



California Personal Auto Product Guide & Rule Manual

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General Procedures

Policy Period

The CSE automobile policy is written for 6 or 12 month terms. Renewals are continuous and based upon the premiums in effect at the time of renewal which may be impacted by changes such as:

- an accident or citation surcharge; or
- loss of a discount; or
- a policy change made by the company or the insured, effective with the policy renewal.

All rates listed in the manual are based on a 12-month policy term.

Premium Payment

New Business

All new business applications must be accompanied by one of the following:

- Full payment of the 6 or 12-month policy premium; or
- Annual term policyholders may select a 2-pay, 50/50 payment option, and payment of the first installment;
- The initial payment of premium, if an installment payment plan is used; or
- The EFT down payment and the required EFT documents.

Renewal Billing

All renewals are billed to the appropriate party per the agent's instructions 35 days prior to the renewal date, and the premium payment is due by the renewal date.

Installment Payment Plan

CSE offers an installment payment plan enabling the insured to pay in 5 installments.

We will automatically bill the insured for the second, third, fourth, and fifth installments, which will be due in 30 day intervals after the policy effective date, respectively, and will be billed by us 15 days prior to the due date.

EFT Payment Plan

EFT automatically transfers the monthly insurance policy premium payments from the insured's checking account to CSE.

On the EFT Authorization Form, the insured supplies the details of the account from which payments are to be withdrawn, and authorizes the financial institution to honor these withdrawals.

Each policy requires a separate authorization form.

The signed authorization form must be sent to CSE. This form is available in the "Print on Demand" Forms section of the guidelines.

EFT Payment Plan Description

1. Electronic Funds Transfer (EFT) is only available as a monthly installment payment plan, and only for Auto, Homeowners, and Dwelling Fire policies. CSE does not draft annually or quarterly.
2. A voided check is needed. A deposit slip will not work since some banking institutions do not code all of the necessary routing numbers on deposit slips.
3. Because individual policies have different coverage terms and renewal dates, we must have a separate draft authorization for each policy. If there are two policies, then two separate drafts will occur. Two policies cannot be combined on one EFT draft.
4. The policy effective (renewal) date controls the EFT program. You may choose any withdrawal date you wish that is from 0 to 15 days prior to the policy effective date. If the chosen date is outside of this range, CSE will use the policy effective date.
5. The agent's trust account may be drafted for the first payment, but not thereafter. The client's check may also be used to make the initial payment. EFT draft from the insured's account will begin with the second payment. Please note that the program is designed to withdraw on the first draft the amount needed to place the policy in force and to make it current so that future drafts will be consistent and correctly timed. Therefore, the first withdrawal may be more or less than the future transfers.
6. Because liability for coverage is inherent in the payment drafts, written notice signed by the insured is needed to terminate or change the automatic bank transfers. CSE will refund premiums if withdrawals are made after the requested termination of coverage.
7. When policy changes result in premium changes, a new installment schedule will be provided. The next withdrawal will bring the policy on schedule. Future drafts will reflect the new premium.

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8. A new authorization form is not needed for policy renewal. The client will receive a bill with the premium amount and due date. Without a written request for cancellation of the installment draft, CSE will draft the new premium amount on the normal draft date of the month prior to the renewal date. This will ensure continuous coverage. Once in place, EFT can run for years without any action on the client's part.
9. CSE's EFT plan works only with checking accounts. EFT does not apply to savings accounts or government allotments.
10. The company may terminate the plan immediately if any drafts are not paid when presented for payment.

Service Charge, Late Payment & Returned Checks

Service Charge

If the insured wishes to pay by the installment plan, a \$6 service charge will be assessed to each installment. Any time the first payment is less than the full term premium, we will use the installment plan, and the service charge will be added.

There no service charge for EFT payments.

Late Payment

If payment has not been received by the cancellation effective date, a cancellation notice will be sent to any additional insureds or loss payees indicating that the policy was canceled for non-payment.

Refer to the rate manual for the fee amount

Returned Check Fee

If a check to pay the policy is returned to CSE by the bank for insufficient funds, account closed, etc., a fee will be assessed to each returned check occurrence.

Refer to the rate manual for the fee amount.

Preparing Applications

Note: Failure to comply with the guidelines in this section may result in the suspension of the agent's binding authority.

Legibility, Completeness, Timeliness

Blank or unsigned applications must never be left with a prospective insured. CSE requires that all applications be:

- Completed in full (all questions answered); and

- Submitted within 10 days of binding in SPInn.

Effective Date

The policy effective date must be the same as or later than the date of the named insured's signature.

Post-dated applications, to be effective within 60 days of the policy submission date, are permissible.

Back-dated applications are prohibited. Backdating is defined as follows: posting an effective date prior to the time the coverage is applied for, without approval from an underwriter (Coverage is applied for when the named insured, for purposes of binding coverage, signs the application or submits money to the agent.)

Insurance Binder

CSE agents have authority to issue an insurance binder for a period of up to 60 days from the effective date of the policy. Under no circumstances may a binder be issued for a period longer than 60 days.

When the effective date of the policy and the date the application is signed by the insured are the same, the binder section must be completed indicating the time signed.

For example, the policy effective date is January 01, 2015 and the insured signs the application on January 01, 2015 at 2:00PM. The time of 2:00PM should be indicated as the time bound. If the time is not modified from 12:01AM, then the coverage is considered to be backdated.

Address

The applicant must have a verifiable and permanent individual garaging address which is clearly stated on the application.

The mailing address may be a P.O. box.

Signatures and Dates

Each application must be personally signed and dated by a named insured listed on the application as well as by the issuing agent or a licensed representative acting on behalf of the issuing agent.

The following forms must be signed and retained on file in SPInn:

- Application
- UM/UIM-BI Rejection/Reduction Form F.33950A (if UM/UIM-BI limits to not match BI limits)

Policy Fee

A policy writing fee will be charged on all new policies, except as noted below:

- Separation or divorce requires a named insured on an in-force policy to acquire a new policy.
- Registration of a vehicle requires a named insured on an in-force policy to be the named insured on a new policy.

Refer to the rate manual for the fee amount.

Assessment Fee

The California Insurance Code requires insurance carriers doing business in California to indemnify the public against loss due to the insolvency of individual property or casualty carriers. Accordingly, the California Insurance Guarantee Association (CIGA) may assess each of its members a fee to help pay for any outstanding policyholder and claimant liability obligations left by an insolvent carrier. When CIGA assesses us this fee, we recoup the amount of the fee from our insureds in the form of an assessment fee factor applied to each policy, as required by the state insurance code.

