



222 E Huntington Drive, Suite 200, Monrovia, CA 91016-3500

Snapshot Summary of Underwriting Guide

Please refer to Underwriting Guidelines for complete details

Questions: Call 800-807-2339

Acceptable Risks—What We Write

- Private passenger auto only -- **no commercial, business pursuits or artisan use.**
- No more than 4 DMV Points, no major convictions or pending major violations.
- Valid U.S. licensed drivers.

Application Requirements—What We Require

- Complete application **signed and dated by the insured.**
- Indicate employer/occupation. If self-employed enter type of business.
- Copy of the Drivers License for all drivers.
- **Exclusions** for all drivers of the listed vehicle(s) not rated on the policy. **Exclusions** for all non-listed household residents over the age of 15.
- Copy of current registration or sales contract for all vehicles.
- Proof of non-fault for accidents. Proof not submitted with the application will be subject to policy up-rate at inception. If proof is received within 30 days of inception, the up-rate will be removed from inception. If after, the up-rate will be removed the date after the proof is received.
- Proof for discounts—Mature Driver, Good Student, vehicle homing device.
- Proof of prior coverage without a lapse or color photos taken at the inception of the Safeway policy when Comprehensive and/or Collision coverages are requested. Photos for liability only are also required due to mobile app transportation and rideshare programs.
- All appropriate UM Rejection and UM Reduction Forms signed and dated by the insured.

Rules Most Often Overlooked—Why We Cancel

- Undisclosed drivers and undisclosed household residents over the age of 15.
- Commercial, business pursuits or artisan use, e.g., Uber, Lyft, ridesharing programs, contractors, electricians, plumbers and landscapers.
- Applicants with Expired, Restricted, Temporary, or Suspended Drivers License.
- Vehicles that have been specially built or customized or Lemon Law Buy-backs.
- Unacceptable driving records.

Endorsements—How We Process

- All policy changes should be processed using the SafewayXchange policy management system.
- All supporting documents, e.g., copy of driver license, vehicle registration, photos and all signed documents are required to be sent to cauw@safewayins.com using the supplied coversheet that prints with the policy change.
- Cancellation requests must be signed by the **Named Insured** and are made effective the day following receipt at Safeway. A \$30 cancellation fee will apply.
- See **Endorsements** in U/W Guidelines for more details—adding and deleting vehicles and drivers, etc.