



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)	✗	✗	