Expense Fee

Added to the premium for Bodily Injury coverage to account for the fixed portion of our total expense. It is not subject to any rating plan or rules such as accident or violation surcharges, increased limit factors, deductible factors etc.

Refer to the Rate manual for the expense amount.

Minimum Premium

A minimum premium charge applies to each vehicle for the policy period. Refer to the rate manual for the minimum premium amount.

Underwriting Guidelines

Agent Binding Authority

An agent has the authority to bind risks in accordance with this underwriting manual. Risks for which the agent is unclear regarding the eligibility should be submitted non-bound.

Unacceptable Risks and Operators

- Operators who do not have a valid driver's license from the U.S, Canada or U.S territories or possessions

- Operators with the following status on their license: Suspended, Revoked, Cancelled, Denied, ID only, Disqualified and Deceased
- Insureds not residing in California
- Non-Good Drivers with no qualifying Good Driver in the household.
 - Each principal or occasional operator in the household must qualify as a Good Driver in order to be eligible for a CSE automobile policy.
 - For each operator in the household who does not qualify as a Good Driver based solely on licensing experience (less than three years licensing with no accidents or citations), an exception may be made to write a policy. The operator will be rated as a Non-Good Driver and the Non-Good Driver must be written in conjunction with an operator who qualifies as a Good Driver.
 - For each operator in the household who are ineligible (eg does not qualify as a Good Driver based on driving record (citations and/or accidents) or has a suspended license), a Named Driver Exclusion must be issued for that operator. See Named Driver Exclusion in the Underwriting Guidelines section of this manual.

Unacceptable Vehicles and Usage – All Coverages

- Private passenger vehicles including Pick-Up trucks with 10,000 lbs. maximum gross laden weight. Gross laden weight includes gross weight of vehicle (vehicle weight including all fluids) and load capacity of vehicle (carrying capacity).
- Vehicles not registered in the U.S
- Vehicles not predominantly garaged in California
- Buses, trucks, or automobiles converted to motor homes
- Vehicles not licensed for street usage
- Vehicles used for racing or speed contests
- Vehicles and motor homes rented or leased to others.
- Motor homes with more than 2 axles or more than 6 wheels.
- Homemade (non-manufactured) motor homes.
- Vehicle used as a residence.
- Gray market vehicles*
- Salvage titled vehicle are eligible for liability only coverage*

- All business usage (see Vehicle Usage Definitions for exception for "sales" usage). Vehicles used for Transportation Network Companies are eligible if they purchased Optional Rideshare Endorsement

*Does not apply if CA good driver and vehicle is road worthy.

Submit for Approval

- Request for material damage coverage on a vehicle with existing physical damage.
- An altered or specially built car. (Can be written with the Stated Amount Endorsement F.30350A)
- A stated amount vehicle with a value exceeding \$10,000 (see Stated Value Coverage section of this manual.)
- Farm usage
- Vehicles valued at more than \$80,000. Underwriters are advised to not accept high performance vehicles such as Lamborgini, Ferriri etc.*

*Does not apply if CA good driver and vehicle is road worthy.

Non-Bound Submission Procedure

Follow SPinn submission procedure.

Inspections

Photos and inspection required when Physical Damage is requested on a vehicle previously insured with liability coverage only.

Required Attachments

Photograph and Inspection Criteria

- Photographs include: One photo of the front and left side and a second of the rear and right side. The photographs must be close enough for us to properly evaluate the vehicle for possible prior damage and roadworthiness.
- The photographs and inspection must be received at the time the coverage is requested.

Cancellation

New Business

CSE reserves the right to cancel a new business application for underwriting reasons at any time within the initial 60-day underwriting period.

General underwriting unacceptability includes, but is not limited, to the following:

- Policy does not meet underwriting criteria.
- The insured does not provide the required Underwriting information.
- Material misrepresentation has been made by the insured.
- CSE does not provide the coverage requested.
- Substantial hazard as defined as defined in 2632.19(b) of the California Code of Regulations.
- Policy premium is not submitted within the required time period.

If we decline to process the application due to general underwriting unacceptability, we will mail a notice of cancellation to the named insured with a copy to the agent, as required by statute.

Unearned premium, calculated pro-rata, will be returned to the named insured under a separate cover.

To request reconsideration of a policy canceled within the initial 60-day underwriting period, the agent must write to the underwriter stating the reasons why the policy should remain in force along with the information requested by the underwriter. If the underwriter agrees to rescind the cancellation, the payment must be made. Under no circumstances may the agent return a refund check to the company without prior approval from the underwriting department.

Mid-term

Company-Initiated

We will cancel a policy mid-term for the following reasons:

- For substantial increase in hazard as defined in 2632.19(b) of the California Code of Regulations.
- Non-payment of premium.
- The driver's license for any driver on the policy has been suspended, revoked, or cancelled.

- Material misrepresentation has been made by the insured.
- Named insured surrenders driving privilege by voluntarily returning his or her driver's license to the DMV.

Insured-Initiated

The named insured may request the policy to be canceled at any time during the policy period. The cancellation request must include policy number and must be signed and dated by the named insured, with the cancellation effective date indicated.

Prohibited is retroactive cancellation where the effective date of cancellation is more than 30 days prior to the date of the named insured's signature on the cancellation form. The following cases are exceptions:

- Duplicate coverage exists with another policy issued by CSE or another insurance carrier, as evidenced by a declaration page from the new insurance carrier.
- The vehicle is sold at an earlier date, and the insured provides proof of sale.
- The cancellation is pre-approved by the underwriting department.

If insurance is canceled at the request of the insured, the earned premium shall be computed on a pro-rata basis.

Non-Renewal

Reasons for non-renewal include:

- Non-payment of premium.
- Material misrepresentation has been made by the named insured.
- A policy may be non-renewed for substantial increase in hazard as defined in 2632.19(b) of the California Code of Regulations.
- Grey market vehicles
- A policy may be non-renewed if an individual has the following:
 - 1 or more major violations in the past 12 months; or
 - more than 3 DMV points* in the preceding 36 months;

*Count two violation points for each accident in which, in accordance with Section 2632.13, the insured or any principal or occasional driver of the insured vehicle was determined to be principally at fault and which resulted in bodily injury or in the

death of any person. In bodily injury accidents not resulting in death, the total loss or damage caused by the accident must exceed \$500.00.

At the time of the expiration of the insured's current policy, the insured is not eligible under CSE's then current underwriting rules to purchase a policy of private passenger automobile insurance

We will notify the agent of our intent to non-renew. This notification will also include the reason(s) for our decision. Notice will be mailed at least 30 days before the end of the policy period.

Additional Insured

In the event of cancellation of the policy, any "additional insured" named in the Declarations page will be given ten (10) days' notice in writing before such cancellation becomes effective.

