

18. Vehicles transporting explosives, chemicals, radioactive materials or flammable substances.
19. Vehicles with an incomplete chassis.
20. Conversion vans requesting comprehensive and collision coverage.
21. Vehicles not owned or leased by named insured or others listed as rated drivers unless rated for business use.
22. Vehicles with an original MSRP over \$125,000
23. Vehicles of any of the following types: Campers, dune buggies, racing vehicles, taxicabs, limos, jitneys, emergency vehicles, or commercial vehicles.
24. Farm vehicles, Motor Homes, or Kit cars.
25. Vehicles used in Commercial Rideshare Programs, unless the optional buyback provision is purchased.
26. Policies with more than one (1) Business, Commercial Ridesharing or Artisan Use vehicle. Refer to Vehicle Use section.

Unacceptable for Physical Damage

1. Vehicles rated based only on their actual cash value, stated amount, or stated value.
2. Vehicles older than model year 1981.
3. Salvage Vehicles (Exception to salvaged vehicle rule: If vehicle has been rebuilt; and properly certified with the State Department of Motor Vehicles as roadworthy).
4. Vehicles with modified exteriors and/or lowered or lifted vehicles more than three (3) inches, with the exception of truck/SUV models, which may be raised up to six (6) inches.
5. Vehicles of the following makes/models: Acura NSX, Aro, Aston Martin, Audi R8, Avanti, Bentley, Bricklin, Bugatti, DCX (Dodge) Sprinter, DeLorean, Ferrari, Fisker, Ford Think, GEM, Laforza, Lamborghini, Lotus, Maserati, Maybach, McClaren, Panther, Porsche 911, Rolls Royce, Sterling, Triumph, TVR, Golf Cart Style, Micro Trucks and Vehicles with top speeds of 25-30 mph.
6. Vehicles with an original MSRP over \$125,000

Unacceptable Customizing Equipment

1. Additional equipment not permanently installed in the vehicle.
2. Radar detectors, custom murals, nose bras and insect shields.
3. Equipment in an unlocked or open vehicle.
4. Equipment for which the value cannot be determined or verified.
5. Sinks/bathroom/toilet facilities/equipment for cooking.
6. Personal property carried in a vehicle.

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.