

Policy Prefix

Coverages

Policy Terms

Liability Vehicle Age Limit

Max Liability Limits

Comprehensive(OTC) & Collision Vehicle Age Limit

Comprehensive(OTC) & Collision Deductibles

Collision Deductible Waiver

Leinholder Deductible

Uninsured / Underinsured Motorist Limits

Permissive Use

Named Operator Policy

Medical Payments

Roadside Assistance

Rental Car

Drivers

Foreign / International License and Matricula - MUST have 3 years of licensed experience

Valid California or Out-of-State License - MUST have 3 years of licensed experience

Suspended or Expired License - MUST have 3 years of licensed experience

Cancelled/Revoked/California ID

Minimum Policy Owner Age - MUST have 3 years of licensed experience

Maximum Acceptable Driver Age for New Business

More Than 1 at Fault Accident in Last 5 Yrs

More than 1 Major Violation/DUI in Past 5 Yrs or 2 in Past 7 Yrs

SR-22 - Filed by mail

Non-Owner Coverage

Payment Plans

6 and 12 Mos. - Paid-In-Full

6 Mos - 18% Down (5 Installments) 1st Due 19 Days Then Every 30 Days

6 Mos - 33.3% Down (5 Installments) 1st Due 30 Days Then Every 30 Days

12 Mos - 10% Down (10 or 11 Installments) 1st Due 19 Days Then Every 30 Days

12 Mos - 13% Down (10 Installments) 1st Due 30 Days Then Every 30 Days

EFT

Nations (NIC)

6 and 12 Mo

No Age Limit

30K/60K/15K

No Age Limit

500, 1000^{2x}

Available

250 (Automatic)

30K/60K/\$3500 - (*upload within 3 days of issuance*)

Available (Buyback)

Yes

\$500

Optional

\$20/day max 20 days

Yes - *upload within 3 days of issuance*

Yes

Yes

Ineligible

18

75

Ineligible

Ineligible

Yes - CA Only

No

^{2x} For this program, the deductible is twice the stated amount for 30 days after inception or reinstatement

Vehicle Information				
Eligible Vehicle Value for Physical Damage		\$40,000 ACV		
Vehicles Must be Garaged in CA 11+ Months Per Year		Yes		
Up to 1 Ton Vehicles		Yes		
Vehicle Policy Limit		# Drivers +1 (Max 6)		
Altered Vehicles		Yes W / UW Approval		
Additional Equipment		Ineligible		
Prior Damage		Yes -\$2,500 max (Retain Photos)		
Salvage		Yes (Including Physical Damage)		
Livery & Delivery - Lyft, Uber, Doordash, etc.		Ineligible		
Business/Artisan Use		Yes - w/Prior Approval - <i>Please upload photos to policy</i>		
Discounts				
Multi-Car		Yes		
Good Driver		Yes		
Mature Driver - Age 55+ & Completed Defensive Driving Course Within Last 2 Years		Yes (Upload Documnetation)		
Renewal Discount		Yes		
Passive Restraint		N/A		
Underwriting				
Photo Requirements		<i>Required to be uploaded within 3 days of issuance</i>		
MVR Reviewed for Each Driver (no charge for MVRs to agency)		Yes		
Carfax		Yes		
CLUE - Loss History & Driver Discovery		Yes		
Credit Scored		No		
Reinstatements w/Lapse in Coverage		30 Days		
Contact Information		Phone	Email	Online
Policy Services: M-F: 8-6; S: 10-2 CST		(866) 424-9511		Chat click here
Claims Including FNOL: M-F 8-6; CST		(866) 424-9511		https://claims.bluefireinsurance.com
Mailing Address : Bluefire Insurance PO Box 143249 Irving TX 75014				