

VEHICLE INFORMATION

A fee will be charged per vehicle per year. The fee is used to fund the investigation and prosecution of fraudulent automobile insurance claims as per the California Department of Insurance Code, Section 1872.8.

Vehicle Use

Pleasure Use	Vehicles not used for business/commercial purposes; vehicles used to commute back and forth to work or school; vehicles used primarily on a farm, ranch or orchard.	
The following usage types: Business Use, Artisan Use and Corporate/Partnership owned or leased vehicles, are subject to a surcharge. A business/artisan form must be submitted for each vehicle. There can be only one (1) Business Use, Commercial Ridesharing or Artisan Use vehicle on a policy.		
Business Use	Private passenger vehicles (including mini-vans) owned or leased by the applicant and used in his or her business or occupation.	<p>Acceptable Business Use includes but is not limited to:</p> <ol style="list-style-type: none"> 1. Vehicles used by real estate or insurance agents, doctors, accountants or other professionals visiting multiple locations. 2. Vehicles used by sales or service representatives, or for consumer-oriented direct home sales (e.g. Tupperware, Avon, Mary Kay, etc.). <p>Unacceptable Business Use includes but is not limited to:</p> <ol style="list-style-type: none"> 1. Pick-up or delivery of goods (newspaper, pizza or other food items). 2. Vehicles used as a taxi, limousine, or emergency vehicle. 3. Vehicles used for the transportation of nursery or school children, migrant workers or hotel/motel guests.
Commercial Ridesharing	<p>The vehicle is used in a Commercial Ridesharing Program, which means an arrangement or activity through which persons are transported for compensation, regardless of the amount or form of compensation charged or paid and includes the time:</p> <ol style="list-style-type: none"> 1. Commencing when a driver of an auto is available to accept transportation requests for passengers for compensation; 2. Between the driver accepting a transportation request and the passengers entering into or being loaded upon the auto used for this request; 3. Passengers are in or upon the auto used for this request; and 4. Between the passengers exiting or unloading from the auto and the driver is no longer available to accept transportation requests. 	<p>Commercial Ridesharing surcharge will apply: When the optional Commercial Ridesharing coverage endorsement is purchased;</p> <p>Coverage only applies to those vehicles identified on the Declarations page as having this coverage.</p> <p>Acceptable Commercial Ridesharing is:</p> <ol style="list-style-type: none"> 1. The time period commencing when you and your covered auto are available to receive requests for transportation through a digital network or similar connection used by a Transportation Network Company, and ending when you and your covered auto are engaged in a Prearranged Ride. <ol style="list-style-type: none"> a. Prearranged Ride, means a period of time that begins when a driver accepts a requested ride through a digital network or similar connection and continues while the driver transports the rider in a personal auto, and ends when the rider departs from the personal auto. b. Transportation Network Company means a corporation, partnership, sole proprietorship, or other entity that uses a digital network or similar connection to connect riders to drivers for the purpose of providing transportation.

Confidential Information - Trade Secrets

Bristol West Producers and the Company have a vital interest in protecting information used by Producers in conducting their business. This includes Underwriting Manuals and Guidelines, and documents and information about policyholders that is contained in their files.

This Information Is Confidential

Producers and their employees are expected to keep such confidential information secure from outside visitors. Under no circumstances is confidential information to be generally released to regulatory bodies, the press and/or the public at large. Anyone claiming a legitimate reason to use such information must do so as required by law or judicial process.

Commercial Ridesharing (Continued)		<p>Unacceptable Commercial Ridesharing includes, but is not limited to:</p> <ol style="list-style-type: none"> 1. Vehicles used for Personal Vehicle Sharing Program where a legal entity is engaged in the business of facilitating the sharing of private passenger cars, utility cars, or utility trailers for noncommercial use by individuals within the state. 2. Vehicles engaged in a prearranged ride. 3. Vehicles not identified on the declarations page as having a commercial ridesharing endorsement. 4. Vehicles used to transport goods or property for compensation.
Artisan Use*	Acceptable Artisan occupations include but are not limited to carpenter, plumber, brick mason, roofer, welder and tree trimmer.	<p>Use of a vehicle by an Artisan who uses a vehicle only as a means of transportation of the insured and his/her tools to and from the job site is acceptable provided:</p> <ol style="list-style-type: none"> 1. The vehicle is not used to pick up goods or delivery of property. 2. The vehicle must be operated by only the insured and listed family members. Insured can be self-employed. 3. The vehicle is used to visit no more than five sites per day within a 100-mile radius. 4. The vehicle must not carry equipment in excess of 500 pounds. 5. The vehicle may have a toolbox, a rack (for ladders, pipe, or building material), or a tool rack. (Tools and equipment are not covered.) 6. The vehicle may have signage, which indicates insured's name and type of service, i.e., "Smith's Landscaping". 7. The vehicle must not be used to transport flammable liquids, chemicals or explosive materials.

*All artisan risks with physical damage coverage must have two photos taken and a copy of the registration. The photos will be retained in the Producer's file.

Registered Owner

The named insured does not have to be the registered owner of the vehicle. A non-relative who does not have his or her name on the registration can insure the vehicle with us. Only the named insured needs to sign the application. The registered owner of the vehicle must be listed as an "Additional Interest". The registered owner or owners must either be included on the policy or excluded.

Vehicle Symbols

Ensure that the Vehicle Identification Number (VIN) is correct since symbols will be assigned based on the VIN. 1980 and older vehicles will be acceptable for liability only and will be assigned symbol 69 for all coverages. Unlisted New Models: Complete the information requested in Web Rater. Call Service Operations and we will assign the proper vehicle symbol. Conversion vans will be acceptable for liability only and are rated using vehicle Actual Cash Value (ACV). Salvage Vehicles - call Service Operations to obtain symbols for Salvage vehicles that are rebuilt and are properly certified with the State Department of Motor Vehicles as roadworthy.

Non-Ascertainable Vehicle Symbols

In the event you are unable to obtain a vehicle symbol, please contact Service Operations and we will assign the proper vehicle symbol.

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