

RISKS NOT ELIGIBLE FOR ANY COVERAGE

1. Commercial type vehicles such as flatbed or stake-bed vehicles, step, utility, or panel vans/trucks, 12 or 15 passenger vans or similar vans designed or meant for commercial transportation and vehicles registered to a commercial entity.
2. Non-owned vehicles.
3. Any vehicle not registered in a state or territorial jurisdiction of the United States.
4. Vehicles not garaged in California at least 11 months of the year, including vehicles used by students attending school outside of California.
5. Vehicles used for work are unacceptable unless the Business Use Surcharge has been applied. (See "SURCHARGES" and "VEHICLE USE" for details.)
6. Vehicles used for racing or speed contests (professional or amateur).
7. Vehicles used for emergency or law enforcement (including volunteer status).
8. Vehicles used for deliveries; for example: messengers or courier services, pizza/ food delivery, newspaper delivery or distribution, mail/parcel post delivery, etc.
9. Vehicles used for public livery; for example: buses, taxis, limousines, vanpools (this does not apply to share-the-expense carpools), and shuttle service.
10. Vehicles used to transport nursery or school children, elder care, or other medical patients.
11. Vehicles rented to others (short-term or long-term).
12. Any vehicle with more than \$2,500 in damage (until damage has been repaired).
13. Baja bugs, Dune Buggies, or similar off-road vehicles, or vehicles used off-road.
14. Motorcycles, Motor Homes, Travel Trailers, Campers, or any other recreational vehicle.
15. Custom, rebuilt, altered, modified and specially built vehicles (including kit cars). This includes vehicles with an altered suspension (raised or lowered from factory design) or vehicles with more than \$500 of additional equipment.
16. Vehicles with more or less than four (4) wheels.
17. Vehicles with a cost new or current value (ACV) above \$40,000 or any vehicle with a current market value in excess of its ISO symbol value.
18. Classic or antique vehicles. This includes "hot rods" or other vehicles used for show.
19. Grey Market vehicles.
20. Vehicles that are not in safe mechanical condition.
21. Applications insuring people at different households or addresses.
22. Any vehicle listed below:

Acura NSX	Dodge Stealth	Maserati
Alfa Romeo	Dodge Viper	Mercedes Benz (other than 190 and C-series)
Aston Martin	Dual Ghia	Mitsubishi 3000GT, Eclipse, or Lancer
Audi 4000,5000, Quattro, R8	Dusenber	Nissan 350Z, 370Z or GT-R
Austin Cooper	Facel II	Pantera
Austin-Healy MG	Ferrari	Peugot
Avanti	Fiat (model years < 2010)	Plymouth Prowler
Bentley	Ford Mustang GT, Cobra, or Saleen	Porsche (except 914)
BMW M6	Ford Shelby	Rambler
Bradley	Hummer (except H3)	Rolls Royce
Cadillac Escalade or XLR	Infiniti Q45	Rover
Chevrolet Corvette	Jaguar (except X-type)	Scion FR-S
Chrysler Prowler	Jensen Healy	Sterling
Citroen	Lamborghini	Subaru Brat, BRZ or SVX
Cobra	Lancia Scorpion	Triumph
Cord	Land Rover (except LR2)	Volkswagon (VW) Bus or Thing
Daimler	Lincoln Blackwood	Yugo
Delorean	Lotus	

When the ineligible vehicle rules are waived as a result of a Prop 103 Good Driver Policy, the following must be submitted for approval prior to binding the risk (regardless of the coverages requested):

1. A current California vehicle registration showing the insured as the registered owner of the vehicle; and
2. Three (3) photos (2 photos showing all four sides of the vehicle and 1 showing a legible VIN plate); and
3. Evidence that the vehicle is in compliance with California Code of Regulations section 2632.19(b)(3).