

Customer Service

Marketing

Claims

▶ 480.864.3273

▶ 480.841.6361

▶ 480.864.3266



6 Month Policy Term

FAQ	AZ AUTO	DETAILS
Photos Required	✓	Uploading vehicle photos required for vehicles with Physical Damage Coverage, including endorsements.
Business/Artisan Use	✓	Must upload copy of registration, 4 photos of vehicle & Business / Artisan Use form. 50-mile radius, 5 job sites per day, registration in insured's name, logos, racks, toolboxes OK.
In Home Care/Day Care	✗	Listed as additional interest and added or excluded
Rideshare (<i>Uber/Lyft/etc.</i>)	✗	
Deliver Service (<i>Grub Hub/Uber Eats/etc.</i>)	✗	
License Suspended / Expired	✓	
State ID Card Only	✓	
License Experience From International	✓	Full experience since age 16. Retain documents on file. Legal gov issued photo ID required.
SR-22	✓	Electronically submitted to MVD. Can be applied to any included driver on policy.
Non-Owner Policy	✓	SR22 Not Required
Salvaged Vehicle	✓	For physical damage, 4 vehicle photos and photo of VIN required to be uploaded
Vehicles With Existing Damage	✓	A vehicle with pre-existing damage must be in safe and legal driving condition, with all headlights, taillights and blinkers operable, and not present a safety hazard (e.g broken glass).
B/I Limits	25 / 50	
P/D Limits	15 or 25	
UMBI Limit	25 / 50	
Comprehensive & Collision Deductibles	500, 750, 1000	Deductibles Must Match
Coverage Extended to Rental Cars	✓	Extends for liability coverage to a rental car for the named insured, spouse, or a relative listed as a driver. no coverage for physical damage.
Permissive Use Endorsement	✓	Extends physical damage coverage to listed vehicles and increases liability PD from drop down.
Rental Reimbursement	✓	\$30 per day with a \$900 max, regardless of days.
Towing And Labor Coverages	\$50, \$75	
Med-Pay Limit Options	\$500, \$1000, \$2000	
Roadside	✓	Three times per 12-month period. One time per 7 days period. Covers vehicle lockout, tire change, fuel delivery, and towing. \$50 benefit per occurrence.
Pay Plans	DB, RCCP, EFT	Balanced, Low Down, Low Monthly
Lifted or lowered trucks	✓	3 inches up or down.
Special Equipment	✓	Up to \$5,000 (Sound equipment, customer paint/wraps, body kits, custom tops, camper shells (no camping types that resemble RVs), bedliners and paint protectors)
Van Conversions	✗	Nothing that resembles an RV. No sink, bed, toilet, kitchen, or holding tanks.
Exclude a Spouse	✓	Must upload proof of marriage to the policy. For excluded spouses or rated spouses with different last names. EXAMPLES: Marriage Certification, Joint Utility Bill, Joint Tax Document, Joint Mortgage Statement, Joint Bank Statement, Joint Rental Agreement, Registration with both spouse's last names and garaging address or Birth Certificate of Common Child. Living apart, is to be rated as single.

Plan details can be found on next page →



6 Month Policy Term

FAQ	AZ AUTO	DETAILS
Proof of Domestic Partnership	✓	Must sharing a common residence and “act as married”. Same proof required as above. Living apart, is to be rated as single.
Homeowner discount	✓	Must own and occupy a home or condo (no mobile home). Proof of ownership required and needs to be sent into UW or uprated.
Good Student Discount	✓	Proof needs to be completed & uploaded to policy.
Distance Student Discount	✓	Over 100 miles from home. Not allowed to have the vehicle at school.
Minor child discount	✓	18 or younger, current policy required to be in-force 24 months to qualify with proof uploaded
5 Year Clean Discount	✓	Named insured must be 25 YO or greater. All drivers must have a valid US DL. No tickets in 3 years & no chargeable accidents in 5 years.
Triple Deductible Discount	✓	Optional Triple deductible. For the first 60 days following inception, with a lapse, renewal with lapse or endorsement of additional vehicle. Triple deductible does not apply to lienholders.
Acceptable Proof of No-Fault or No-Injury	✓	EXAMPLES: Police Report, Claims Experience Letter, Self-Certification.
Named Insured Not The Registered Owner	✓	Listed as additional interest and added or excluded.