

Adriana's

		Updated:	9/5/24
Aspire		Savings	Advantage
9am - 5pm		https://www.aspiregeneral.com/	916-503-6313
License			
CA ID:	Yes Rate 1 Month Driving Experience	Yes Rate 1 Month Driving Experience	
Learners Permit:	✓ Rate 1 in US	✓ Rate 1 in US	
US Passport: Never been license:	No	No	
US: Out of State license:	✓ Full Driving Experience since age 16	✓ Full Driving Experience since age 16	
Suspended License:	✓ Not Required to get License	✓ Not Required to get License	
Revoked License:	No	No	
Expired License:	Yes	Yes	
Matricula, International Passport or International ID:	Yes	Yes	
Driving Experience			
US Driving Experience	Full Since age 16	Full Since age 16	
US ID Only	Rate 1 month in US	Rate 1 month in US	
Learners Permit Experience:	Rate 1 month in US	Rate 1 month in US	
International Driving Experience:	Full Since age 16	Full Since age 16	
Driver Reports / Filings / Restrictions:			
Driver policy Limit:	No Restrictions: 2 vehicles per driver	No Restrictions: 2 vehicles per driver	
Oldest Driver Accepted	No Restriction: ITC will rate risk if acceptable	No Restriction: ITC will rate risk if acceptable	
SR22: CA	Yes	Yes	
SR22: Out of State	No	No	
SR22: FOR X #	Yes	Yes	
MVR:	Yes	Yes	
Clue Report	Yes	Yes	
Accident Affidavit: Certificate of Accident	Yes	Yes	
Registrations			
Exclude Register Owner:	Yes	Yes	
Out of State Registrations	Yes	Yes	
International Registration:	No	No	
Expired Registration:	Yes	Yes	
Reg under company or LLC for tax purpose or work	No	No	
Salvage Vehicles:	Yes All Coverage: For comp/coll 4 vehicle photos and photo of VIN required to be uploaded.	Yes All Coverage: For comp/coll 4 vehicle photos and photo of VIN required to be uploaded.	
Lemon Law Buy Back:	No	No	
Grey Market	No	No	
Annual Miles			
Liability Annual Mileage	Default at Bridge	Default at Bridge	
Comp/Coll Annual Miles	Default at Bridge	Default at Bridge	
Non-Owners: Miles	Default at Bridge	Default at Bridge	
Vehicle Use			
Non-Owners	Yes	Yes	
Artisan:	YES Questionnaire Required to be fill & Uploaded Must upload copy of registration 4 photos of vehicle (even for LO) Business / Artisan Use form. 50 mile radius 5 job sites per day, Reg in ins name	YES Questionnaire Required to be fill & Uploaded Must upload copy of registration 4 photos of vehicle (even for LO) Business / Artisan Use form. 50 mile radius 5 job sites per day, Reg in ins name	

Business Use:	Questionnaire Required to be fill & Uploaded	Questionnaire Required to be fill & Uploaded
Logos:	Yes	Yes
Racks:	Yes	Yes
Rideshare: Uber/Lyft:	No	No
Vehicle Coverage		
Highest Vehicle Value:	50k	50k
Highest Liability Coverage:	15/30/10	15/30/10
Oldest Vehicle accepted for Liability:	1981 and newer	1982 and newer
Oldest Vehicle accepted for comp/coll:	1981 and newer	1982 and newer
Comp/Coll: Deductible	500, 1000	500, 1000
Tripple Deductible:	YES In the first 60 days following inception, with a lapse, renewal with lapse or endorsement of additional vehicle	No
Rental Coverage	No	No
Existing Damage:	✓ No safety hazards	✓ No safety hazards
Altered Vehicles: Lifted / Lower	6 inches	3 inches
Dually's	No	No
Custom Vehicles	No	No
Mexico Coverage:	No	No
Special Equipment:	No	No
Photos		
Comp/Coll:	YES Requires object/date in each side of photo	YES Requires object/date in each side of photo
Business/ Artisan:	YES Requires object/date in each side of photo	YES Requires object/date in each side of photo
Trucks / Vans:	YES Requires object/date in each side of photo	YES Requires object/date in each side of photo
Billing:		
Terms	6 & 12 Months	6 & 12 Months
SR- 22	\$15.00	\$10.00
Cancellation Fee:	\$50.00	\$25.00
Flat Cancellation:	✓ Must be processed with in 72 hours	✓ Must be processed with in 72 hours
Void:	No	No
Billing Fees:	No	No
Late Fees: Past due date	No	No
Reinstatement Fees:	8.00 for GDD & 10 for non GDD	10.00 for GDD & 13 for non GDD
Proof of Marriage		
Proof of Marriage	✓ <ul style="list-style-type: none"> • Marriage Certification, • Joint Utility Bill, • Joint Tax Document, • Joint Mortgage Statement, • Joint Bank Statement • Joint Rental Agreement, • DL of spouse in the same address • Reg with both spouse's last names and garaging 	✓ <ul style="list-style-type: none"> • Marriage Certification, • Joint Utility Bill, • Joint Tax Document, • Joint Mortgage Statement, • Joint Bank Statement • Joint Rental Agreement, • DL of spouse in the same address • Reg with both spouse's last names and garaging
Register Domestic Partner:	✓ State Certificate Required	✓ State Certificate Required
Marriage Affidavit:	No	No
Discounts:		
Good Student		
Other		
Future Effective Policies:	Yes	Yes
Online Endorsements:	Yes	Yes
Permissive Use:	YES Permissive Use can be added to physical damage of policy / LO permissive use is drop down state minimum limits.	YES Permissive Use can be added to physical damage of policy / LO permissive use is drop down state minimum limits.

Roadside Assistance:

YES

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.

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Void Process

Process directly online with in 72 hours