Form number associated with Additional Insured is AIPADEC.

Policy Rescission

We will rescind a policy null and void as of the inception date for misrepresentation of material fact on the application that had the correct information been known at the time of the application we would not have bound the coverage.

Reinstatement

When a policy is canceled for non-payment of premium, the policy may be reinstated without lapse in coverage if the full amount due is received prior to the final cancellation date.

We may decline to reinstate a policy if:

- There is a history of NSF (non-sufficient funds) check payments described as: 2 or more NSF checks in the last year, or 3 or more NSF checks in the last 3 years;
- The amount paid is less than the amount due when received;
- The policy has a loss in the first year or two or more losses in the preceding three years;
- Policies with excessive Roadside Assistance loss and/or comp losses (3 or more in the last 3 years); or
- Policies currently set to non-renew or missing underwriting information.

If there is a history of late payments described as: 2 or more late payments in the last year, or 3 or more late payments in the last 2 years – we will require EFT payments or pay in full.

Payment received more than 30 days after the cancellation date is subject to underwriting review.

If the Underwriting Department agrees to reinstate, upon receiving a statement of no loss, such reinstatement will be processed without lapse in coverage. A reinstatement fee of \$20 for CSE Safeguard will be assessed for each reinstatement transaction.

If the Underwriting Department declines reinstatement, the unearned premium will be returned to the insured and the cancellation will stand.

Spin-Off Policy

A spin-off policy is written in the name of an individual previously insured under a current CSE automobile policy as a listed driver or named insured. Since these submissions are considered new business, the procedure regarding binding authority and premium collection apply. The policy writing fees will not apply to these policies. These policies do qualify for loyalty discount for as long as the person is listed on the prior policy.

Transfer or Assignment

The transfer or assignment of a policy is generally prohibited. An assignment of a personal auto policy written for a spouse may be made only when death leaves only one of the individuals with an insurable interest in the vehicle. Deleting a spouse or other named insured for reasons other than death requires a signed request by the insured being deleted.

In all circumstances, the request must be submitted to Underwriting for prior approval. (See Non-Bound Submission Procedure in the Eligibility Criteria section of this manual.)

Operator

Operator Definition

An operator is any licensed person who has access to the named insured's vehicle(s). All persons in the household of driving age must be declared on the application for underwriting purposes.

Named Insured

The named insured is the individual and/or spouse, if a resident of the same household, whose name appears on the declaration page of the policy and is the registered owner of the vehicle. The named insured must be an individual and may not be listed as the name of a corporation or partnership.

Permanent License

Each principal or occasional operator in the household must have a permanent license (learning permits are not eligible), verifiable by a public record of the Department of Motor Vehicles.

Resident members of the household, holding a permit, are considered permissive drivers (if named insureds have given permission to drive an insured vehicle) while driving with a qualified licensed driver. Permit drivers must be added onto the policy as drivers when a permanent license is acquired.

Good Driver

Good Driver Criteria

To qualify as a good driver the insured must meet all of the criteria below:

1. The insured has been licensed to drive a motor vehicle continuously in the U.S or Canada for the previous 3 years.
2. In the past 3 years, the insured:
 - a. has not been principally at-fault in an accident which resulted in bodily injury or death; and/or
 - b. has not been principally at-fault in an accident resulting only in damage to property and the amount of property damages is \$1,000 or more;
 - c. has not been principally at-fault in an accident resulting in damage to property which resulted in a conviction for a traffic violation;
 - d. has not been convicted of more than 1 point (minor) traffic violation;
 - e. has not had more than one dismissal of a traffic conviction for attendance at traffic school which was not made confidential pursuant to Section 1808.7 of the Vehicle Code;
 - f. has not had in combination more than one principally at-fault accident, 1-point (minor) traffic conviction, or traffic conviction for which attendance at traffic school was not made confidential pursuant to Section 1808.7 of the Vehicle Code; or

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- g. has not been convicted of any 2 point (major) traffic violation.
3. In the past 10 years, the insured:
- a. has not been convicted of a violation of Section 23140(a), 23152(a,b,c,d), 23153(a,b,d), 23175(a), 23550 and/or 23566 of the California Vehicle Code.

Any person who qualifies as a Good Driver based entirely or partially on a driver's license and 18 months of driving experience acquired anywhere other than in the U.S. or Canada shall be considered as a Good Driver if he or she has been licensed to drive in the U.S. or Canada for at least the previous 18 months, subject to all other qualifications. Such person will be required to show proof of residence and furnish evidence of prior licensing.

A person must have a verifiable driving safety record, indicating the traffic violation convictions for the preceding 3 years, available from the California Department of Motor Vehicles, together with similar public records of traffic violation convictions from other jurisdictions. Driving safety record shall also include the principally at-fault accidents of the named insured and any other principal or occasional operator of the insured vehicle.

Negligent Operator Point Counts

Introduction

The California Department of Motor Vehicles (DMV) assigns negligent operator point counts as described in this section. DMV points are used to define Good Driver for underwriting eligibility.

2 Points

NOTE: This is not an exhaustive list of major violations in California.

- Hit and run with bodily injury or property damage
- Driving under the influence of alcohol or drugs
- Reckless driving
- Vehicular manslaughter
- Eluding a police officer
- Driving the wrong way on a divided highway
- Speeding in excess of 100 mph
- Speed contest on a highway

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- Violating restrictions regarding transportation of explosives
- Driving while license is revoked, suspended or canceled
- Principally at-fault accident involving bodily injury or death resulting in a total loss amount which exceeds \$500

1 Point

- Minor moving/traffic violations
- Principally at-fault accident which results only in property damage in an amount exceeding \$1,000

Exceptions

Do not count the following:

- Defective equipment, other than brakes
- Failure to display or sign registration
- Failure to display license plates
- Failure to have driver's license in possession
- Pedestrian or parking violation
- Traffic convictions occurring while operating an emergency vehicle in response to a call to duty. Such convictions must be substantiated by a written declaration made by the driver's employer under penalty of perjury
- Traffic convictions resulting from the operation of a motor vehicle for compensation during the hours of employment, if the primary duty of such employment is driving (e.g. taxi drivers, truck drivers, delivery drivers, etc.) Such convictions must be substantiated by a written declaration made by the driver's employer under penalty of perjury

Definition of Principally at-Fault

This definition of 'Principally at-Fault' is for the sole purpose of determining a Good Driver.

