



Abram Interstate Insurance Services, Inc.
2211 Plaza Drive, Suite 100, Rocklin, CA 95765
Phone **(916) 780-7000** or **(800) 955-4465**
Fax **(916) 780-7181** www.AbramInterstate.com
License # 0D08440

FIC - Unitrin Personal Auto Guidelines

QUOTING REQUIREMENTS:

- Fax or email ACORD auto application with FSC quote (if applicable).
- Fax # 916.780.7181
- Email: apps@abraminterstate.com

BINDING REQUIREMENTS:

- Fax or email FIC auto application (**signed by both named insured and agent**) with request to bind.
- Include any supplemental paperwork requested with your quote approval from Abram.
- Visit our "forms" section on abraminterstate.com for a list of supplemental forms.
- Down payment by customer credit card, or agency trust check only.

POLICY TERMS AVAILABLE:

- Six month and Annual policies
- Payment options available for both terms: EFT and Credit Card options
- Annual policies require paid in full or EFT payments only.

PROGRAM HIGHLIGHTS:

- Non-good drivers acceptable and policies can be rated with driver who has up to 30 FIC points.
- Exclusions acceptable for sole or co-registered owners of car
- Prior Insurance not required
- Minimum limits: 15/30 BI

DRIVER INFORMATION:

- Driving experience acceptable out of state, foreign country, or international without proof required.
- Expired and suspended license acceptable to begin coverage
- Co. accepts up to 30 FIC-Unitrin points
- SR22 filings accepted

ACCIDENTS:

- Accidents are acceptable and proof is not required *unless* it can not be determined by CLUE report
- In such cases, the following proof is acceptable: police report, letter from prior insurance carrier clearly stating no fault/no injury. Additional documentation may be required.

VEHICLE INFORMATION:

- Some business use is acceptable – annual mileage must be minimum 12,000 and occupation acceptable – *call u/w*
- Business use vehicles with signs & racks acceptable
- Trucks up to 1 ton acceptable
- Altered vehicles acceptable – up to 6 inches raised or 4 inches lowered
- Non-owner coverage available – liability only
- Vehicles over 25 years old acceptable for liability only
- Salvaged vehicles ok for liability only and can be acceptable with physical damage provided *ALL* drivers are "good drivers".
- Out of state, expired, or other than named insured registrations acceptable

- Annual mileage rated at 12,000 unless specific documentation is received to support otherwise

COVERAGE INFORMATION:

- Minimum coverage offered in this program: 15/30/5
- Liability limits up to 250/500
- Medical Payments: up to \$5,000
- Comp/Coll: \$250 deductible up to \$5,000 deductible
- Rental Reimbursement: \$20-\$30 per day up to 30 day

***Other terms and conditions may apply**

Revised 2/2012