

**Drivers**

<b>Driver's license</b>	All members of the household must be included or excluded. A current and valid driver's license from either USA, Canada, or foreign country is required. AB 60 is accepted.
<b>Driving experience</b>	Experience since the age of 16 with a valid license, including international experience.
<b>Ineligible drivers</b>	Drivers with the following violations within the most recent prior 36 months are <b>not</b> accepted: <ul style="list-style-type: none"> <li>• More than 1 major or serious violation, including DUI.</li> <li>• More than 1 chargeable accident.</li> <li>• Driver record with more than 10 points per driver.</li> <li>• Driver under 21 years old with a violation regarding alcohol or drugs, or refusing to take an alcohol test.</li> <li>• Drivers under 21 years old with a vehicle priced over \$50,000 USD, sports or high-end vehicles, unless there are other vehicles with a lower cost and drivers over 21 years old, and the driver is not assigned to this vehicle.</li> </ul>
<b>Excluded drivers</b>	<ul style="list-style-type: none"> <li>• Those who have never obtained a license or who have a permanently revoked license are unacceptable risks and should be excluded from all vehicles.</li> <li>• Anyone can be excluded from the coverage, except those who require a SR-22 filing.</li> </ul>
<b>SR22 certificate</b>	Available for California driver's licenses (additional fee applies)

**Vehicles**

<b>Unacceptable vehicles</b>	The following vehicles are <b>not</b> accepted: <ul style="list-style-type: none"> <li>• Valued over \$70,000 USD.</li> <li>• non-factory manufactured or altered vehicles or special or customized equipment; maximum lift may <b>not</b> exceed 3 inches.</li> <li>• Lowered suspension.</li> <li>• Vehicles <b>not</b> registered in the state of California, unless they are property of military personnel (requires proof).</li> <li>• Antique or classic vehicles, or high-end vehicles.</li> <li>• Vehicles to transport people or deliver goods/food (example: Lift, Amazon, Uber, personal or child transportation, ambulances, etc.).</li> </ul>
<b>Rental vehicles</b>	Only the Liability Coverage with the basic limits is transferred to a rental or temporary vehicle substitute. Coverage does <b>not</b> transfer to Comp. and/or Collision
<b>Accepted uses for the vehicle</b>	<ul style="list-style-type: none"> <li>• Pleasure</li> <li>• Commute from residence to school and/or work</li> <li>• Travel from Mexico to the USA and vice versa</li> <li>• Business and commercial uses are <b>not</b> accepted</li> </ul>

## Vehicles

<b>California registration (REQUIRED)</b>	Registration of the unit under the named insured is mandatory, even if the insured is an excluded driver. If it is a temporary permit, it is <b>mandatory</b> to receive the unit registration within 30 days of policy issuance.
<b>Vehicle Photographs</b>	Photographs of the 4 angles of the insured vehicle(s)
<b>Vehicle Max. Age</b>	<ul style="list-style-type: none"> <li>• Maximum of 40 years for liability coverage</li> <li>• Maximum of 30 years for COMP &amp; COLL Coverage</li> </ul>
<b>Artisan or commercial use (vehicles registered as commercial units)</b>	Requires previous authorization

## Coverage

<b>Term of policy</b>	6 month-term only
<b>Property damage</b>	Comprehensive and collision coverages must be purchased together with matching deductibles (\$500 or \$1,000). We do <b>not</b> write Comp & COLL stand alone.
<b>Liability coverage for rental vehicles</b>	Only the Liability coverage transfers to a rental or temporary vehicle substitute. COMP/COLL coverages are <b>not</b> transferable.
<b>Vehicle-to-driver</b>	Driver-to-vehicle ratio cannot exceed 2
<b>Coverage in Mexico</b>	Coverage is provided for accidents or losses occurring in Mexico.
<b>Value limits for COMP &amp; COLL</b>	\$70,000 maximum (new cost) - \$2,500 minimum.
<b>Coverage for vehicles garaged in Mexico</b>	We provide coverage to CA plated vehicles garaged in Mexico. Proof of address must be presented (Utility bill or similar document)

## Discounts

<b>Good driver discount</b>	Automatically generated in the system. More than 3 years of verifiable driving experience and no MVR violations or major violations in the last 10 years is required. Does <b>not</b> apply to drivers with an international license.
<b>Married Status</b>	Proof of spouse residing with the insured even if excluded: <ul style="list-style-type: none"> <li>• Utility bill showing spouse's name and insured's address.</li> <li>• Signed affidavit of partnership.</li> <li>• Marriage certificate</li> <li>• Same-sex couples are considered married.</li> </ul>
<b>Multi Vehicle Discounts</b>	When there is more than one vehicle on the policy, registered and domiciled under the insured on the same policy.
<b>Senior drivers</b>	Submit proof of completion of a state-approved Driver Safety exam for drivers over 55 years old.
<b>Renewal</b>	For completing a full 6-month term with no lapse and no violations and/or accidents. Automatically generated in the system.

\* This is only a general overview of the coverages and rules. All coverages are subject to declaration, terms and conditions, limits and exclusions included in the policy. Please refer to the company's UW manual for complete details.