

# CLASSIC & VISTA PROGRAM INFORMATION

### Why Choose Pronto?

- Online Point of Sale System
- E-Signature Accepted
- **UW Support Readily Available**
- Online Endorsements & Quotes
- Flexible Underwriting Requirements

### **Features & Benefits**

- 3, 6, & 12 Month Programs
  - O Vista 3 & 6 Month Terms
  - O Classic 6 & 12 Month Terms
- Low Down Payment Plan Classic
- **EFT Available**
- Recurring Credit Card Available
- Reinstatements up to 30 days (with a lapse)
- Roadside Assistance Available

### **Coverages & Limits**

Bodily Injury \$15,000/per person \$30,000/per accident

Property Damage \$5,000 or \$10,000 per accident

Medical Payments \$500 or \$1,000 Classic/ (\$1,000 or \$2,000 - Vista)

Uninsured/Underinsured Motorist BI \$15,000/per person \$30,000/per accident UMPD

UMPD/CDW \$3,500 or Collision Deductible Waiver

Physical Damage \$250, \$500, and \$1,000 Deductibles Available (\$2,500 & \$5,000 Deductibles - Vista Only)

### **Questions about Accidents?**

Verify Fault/No-Fault after MVR. Just Call Underwriting. (949) 705-5393

Available Monday-Friday 8:00 AM- 6:00PM & Saturday 10:00 AM - 3:00 PM



#### **FSC**

Pronto General Classic #240 Pronto General Low Down #243 Pronto General Vista #75 Pronto General Vista Named Driver #76

ITC

**Pronto General-Sterling Classic** Pronto General-Sterling Vista

#### **Vehicles**

- Business/Artisan Use See Guidelines
- Excluded Registered Owners Acceptable
  - o (Always include or exclude the registered owner) \*\* See restrictions in "Drivers" section.

#### Drivers

- International Experience
  - o Prior international experience can be credited with proof. A valid US license is required for all rated drivers.
- Out of State License
- Expired & Suspended Acceptable
  - o Revoked License Unacceptable
- Medical Suspension Unacceptable
- Instant SR-22 (CA Only)
- All household residents age 14 and older must be added or excluded from coverage on application and all renewals

### **Submission Requirements**

- Email applications and supporting documents to: applications@prontodocuments.com
- Photos are required for all vehicles with physical damage coverage
- Manual endorsement and/or endorsement supporting documents can be submitted to: endorsements@prontodocuments.com
- To remain PCI compliant, please exclusively submit all EFT or Recurring Credit Card forms to: autopay@prontodocuments.com

**Underwriting:** (949) 705-5393 Mon-Fri 8AM-6PM & Sat 10AM-3PM

Policyholder Service: (800) 949-3274

Mon-Fri 8AM-7PM & Sat 10AM-3PM

Marketing: Jennifer Saenz - (657) 219-0453 - Jennifer.Saenz@prontoinsurance.com



## Program CHEAT SHEETS

#### FAQ Yes No Notes

FAQ	Yes	No	Notes
Exclude a sole registered owner			Named insured must have a US license. Registration can not be registered to a business.
Exclude a co-registered owner	X		Co-registered owner must be added or excluded.
Exclude the Named Insured		X	
Exclude a Spouse			
Named Insured under 18	X		Need parent or guardian to sign
Proof of Marriage Required			Marriage certification form will print with application. Must be legally married.
Proof of Domestic Partnership		X	Marriage certification form will print with application. Must be certified domestic partnership.
SR22 Filing for Other than Named Insured	X		Must be relative, rated as driver, living in the same household.
SR22 Out of State		X	
Registration Out of State	X		Vehicle must be garaged in California
Registration Expired			
License Experience from Out of State	X		
License Experience from International		X	Prior international experience can be credited with proof. A valid US license is required for all
			rated drivers.
CA License not Issued - Pending		X	
Permitted Driver			Cannot be the named insured, parent or legal guardian must be named insured if under 18
License Suspended	X		Will take suspended license but not revoked. There is no time frame to get reinstated except for
			suspension due to reexamination (12806)
Artisan/Business Use			No logos, no racks within 50 mile radius. Vehicle cannot be registered to a business.
Coverage for Special Equipment			Photos and receipts are required. Up to \$1000 per item up to \$5000 w/ policy limit deductible
Permissive Use	X		Occasional non household residents that do not have access to the vehicle are covered - must have
			VALID license otherwise no physical damage coverage applies.
Drop Down Limits for Permissive Use	X		If they have a valid license, then all coverages are afforded. If no license, then liability limits drop
			down to state minimum and no physical damage protection applies.
Altered Vehicles	X		3 inch lift
Livery: (Uber/Lyft/In Home Care/Day Care)		X	
Salvage Vehicles for Liability			
Salvage Vehicle for Physical Damage			Must take pictures of damage (if damaged)
Vehicles with Existing Damage			Must take pictures of damage - vehicle MUST be roadworthy
Commercial Convictions Waiver			PTS automatically determines violations to be waived. Typical would be a 1.5 point violation.
Photos for Physical Damage			
Print Unbound App			
Cancellation Fee	X		\$50

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