



Contact

- Main 866-762-7332
- Customer Service 925-474-3698
- Claims 855-543-0099

Hours of Operation

- Monday – Friday 9:30 am – 4:30 pm PST

Policy Features

- Non-Owners Policies
- SR-22 Filings
- Non-Licensed Drivers Acceptable
- Foreign or International License Acceptable

Underwriting Upload Requirements at Submission

- Signed Application
- Signed UMPD wavier
- Signed EFT form (If applied for)
- Picture of all comp and coll vehicles (All sides)
- Signed Exclusion form
- Vehicle Registration
- Licenses

Limits Offered	Details
BI/PD	15,000 / 30,000/ 5,000 or 10,000
Medical Payments	1,000
Uninsured Motorists BI	15,000 / 30,000
Uninsured Motorist PD	3,500
Comp & Coll Deductibles	500 /1,000
Rental Reimbursement	20/30/40 per-day for 30 days

Driver License Types
All licenses need to be verified and uploaded with application
A driver with a US license or a foreign license is acceptable
A driver with a currently expired license is acceptable
A driver who has never been licensed is acceptable
A suspended driver who requires an SR-22 filing to reinstate their license

Unacceptable Vehicles for Physical Damage Coverage
Vehicles with unacceptable photos or no photos provided on application or endorsement
Vehicles over \$50,000 (GD)
Vehicles with a model year 1981-1989 with an ISO symbol 20 or above (GD)
Vehicles insured for physical damage only
Vehicles with damage exceeding the physical damage deductibles
Vehicles with salvage, rebuilt, or banded titles for Physical damage coverage. Liability coverage is available
Vehicles valued below \$2,500

Unacceptable Vehicles
Vehicles not registered to the named insured or spouse unless the registered owner is listed or excluded from coverage
Motor vehicle not of private passenger type (Commercial Vehicles)
Motor vehicle used for public or livery conveyance for passengers
Motor vehicles rented
Pickups and Vans exceeding 1 ton (150/250/350 and 1500/2500/3500) are acceptable
Vehicles with aftermarket suspensions lifts of more than 3 inches
Vehicles regularly garaged at locations other than the residence of the named insured
Vehicles registered or co-registered to a business or cooperation

Discounts	Details
Good Driver	20% must be eligible per CA INS code, Section 1861.025
Conviction Free	12.5% applies to all coverage except glass deductible waiver. Must have Good Driver discount
Multiple Car Discount	Applies to only when there are like coverages
Academic Standing Discount	Must provide proof with application. Must be 16 but under 25 years old. Full time student, and retain B (3.0) average
Defensive Driver Course Discount	Must be 55 years or older, must complete a mature drivers improvement course approved by DMV. Proof needs to be provide at time of application.

Unacceptable Operators
Any driver not described in the Driver's License Types
Any driver with a permanently revoked license
Any driver with more than (2) at-fault accidents within past 36 months
Any driver with more than (2) major violations with in the past 36 months
Any driver with more than (1) DUI or Alcohol/Drug vehicle violation in last 36 months
Any driver that has a felony conviction involving the use of an vehicle
Any driver with more than 15 driving safety records points

Fees	Not Good Driver	Good Driver
Policy Fee	\$50.00	\$40.00
Auto Fraud Fee (Per Vehicle)	\$1.76	\$1.76
Installment Fee on EFT	\$12.50	\$10.00
Installment Fee non-EFT	\$15.00	\$12.00
Electronic Payment Fee	\$5.00	\$4.00
Late Fee	\$10.00	\$8.00
Reinstatement Fee	\$17.00	\$13.50
Endorsement Fee	\$10.00	\$8.00
SR-22 Filing	\$40.00	\$32.00
Non-Sufficient Funds Fee	\$20.00	\$20.00
Cancellation Fee	\$40.00	\$32.00

Note: On new business policies we do not accept vehicles with a model year of 2019 or recent for comp and collision coverage.