



**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

## Safeco 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 SAFECO auto application (**signed by both named insured and agent**) with request to bind.
- Include any supplemental paperwork with application. Visit our "forms" section at abraminterstate.com for a list of supplemental forms.
- Down payment made by check or credit card at the time of bind request.

### POLICY TERMS AVAILABLE:

- Payment options available: check, online check, credit card, EFT
- Payment plans: Full pay, monthly installments, EFT installments, and recurring credit card.

### PROGRAM HIGHLIGHTS:

- Safeco offers a Preferred and Standard program.
- **Preferred = Safeco Insurance Company of America**
- **Standard = American States Preferred Insurance Company.**
- Good driver risks accepted in Preferred Program while Non-good drivers permitted in Standard program.
- Minimum limits: 50/100 BI, 25/50 UM

### DRIVER INFORMATION:

- Driver/Vehicle assignment acceptable in Preferred Program
- Driver/Vehicle assignment (highest rated/highest vehicle) in Standard Program
- Driver exclusions must be submitted for approval. Named insured cannot be excluded
- All drivers must live in same household (excludes military and students)
- Violation points acceptable in Standard program
- No good driver discount if DUI occurred within 10 years

### VEHICLE INFORMATION:

- Limited Business Use Acceptable – example: Realtors, Sales reps.
- Business use policies must be rated at minimum 10,000 annual mileage
- Mileage is based on actual miles driven per year
- Partial list of unacceptable vehicles: BMW 760 & Z8, Ford GT, Mercedes (various C class), Porsche 911, Carrera GT
- No modified vehicles

### COVERAGE INFORMATION:

- No trucks over 1 ton
- Minimum Coverage offered: 50/100<sup>1</sup> BI, 25/50 Uninsured Motorist
- BI limits up to 500/500 Preferred, 250/500 Standard
- Medical Coverage: \$1000 up to \$25,000 Preferred, \$10,000 standard
- Comp/Coll: \$100 ded. - \$2500.00 ded.
- Loss of use, Extended non-owned auto coverage, emergency assistance package available in preferred program
- Rental Reimbursement & Special Equipment Coverage offered in Standard program only

### ACCIDENTS:

- Accidents with PD only = good driver
- Accidents with BI = non good driver
- Proof of non-fault or no injury may be required if unable to be determined by SAFECO. In such cases, the following proof is acceptable at the time of application: police report, letter from prior insurance carrier clearly stating no fault/no injury. Additional documentation may be required.

### DISCOUNT INFORMATION:

- Good Driver: 20%
- Distant Student Discount: 15% (preferred program only)
- Anti-Theft: varies 10% - 20%
- Affinity Group Discount: 5%
- Good Student: 5% (preferred program only)
- Occasional Operator: 5%
- Account Discount (multi-policy): 15%

**\*Other terms and conditions may apply**

