

				Updated:		2/13/26
Anchor General	Motorclub	Platinum	Gemini	Pac Star	Blue Star	Premier
<b>License</b>						
<b>CA ID:</b>	Yes, rate experience under international	Yes, rate experience under international	Yes, rate experience under international	Yes, rate experience under international	Yes, rate experience under international	Yes, rate experience under international
	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No
<b>Learners Permit:</b>	Must be Valid required License in 30 days. Must be over 24yrs old	Must be Valid required License in 30 days. Must be over 24yrs old	Must be Valid required License in 30 days. Must be over 24yrs old	Must be Valid required License in 30 days. Must be over 24yrs old	Must be Valid required License in 30 days. Must be over 24yrs old	Must be Valid required License in 30 days. Must be over 24yrs old
<b>US Passport: Never been license:</b>	No	No	No	No	No	No
<b>US: Out of State license:</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No	Yes / No
<b>Suspended License:</b>	Only if they require an SR22 and will be reinstated in next 30 days	Only if they require an SR22 and will be reinstated in next 30 days	Only if they require an SR22 and will be reinstated in next 30 days	Only if they require an SR22 and will be reinstated in next 30 days	Only if they require an SR22 and will be reinstated in next 30 days	Only if they require an SR22 and will be reinstated in next 30 days
<b>Revoked License:</b>	No	No	No	No	No	No
<b>Expired License:</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Expired only within 1 year	Expired only within 1 year	Expired only within 1 year	Expired only within 1 year	Expired only within 1 year	Expired only within 1 year
<b>Matricula, International Passport or International ID:</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>IDL: International Translation:</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Driving Experience</b>						
<b>US Driving Experience</b>	Actual for 22 and younger Over 23 yrs & 3 yrs exp give full	Actual for 22 and younger Over 23 yrs & 3 yrs exp give full	Actual for 22 and younger Over 23 yrs & 3 yrs exp give full	Actual for 22 and younger Over 23 yrs & 3 yrs exp give full	Actual for 22 and younger Over 23 yrs & 3 yrs exp give full	Actual for 22 and younger Over 23 yrs & 3 yrs exp give full
<b>US ID Only &amp; Passport Experience</b>	Rate the driving experience under international.	Rate the driving experience under international.	Rate the driving experience under international.	Rate the driving experience under international.	Rate the driving experience under international.	Rate the driving experience under international.
<b>Learners Permit Experience:</b>	Rate 1 Month only CA/ US	Rate 1 Month only CA/ US	Rate 1 Month only CA/ US	Rate 1 Month only CA/ US	Rate 1 Month only CA/ US	Rate 1 Month only CA/ US
<b>International Driving Experience:</b>	Full since age 16	Full since age 16	Full since age 16	Full since age 16	Full since age 16	Full since age 16
<b>Driver Reports / Filings / Restrictions:</b>						
<b>Driver policy Limit:</b>	6 per policy	6 per policy	6 per policy	6 per policy	6 per policy	6 per policy
<b>Oldest Driver Accepted</b>	No Restriction: ITC will rate risk if acceptable	No Restriction: ITC will rate risk if acceptable	No Restriction: ITC will rate risk if acceptable	No Restriction: ITC will rate risk if acceptable	No Restriction: ITC will rate risk if acceptable	No Restriction: ITC will rate risk if acceptable
