

					
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	✓	✗	Endorsements By Phone / Fax	✗	✗
Filing Issued for Out of State	✗	✗	Endorsements on System	✓	✓
Registration Out of State	✓	✓	Vehicle Garaged Out of State	✗	✗
Registration Expired	✓	✓	Photos	✓	✓
CA License Not Issued, Pending	N/A		In Home Care / Day Care	✗	✗
License Suspended / Expired	✓	✓			
Artisan Use	✓	✓			
Business Use	✓	✓			
Non-Owned Policy	✓	✓			
Roadside	✓	✓			
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	✓	✓	Full experience since age 16. Must verify 18 months.		
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	✓	✓	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)		
Acceptable Proof of No-Fault or No-Injury	✓	✓	Must submit claims experience letter or police report		
Pay Plans	✓	✓	FIVE OPTIONS: 16.67% (EFT/RCCP) - 30/30 Billing Cycle. 16.67% (Direct Bill) - 19/30 Billing Cycle. 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, renewal with lapse. or endorsement of vehicle. If the date of loss is within the first 60 days, the deductible will be tripled.		
Lienholders	✓	✓	Triple deductible does not apply to lienholders		
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		
Max Vehicles On Policy	2:1 ratio	2:1 ratio	2 vehicles for each insured on policy		