

Se Habla Español!

# NATIONS INSURANCE SERVICES, INC. for ADRIANA'S INSURANCE

06/2020

**www.nationsinsurance.com    Ph:562-252-3434    Fax:562-402-4118**

PERSONAL LINES	NATIONS (DNI)	NATIONS MOTOR CLUB (DMC)
LIABILITY	15/30/5 OR 10	15/30/5 OR 10
UMBI / UMPD	15/30 - 3500 OR CDW	15/30 - 3500 OR CDW
MED PAY	500	500
COMP / COLL	500 OR 1000	500 OR 1000
SPECIAL EQUIPMENT	NONE	NONE
MOTOR CLUB	OPTIONAL	YES
APPLICATION	DOCUMENT RETENTION – ALL DOCUMENTS ARE RETAINED IN FILE FOR AUDITS	DOCUMENT RETENTION – ALL DOCUMENTS ARE RETAINED IN FILE FOR AUDITS
CLUE and MVR	RUN AT POINT OF SALE	RUN AT POINT OF SALE
PICTURES WHEN PHYS DAM REQUESTED	DOCUMENT RETENTION - TWO CLEAR PICTURES OF ALL SIDES OF THE VEHICLE REQUIRED	DOCUMENT RETENTION - TWO CLEAR PICTURES OF ALL SIDES OF THE VEHICLE REQUIRED
SALES CONTRACT IN LIEU OF PICTURES	ACCEPTABLE - POLICY MUST BE EFFECTIVE SAME DAY OR WITHIN ONE BUSINESS DAY	ACCEPTABLE - POLICY MUST BE EFFECTIVE SAME DAY OR WITHIN ONE BUSINESS DAY
UNACCEPTABLE VEHICLES (SEE UW GUIDELINES FOR COMPLETE LIST)	PICKUPS AND VANS IN EXCESS OF 1 TON, PANEL VANS OR COMM VEH'S, NO TRANS FOR CHILDREN OR PERSONS FOR HIRE, VEH'S WITH EXCESSIVE PRE-EXISTING DAMAGE, VEH'S LOWERED OR HAVING MODIFIED EXHAUSTS, LIFTED OVER 6", VEH'S IN EXCESS OF \$40,000	PICKUPS AND VANS IN EXCESS OF 1 TON, PANEL VANS OR COMM VEH'S, NO TRANS FOR CHILDREN OR PERSONS FOR HIRE, VEH'S WITH EXCESSIVE PRE-EXISTING DAMAGE, VEH'S LOWERED OR HAVING MODIFIED EXHAUSTS, LIFTED OVER 6", VEH'S IN EXCESS OF \$40,000
SALVAGED VEHICLES	ACCEPTABLE FOR ALL COVERAGES	ACCEPTABLE FOR ALL COVERAGES
UNACCEPTABLE DRIVERS (SEE UW GUIDELINES FOR COMPLETE LIST)	DRIVERS W/ FELONY NARCOTICS OR DRUG CONV., 2 OR MORE AT FAULT ACCIDENTS OR MAJORS IN THE LAST 5 YRS, 2 OR MORE MAJORS IN THE LAST 7 YRS, DRIVERS W/ LESS THAN 3 YRS EXPERIENCE	DRIVERS W/ FELONY NARCOTICS OR DRUG CONV., 2 OR MORE AT FAULT ACCIDENTS OR MAJORS IN THE LAST 5 YRS, 2 OR MORE MAJORS IN THE LAST 7 YRS, DRIVERS W/ LESS THAN 3 YRS EXPERIENCE
PERMISSIVE USE	PERMISSIVE USE ENDORSEMENT OPTION	PERMISSIVE USE ENDORSEMENT OPTION
ARTISAN USE	YES - SELF EMPLOYED TRADESMAN, NO EMPLOYEES, MAX 5 JOB SITES PER DAY, NO CORP OWNERSHIP	YES - SELF EMPLOYED TRADESMAN, NO EMPLOYEES, MAX 5 JOB SITES PER DAY, NO CORP OWNERSHIP
BUSINESS USE	YES	YES
ANNUAL MILEAGE	ACTUAL	ACTUAL
LIC PENDING SR	YES	YES
LIC SUSPENDED / EXPIRED	YES	YES
INT'L / FOREIGN LIC/ID CARDS	YES-INTERNATIONAL LICENSE OR MATRICULA, ID CARDS RATE AS INTERNATIONAL	YES-INTERNATIONAL LICENSE OR MATRICULA, ID CARDS RATE AS INTERNATIONAL
OUT OF STATE LIC	YES	YES
LIC EXPERIENCE	VERIFY 3 YRS - BACK TO 16	VERIFY 3 YRS - BACK TO 16
CA FILINGS	YES – RATED DRIVERS ONLY	YES – RATED DRIVERS ONLY
PICTURES FROM INSURED	YES	YES
TRANSFER COVERAGE NEW VEHICLES	SAME COVERAGE - NOTIFY W/ IN 10 DAYS	SAME COVERAGE - NOTIFY W/ IN 10 DAYS
PROOF OF NON-FAULT NEEDED	YES	YES
EXCLUSIONS	YES	YES
VEHICLES REGISTERED TO OTHER HOUSEHOLD MEMBERS	YES	YES
EXCLUDE NAMED INSURED / REGISTERED OWNER	YES	YES
PROOF OF MARRIAGE	DOCUMENT RETENTION - YES	DOCUMENT RETENTION - YES
ACCEPTABLE PROOF OF MARRIAGE / REGISTERED DOMESTIC PARTNERSHIP	IN LIEU OF CERTIFICATE - COUPLE MUST HAVE CHILDREN, OWN REAL PROPERTY TOGETHER, BANK STATEMENTS OR FILE TAXES JOINTLY	IN LIEU OF CERTIFICATE - COUPLE MUST HAVE CHILDREN, OWN REAL PROPERTY TOGETHER, BANK STATEMENTS OR FILE TAXES JOINTLY

**PAYPLANS: 10% and 13% down (10-pay/11-pay) first bill is due in 30 days**

**Dedicated Underwriter Contact Information:**

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