>
	<p>Black logo on white background (Yellow Background Approved for Yellow Pages)</p>
	<p>White logo on color background</p>
	<p>White logo on Direct Red background (For use ONLY on webpages, emails, or other digital media when the background is Direct Red.)</p>
	<p>White logo on black background</p>

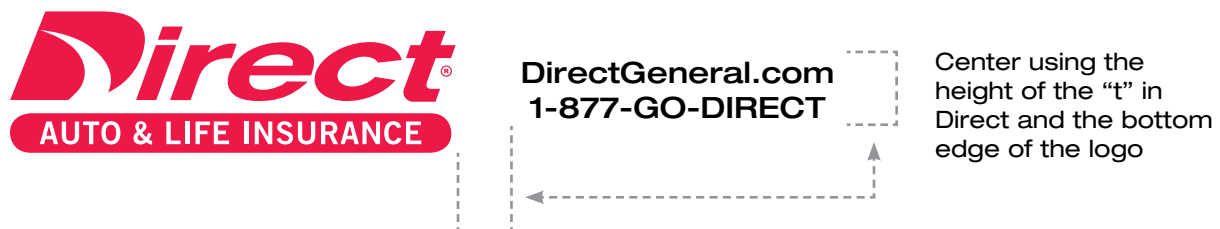
Logo Multi-Channel

In some instances, the Direct General website and phone number can be used in conjunction with the logo. The font to be used for the website and phone number is Helvetica Neue LT Std 63 Medium Extended. When the website and phone number are on one line together, they should be separated by a space, a bullet point and then another space. The website should always be used as “DirectGeneral.com” without a “www.” and with the D and G capitalized. The phone number should be used as “1-877-GO-DIRECT” with all caps.

Depending upon the layout of the material, the website and phone number may either be used on one line or two, as shown below.












The height of the capitalized letters in the website and phone number are equal to the height of the words AUTO & LIFE INSURANCE on the logo. The distance from the bottom of the logo to the top of the website and phone number line is also equal to the height of the words AUTO & LIFE INSURANCE on the logo.



In some instances, it is acceptable to place the website and the phone number to the right of the logo. The same rules apply to this as to the stacked lines above with the addition that the distance of the website and phone number from the logo is to be equal to the height of the stacked website and phone number.

Incorrect Logo Usage

 Never stretch the logo	 Never compress the logo	 Never remove the registration mark
 Never change the color of the logo	 Never change the messaging of the logo	 Never change the fonts of the logo
 Never rotate the logo	 Never flip the logo	 Never use a pixelated (low-resolution) logo

The Direct logo is never to be distorted in size. Always proportionately scale the logo. Never use a color scheme besides the ones indicated on this page. Never replace any elements of the logo. To obtain a high resolution copy of the logo, please contact creativerequest@directgeneral.com and it will be provided.

Prior Logos

			
NO	NO	NO	NO

Before the Direct Auto & Life Insurance logo was designated for use on most materials, the Direct Auto Insurance logo was the default. This logo is still acceptable for use on previously created materials, but should be replaced with the Direct Auto & Life Insurance logo whenever those materials are refreshed or redesigned. Both logos have the exact same dimensions and color scheme, so swapping them out should be a seamless process. When refreshing or redesigning materials that use the Direct Auto & Life Insurance logo, please contact creativerequest@directgeneral.com for approval of the logo.

Font Family (Print)

The fonts used in Direct advertising and materials are all based on the **Helvetica Neue LT Std** family. The breakdown for how to use this font family in materials for Direct is as follows:

63 Medium Extended	This is used for headlines and other blocks of text that are of great importance and are of great interest to the audience. The largest point size used in the material must be in this font. 10 pt is the minimum size for this font.
53 Extended	This is used for sub-headlines, paragraphs and bullet points. When used as a sub-headline to 63 Medium Extended, it is never to be more than 80% of the size of the headline. 8 pt is the minimum size for this font.
35 Thin	Used for bullet points and paragraphs when 53 Extended is not feasible due to space constraints. 8 pt is the minimum size for this font.
57 Condensed	Used for disclaimers and other legal copy. The preferred point size for this font is 7 pt but it can go down to a minimum of 6 pt where space is constrained.

