

Updated:

3/5/23

Nations	DNI	MOTORCLUB (DMC)
9am - 5pm	www.nationsinsurance.com	562-252-3434
License		
CA ID:	✓ Rate experience under International ID	✓ Rate experience under International ID
US Passport: Never been license:	✗	✗
US: Out of State license:	✓ CA license not required	✓ CA license not required
Suspended License:	✓ Reinstatement not required	✓ Reinstatement not required
Revoked License:	✗	✗
Expired License:	✓ Reinstatement not required	✓ Reinstatement not required
Matricula, International Passport or International ID:	✓	✓
Driving Experience		
US Driving Experience	Actual After being license 3 years verifiable, full experience can be given since age 16	Actual After being license 3 years verifiable, full experience can be given since age 16
US ID Only	Rate Experience Under International	Rate Experience Under International
Passport Experience	✗	✗
International Driving Experience:	Full since age 16	Full since age 16
Driver Reports / Filings / Restrictions:		
Driver policy Limit:	5 NB You can call and endorse 6th driver	5 NB You can call and endorse 6th driver
SR22: CA	✓	✓
SR22: Out of State	✗	✗
MVR:	✓	✓
Clue Report	✓	✓
Accident Affidavit: Certificate of Accident	✗	✗
Registrations		
Exclude Register Owner:	✓	✓
Out of State Registrations	✓ Require CA in 30 days	✓ Require CA in 30 days
International Registration:	✗	✗
Registrations Under a Business:	✗	✗
Expired Registration:	✓	✓
Salvage Vehicles:	✓ Liability, UM/BI/PD, Comp/coll= All Coverages	✓ Liability, UM/BI/PD, Comp/coll= All Coverages
Lemon Law Buy Back:	✓ Liability, UM/BI/PD, Comp/coll= All Coverages	✓ Liability, UM/BI/PD, Comp/coll= All Coverages
Grey Market	✗	✗
Annual Miles		
Liability Annual Mileage	Standard at Bridge	Standard at Bridge
Endorsements	Use the same as NB preset	Use the same as NB preset

Non-Owners: Miles	✘	✘
Vehicle Use		
Non-Owners	✘	✘
Artisan:	✔ 1 Vehicle per policy - 5 Stops per day	✔ 1 Vehicle per policy - 3 Stops per day
Business Use:	✔ 5 Job Sites per day. No Logos, Photos required regardless of Coverage	✔ 5 Job Sites per day. No Logos, Photos required regardless of Coverage
Logos:	✔ For Artisan Only	✔ For Artisan Only
Racks:	✔ For Artisan Only	✔ For Artisan Only
Rideshare: Uber/Lyft:	✘	✘
Vehicle Coverage		
Highest Vehicle Value:	40k	40k
Highest Liability Coverage:	15/30/10	15/30/10
Oldest Vehicle accepted for Liability:	If ITC rates, it's acceptable: No Classics	If ITC rates, it's acceptable: No Classics
Oldest Vehicle accepted for comp/coll:	Value of vehicle needs to be \$2500 or higher. Newest vehicle: 2020	Value of vehicle needs to be \$2500 or higher. Newest vehicle: 2020
Comp/Coll: Deductible	500 / 1000	500 / 1000
Double Deductible	✘	✘
Existing Damage:	✘	✘
Altered Vehicles: Lifted / Lower	✘	✘
Custom Vehicles	✘	✘
Mexico Coverage:	✘	✘
Special Equipment:	✘	✘
Photos		
Comp/Coll:	✔ Vans Inside Required	✔ Vans Inside Required
Business/ Artisan:	✔ Regardless of Coverage	✔ Regardless of Coverage
Trucks / Vans: Regardless of coverage	Trucks OK No cargo or Utility Vans	Trucks OK No cargo or Utility Vans
Billing:		
Terms	12 Months	12 Months
SR- 22	\$20	\$20
Cancellation Fee:	\$35 GD / \$44 NGD	\$35 GD / \$44 NGD
Flat Cancellation:	72hrs	72hrs
Void:	72hrs	72hrs
Billing Fees:	\$12	\$12
Late Fees: Past due date	\$13	\$13
Reinstatement Fees:	10 days to reinstate, must call in	10 days to reinstate, must call in
Proof of Marriage		
Proof of Marriage	✔ marriage Certificate, Bank Statement with both names, Joint Taxes, Own Real Property Together	✔ Rmarriage Certificate, Bank Statement with both names, Joint Taxes, Own Real Property Together
Register Domestic Partner:	✔ State Certificate Required	✔ State Certificate Required
Marriage Affidavit:	✘	✘
Discounts:		
Good Student	✔	✔
Other		

Future Effective Policies:	✓ Up to 30 days from written days	✓ Up to 30 days from written days
Online Endorsements:	✓	✓
Permissive Use:	✗	✗
Roadside Assistance:	Optional	✓ 3 Uses per year, towing up to 15miles or \$75

Void Process

Void Request form must be filled out and signed by agent / customer:

Send by email to Customerservice@nations-ins.com

In email request, send request to mail refund to producer 9445 Charles Smith Rancho
Cucamonga, CA 91730