



# MAPFRE PROTECTION AUTO

This quick sheet provides answers to the most frequently asked questions about MAPFRE's Protection Auto Product to help you quote and bind the Protection Auto product. From time-to-time, MAPFRE may update these eligibility guidelines.

Condition	Result
Accident Affidavit	Not acceptable
Agency Checklist/Document Submission	Refer to Agency Checklist for list of required documentation to submit to company and/or retain in agency file for New Business and Endorsements (signed application, signed Named Driver Exclusion Form (Non Household), photos, etc.). Documents must be submitted within 14 days.
Altered Vehicles	Altered Vehicles Ineligible. Vehicles that have a lift of 5" or more requires Underwriting approval.
Annual Mileage	<ul style="list-style-type: none"> <li>Validated mileage program (No documentation required)</li> <li>Estimated mileage program (Under 9,000 requires validation)</li> </ul>
Artisan, Rideshare or Business Use	Ineligible
Billing Fee	Mail bill (\$15) or EFT (\$12)
California Driving Experience	Not required
California Good Driver Discount	California Good Driver Discount available for drivers who meet Prop 103 requirements
California IDs Acceptable	Rated as Foreign License
Cancellation Fee	\$50 for mid-term cancellations requested by the insured (No fee if canceled at renewal)
CLUE/MVR/Mileage Validation Reports	All reports pulled during bridging process
Comprehensive/Collision Coverages With Existing Damage	Minor damage acceptable (Photos are required)
Custom Vehicles	Ineligible
Deductible on UMPD	No
Driver Discovery	Report pulled during bridging process
Driver Limit	Unlimited
Endorsement Fee	Premium bearing endorsements (\$7) Good Driver discount applies to fee when applicable
Exclude Registered Owner	All registered and co-registered owners must be rated or excluded on the policy
Expired License	Ineligible
Expired Registration	Current registration in the state of CA is required
Family Policies	Refer to Registered Owner requirements
Flat Cancellations	For Non-sufficient Funds (NSF) of the initial down payment or by signed request from the insured received within 3 days of inception
Future Effective Date	No more than 30 days in advance
Good Student Discount	Not available
International Driver's License	Acceptable documentation for verification of driver status includes: Any official photo identification listing the name and date of birth (Passport, Foreign National Identification, Voter Cards and California ID)
International Driving Experience	Acceptable
International Registrations	Ineligible
Late Payment Fee	\$10

Edition: 03/2022

# MAPFRE PROTECTION AUTO

Condition	Result
Liability Limits Max	25/50/25
Limit of Value on Vehicle	\$50,000*
Marriage Affidavit	Not acceptable (see acceptable documentation under Proof of Marriage)
Matricula, Passports, Foreign ID's	<ul style="list-style-type: none"> <li>· Acceptable: Underwriting has approved any foreign document that has a PICTURE ID, NAME, AND DATE OF BIRTH as acceptable driving forms of documents.</li> <li>· The driving experience based on your indication</li> </ul>
Mileage - Estimated	Estimated
Mileage - Validated	Provides a discount up to 10%
MVR	Reports pulled during bridging process
Non-Owner Coverage	Available
Oldest Vehicle Accepted For Comprehensive/Collision Coverages	<ul style="list-style-type: none"> <li>· 19 years (Antiques/Classics are ineligible)</li> <li>· Applicable for new business and renewals</li> </ul>
Oldest Vehicle Accepted for Liability	No limit
Out of State Driver's License	Acceptable
Out of State Driving Experience	Acceptable
Out of State Registrations	Ineligible
Payment Plans	<ul style="list-style-type: none"> <li>· EFT 16.7% Down with 5 installments (checking or savings account)</li> <li>· Mail Bill 16.7% Down with 5 installments or 20% Down with 4 installments</li> </ul>
Permissive Use	Available with Named Driver Buy Back Option for Non Household members
Photos Required for Comprehensive/Collision Coverages	Two (2) photos of all four (4) sides of the vehicle required (Front Corner Shot and Rear Corner Shot) only when the system is unable to validate prior Comprehensive/Collision coverage without a lapse
Policy Fee	\$48 six month policy, \$60 twelve month policy, Good Driver discount applies to fee when applicable
Proof of Marriage	<ul style="list-style-type: none"> <li>· Proof is required when the spouse is excluded.</li> <li>· Acceptable documents: Valid Marriage Certificate, recent utility bill with the insured and spouse listed (same last name), recent joint bank account or mortgage statement (same last name) or recent joint taxes.</li> </ul>
Reinstatement Fee	\$25 Good Driver discount applies to fee when applicable
Salvaged Vehicles for Physical Damage	<ul style="list-style-type: none"> <li>· Available with prior Underwriting approval</li> <li>· Liability only coverage does not require approval from underwriting</li> </ul>
Special Equipment	<ul style="list-style-type: none"> <li>· \$5,000 Tires &amp; Rims</li> <li>· \$3,000 Stereo and</li> <li>· \$10,000 Total for all Special Equipment</li> <li>*Comp Deductible Applies</li> </ul>
SR-22:	\$25
Supporting Documentation	Required: Must be received within 14 days for New Business and Endorsements. If documentation is not received within this time frame, then the policy reforms and any discounts are removed back to the effective date
Suspended License	Acceptable when license is eligible to be reinstated with an SR-22
Unacceptable Drivers	More than 2 chargeable accidents, 4 moving violations, or more than 11 surcharge points, driving on a suspended license (see Underwriting Guidelines for complete list) Maximum 1 major violation
Unacceptable Vehicles	Antiques/Classics, vehicles with advertising, motorhomes, off-roading vehicles, and travel trailers (see Underwriting Guidelines for complete list)
Vehicle Limit	4 vehicles per policy
Vehicle Registration	All registered and co-registered owners must be rated or excluded on the policy
Youthful Driver with a "Permit" as the Named Insured	Yes, with underwriting approval as long as there's a regular licensed driver on the policy

\*Does not apply to California Good Drivers    \*\* Prior Underwriting Approval Required.

Edition: 03/2022