Example:

<Headline>

<Sub-Headline>

<Bullet Point Headline>

- <Bullet Point>
- <Bullet Point>
- <Bullet Point>
- <Bullet Point>
- <Bullet Point>
- <Bullet Point>
- <Bullet Point>
- <Bullet Point>

Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here. Legal copy here.

Font Family (Email / Web)

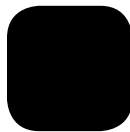
When creating materials for online use where control of font appearance is more limited (emails, web pages, etc.) the approved font families and colors are:

Arial	The primary font family.
Helvetica	The secondary font family.
Sans-Serif	The third option is a sans-serif font

Approved Font Colors (Email / Web)



#ED1846
Headlines, Main Copy,
& Buttons



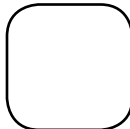
#000000
Headlines, Main Copy,
& Buttons



#111111
Headlines, Main Copy,
& Buttons



#515151
Headlines, Main Copy,
& Buttons



#ffffff
Headlines, Main Copy,
& Buttons



#777777
Disclaimer Copy

Other font colors may only be used only with prior approval from Marketing. No email font should be less than 13px. Preferably, hyperlinked text should be underlined (but this is not a hard and fast rule.)

Product Icons

This collection of icons is used to promote the individual products that are offered by Direct. Each one corresponds to a specific item with specific selling points. Please note that the product icons come in two colors: red or black.

Red Version



Auto Insurance



Motorcycle Insurance



Roadside Assistance



Prepaid NetSpend MasterCard®



Term Life Insurance



Emergency Protection Plans (EPP)

Depending upon the state, also used for:

- Total Protection Plan (TPP)
- Auto Protection Plan (APP)
- Vehicle Protection Plan (VPP)
- Accident Medical Protection Plan (AMPP)
- Vehicle Protection Insurance (VPI)
- Texas Travel Program (TTP)



Foremost® Home and Specialty Lines Insurance



Commercial Vehicle Insurance



Direct Call Center (Call)



Direct Website (Click)



Direct Business Unit (Come In)



Mexico Insurance



Mail



Mobile



App

Black Version



Social Media Icons

These icons are used to promote Direct's presence on social media to further reach out and connect with the audience. Use the appropriate specs for each company.



Facebook

<http://www.facebook.com/directautoIns>



Instagram

<http://instagram.com/directautoins>



Twitter

<http://www.twitter.com/directautoins>



NO LONGER IN USE

JJ Hightail (Facebook)

<http://www.facebook.com/jjhightail>



Google+

<https://plus.google.com/b/116618490133823174337/116618490133823174337/>



NO LONGER IN USE

JJ Hightail (Twitter)

