

CALIFORNIA PERSONAL AUTO HIGHLIGHTS

	Summit	Value / Value Plus	Standard
Policy Terms	Six-month and annual	Six-month and annual	Six-month and annual
Down Payment	Annual — 8.3% down. Six Month — 18% down	Annual — 9% down Six-month — 16.7% down	Annual — 9% down Six-month — 20% down
Installments	Direct Bill, EFT	Direct Bill, EFT	Direct Bill, EFT
License Status	US, Foreign, Matricula, Suspended with SR-22, expired, permit, California ID	US, Foreign, Matricula, Suspended with SR-22, expired, permit	US, Foreign, Matricula, Suspended with SR-22 (Permanently Revoked or Suspended is unacceptable)
License Experience	Full experience back to age 16	Full experience back to age 16	Full experience back to age 16
Med Pay	\$1,000	\$500 or \$1,000	\$1,000, \$2,000, \$5,000 or \$10,000
Liability Limits	up to 25/50	15/30	up to 100/300
Physical Damage & Liability Provisions	<ul style="list-style-type: none"> • Conversion vans — liability only • Vehicle with a load capacity > 1 ton — unacceptable • Salvaged title — liability only • No physical damage on salvage vehicles (Unless all Prop. 103 GD) • Additional equipment up to \$5,000 • Direct Repair Program — 80%/20% 	<ul style="list-style-type: none"> • Named Operator (Value) • Additional equipment — up to \$5,000 (no conversion vans) • Additional Vehicle Purchase — 72 hours to add • Salvaged title — liability only • No physical damage on salvage vehicles (Unless all Prop. 103 GD) • No physical damage on vehicles with new cost above \$70,000 • Triple deductible for 60 days and at reinstatement (Value) • No cash out for repairs • Direct Repair Program — 80%/20% 	<ul style="list-style-type: none"> • Vehicle with a load capacity > 1 ton — unacceptable • Additional equipment — up to \$5,000 (no conversion vans) • Salvaged title — liability only • No physical damage on salvage vehicles (Unless all Prop. 103 GD) • Model years prior to 1980 — liability only • Vehicle Value < \$150,000
Altered Vehicles (Raised/Lowered)	No more than 4 inches	No more than 4 inches	No more than 4 inches
Filings	<ul style="list-style-type: none"> • Yes for Named Insured and others — In state of CA only • Excluded Drivers not allowed 	<ul style="list-style-type: none"> • Yes for Named Insured and others — In state of CA only • Excluded Drivers not allowed 	<ul style="list-style-type: none"> • Yes for Named Insured and others — In state of CA only • Excluded Drivers not allowed
Deductibles	<ul style="list-style-type: none"> • 500, 1000, 2500, 5000 • Optional double (2x) for 60 days 	<ul style="list-style-type: none"> • 250, 400, 500, 600, 750, 1000, 2500, 5000, 7500 • Optional triple (3x) for 60 days 	<ul style="list-style-type: none"> • 100, 250, 500, 1000, 2500
Photos	Required only if on the list of trailing documents	Required only if on the list of trailing documents	Required only if on the list of trailing documents
Exclude Registered Owner	Yes	Yes	Yes
Vehicle Ownership	Vehicle owned/leased by a corp., partnership or business is unacceptable	Vehicle owned/leased by a corp., partnership or business is unacceptable	Vehicle owned/leased by a corp., partnership or business is unacceptable


(continued on back)

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Married with Excluded Spouse	<ul style="list-style-type: none"> • Proof of residency needed only if spouse is excluded • Must be legally married • Examples of proof: photo ID, utility bill, marriage cert., vehicle registration 	<ul style="list-style-type: none"> • Proof of residency needed only if spouse is excluded • Must be legally married • Examples of proof: photo ID, utility bill, marriage cert., vehicle registration 	<ul style="list-style-type: none"> • Proof of residency needed only if spouse is excluded • Must be legally married • Examples of proof: photo ID, utility bill, marriage cert., vehicle registration
Proof of Mileage	Rate Actual — Proof of low mileage required when applicable	Rate Actual — Proof of low mileage required when applicable	Rate Actual — Proof of low mileage required when applicable
Non-Owners	Yes	Yes	Yes
Accident Proof	Letter from prior carrier acceptable	Letter from prior carrier acceptable	Letter from prior carrier acceptable
Business Use	Limited. One vehicle business/artisan use-only per policy	Limited. One vehicle business/artisan use-only per policy	Limited. One vehicle business/artisan use-only per policy
Rental	Yes — \$20/\$600, \$30/\$900	No	Yes — \$25/\$750, \$35/\$1,050, \$50/\$1,500
Roadside Assistance	<ul style="list-style-type: none"> • Optional — \$8/month — new business & renewals — no endorsements • For Roadside Service call: 855-327-1704 • Three Service/Tow Calls Per Year — up to 20 Miles 	<ul style="list-style-type: none"> • Automatically Included — Nation Safe Driver • For Roadside Service call: 844-684-4319 • Two Service/Tow Calls Per Year — up to 10 Miles 	Not Available
Reinstatement Period	<ul style="list-style-type: none"> • 1-14 days to reinstate w/ no lapse — Statement of no loss required • 15-30 days to reinstate w/ lapse 	<ul style="list-style-type: none"> • 1-14 days to reinstate w/ no lapse — Statement of no loss required • 15-30 days to reinstate w/ lapse 	<ul style="list-style-type: none"> • 1-14 days to reinstate w/ no lapse — Statement of no loss required • 15-30 days to reinstate w/ lapse

This brief summary is not an official Program Guide, policy document or a rate and rule filing document. Please read the Program Guide for your state to confirm important details on coverages, exclusions, limits, conditions and terms, which are all subject to change without prior notice. Not all products and discounts are available in every state.

Contact Info

 1-877-468-3466

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Territory Sales Manager

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