

Updated: 8/22/23

Pronto Insurance	Classic	Vista	Falcon	Eagle
	multi car	x	Only Single Car Policy	multi car
License				
CA ID:	x	x	x	x
Learners Permit:	x		US 0 Experience. Requires license in 30 days	x
US Passport: Never been license:	x	x	✓	x
US: Out of State license:	✓	✓	✓	✓
Suspended License:	✓	✓	✓ x Only if requires SR22	✓
Revoked License:	x	x	x	x
Expired License:	x	x	x	x
Matricula, International Passport or International ID:	x	x	x	✓ Must be Active No International Passport
Driving Experience				
US Driving Experience	Full Eperience	Full Experience	Full Experience	Full Experience
US ID Only & Passport Experience	x	x	Rate 0 US, * When you Bridge Pronto will modify to US Exp when they run MVR.	x
Learners Permit Experience:	x	x	Rate 0 US, * When you Bridge Pronto will modify to US Exp when they run MVR.	x
International Driving Experience:	Full = ID must be Active	Full = ID must be Active	Full = ID must be Active	Full = ID must be Active
Driver Reports / Filings / Restrictions:				
Driver policy Limit:	No Limit	No Limit	No Limit	No Limit
Oldest Driver Accepted	80 years old	80 years old	80 years old	80 years old
SR22: CA	✓	✓	✓	✓
SR22: Out of State	x	x	x	x
SR22: FOR X #	x	x	x	x
MVR:	✓	✓	✓	✓
Clue Report	✓ After Point of Sale	✓ After Point of Sale	✓ After Point of Sale	✓ After Point of Sale
Accident Affidavit: Certificate of Accident	✓ Required with ALL non-chargable Accident and All At Fault PD only Accidents	✓ Required with ALL non-chargable Accident and All At Fault PD only Accidents	✓ Required with ALL non-chargable Accident and All At Fault PD only Accidents	✓ Required with ALL non-chargable Accident and All At Fault PD only Accidents
Registrations				
Exclude Register Owner:	✓	✓	✓	✓
Out of State Registrations	✓	✓	✓	✓
International Registration:	x	x	x	x
Expired Registration:	✓	✓	✓	✓

Salvage Vehicles:	✓ All coverages available Full: KBB Value	✓ All coverages available Full: KBB Value	✓ All coverages available Full: KBB Value	✓ All coverages available Full: KBB Value
Lemon Law Buy Back:	✓ All coverages available Full: KBB Value	✓ All coverages available Full: KBB Value	✓ All coverages available Full: KBB Value	✓ All coverages available Full: KBB Value
Grey Market	✗	✗	✗	✗
Annual Miles				
Liability Annual Mileage	Default at Bridge	Default at Bridge	Default at Bridge	Default at Bridge
Comp/Coll Annual Miles	Default at Bridge	Default at Bridge	Default at Bridge	Default at Bridge
Non-Owners: Miles	Default at Bridge	Default at Bridge	Default at Bridge	Default at Bridge
Vehicle Use				
Non-Owners	✓ Rate 12,000 Annual Miles	✓ Rate 12,000 Annual Miles	✓ Rate 12,000 Annual Miles	✗
Artisan:	✓ 5 Stops per day	✓ 5 Stops per day	✓ 5 Stops per day	✓ 5 Stops per day
Business Use:	✓	✓	✓	✓
Logos:	✗	✗	✗	✗
Racks:	✗	✗	✗	✗
Rideshare: Uber/Lyft:	✗	✗	✗	✗
Vehicle Coverage				
Highest Vehicle Value:	\$ 40,000.00	\$ 60,000.00	\$ 40,000.00	\$ 40,000.00
Highest Liability Coverage:	15/30/10	15/30/10	15/30/10	15/30/10
Oldest Vehicle accepted for Liability:	As long as KBB is over \$2500	As long as KBB is over \$2500	As long as KBB is over \$2500	As long as KBB is over \$2500
Oldest Vehicle accepted for comp/coll:	No more than 15 years old. 2008 - 2018	No more than 15 years old. 2008 - 2018	No more than 15 years old. 2008 - 2018	No more than 15 years old. 2008 - 2018
Comp/Coll: Deductible	250 / 500 / 1000	250 / 500 / 1000	250 / 500 / 1000	500 / 1000
Double Deductible:	✗	✗	✗	✓ Double first 30 days of Inception
Rental Coverage	\$25 per day \$625 Max	✗	\$25 per day \$625 Max	\$20 Per Day \$400 Max
Existing Damage:	✓ Road Worthy UW approval	✓ Road Worthy UW approval	✓ Road Worthy UW approval	✓ Road Worthy UW approval
Altered Vehicles: Lifted / Lower	✓ 3 inches	✓ 3 inches	✓ 3 inches	✗
Custom Vehicles	✓	✓	✓	✓
Mexico Coverage:	✗	✗	✗	✗
Special Equipment:	✓ \$1000 per item	✓ \$1000 per item	✓ \$1000 per item	✗
Photos				
Comp/Coll:	✓ Vans Inside Required	✓ Vans Inside Required	✓ Vans Inside Required	✓ Vans Inside Required
Business/ Artisan:	✓	✓	✓	✓
Trucks / Vans:	✓	✓	✓	✓
Billing:				
Terms	6 Month only	6 Month only	6 Month only	6 Month only
SR- 22	\$ 30.00	\$ 30.00	\$ 30.00	\$ 20.00
Cancellation Fee:	\$ 50.00	\$ 50.00	\$ 50.00	\$ 15.00
Flat Cancellation:	24hr window	24hr window	24hr window	24hr window
Void:	24hr window	24hr window	24hr window	24hr window
Billing Fees:	\$ 15.00	\$ 15.00	\$ 15.00	\$ 12.00
Late Fees: Past due date	\$ -	\$ -	\$ -	\$ 12.50
Reinstatement Fees:	\$ 15.00	\$ 15.00	\$ 17.50	\$ 17.50
Proof of Marriage				

Proof of Marriage	✓ Required for drivers 25 & younger, Spouses with Different Last Names "Regardless if rated as Driver", or Spouse is Excluded	✓ Required for drivers 25 & younger, Spouses with Different Last Names "Regardless if rated as Driver", or Spouse is Excluded	✓ Required for drivers 25 & younger, Spouses with Different Last Names "Regardless if rated as Driver", or Spouse is Excluded	✓ Required for drivers 25 & younger, Spouses with Different Last Names "Regardless if rated as Driver", or Spouse is Excluded
Register Domestic Partner:	✓ State Certificate Required	✓ State Certificate Required	✓ State Certificate Required	✓ State Certificate Required
Marriage Affidavit:	✗	✗	✗	✗
Discounts:				
Good Student	✓ Email to endorse Discount 3.0 GPA	✓ Email to endorse Discount 3.0 GPA	✓ Email to endorse Discount 3.0 GPA	✓ Email to endorse Discount 3.0 GPA
Other				
Future Effective Policies:	✓	✓	✓	✓
Online Endorsements:	✓	✓	✓	✓
Permissive Use:	✓	✓	✓	✗
Roadside Assistance:	✓ Must select Motorist Protection at Bridge	✓ Must select Motorist Protection at Bridge	✓ Must select Motorist Protection at Bridge	✗
Void Process				
<p>1. Can only be voided within 24hr 2.</p> <p style="text-align: center;">E-mail to Underwriting@prontodocuments.com</p> <p>3. will not void if any documents provided to the insured</p>				