For accidents which have resulted in property damage, bodily injury, or the death of any person, a driver may be determined to be principally at-fault when the following parameters are met:

- the driver's actions and omissions were at least 51% of the proximate cause of the accident, and

- the total amount of the loss exceeds \$1,000 for property damage and/or bodily injury or death

EXCEPTIONS

A driver shall not be considered principally at-fault if the accident occurred under any of the following circumstances:

- The vehicle was lawfully parked at the time of the accident. A vehicle rolling from a parked position shall not be considered to be lawfully parked, but shall be considered as in the operation of the last operator;
- The vehicle was struck in the rear by another vehicle and the driver has not been convicted of a moving traffic violation in connection with the accident;
- The driver was not convicted of a moving traffic violation and the operator of another vehicle involved in the accident was convicted of a moving traffic violation;
- The driver's vehicle was damaged as a result of contact with a vehicle operated by a "hit and run" operator of another vehicle and the accident was reported to legal authorities within a reasonable time after the accident;
- The accident resulted from contact with animals, birds, or falling objects;
- The accident was a solo vehicle accident that was principally caused by a hazardous condition of which a driver, in the exercise of reasonable care, would not have noticed (for example, "black ice") or in the exercise of reasonable care could not have avoided (for example, avoiding a child running into the street);
- The driver was responding to a call of duty as a paid or volunteer member of any police or fire department, first aid squad, or law enforcement agency, or while performing any other government function in a public emergency.

In verifying a driver's at-fault accident history, CSE will require a driver's declaration regarding his or her at-fault history.

Additional information available from motor vehicle records and information from a subscribing loss underwriting exchange carrier will be used at the companies discretion to verify loss information provided on the driver's declaration.

Information clarifying loss details might be requested from the prior carrier and includes, but is not limited to:

- CSE may ask follow-up questions about the information contained in the declaration for clarification purposes.

- Verification from prior carrier that the driver's actions and omissions were less than 51 percent of the proximate cause of the accident and verification as to whether or not bodily injury (including medical) was incurred.
- Police report.
- Verification of entry of judgment in favor of applicant.

If the company discovers that the declaration contains fraudulent or material misrepresentation, the company may use that information to rate the policy, may cancel the policy or take other action as authorized by law.

Vehicle Definition and Requirements

Requirements

- Must be a private passenger vehicle (see definition of private passenger vehicle);
- Must be registered solely to the named insured or spouse of the named insured;

Newly Acquired vehicles: Must notify us within thirty(30) days of its acquisition for any coverage to apply.

Definitions

Private Passenger Vehicle

A Private Passenger Vehicle is defined as a 4-wheel land motor vehicle which is licensed for use upon public roadways. Private passenger vehicles include the following types:

- Private passenger automobiles, vans, pick- ups, jeeps and panel trucks with a load capacity of 1 ton or less for personal usage, as defined under Personal Usage in this section.
- Motor homes up to 6 wheels (see Motor homes in the Underwriting Guidelines section of this manual)
- Trailers including a home trailer, travel trailer, camping trailer, horse trailer, or utility trailer (see Trailer in the Underwriting Guidelines section of this manual)

Driver Rating

Years Licensed

To calculate the number of years licensed, subtract the year in which the individual was first licensed anywhere in the world from the current year.

Number of Vehicles Insured

A single car risk is when a single vehicle is insured on a policy.

A multi-car risks exists when there are more than one car insured on a policy.

The multi-car risk classification does NOT apply when:

- One of the two vehicles is a utility, travel, or fifth-wheel trailer;
- One of the two vehicles is insured for only comprehensive and/or collision; or
- The named insured and an unrelated resident each solely own and insure one vehicle with the Company.

Safety Record

Safety Record points are used for rating our renewal book.

An individual's safety record shall be determined by the number of minor violations, major violations and principally at-fault accidents ($\geq 51\%$) which occurred during the last three years (seven years for certain violations as specified in Section 1861.025 of the Insurance Code.) Safety record points will be assigned as follows:

Violation	Points
Minor	1
Major	4
First Chargeable Accident	1
Each Chargeable Accident after First	2

A chargeable accident is defined as any principally at-fault accident ($\geq 51\%$) where bodily injury has occurred or total loss amount exceeding \$1,000 for property damage has occurred.

For rating purposes, a combination of chargeable events resulting from a single incident should be rated using only the most severe chargeable event.

In verifying a driver's at-fault accident history, CSE will require a driver's declaration regarding his or her at-fault history.

Additional information available from motor vehicle records and information from a subscribing loss underwriting exchange carrier may be used to verify loss information provided on the driver's declaration.

Information clarifying loss details might be requested from the prior carrier and includes, but is not limited to:

- CSE may ask follow-up questions about the information contained in the declaration for clarification purposes.
- Verification from prior carrier that the driver's actions and omissions were less than 51 percent of the proximate cause of the accident and verification as to whether or not bodily injury (including medical) was incurred.
- Police report.
- Verification of entry of judgment in favor of applicant.

If the company discovers that the declaration contains fraudulent or material misrepresentation, the company may use that information to rate the policy, may cancel the policy or take other action as authorized by law.

DRIVER ASSIGNMENT:

Drivers are manually assigned to vehicles as rated drivers. The agent usually performs this manual assignment. However, the assignment may be done at the discretion of the company. The following guidelines should be followed:

- If there are an equal number of drivers¹ and vehicles²:

Each driver should be assigned as the rated principal driver of a vehicle. After assignment, all drivers should be assigned to a vehicle and there should be no vehicles without a rated principal driver.

- If there are more drivers¹ than vehicles²:

Each vehicle shall be rated based on the highest-rated driver assigned to that vehicle. To determine the highest-rated driver of each vehicle, determine the factor for each driver of that vehicle and then select the highest rating factor to be used in rating that vehicle.

Do not assign a driver to a motor home, trailer, or antique vehicle.

Assign a driver (including an occasional driver) to the vehicle he or she primarily drives. If you have already assigned another driver to that vehicle, assign the driver in question to the vehicle he or she drives the second most often.

- If there are more vehicles² than drivers¹:

Drivers should be assigned as the rated principal drivers of vehicles until all drivers have been assigned as a rated driver. After assignment, all drivers should be assigned to a vehicle and there should be one or more vehicles without a rated driver. These vehicles without a rated driver will be termed "extra vehicles". Note: it is allowable to assign a specific driver as the rated driver of multiple vehicles to

take advantage of certain discounts pertaining to that driver, but not at the expense of leaving another driver unassigned.

¹ "Drivers" do not include Excluded Drivers or Non-Drivers.

² "Vehicles" do not include Motorhomes, Trailers, or Antiques.

Rated principal driver is:

- An automobile is customarily driven by the owner;
- An automobile is customarily driven by a youthful operator who has a car while attending school away from home or to and from school or work on a daily basis;

NOTE: A recreational vehicle, such as a motor home, pickup with camper, or van camper, unless operated on a daily basis or the only vehicle insured on the policy, is NOT counted when assigning principal operators.

