

Customer Service

Marketing

Claims

▶ 916.503.6313

▶ 916.503.6317

▶ 916.306.1831



12, 6 & 1-Month Policy Terms

FAQ	SAVINGS	ADVANTAGE	DETAILS
California License Experience	✓	✓	Full experience since age 16. 18 months US experience required for GDD.
License Experience From Out of State	✓	✓	Full experience since age 16. 18 months US experience required for GDD.
License Experience From International	✓	✓	Full experience since age 16. Retain documents on file. Legal gov issued doc
CA ID Only	✓	✓	Rate with 1-month US experience in rater before bridge.
SR-22	✓	✓	SR-22 can be applied to any included drivers on the policy; SR-22's are submitted electronically to DMV
License Suspended / Expired	✓	✓	No requirement to get a license.
Non-Owner Policy	✓	✓	Very low down payments! 12-month Terms available.
Business/Artisan Use	✓	✓	Must upload registration, 4 photos of vehicle (even for LO) and Business / Artisan Use form completed and returned. 50 mile radius, 5 job sites per day, Reg in ins name, logos, removable racks, removable toolboxes allowed.
Roadside	✓	✓	Three times per 12 month period. One time per 7 days period. Covers vehicle lockout, tire change, fuel delivery, and towing. \$50 benefit per occurrence.
Photos Required	✓	✓	Obtain and retain photos for vehicles with physical damage coverage, including endorsements.
Exclude Sole & Co-Registered Owner	✓	✓	
Exclude a Sole Named Insured	✗	✗	
Exclude a Spouse	✓	N/A	Must upload proof of marriage to the policy. For excluded spouses or rated spouses with different last names.
Proof of Marriage	✓	N/A	Examples: Marriage Certification, Joint Utility Bill, Joint Tax Document, Joint Mortgage Statement, Joint Bank Statement, Joint Rental Agreement, Registration with both spouse's last names and garaging address or Birth Certificate of Common Child.
Proof of Domestic Partnership	✓	N/A	Same as marriage.
Acceptable Proof of No-Fault or No-Injury	✓	✓	Examples: Police Report, Claims Experience Letter, Self-Certification.
Named Insured Not The Registered Owner	✓	✓	Listed as additional interest and added or excluded.
Vehicles With Existing Damage	✓	✓	A vehicle with pre-existing damage must be in safe and legal driving condition, with all headlights, taillights and blinkers operable, and not present a safety hazard (e.g broken glass).
Pay Plans	✓	✓	Low Down RCCP & Direct Bill - 19/30 Billing Cycle. Low Down EFT - 30/30 Billing Cycle. Low Monthly & Lowest Monthly ALL - 30/30 Billing Cycle Monthly billing 1-month term
Salvaged Vehicle for Liability	✓	✓	
Salvaged Vehicle for Physical Damage Loss	✓	✓	4 vehicle photos and photo of VIN required to be uploaded.
Permissive Use	✓	✓	Permissive Use can be added to physical damage coverage.
Triple Deductible Discount	✓	✗	Triple deductible in the first 60 days following inception, with a lapse, renewal with lapse or endorsement of additional vehicle.
Lienholders	✓	✓	Triple deductible does not apply to lienholders.
B/I Limits	Up to 30 / 60	Up to 30 / 60	
P/D Limits	Up to 15	Up to 15	
UMBI Limit Options	Up to 30 / 60	Up to 30 / 60	
Comprehensive Deductible Options	500-1000	500-1000	
Collision Deductible Options <i>(must be written w/ Comp)</i>	500-1000	500-1000	
Rental Reimbursement	✗	✓	\$20/day, 30-day max. Advantage Only.
Towing And Labor Coverages	✗	✓	
Med-Pay Limit Options	\$0	\$1k, \$2K	
Special Equipment	✗	✗	
Van Conversions	✗	✗	Nothing that resembles an RV. No sink, bed, toilet, kitchen, or holding tanks.
In Home Care/Day Care	✗	✗	
Rideshare (Uber/Lyft/etc)	✗	✗	
Deliver Service (Grub Hub/Uber Eats/etc)	✗	✗	

Vehicles from the following are unacceptable for any coverage*:

<u>Make*</u>	<u>Model*</u>	<u>Make*</u>	<u>Model*</u>
All Makes	Pure electric Vehicles (except	Laforza	All Models
ARO	All Models	Lamborghini	All Models
Aston Martin	All Models	Land Rover	All Models
Audi	RS6, RS7, R1 Quattro, S8 Quattro	Lotus	All Models
Avanti	All Models	Maserati	All Models
Bentley	All Models	Maybach	All Models
BMW	Z8, "M" variations	Mazda	RX-7, RX-8
Bricklin	All Models	McClaren	All Models
Bugatti	All Models	Mercedes Benz	SLR McLaren, CL63/65, AMGs, 600 B FCELL, Sprinter
Cadillac	Escalade, CT5, CT4, XLR, CT6, ELR, All "V" Models	Morgan	All Models
Calloway	C12	Mosler	All Models
Checker	All Models	Nissan	All Stillen Z Models, GT-R, 350Z, 370Z, 400Z
Chevrolet	Lingenfelter, Hammer and Mallet Corvettes, Camaro Z28, XL1	Panoz	All Models
Chrysler	All Limousines	Pantera	All Models
DeLorean	All Models	Pontiac	Trans Am and "Trans Am" variations
Dodge	Shelby Durango, Challengers, Chargers, Viper	Porsche	All Models
Elio	All Models	Rolls Royce	All Models
Ferrari	All Models	Roush	All Roush Mustangs
Fisker	All Models	Ruf	All Models
Ford	All Saleen Mustangs, Mustang Shelby GT, "Cobra" and "Boss" and "Mach" variations, Ford GT, Crown Victoria	Sterling	All Models
GEM	All Models	Saleen	All Models
Hennessey	All Viper Models	Shelby	Cobras and Series 1
Honda	EV, FCX	Smart Cars	All Models
Hummer	All Models	Spyker	All Models
Jeep	All Postal Units	Subaru	Postal Units, WRX
Jensen	All Models	Tesla	All Models
Lada	All Models	Toyota	Supra
		Vector	All Models

*This rule does not apply if all drivers on the policy qualify as "Good Drivers", as defined in California Insurance Code 1861.025 and the vehicles insured are private passenger type, as defined in Section 660 of the California Insurance Code.