<https://twitter.com/jjhightail>



YouTube

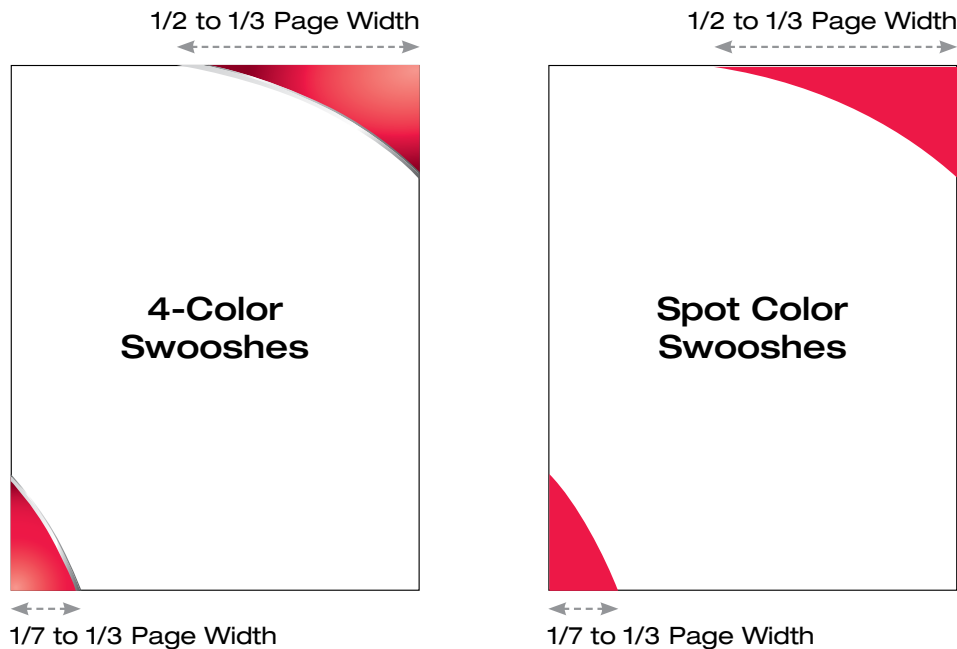
<http://www.youtube.com/directautoins>

@DirectAutoIns is the default social media account name for Direct Auto & Life Insurance.

@jjhightail is the default social media account for spokesperson JJ Hightail.

Corner Swooshes

An important element to Direct's branding concept are the corner swooshes, which are present on every page of this guide. The red in the corners creates a negative space that suggests the roadway swoosh that is present in the D of the Direct logo in a subtle, yet distinct way.



Swoosh Placement

There is a specific swoosh for the top right corner and the bottom left corner. The top right swoosh should never be smaller than 1/3 of the page width and never larger than 1/2 of the page width. The size should always be scaled proportionally. Swooshes should never appear separately. Using just one fails to suggest the swoosh in the D of the Direct logo. If the layout of the piece does not work with both swooshes, leave the swooshes off completely.

The bottom left swoosh should never be smaller than 1/7 of the page width and never larger than 1/3 of the page width. The size should always be scaled proportionally.

Swoosh Color

The 4-color swooshes are CMYK Photoshop files. They are to be printed in full color. If they are part of a black and white piece, grayscale versions of the graphics are available. The spot color swooshes are Illustrator vector files and use the custom Direct Red.

When To Swoosh, And When Not To Swoosh

In general, the swooshes are best utilized on materials that are meant to project Direct's brand, whether to the general public (posters, flyers, mailers, etc.) or to a specific business audience (letterhead, this brand guide, etc.) In some instances, it is adequate to just use the Direct logo and our distinctive red color (promotional items, wearables, web graphics, etc.) All questions about brand standards and the use of the swooshes should be submitted to creativerequest@directgeneral.com.



Signage

Signage should send a clear message to customers, competitors and visitors. Any signage that requires modification from the standards shown in this Guide must receive prior approval from the Marketing Department.

Permanent Exterior Signage

Exterior signage includes free standing, wall, roof mounted and channel letter signs. Sign locations should be recommended by the contractor after making a thorough and professional survey of the site. Signs must be sized to accommodate type and graphics large enough to be easily read and interpreted. Signs must comply with local rules, ordinances, building codes, and lease terms. All signage should follow the standards shown in this Guide. All exterior signage requests are made through the Facilities Department. Facilities will decide on appropriate signage based upon requirements or limitations associated with the lease or site.

Temporary Exterior Signage

Feather Flags and Lawn Signs are used to alert customers that one of our stores is near. Do not place them directly in front of the store - place them at some distance from the office so that customers have time to look for it.

Channel Letter Sets



AUTO & LIFE INSURANCE

White plexi with premium red vinyl applied

Color Legend

Pantone PMS 185 / CMYK 100% Magenta, 70% Yellow
 3M #3630-33 Vinyl Applied To White Plexi Faces
 Raceway To Match Fascia: PMS Cool Gray 1 C Preferred



