



Dairyland Auto Quick Reference Guide

Dairyland[®]

This is a brief overview of underwriting guidelines for CA. Please access full guidelines at agent.dairylandagent.com
Revised April 22, 2024

Named Insured	Anyone can be listed as the named insured, it does NOT need to be the registered owner, you may exclude the registered owner
Accept out of state license / reg	YES [Do not require insured to obtain CA lic or reg]
Acceptable Special Vehicles	Salvaged/Gray Market- liability only [unless CA GDD], Van conversion - ACV limit only
Annual Mileage	Actual Mileage
Business or Artisan	Yes, surcharge applies. For full list of acceptable vehicles refer to the underwriting guide. Sample acceptable useage is: sales or service reps, home sales, real estate or insurance agent professionals visiting multiple locations; No more than 2 job sites per day, must be registered to named insured
Clue Report	YES, run prior to binding along with MVR [order reports]
Comp Cov w/ Existing Damage	YES, listed on inspection form
Coverages - Comp / Coll	250, 500, 1000, 2000, available for vehicles up to 20 years old
Comp w/out collision	Yes
Coverages - Leinholder Deductible	\$1.20 per month; 100/250 deductibles
Coverages - Liability	15/30/5 up to 100/300/100
Coverages - Special Equipment	\$1.20 per \$100 value [Comp/Coll must be purchased]\$3,000 max; Stereo equipment limited to \$1,000
Coverages - UMBI / UMPD	15/30 to 30/60; 3,500
Discounts	Good Driver [20%], Multi-Car, Defensive Driving Course [10%]
Endorsements	Real Time!! All processed through Dairyland: www.agent.dairylandagent.com
Exclude Reg. Owner	YES, list registered owner as Named Insured and then exclude them as a driver. Anyone can be listed as the named insured, it does NOT need to be the registered owner, you may exclude the registered owner
Exclude Spouse	YES
Expired/Suspended License	YES
Fees	NO New Policy Fee. Installment fee, renewal fee, reissue fee = \$10, with EFT = \$8, Good Driver, without EFT = \$8.00; Good Driver, with EFT = \$6.40;
Future Effective Date	YES
Comp/Coll Extends to Rental	Only if vehicle is out of service
Inspection Required - Full Coverage	YES - PD Inspection form, photos not required, retain in file
International License	YES [Do not require US license]
Licensing Experience	Actual
Lifted/Lowered	Not acceptable
Money Needed for endorsement	NO, we do offer a suggested payment
Non-Owner	YES
Paperless / File Maintenance	YES - retained signed apps in office, e-Signature also available
Insured Payments	Via Phone, Internet, Mobile App, text alert or Mail, Credit Card, E-Check or Western Union.
Policy Terms	6 & 12 month terms, optional down payments and paid infull
Proof of Marriage	Not required
Reinstatement Period	60 Days, additional 12 months to EZStart
SR 22	YES, no fee charged
Violations	1 violation charge per day [ex. 1 major and 1 minor on same day, only charge for major]
MVR Violation	24 months for 2 pt vios, all other 36 month

Mexico Limited Coverage	Occasional travel into Mexico up to 25 miles. Applies to all coverages. Infrequent trips into Mexico where all insured persons collectively have spent ten or fewer days in Mexico and made five or fewer trips into Mexico during a thirty-day period.
Replacement/Additional Vehicle	14 days
Permissible Operator	Coverage drops to state minimum limits for unlisted drivers
Roadside	YES, Non-reimbursement: Two tiers Up to \$75/incident or up to \$100/incident. Serviced through Agrero [formely Road America], negotiated pricing in their network. 855-817-6506
Towing & Labor	YES, available on liability only or physical damage policies, up to \$50
Rental Reimbursement	\$25 a day, \$750 max
Car Loan Protection	Increases Physical Damage on total loss vehicles to ACV or loan balance
Deductibles	Deductible does not apply for window glass repair
Bill Alerts	Available via text or Email, notifies insured in advance of installment due, English & Spanish

Import Dairyland Information

Dairyland Code and Login	Dairyland Marketing Contacts
Producer Code:	James Streit: San Jose/West Bay, Fresno, Coporate: James.Streit@Sentry.com & 608-514-5369
	Adrian Solis: Central Valley, Calexico, Oxnard/Santa Paula: Adrian.Solis@Sentry.com & 714-878-8285
User ID:	Jerrad Long: All Other Locations Jerrad.Long@Sentry.com & 951-833-7200
Password:	

Dairyland Website: Agent.Dairylandagent.com
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Customer Service
Phone: 800-334-0090 [Multi-lingual reps available]

Additional Contact Options
Customer Service Email : Help@dairylandinsurance.com
Customer Service Fax: 800-943-3373
Endorsement Requests: PLPCDocuments@sentry.com
Claims Fax Number: 888-729-2225