



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

Travelers 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 ACORD auto application (**signed by both named insured and agent**) with request to bind.
- Include any supplemental paperwork with application. Visit our "forms" section on abraminterstate.com for supplemental forms.
- Down payment required at the time of bind request.

POLICY TERMS AVAILABLE:

- Six month and Annual policies
- Payment options available for both terms: EFT and Credit Card options
- Annual policies: 16.6% down (10 or 11 pay)
- Six months: 25% down (4 or 5 pay)

PROGRAM HIGHLIGHTS:

- Two minor violations acceptable w/3 years driving experience
- Non-good drivers may be excluded from coverage provided they are not the named insured or registered owner of any vehicles being insured.
- Children with less than 3 years driving experience may be included on a parents policy provided they have no points and are not driving a sports car.
- Prior Insurance not to exceed a 30 day lapse.
- Minimum limits: 30/60 BI, 30/60 UM

DRIVER INFORMATION:

- Driver/Vehicle assignment acceptable
- Split territory rating acceptable – contact underwriting
- Child (home or away at school) acceptable on parents policy with less than 3 years driving experience (see above).
- Driving experience must be U.S., Canada, or U.S. territories and be able to be verified by Travelers.
- California driver license required within 10 days of residency.
- Program allows 1 alcohol related conviction provided the driver is over 30 years old and this is the **only** violation on the MVR. No major convictions within the last 7 years.
- Drivers requiring medical statements on file with DMV or who have physical/mental impairments.
(refer to underwriting)
- Not more than 1 dismissal of a minor incident from DMV
- Military stationed in CA. OK provided out of state license is still active and valid military ID presented.
- Conviction date used for rating tickets

ACCIDENTS:

- Accidents with PD only are acceptable
- Proof of non-fault or no injury may be required if unable to be determined by Travelers. 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.

VEHICLE INFORMATION:

- Program excludes: soft top "Jeeps", altered vehicles, customized, special paint, Classic/Antique autos.
- Annual mileage based on actual miles driven.
- Annual mileage over 25,000 unacceptable.
- Miles to work more than 35 miles one way unacceptable.
- Program excludes: Comp/Coll coverage on vehicles over 12 years old with less than \$2500 in ACV.
- Pick-ups less than 1 ton.
- Vehicle value up to \$100,000 acceptable
- Collector's Choice special vehicle coverage is available.
(refer to underwriting)

COVERAGE INFORMATION:

- Minimum coverage offered in this program: 30/60/25 BI, 30/60/3.5 UM
- Liability limits up to 500/500
- Medical Payments: up to \$25,000
- Comp/Coll: \$50 deductible up to \$5,000 deductible
- Towing: \$75.00 per tow
- Rental Reimbursement: \$15-\$100 per day up to 30 day max.
- Repair or Replacement Collision Coverage: covers gap in ACV of vehicle
- Gap Coverage: covers gap in ACV from loan

DISCOUNT INFORMATION:

- Multi-Policy Discount: up to 40%
- Good Driver Discount: 25%
- Good Student: 18%
- Superior Driver Discount: 5%
- Hybrid: 10%
- Anti-Theft: 15%
- Professional group: 12% (member of organization)
- Inexperienced Operator: 15%
- Away at school discount: 15%

***Other terms and conditions may apply**

Revised 2/2012