AUTO & LIFE INSURANCE



AUTO & LIFE INSURANCE

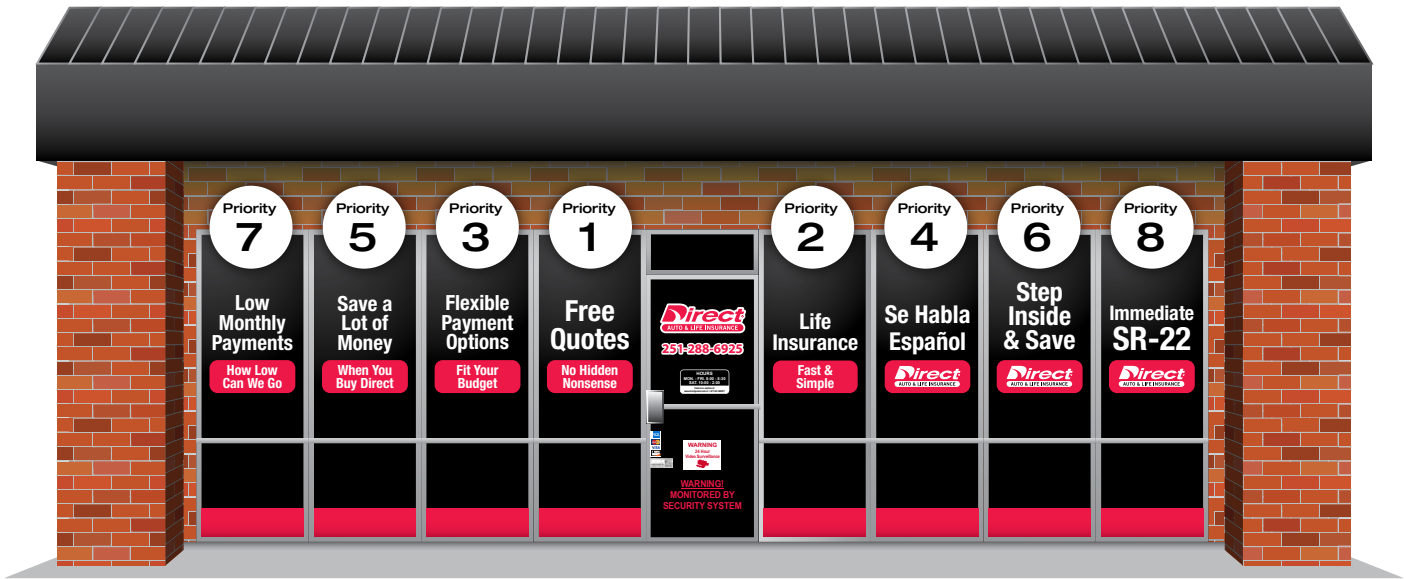
SCALE: 1/2" = 1'-0"



Channel Letter Color Legend	
Returns:	Black
Faces:	White #7328 with Red 3M Vinyl Applied #3630-33 or Oracle #8500-031. White Vinyl for Center of "D"
Trimcap:	Black
Illuminator:	LED Direct or Red Neon LED or White Neon (Tagline)

Window Clings

2015 Storefront Re-Brand



Messaging Priority

Window Cling Message Priority Order

Free Quotes No Hidden Nonsense	Life Insurance Fast & Simple	Flexible Payment Options On Your Terms	Se Habla Español Direct AUTO & LIFE INSURANCE	Save a Lot of Money When You Buy Direct	Step Inside & Save Direct AUTO & LIFE INSURANCE	Low Monthly Payments How Low Can We Go	Immediate SR-22 Direct AUTO & LIFE INSURANCE
1 Free Quotes	2 Life Insurance or Promo (If Available)	3 Flexible Payment Options	4 Se Habla Español (Skip If Not Needed)	5 Save A Lot Of Money	6 Step Inside & Save	7 Low Monthly Payments	8 SR-22

Apply window clings in alternating order starting with the left window closest to the door and working outward (windows numbered for clarification.)

Repeat Free Quotes and priority order if needed to fill windows. If the storefront has less than six windows, follow the cling priority order until all available windows are used. Only use SR-22 or SR-22/FR-44 if approved by Austin. Repeat Free Quotes if SR-22 is not approved.



Apply Alternate Payment Method decal to door directly below phone number label.