Rated occasional driver status:

- Exists when there are more driver's than vehicles per household.
- shall be assigned only to vehicles designated as principally operated by the named insured or spouse.
- operators shall not be assigned to recreational vehicles unless a named insured or spouse is assigned as principal operator of that vehicle.
- Unlisted resident family members - a \$1,000 deductible will apply besides any other applicable policy deductible shown on the declarations page for the coverage.

Refer to the rate manual for factors associated with household driver/vehicle composition

Named Driver Exclusion

For each driver in the household who does not qualify as a defined Good Driver, a Named Driver Exclusion may be issued for that driver.

If a principal or occasional operator of a vehicle is not a Good Driver, as defined under Good Driver in the Eligibility Criteria section of this manual, the named insured may request that the Non-Good Driver be excluded from coverage for the sole purpose of qualifying for a CSE automobile policy.

- The completed form [A340STO] must be signed by both the named insured and the driver to be excluded.

Named insureds can be excluded.

A named driver exclusion ceases to provide insurance normally afforded by the policy to the named insured, any other insured, the driver(s) being excluded, or any third party claimant with respect to any claim arising from accidents which occur while any motor vehicle is being operated by the excluded driver named in the exclusion endorsement. "The exclusion becomes effective when the excluded driver signs the Exclusion of Named Driver form."

Underwriting approval of the named driver exclusion is required.

- If an exclusion is not received as requested or required by underwriting the policy will be cancelled or non-renewed.

Vehicle Rating

Vehicle Usage

Pleasure Usage

Pleasure Usage is defined as the use of a private passenger vehicle for social and personal purposes only.

A vehicle rated as pleasure use may not include driving to and from work and must not be required for any business, occupation, or profession.

Driving To and From Work Use

Vehicles with this type of usage generally remain parked at the work site throughout the working day, but may be used for occasional driving for personal purposes during the work day. Vehicle must not be required for any business, occupation, or profession.

Business Use

Business usage is defined as the use of a vehicle required and used for any business, occupation, or profession, including service, livery, transportation network company (TNC) services, retail, commercial, or emergency usage, other than to and from work.

NOTE: Sales usage may be allowed if the vehicle is used for the transportation of an individual in the course of his or her employment or profession, other than driving to and from work at a single, fixed location.

Qualifying professions would include but are not limited to insurance agents, realtors, sales representatives, consultants, and attorneys.

If agent is unclear about eligibility, submit the risk for approval to underwriting prior to binding.

Transportation Network Company (Uber/Lyft) usage is acceptable with Optional Rideshare Endorsement.

Farm Use

Farm use is defined as a private passenger vehicle which is principally garaged on a farm or ranch, and:

- is not customarily used in going to and from work other than farming or ranching, and
- is not customarily used in any occupation other than farming or ranching

A vehicle classified as a Farm Use vehicle is generally not driven on public roadways and is not used as a vehicle for social or personal usage.

"Salvage" Vehicle

"Salvage" vehicle means a vehicle whose title has been stamped as such by the DMV. It has been damaged to such an extent that the owner, financial institution, or insurance company considers it uneconomical to repair, and because of this, the vehicle is not repaired at the time of the event resulting in damage.

Annual Mileage Estimation

At new business, we will provide insured the option to use CSE Recommended mileage or provide us with their estimate of annual mileage. We may request the following information during application to estimate annual miles driven:

1. Location of work and school
2. Number of days per week of commute
3. Current odometer reading and date

In situations where we don't get a response from the insured and / or can't determine the reasonable mileage, then we will use third party vendor data to provide guidance in estimating the mileage. The CSE Recommended Modeled Annual Mileage (MAM) is the default estimated mileage.

At renewal, we provide the insured with their expiring mileage and renewal estimated mileage, which may have been updated. Mileage will be used with the insured's permission regardless of whether the mileage source is derived from the third-party vendor service readings or another source. If renewal mileage source is other than CSE Recommended, and we don't receive an updated annual mileage amount from insured then we will adjust the Renewal Annual Mileage up 1,000 every other year upon renewal.

Refer to the rate manual for mileage bands and factors

Coverage and Limits Available

Coverage Combination Rules

- Uninsured and Underinsured Motorist Bodily Injury coverages must be written together and at the same limits as the limits for Bodily Injury, and may not be written unless Bodily Injury and Property Damage Liability coverages are also written.

NOTE: When an insured rejects or requests a reduction in UM/UIM coverage, CSE must receive this request in writing. A UM/UIM-BI Rejection/Reduction form must be signed by the insured and submitted to CSE.

- Bodily injury and Property Damage Liability coverages must be written together.
- Neither Medical Payments nor Physical Damage coverage may be written unless Bodily Injury and Property Damage Liability coverages are also written.
- Waiver Collision Deductible is an optional coverage that pays the Collision deductible if the insured vehicle is damaged by an uninsured motorist.
- Collision coverage must be written in conjunction with comprehensive coverage.
- Golf cart collision coverage of up to \$1,500 is provided with base policy if no other coverage.
- \$25 per day, \$400 maximum Rental Reimbursement is included with base policy. Increased limit can be obtained by purchasing Enhanced Rental Reimbursement coverage. See details under Optional Coverages section.

Roadside Assistance Coverage is included with comprehensive coverage. This coverage can be purchased for liability only coverages. See details under Optional Coverages section.

- No Mexico coverage
- All premiums for the coverage must be rounded to the nearest penny.

* Note: PD limit for Motor Home is capped at 100,000

**Note: WCD does not apply to Trailers

Refer to the rate manual for coverage limits and deductibles and respective factors.

Motor Home

Coverage Restriction

Coverage for a motor home will be provided only in conjunction with a CSE automobile policy insuring at least one private passenger vehicle.

Definition

Motor Home is defined as a self-propelled vehicle equipped for use as living quarters (including facilities for plumbing, dining, cooking, refrigeration, and sleeping).

A motor home usually has one of the following sets of characteristics:

- Single-unit construction, self-contained with an integral power plant built on or adapted to a truck chassis with a stated load capacity of 1,500 lb. or more; or
- A permanently attached camper or single-unit construction, self-contained, built on or adapted to a truck chassis with a stated load capacity of 1,500 lb. or more.

Ineligible

- A van body which has been converted into a camper by the use of additional equipment shall not be considered a motor home. The applicable truck or private passenger rates will apply.
- Buses, trucks, or automobiles converted to motor homes do not qualify.
- Motor homes rented to others are not eligible for coverage.
- Motor homes with more than 2 axles or more than 6 wheels are not eligible.