<b>SR22: CA</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>SR22: Out of State</b>	No	No	No	No	No	No
<b>SR22: FOR X #</b>	No	No	No	No	No	No
<b>MVR:</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Clue Report</b>	Yes	Yes	Yes	Yes	Yes	Yes
	After Point of Sale	After Point of Sale	After Point of Sale	After Point of Sale	After Point of Sale	After Point of Sale
<b>Accident Affidavit: Certificate of Accident</b>	No	No	No	No	No	No
<b>Registrations</b>						
<b>Exclude Register Owner:</b>	Yes	Yes	Yes	Yes	Yes	Yes
<b>Out of State Registrations</b>	Yes	Yes	Yes	Yes	Yes	Yes
	CA Reg required in 30 days,	CA Reg required in 30 days,	CA Reg required in 30 days,	CA Reg required in 30 days,	CA Reg required in 30 days,	CA Reg required in 30 days,
<b>International Registration:</b>	No	No	No	No	No	No
<b>Expired Registration:</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Expired up to 1 year	Expired up to 1 year	Expired up to 1 year	Expired up to 1 year	Expired up to 1 year	Expired up to 1 year
<b>Salvage Vehicles:</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Liability and UMBI only NO UMPD/ NO Comp/Coll	Liability and UMBI only NO UMPD/ NO Comp/Coll	Liability and UMBI only NO UMPD/ NO Comp/Coll	Liability and UMBI only NO UMPD/ NO Comp/Coll	Liability and UMBI only NO UMPD/ NO Comp/Coll	Liability and UMBI only NO UMPD/ NO Comp/Coll
<b>Lemon Law Buy Back:</b>	Yes	Yes	Yes	Yes	Yes	Yes
	Liability and UMBI only NO UMPD	Liability and UMBI only NO UMPD	Liability and UMBI only NO UMPD	Liability and UMBI only NO UMPD	Liability and UMBI only NO UMPD	Liability and UMBI only NO UMPD
<b>Grey Market</b>	No	No	No	No	No	No
<b>Annual Miles</b>						
<b>Liability Annual Mileage</b>	12,000	12,000	12,000	12,000	12,000	12,000
<b>Comp/Coll Annual Miles</b>	12,000	12,000	12,000	12,000	12,000	12,000
<b>Non-Owners: Miles</b>	7,000	7,000	7,000	No	No	7,000
<b>Endorsement Miles:</b>	11,000	11,000	11,000	No	No	11,000
<b>Vehicle Use</b>						
<b>Non-Owners</b>	Yes	Yes	Yes	No	No	Yes
	Rate 7000 Annual Miles	Rate 7000 Annual Miles	Rate 7000 Annual			Rate 7000 Annual
<b>Artisan:</b>	No	No	No	No	No	No
<b>Business Use:</b>	No	No	No	No	No	No
<b>Logos:</b>	No	No	No	No	No	No
<b>Racks:</b>	No	No	No	No	No	No
<b>Rideshare: Uber/Lyft:</b>	No	No	No	No	No	No
<b>Vehicle Coverage</b>						
<b>Highest Vehicle Value:</b>	\$50,000	\$50,000	\$40,000	\$50,000	\$50,000	\$50,000
<b>Highest Liability Coverage:</b>	15/30/10	15/30/10	15/30/10	15/30/10	15/30/11	15/30/10
<b>Oldest Vehicle accepted for Liability:</b>	40 Years	40 Years	40 Years	40 Years	41 Years	40 Years
<b>Oldest Vehicle accepted for comp/coll:</b>	20 Years	20 Years	20 Years	20 Years	21 Years	20 Years
<b>Comp/Coll: Deductible</b>	\$500 NB only Endos \$500/\$1000	NB / Endos \$500 / \$1000	NB / Endos \$500 / \$1001	NB / Endos \$500 / \$1002	NB / Endos \$500 / \$1003	NB / Endos \$500 / \$1004
<b>Double Deductible:</b>	No	No	No	No	No	No
<b>Existing Damage:</b>	No	No	No	No	No	No

Altered Vehicles: Lifted / Lower	✓ 3 Inches lower / Lifted Trucks	✓ 3 Inches lower / Lifted Trucks	✓ 3 Inches lower / Lifted Trucks	✓ 3 Inches lower / Lifted Trucks	✓ 3 Inches lower / Lifted Trucks	✓ 3 Inches lower / Lifted Trucks
Dually's	No	No	No	No	No	No