Apply Commercial Insurance Decal to lower half of Priority 1 window

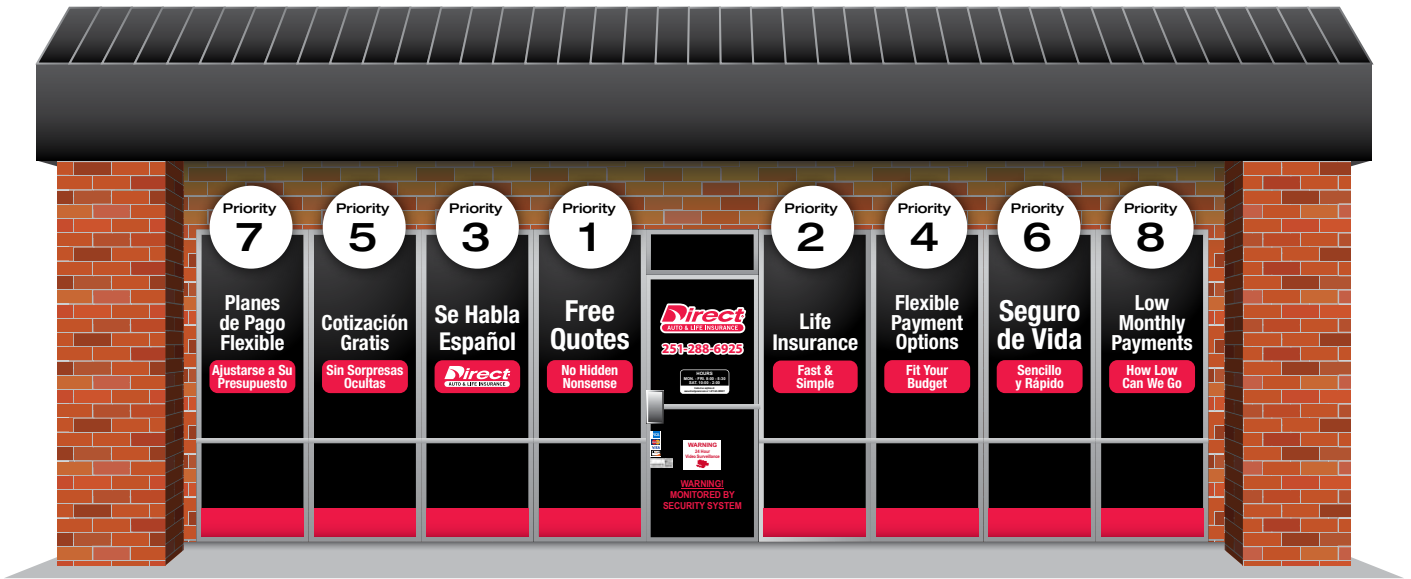


Apply Mexico Insurance Decal to lower half of Priority 2 window

All Materials Must Be Approved By Legal Before Production

Window Clings

2015 Bilingual Storefront Re-Brand



Messaging Priority

Window Cling Message Priority Order

Free Quotes No Hidden Nonsense	Life Insurance Fast & Simple	Se Habla Español Direct AUTO & LIFE INSURANCE	Flexible Payment Options On Your Terms	Cotización Gratis Sin Sorpresas Ocultas	Seguro de Vida Sencillo y Rápido	Planes de Pago Flexible A Su Conveniencia	Low Monthly Payments How Low Can We Go
1 Free Quotes	2 Life Insurance or Promo (If Available)	3 Se Habla Español	4 Flexible Payment Options	5 Cotización Gratis Free Quotes - No Hidden Nonsense	6 Seguro de Vida Life Insurance - Fast and Simple	7 Planes de Pago Flexible Flexible Payment Options - On Your Terms	8 Low Monthly Payments

Apply window clings in alternating order starting with the left window closest to the door and working outward (windows numbered for clarification.)

Repeat Free Quotes and priority order if needed to fill windows. If the storefront has less than six windows, follow the cling priority order until all available windows are used. Only use SR-22 or SR-22/FR-44 if approved by Austin. Repeat Free Quotes if SR-22 is not approved.



Apply Alternate Payment Method decal to door directly below phone number label.



Apply Commercial Insurance Decal to lower half of Priority 1 window



Apply Mexico Insurance Decal to lower half of Priority 2 window

All Materials Must Be Approved By Legal Before Production

Clings and Vinyl

When producing signage that is to be placed on the windows of a storefront, it is important to understand which items are referred to as “Clings” and which items are “Vinyl.”