Rating

Determine the rate based upon the cost new of the vehicle which includes additional equipment (less tax & licensing).

Trailer

Coverage Restriction

Coverage for trailers will apply only in conjunction with a CSE automobile policy.

Definition

A Trailer is a vehicle designed to be towed by a private passenger type automobile, pickup, or van. A trailer may be a utility home trailer, camping trailer, horse trailer, or travel trailer.

Coverages

MAJOR EXCLUSIONS

Liability coverages on trailers is not provided for the following:

- Any trailer used for business or commercial purposes;
- Any trailer used as an office, store, display, or passenger trailer; or
- Any trailer used as a permanent residence.

Rating

Liability

Coverage is automatically extended from the private passenger automobile policy without additional premium when used with an automobile insured by the Company.

Physical Damage

Trailers are rated using the cost new of the trailer.

WCD does not apply to Trailers

Altered, Specially Built, or Kit Car Vehicle

Definitions

Altered Vehicle

An altered vehicle has had any of the following done:

- The suspension system raised or lowered substantially;
- The steering geometry changed;
- The engine or the drive train modified for the purpose of increasing speed or acceleration; or
- The body or chassis modified from the original design of the manufacturer (e.g.: the top of a vehicle removed for conversion to a convertible).

Specially Built Vehicle

Vehicle which has been altered or specially-built to include changes in fenders, body panels, running boards, scoops, and other customizing features.

Kit Car

Vehicle which has been assembled from a kit, rather than by the manufacturer.

Eligibility

An altered, specially built, or kit car vehicle which has had any of the above-mentioned modifications performed which alone or in combination exceed 25% of the original vehicle's list price.

For purposes of determining eligibility, these vehicles must be submitted for approval to Underwriting, and may be written only for Good Drivers.

Rating

These vehicles must be rated on a Stated Amount Coverage basis.

Stated Amount Coverage (Endorsement F.30350A)

Definition

Stated Amount Coverage means insuring the vehicle at a specified dollar amount, as determined by an appraisal, for Physical Damage Coverage. Stated Amount Coverage must include both Comprehensive and Collision coverages.

Note: We pay up to the stated amount of the vehicle but do not exceed the vehicle's ACV.

Eligibility

Eligible Vehicle

- A private passenger automobile, van, pick-up, jeep, or panel truck which is over 15 years old;
- Any private passenger vehicle classified as classic, special interest, limited production or antique (assuming it does not meet the antique automobile coverage criteria listed in this section of the manual);
- An altered vehicle, specially built vehicle, or kit car as defined in the Altered, Specially Built, or Kit Car Vehicles section of this manual; or
- A highly customized vehicle (paint, detailing, etc.) which is licensed for street usage.

Collateral Business Requirement

- New business stated amount submissions will be considered only if all vehicles in the household are written.
- No collateral business required for existing policyholders.

Photograph Requirement

Each stated amount submission must be accompanied by at least 2 photographs. One should be a front shot taken at an angle that presents a front and side view of the car. The second should be a back view taken at such an angle as to include the other side of the car not shown in the front view.

Appraisals

- An appraisal less than 2 years old is initially required on all vehicles.
- If the requested amount of coverage is more than \$10,000, only a professional automobile appraisal will be accepted. An appraisal on a vehicle in this value range submitted by any other source is not acceptable.

- Appraisals by automobile dealerships on vehicles valued at \$10,000 or less will be accepted. The individual completing the appraisal should be a dealer who specializes in the sale of classic, antique, and older vehicles of unusual value.

Note: Vehicles valued at more than \$10,000 must be submitted non-bound for prior review. Coverage will be bound only with the approval of Underwriting.

In all cases we and the applicant must agree on the dollar amount of the stated amount coverage.

Comprehensive Coverage

The deductible for this coverage is \$250.

Collision Coverage

The deductible for this coverage is \$300.

Gray Market Vehicle

Definition

A vehicle which is not specifically designed or assembled by the manufacturer for export and registration in the United States. Federal emissions and safety requirements have not been completely met or are non-existent through alterations by the gray market dealer or individual importing the vehicle.

Vehicles designed specifically for export to the U.S. by the manufacturer contain a safety certification label which is attached to the left front door pillar. This safety certification label is not present on vehicles classified as gray market.

Eligibility

Gray market vehicles are not eligible. Some of the more common gray market vehicles imported into the United States through a means other than the manufacturer's authorized dealer network may be identified by verifying the vehicle identification numbers (VIN) listed below:

Audi, Porsche, Volkswagen (All Models)

The VIN on a gray market vehicle contains the letter "Z" in either the 4th, 5th, 6th, or 9th positions.

Example: Gray Market: WDBZEP491
U.S. Market: WDBOAB391

Mercedes Benz (1981 to Present)

The VIN on a gray market vehicle begins with only 3 alpha digits while a VIN for a vehicle manufactured for import to the U.S. begins with 5 alpha digits.

Example: Gray Market: WDB209046
U.S. Market: WDBAB4742

BMW (1984 to Present)

The VIN on a gray market vehicle has the digit 0 in the 10th position while a VIN for a vehicle manufactured for import to the U.S. does not.

Example: Gray Market: WDABB0745045
U.S. Market: WDABB0745145

For purposes of determining eligibility, a gray market vehicle must be submitted on approval basis to Underwriting.

Policy Discounts

Public Employees Eligibility and Factor

We offer 5 different public employees base rate adjustment factors as follow:

Public Employees Group Marketing Program & Definitions

To qualify for the Public Employees Group Marketing Program, the named insured* must be an employee of a government unit or a surviving spouse of same as defined below:

1. Full-time

Full-Time means working at least 30 hours per week on a permanent basis.

2. Government Employee

A government employee is any person who is employed on a permanent, full-time basis in the public service or has retired from such employment. This definition includes the surviving spouse of a government employee.

Note: If qualifying named insured or spouse of named insured is retired, the last position held prior to retirement must have been as a full-time government employee.

* Can also be the named insured's resident spouse or domestic partner registered with the State of California.

Public Employee Firefighters and Law Enforcement Program

Law Enforcement Officers consist of police officers, sheriffs, FBI agents, Secret Service agents, officers of the Department of Homeland Security, Prison Guard and Border Patrol Enforcement personnel, probation and pretrial officers and other comparable sworn law enforcement positions. Law enforcement officers do not include military personnel even if military police. CSE will pay for professional clothing and equipment of public employees up to \$250.

Public Employee Educators Program

A civil servant educator is a (a) civil servant credentialed as a teacher or educational administrator by the State of California Commission on Teacher Credentialing and employed by a public school or school board or (b) A college or university teacher or professor employed by a public university or college or (c) a retiree from groups (a) or (b).

