

FAQ	Accept		EXCEPTION or PROOF REQUIREMENT
	YES	NO	
Exclude a sole registered owner	X		The sole Registered Owner may be excluded.
Exclude a co-registered owner	X		Anyone named on the Registration must be added or excluded.
Add other vehicles not registered to the named insured?	X		Ok if all vehicles are garaged at the same location.
Named Insured under 18 years old		X	
Exclude a spouse	X		Exclusion form must be submitted
Proof of Marriage		X	Signed Insured Certification form if last names are diff.
Proof of Domestic partnership		X	
Filing issued for other than named insured		X	Only the named insured and resident Spouse eligible for SR filings
Filing issued for state other than California		X	
Registration out of state	X		
Registration expired	X		
License experience from out of state	X		Would need out of state DL # or Out of State MVR with application. Out of state License ok if current, no CA license. required.
International license	X		International Only is allowed . If driver has 18 months US verifiable then they may qualify for GDD by combining the int'l experience with the US experience, Copy of foreign license and/or signed international license form required
License experience	X		From date the driver was first licensed anywhere in the world after 18 mos verifiable. Any int'l experience must be accounted for in the int'l experience section of FSC
License suspended, expired or pending application	X		Must submit valid license by renewal.
Out of state license only	X		Need out of state DL # or Out of State MVR with application to verify driving experience
Business/Artisan use	X		Limited to pickups and vans rated at one ton or less. Routine delivery of goods is unacceptable. Photos required.
Altered vehicles		X	Exception: all listed drivers qualify for the Good Driver Discount (prior approval with photos is required)
Van Conversions		X	
Salvaged vehicle for liability	X		
Salvaged vehicle for physical damage		X	
Vehicles over 1 ton		X	Load capacity F350 C3500 PU ok
Physical Damage coverage for vehicles with existing damage		X	Exception: Must be minor damage, less than the deductibles, deductibles may be raised by UW. Photos required for any coverage. Must submit estimate of repairs.
# Vehicles on Policy	X		Max of 6 vehicles on policy
B/I and P/D limit options	X		\$15/30/5, \$15/30/10, \$25/50/10 and \$25/50/25
Med-Pay limit options	X		\$500, \$1,000 and \$2,000
UMBI limit options	X		\$15/30 and \$25/50
Comprehensive and Collision deductible options	X		\$250, \$500 and \$1,000
Coverage for Special Equipment		X	
Permissive Use	X		Coverage extends as long as the driver is not a resident of the insured's household (Children in the Military and Away at School apply) or use the vehicle on a regular basis. Does not extend to physical damage, no physical damage coverage for drivers not listed on policy.
In Home Care/Care Provider/Day Care	X		Unacceptable if transporting children or patients
Pizza and Postal Workers		X	No delivery allowed, must submit an employer's statement with application that personal vehicle is not used for delivery
Farm / Farm Laborer		X	No Vans (ie. E350 Econoline) Will require employer statement that vehicle is not used to carry farm workers or for goods delivery
Annual miles rated as actual	X		Rated at actual annual miles, will be verified via map point. Under 7000 miles requires verifiable commute or retired over age 62.
Renewal Discount		X	
Loss History	X		We will run a CLUE/A+ report on all risks
Promise to Provide Proof (no fault/no injury)		X	If any evidence indicates the accident was at fault or an accident certification is not received we will issue with up rate, however, if proof rec'd after issued we will apply the credit back to the inception date.
Acceptable proof of no-fault	X		Police report, Letter of Experience, Release form from OP carrier, copy of payment check from O/P.
Acceptable proof of no-injury	X		Letter of Experience (Police Reports are not sufficient proof of no injury).
Commercial Conviction Waiver	X		We do accept Commercial Conviction Waiver for Class A & B licenses received during work. Accidents cannot be waived. Driver's declaration under penalty of perjury.
Non-Owned Policy	X		Must submit a signed "Non-Owner Automobile Insurance Declaration"
Endorsements by phone		X	Exceptions: Lien holder and address changes received directly from the insured.
Endorsements by fax		X	Endorsements Must be entered through AppOne, Originals must be received. Exception: Address and Lien holder changes rcvd directly from the insured.
Endorsements need to send \$		X	On endorsements that increase the premium, the agent should collect \$50 or the total A/P, whichever is lower.
Multiple Car Discount	X		Only if two or more vehicles are registered to the named insured and covered on the same policy.
Towing and Labor Coverage		X	\$50 per disablement
Rental Reimbursement Coverage		X	\$20 per day maximum 30 days
Photo's	X		Required on all vehicles quoted with Comprehensive and/or Collision coverage and business/Artisan use vehicles and vehicles older than 25 years regardless of coverage.

THIS INFORMATION IS TO BE USED AS A GUIDE ONLY. ANY QUESTIONS REGARDING ACCEPTABILITY OF A SPECIFIC RISK SHOULD BE DIRECTED TO THE UNDERWRITING DEPARTMENT VIA LIVE CHAT.