Clings

Free Quotes No Hidden Nonsense	Life Insurance Fast & Simple	Flexible Payment Options Fit Your Budget	Se Habla Español Direct	Low Monthly Payments How Low Can We Go	Save a Lot of Money When You Buy Direct	Step Inside & Save Direct	Immediate SR-22 Direct
--	--	--	-----------------------------------	--	---	---	----------------------------------

Cotización Gratis Sin Sorpresas Ocultas	Seguro de Vida Sencillo y Rápido	Planes de Pago Flexible Ajustarse a Su Presupuesto	\$21 Direct NOW!	\$41 Direct NOW!	Super Low \$29 Auto Insurance Direct Payment	Super Low \$45 Auto Insurance Direct Payment
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Liability / Minimum Limits Promotion (Outside of Florida)

Liability / Minimum Limits Promotion (Florida Only)

Low Down Payment Promotion (Outside of Florida)

Low Down Payment Promotion (Florida Only)

HOURS
MON. - FRI. 8:00 - 5:30
SAT. 10:00 - 2:00
Contact us anytime at:
www.directgeneral.com or 1-877-60-DIRECT

Vinyl

Direct
AUTO & LIFE INSURANCE
251-288-6925

COMMERCIAL INSURANCE

MEXICO INSURANCE

MasterCard
VISA
Discover
insured by ADT

WARNING
24 Hour
Video Surveillance
WARNING!
MONITORED BY SECURITY SYSTEM

Cling Installation Instructions

These instructions list the tools and steps you'll need to know how to apply the window cling on the **OUTSIDE** of your window. **Before removing or hanging any window clings, confirm with your DSM who will be doing the installation and which cling will be replaced.** Following these guidelines will ensure that your window cling will look amazing once installed.



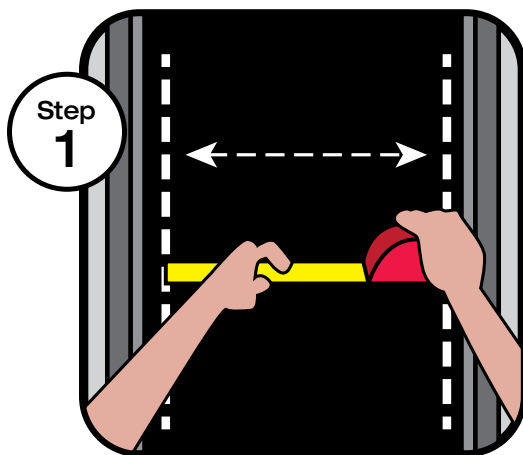
**THIS IS A TWO PERSON JOB
DO NOT ATTEMPT TO INSTALL BY YOURSELF**

Tools Needed:

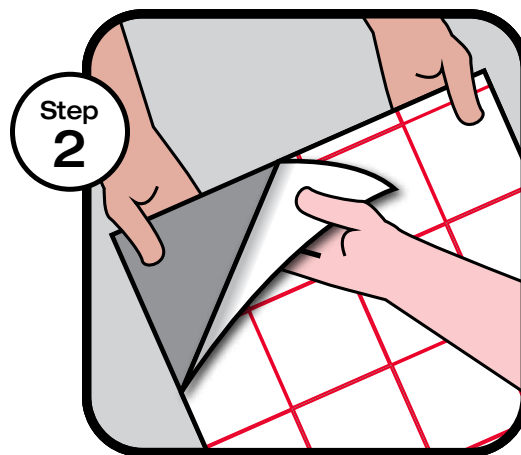
- Two People
- Masking Tape
- Glass Cleaner
- Measuring Tape
- (Not Scotch Tape)
- Clean Cloth
- Level
- Squeegee
- Or Paper Towels

Preparation:

Completely remove existing cling material and, using glass cleaner, clean windows thoroughly and allow to dry. Read installation instructions carefully. Best installed when outside temperatures are over 65°F with low humidity. **DO NOT PLACE CLING ON THE DOOR, STAPLE IT, OR PUT THE CLING IN POSTER FRAMES.**

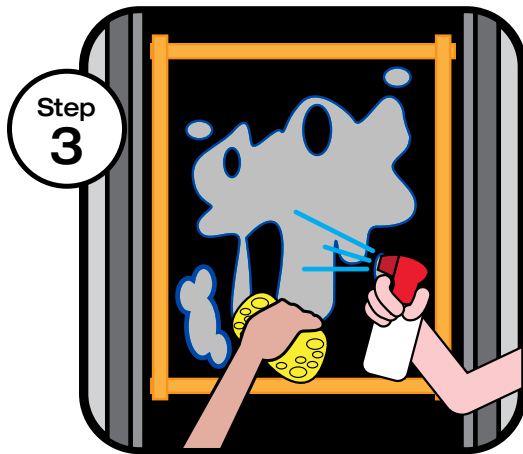


Use the tape measure to find the center point at which to place your window cling. Use masking tape to mark the edges of the cling. Use a level to insure that the cling is even.