If Vandalism or Collision Loss occurs at a school event while the insured's, an educator, vehicle is parked, CSE will waive the insured's deductible.

Affinity Marketing Group Program & Definition

Description

Policyholders eligible to receive the discount shall be members, employees, or affiliates of a pre-defined, in-force, Affinity Marketing Sponsorship Agreement approved by CSE. To receive the discount, the policyholder must be a member of an approved Affinity group which has a sponsoring arrangement with a CSE agent. This discount only applies to insureds that are not in the Civil Service Employees Program.

Affinity Group Codes

Affinity Group Codes	
Code	Group Name
AAGCA	Members of Apartment Owners Associations located within California
ALLSC	Employees of Accredited Private Schools (Both K-12 and colleges and universities)
BANDB	Members of the California Association of Bed and Breakfast Inns
BANK1	Customers of Pacific Coast Bankers' Bank
CACCM	Members of the Cross Country Motor Club
CACOC	Members of Chambers of Commerce Located Within California
CACUU	Members of Credit Unions Located Within California
CAPUC	Employees of California Energy, Telecommunications and Water Utilities
CCSPE	Members of the California Society of Professional Engineers
PAUSA	Members of the Pacific Association of United States Track and Field

Refer to rate manual for discounts for these groups.

Good Driver Discount

To qualify for the Good Driver Discount, all drivers assigned to a vehicle must meet the definition of a Good Driver as outlined under Good Driver in the Driver Eligibility Section of the Eligibility guidelines in this manual.

Refer to rate manual for the good driver discount amount.

Superior Good Driver Discount

To qualify for the Superior Good Driver Discount, all drivers assigned to a vehicle must have:

- The Good Driver Discount per CA Law
- 5 years of driving experience
- No chargeable violations for the last 3 years
- No principally at fault accidents for the last 5 years

- No Major Violations for the last 5 years.

Refer to rate manual for the superior good driver discount amount.

Multi-Car Discount

A multi-car risk is considered to exist there are more than one car on a policy.

The multi-car risk classification does NOT apply when:

- One of the two vehicles is a utility, travel, or fifth- wheel trailer;
- One of the two vehicles is insured for only comprehensive and/or collision; or
- The named insured and an unrelated resident each solely own and insure one vehicle with the Company.

Refer to rate manual for the discount amount.

Multi-Policy Discount

The multi-policy discount is provided when there is an in-force supporting Homeowners (H03, H04, & H06), owner-occupied Dwelling Fire policy and/or umbrella policy with CSE Insurance Group written in the name of the insured listed on the automobile policy. The multi-policy discount is credited to the automobile policy.

Refer rate manual for the discount table and amount.

Mature Driver Discount

A Mature Driver discount factor shall be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured/Underinsured Motorist, Comprehensive, Collision and UMPD coverages applicable to the insured motor vehicle provided the principle operator is age 50 or older

Application of Mature Driver Discount

This discount shall apply:

- To the motor vehicle principally operated by the insured (the discount does not apply to an Extra Vehicle);
- Only once to each such motor vehicle regardless of the number of operators age 50 or older; or
- To the insured vehicle, even when an occasional operator is assigned to the motor vehicle principally operated by the insured age 50 or older.

Refer to rate manual for the discount amount.

Good Student Discount

Good Student Discount shall be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured/Underinsured Motorist, comprehensive, Collision, and UMPD coverages applicable to the insureds motor vehicle provided the rated operator:

- is at least sixteen (16) years of age;
- is a full time high school, college or university student (with at least 12 units), or a graduate student (with at least 8 units);

has either:

- a. A grade report or a certificate for the immediately preceding school semester or quarter (or comparable segment) verifying that the student qualifies as one of the following: named on the Honor Roll or Dean's List, or had a "B" (3.0) or better grade point average, or was in the top 20% of his or her class; or
- b. Graduated from a four-year college or university having maintained the qualifications listed in item 3a during the last two years.

Application of the Good Student Discount

This discount shall apply:

- to new and renewal policies with an inception date immediately following the school semester or quarter (or comparable segment) for which a Good Student Certification has been designated;
- to the motor vehicle for which the insured with the Good Student Certificate is either rated principally or occasionally; and
- only once to each such motor vehicle regardless of the number of operators with Good Student Certification.

Removal of the Good Student Discount

This discount shall be removed at renewal:

- if the qualifying driver does not provide a Good Student Certificate prior to the inception of the second policy renewal (annual) after the discount was applied.

Refer to rate manual for the discount amount.

Loyalty Discount

Definition

Loyalty defined as policies that has persisted with CSE Insurance Group for more than one year. The loyalty discount for all vehicles on a policy will be determined by the principal operator in the household with the most years of persistency.

Refer to rate manual for the discount amount.

Airbag Discount

An airbag discount will be given based on an airbag being installed in a vehicle.

Rating Rules

The airbag discount applies only to Medical Payments coverage.

The airbag discount will be determined at the time of new business, at policy renewal, or at the time an additional vehicle is added to the policy.

Refer to rate manual for the discount amount.

Anti-Theft Discount

An anti-theft discount will be given based on the permanent installation of a security system in a covered vehicle. Generally, Passive alarm systems are self-arming and do not require user intervention for proper operation. In contrast, Active alarm systems require user intervention for the proper operation of the alarm. Remote-control operated alarm systems are an example of an Active alarm system as the alarm will not operate unless the user actively enables the alarm system.

Eligibility Criteria

The anti-theft system must be permanently installed in the vehicle.

Proof of installation must be provided in the form of a bill of sale or a manufacturer or dealer certificate. "Lojack" anti-theft systems also qualify for the discount.

Rating Rules

The anti-theft discount applies only to Comprehensive coverage.

The anti-theft discount will be determined at the time of new business, at policy renewal, or at the time an additional vehicle is added to the policy

Refer to rate manual for the discount amount.

CSE Employees and Agents commission rebate

CSE Employees and Agents commission rebate shall be applied to the premiums for Bodily Injury, Property Damage, Medical Payments, Uninsured/Underinsured Motorist, comprehensive, Collision, and UMPD provided the insured is a CSE employee or agent.

Refer to rate manual for the discount amount.

Optional Coverages

Endorsements

The optional coverages/endorsements listed in this section may be added to the automobile policy.

New Business

Request the applicable endorsements during the application process in SPInn.

Mid-Term or Renewal

Mid-Term or Renewal endorsement change can be done in SPInn.

All endorsements in this manual are subject to underwriting approval.