Custom Vehicles	No	No	No	No	No	No
Mexico Coverage:	No	No	No	No	No	No
Special Equipment:	Up to \$1000	Up to \$500	Up to \$500	Up to \$1000	Up to \$500	Up to \$1000
<b>Photos</b>						
Comp/Coll:	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date
Business/ Artisan:	No	No	No	No	No	No
Trucks / Vans: Photos required	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date	✓ Taken with Item or Date
<b>Billing:</b>						
Terms	6, 12 Month Term	6, 12 Month Term	6, and 12 Month Term	6, and 12 Month Term	6, 12 Month Term	6 and 12 Month Term
SR- 22						
Cancellation Fee:	None \$0.00	None \$0.00	None \$0.00	None \$0.00	None \$0.00	None \$0.00
Flat Cancellation:	24hrs	24hrs	24hrs	24hrs	24hrs	24hrs
Void:	24hrs if not retains policy fee \$26	24hrs if not retains policy fee \$26	24hrs if not retains policy fee \$26	24hrs if not retains policy fee \$26	24hrs if not retains policy fee \$26	24hrs if not retains policy fee \$26
Billing Fees:	\$ 13.00	\$ 13.00	\$ 13.00	\$ 13.00	\$ 13.00	\$ 13.00
Late Fees: Past due date	None \$0.00	None \$0.00	None \$0.00	None \$0.00	None \$0.00	None \$0.00
Reinstatement Fees:	\$12 / \$15 non GDD	\$12 / \$15 non GDD	\$12 / \$15 non GDD	\$12 / \$15 non GDD	\$12 / \$15 non GDD	\$12 / \$15 non GDD
<b>Proof of Marriage</b>						
Proof of Marriage	Yes 23 & younger must provide proof 1. Marriage Certificate 2. Bank Statement w/both Names 3. ID's with same address 4. Tax Returns	Yes 23 & younger must provide proof 1. Marriage Certificate 2. Bank Statement w/both Names 3. ID's with same address 4. Tax Returns	Yes 23 & younger must provide proof 1. Marriage Certificate 2. Bank Statement w/both Names 3. ID's with same address 4. Tax Returns	Yes 23 & younger must provide proof 1. Marriage Certificate 2. Bank Statement w/both Names 3. ID's with same address 4. Tax Returns	Yes 23 & younger must provide proof 1. Marriage Certificate 2. Bank Statement w/both Names 3. ID's with same address 4. Tax Returns	Yes 23 & younger must provide proof 1. Marriage Certificate 2. Bank Statement w/both Names 3. ID's with same address 4. Tax Returns
Register Domestic Partner:	Yes State Certificate Required	Yes State Certificate Required	Yes State Certificate Required	Yes State Certificate Required	Yes State Certificate Required	Yes State Certificate Required
Marriage Affidavit:	No	No	No	No	No	No
<b>Discounts:</b>						
Good Student	Yes Email to endorse Discount 3.0 GPA	Yes Email to endorse Discount 3.0 GPA	Yes Email to endorse Discount 3.0 GPA	Yes Email to endorse Discount 3.0 GPA	Yes Email to endorse Discount 3.0 GPA	Yes Email to endorse Discount 3.0 GPA
<b>Other</b>						
Future Effective Policies:	Yes	Yes	Yes	Yes	Yes	Yes
Online Endorsements:	Yes	Yes	Yes	Yes	Yes	Yes
Permissive Use: BUY BACK	"Only if Buy Back" is Selected	"Only if Buy Back" is Selected	"Only if Buy Back" is Selected	"Only if Buy Back" is Selected	"Only if Buy Back" is Selected	"Only if Buy Back" is Selected
Roadside Assistance:	Yes	No	No	Yes	No	No

### Void Process

1. We only have 24hrs to Void a policy
  2. We must use the Void Quote Request Form
    - Pac Star and Blue Star has their own form- use correct one
  3. Under reason write Unacceptable Risk – Never write Agent/upload error
  4. Email form to Anchor to: Void@anchorgeneral.com
- ❖ If process is done incorrectly, Anchor will retain between \$26 - \$46 policy fee.