While one person holds the cling, the other carefully removes the backing. Take extra care that the cling material **DOES NOT TOUCH ITSELF.**

Cling Installation Instructions (Continued)



Using a sponge and wetting solution, such as Windex window cleaner, flood both the surface of the window and the adhesive coated side of the decal.



One person will position the decal on the window and then squeegee (or substitute with a thin flat object) from top to bottom with light, overlapping strokes. The other person will pull the cling down and slightly away from the glass to help prevent bubbles.



Remove the masking tape border. Dry the entire area with a clean cloth and re-squeegee the decal with firm strokes working from the center outward toward the edge.



You're done! If you are not happy with the installation, gently remove and reposition your cling as desired, making sure the material never touches itself.



Interior Signage

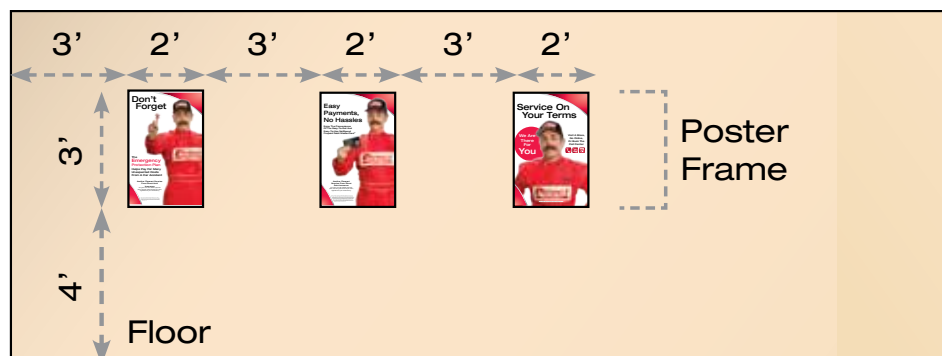
Proper size of type and graphics will depend on sign location, sight lines, viewing distances and other site-specific considerations. Signs must comply with local rules, ordinances, building codes, and lease terms. All signage should follow the color and spacing standards shown in the Logo Guide section.

Since much of our business is done on a walk-in basis, it is vital to maintain a professional-looking store. These steps should be done every day:

- When you open in the morning, make sure all lights (inside and out) are turned on.
- Make sure that all brochure holders are stocked and organized.
- Check the walls to see that all the posters are intact and hanging properly.
If posters have become faded or damaged, order replacements immediately.
- Look around the counters and floors to ensure a clutter-free area.
- And, remember, when the store looks good, you look good!

In-Store Posters

Posters are to be displayed within frames on the walls of the stores. The frames are to be hung horizontally along the wall, starting 3-ft. from the front of the store. There should be a 3-ft. gap between each poster, continuing on to the back of the office area. The bottom edge of each frame should be 4-ft. from the floor. When hanging posters, be sure to hang one of each type of poster and do not put two of the same poster next to each other.

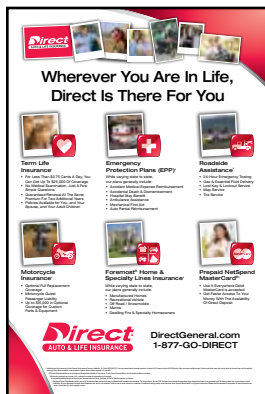


Interior Signage (Continued)

Hang posters in alternating order starting with the most visible frame and working out from there. The most visible frame is the first frame a customer sees upon entering the store. Put up as many posters as possible. If there are any leftover posters, back fill them in the frames and rotate them as necessary. If any posters become damaged or faded, replacements can be ordered from the Print & Promo Store at www.directautoinsurancestore.com

Messaging Priority

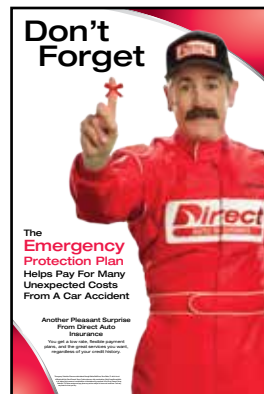
Interior Poster Message Priority Order - English