Enhanced Rental Reimbursement Coverage

This coverage may be purchased if the insured wishes to increase the \$25 daily and \$400 aggregate limit included with base policy.

Coverage and premium will be shown on the Declarations page.

Enhanced Rental Reimbursement coverage must be written in conjunction with Collision and Comprehensive coverage.

Refer to the rate manual for limits and rates related to this coverage.

Roadside Assistance Coverage

Roadside Assistance coverage may be written on any vehicle. It will be included unless rejected. For California Safeguard, Roadside Assistance coverage is included with comprehensive coverage.

Coverage and premium will be shown on the Declarations page.

Roadside Assistance is limited to 3 occurrences per 6 month term or 6 occurrence per 12 month term per vehicle.

This coverage includes towing up to 100 miles.

Refer to rate manual for premium information for this coverage.

Full Glass Coverage [F.34540A]

Pays for the cost of repairing or replacing damaged Glass on your covered auto without a deductible.

Coverage and premium will be shown on the Declarations page along with comprehensive coverage.

Glass is defined as:

- Glass used in the windshield, doors, roof and windows of "your covered auto;" and
- Glass, plastic or other material used in the lights of "your covered auto."

Rule/Requirements:

- Must have comprehensive coverage in order to purchase this coverage
- A Repair does not count towards occurrence for surcharge
- This coverage applies only to the vehicle where comprehensive with full glass is shown in the Dec page.

Refer to rate manual for the rate related information for this coverage.

Loan/Lease Gap Coverage [F.34545A]

In the event of a covered loss which has been declared a total loss, this coverage will pay for the amount owed in excess of the actual cash value of the covered auto. Conditions apply – See endorsement for details.

Coverage and premium will be shown on the Declarations page.

Rules/Requirements:

- Must have a comprehensive and collision coverage on the vehicle
- Covered auto must be brand new (i.e., not previously titled)
- Coverage must be requested within six months of leasing or financing a vehicle
- Apply, unless requested by insured, until the 1st renewal when the model year reaches 6 years
- A lessor or lienholder can only be a financial institution, not be a private individual
- Loan/Lease Gap and Equivalent Replacement Cost coverages cannot be purchased for the same automobile
- If written on a prior policy, this coverage may be transferrable

Refer to rate manual for the rate related information for this coverage.

Equivalent Replacement Cost Coverage [F.34535A]

In the event of a covered loss which has been declared a total loss, under the provisions of this endorsement, CSE will purchase a replacement vehicle for the covered auto. Conditions apply – See endorsement for details.

Coverage and premium will be shown on the Declarations page.

Rules/Requirement:

Must request this endorsement within one month of purchase date

The vehicle model year must be less than 1 years old at the time this coverage is added

Must be a brand new, not previously titled, "private passenger auto, pickup or van"

Remove at 1st renewal when model year is 3 years old. The customer may request earlier non-renewal.

Requires Comprehensive and Collision coverage

Cannot be purchased in conjunction with Loan/Lease Gap coverage

Excluded vehicles:

- a. motorhomes;
- b. any vehicle that has less than 4 wheels or does not require government registration for street use;
- c. racing or exhibition vehicles;
- d. unique vehicles, including but not limited to kit vehicles, electric vehicles, specialty vehicles and replicated vehicles;
- e. any vehicle that has a rated load of 4,000 pounds or greater; and
- f. altered vehicles

This coverage does not apply to:

- a. total losses caused by fire, theft, larceny or vandalism;
- b. personal belongings contained in the vehicle; and/or
- c. leased vehicles, temporary substitute autos and other non-owned autos.

Refer to rate manual for the rate related information for this coverage.

Original Equipment Manufacturer Coverage [F.34555A]

Pays for the cost to repair or replace the property or part to its physical condition at the time of loss based on the cost of new parts produced by or for your covered auto's manufacturer, provided the parts continue to be in production and distributed by or for the car's manufacturer at the time of estimate.

Coverage and premium will be shown on the Declarations page.

Rules/Requirements:

- Must be a "private passenger auto, pickup or van"
- Requires Comprehensive and Collision coverage
- Gray Market vehicles and/or vehicles with model year older than 10 years are ineligible for this coverage
- This coverage will be removed at renewal when the vehicle Model Year reaches 10 years of age*
- In the event of a total loss, we will pay for the actual cash value of the car

Refer to rate manual for the rate related information for this coverage.

*TRIGGERS IMPORTANT NOTICE ALERT TO CUSTOMER

Rideshare Coverage [F.34550A] 4/15/2019 No longer offered on new business. Existing business that does not already have this endorsement will not be able to add this coverage.

Optional Rideshare Coverage extends those coverages displayed on your Declarations page during the time period commencing when you and your covered auto are available to accept transportation requests for passengers or property for compensation through a digital network or similar connection used by a transportation network company such as Uber and Lyft, and ending when you and your covered auto are engaged in a prearranged ride.

Rules/Requirements:

- Must specify the vehicle(s) covered and the specific listed driver(s)
- The listed driver must be Good Drivers for renewal business and clean driver for new business
- Must be a "private passenger auto, pickup or van"
- Requires Comprehensive and Collision coverage
- Only period 1 covered
- Not available for non-owned auto
- Base policy requires BI/PD limit of 50/100/30

Refer to rate manual for the rate related information for this coverage

Medical Parts and Accessibility Coverage [F.34530A]

A customized vehicle is a motor vehicle, eligible for rating as a private passenger type auto, that has been customized by the installation of one or more of the following that were not permanently installed at purchase or considered other than original equipment from the manufacturer:

- Wheelchair lifts and accessibility customizations;
- Special carpeting, furniture or insulation;
- Engine, drive train, suspension, mechanical or body components intended to enhance vehicle performance or appearance;
- Custom murals, paint, paintings or other decals or graphics;
- Chrome, reverse chrome, alloy or magnesium wheels or chrome engine accessories; and/or
- T-bar roofs, roll bars, light bars and grille guards.

Coverage and premium will be shown on the Declarations page

Rules/Requirements:

- Requires comprehensive coverage
- Additional customizing equipment coverage may be purchased on a stated amount basis in increment of \$500 for any "private passenger auto, pickup or van" for physical damage coverage
- Strictly custom-built vehicles are not acceptable under this rule. Examples are:
 - dune buggies,
 - Bradley GT's,
 - hot rods,
 - street rods,
 - home-built bodies,
 - racing vehicles, and
 - Vehicles considered one-of-a-kind.

Refer to rate manual for the rate related information for this coverage

Change History

4/15/2019 – Rideshare Coverage [F.3455OA] no longer available on new business or as an addition to existing business.

4/15/2017 – Launched Next Gen CA Safeguard Auto