

					
FAQ	SAVINGS	ADVANTAGE	FAQ	SAVINGS	ADVANTAGE
Exclude a Sole Registered Owner	✓	✓	Drop Down Coverage for Permissive Use	✓	✓
Exclude a Co-Registered Owner	✓	✓	Van Conversions	✗	✗
Exclude a Sole Named Insured	✗	✗	Salvaged Vehicle for Liability	✓	✓
Exclude a Spouse	SIGNED / PROOF		Salvaged Vehicle for Physical Damage	✗	✗
Proof of Marriage	✓	✗	Loss History	✓	✓
Proof of Domestic Partnership	✓	✗	Commercial Conviction Waiver	✓	✓
Filing Issued for Out of State	✗	✗	Non-Owned Policy	✓	✓
Registration Out of State	✓	✓	Endorsements By Phone / Fax	✗	✗
Registration Expired	✓	✓	Endorsements on System	✓	✓
CA License Not Issued, Pending	N/A		Vehicle Garaged Out of State	✗	✗
License Suspended / Expired	✓	✓	Photos	✓	✓
Artisan Use	✓	✓			
Business Use	✓	✓	In Home Care / Day Care	✗	✗
			Roadside	✓	✓
			Driving on a Suspended License	✓	✓

FAQ	SAVINGS	ADVANTAGE	DETAILS
California License Experience	SINCE AGE 16		Full experience since age 16. Must verify 18 months.
License Experience From Out of State	✓	✓	
License Experience From International	✓	✓	Full experience since age 16. Retain documents on file
Named Insured Not The Registered Owner	✓	✓	Listed as additional interest and added or excluded
Annual Mileage	DEFAULTED	DEFAULTED	Use actual mileage
Vehicles With Existing Damage	✓	✓	Previous damage must be noted
Acceptable Proof of No-Fault or No-Injury	✓	✓	Must submit claims experience letter
Pay Plans	✓	✓	FIVE OPTIONS: 16.67% (EFT/RCCP) - 30/30 Billing Cycle. 16.67% (Direct Bill) - 19/30 Billing Cycle. 20%, 23%, 25% - All 30/30 Billing Cycle.
SR-22	✓	✓	SR-22 can be applied to any included drivers on the policy; SR-22's are submitted electronically to DMV
Permissive Use	✓	✓	Only when Named Operator Buy Back End is purchased
Triple Deductible Discount	✓	✗	Triple deductible in the first 60 days following inception, or reinstatement with a lapse, or renewal with lapse. If the date of loss is within the first 60 days, the deductible will be tripled.
Lienholders	✓	✓	Triple deductible does not apply to lienholders
No Cash Out Provision	✓	✓	Only actual repair costs will be paid when there is a covered loss to a listed vehicle. The insured will only be paid directly for a total loss.
B/I Limits	Up to 15 / 30	Up to 15 / 30	15/30
P/D Limits	Up to 10	Up to 10	5, 10
Med-Pay Limit Options	\$0	\$1000, \$2000	Med-Pay only available for Advantage
UMBI Limit Options	Up to 15 / 30	Up to 15 / 30	15/30
Comprehensive Deductible Options	500-1000	500-1000	
Collision Deductible Options <i>(must be written w/ Comp)</i>	500-1000	500-1000	
Towing And Labor Coverages	✗	✓	
Special Equipment	✗	✗	\$500 in stereo equipment if factory installed after deductible applied
Rental Reimbursement	✗	✓	\$20/day, 30-day max - \$20/day, 20-day max - \$30/day, 30-day max
Max Vehicles On Policy	2:1 ratio	2:1 ratio	2 vehicles for each insured on policy