1
Multi-Product



2
Term Life



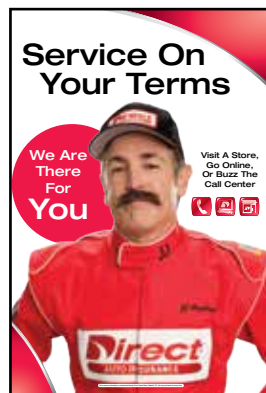
3
Emergency Protection
(Promo When Active)



4
Roadside Assistance



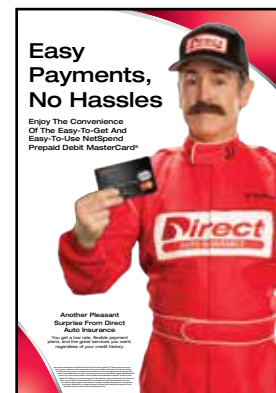
5
Savings



6
Multi-Channel



7
Lapsed Coverage



8
NetSpend

Interior Signage (Continued)

Messaging Priority

Interior Poster Message Priority Order - Spanish



1
Multi-Product



2
Term Life

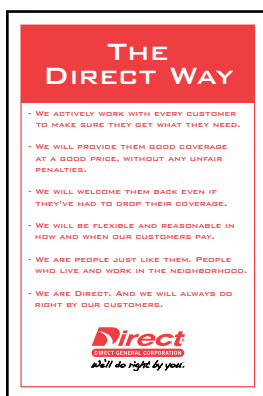


3
Savings
(Promo When Active)

These posters are to supplement the English suite of posters. Substitute them for the English versions as needed at your location, dependent upon the number of Spanish speaking customers that you typically receive. No more than half of the total posters on display should be in Spanish.

Additional Posters

Fraud & Direct Way Posters



Direct Way Poster

Keep on display in the employee break area.



Fraud Poster

FLORIDA ONLY: Must always be displayed in the lowest priority position. For example, if you have four frames, the Fraud poster is #4. If you have six frames, it is #6, etc.

Wearables

When using the Direct logo on clothing, the same color rules apply as they do to any other branded collateral. On the front of the shirt, the Direct Auto & Life logo should be on the front left breast, following the logo standards outlined in the Logo Guide section. When using a red shirt, every attempt should be made to match Direct Red as outlined in that section of the Guide. **Approval from Marketing is required for all produced wearables.**

Button Down Shirts



White Shirt - Red Logo



Red Shirt - White Logo



Blue Shirt - White Logo

Polo Shirts



White Shirt - Red Logo



Red Shirt - White Logo



Black Shirt - White Logo

T-Shirts



White Shirt - Red Logo



Red Shirt - White Logo



Black Shirt - White Logo

Promotional Items

When creating other promotional materials such as pens, koozies, umbrellas, etc. the same color scheme and logo usage applies to these items as it applies to Wearables.

FAQs

1. Q: When does the Corporate Identity & Branding Standards Guide take effect?
A: The Guide is effective immediately and should be implemented going forward.
2. Q: Where can I obtain a hard copy of the Corporate Identity & Branding Standards Guide?
A: This Guide is conveniently posted on Direct's Employee Corporate Website at <http://directweb1.direct-general.com/direct/>
3. Q: How will I be notified of updates to the Guide?
A: You will be notified by email as updates occur. The most current Guide will be available on Direct's Employee Corporate Website.
4. Q: How do I download Company logos?
A: Send a request for company logos and marks to creativerequest@directgeneral.com. Direct's corporate logo is available on Direct's Employee Corporate Website.
5. Q: My department may from time-to-time wish to create a project or program specific logo or domain name. May we do it?
A: Yes, but it requires advanced collaboration with the Marketing and Legal Departments. Please send all requests to creativerequest@directgeneral.com.
6. Q: Do all publicity pieces, press releases or announcements need to be approved in advance of issuance or release?
A: Yes. In all cases, statements made on behalf of the Company must be approved by the Marketing and Legal Departments.
7. Q: If I'm unsure about how to brand something who should I ask?
A: All inquiries about corporate branding should be submitted to creativerequest@directgeneral.com.