



California Prime

Program Summary

Prime

Policy Prefix

GSP

Coverages

Policy Terms	3, 6 and 12 Months
Liability Vehicle Age Limit	No Max (Retain Photos if Over 30 Years Old)
Max Liability Limits	30K/60K/15K
Comprehensive(OTC) & Collision Vehicle Age Limit	30 Yrs (Retain Photos)
Comprehensive(OTC) & Collision Deductibles	400, 500, 600, 750, 1000, 2500, 5000, 7500 ^{3x} (\$1000 minimum for rater quotes)
Collision Deductible Waiver	Available
Leinholder Deductible	500 (Automatic)
Uninsured / Underinsured Motorist Limits	30K/60K/\$3500 (Retain Photos for UMPD)
Permissive Use	Available
Named Operator	Yes - Permissive Use Buyback Available
Medical Payments	\$500
Towing & Roadside Assistance	Included
Rental Car	Not Available

Drivers

Foreign / International License and Matricula	Yes - (Retain Copy in Agency Files)
Valid California or Out-of-State License	Yes
Suspended or Expired License	Yes - Valid License Required By Renewal
California ID	List driver exp. as 1 mo. for CA and all prior as International
Revoked License	Ineligible
Minimum Policy Owner Age	18
Maximum Acceptable Driver Age for New Business	No Max
More Than 1 at Fault Accident in Last 3 Yrs	Ineligible
More than 1 Major Violation/DUI in Past 3 Yrs	Ineligible
SR-22 - California Only (electronically filed)	Yes
Non-Owner Coverage	Available

Payment Plans

Paid-In-Full	3, 6 & 12 Month
6 Mos - 5 Installments - 1st Due 20 Days Then Every 30 Days	16.67% Down
6 Mos - 4 Installments - 1st Due 30 Days Then Every 30 Days	25% Down
12 Mos - 11 Installments - 1st Due 16 Days Then Every 30 Days	8.33% Down ; EFT OR Direct Bill
12 Mos - 11 Installments - 1st Due 30 Days Then Every 30 Day	EFT: 12.5% Down; Direct Bill: 15% Down
EFT & Recurring Credit Card	Yes

Vehicle Information

Eligible Vehicle Value for Physical Damage	MSRP \$10,000 for 1975 and older MSRP \$20,000 for 1976 through 1980 MSRP \$65,000 for 1981 through 1989 MSRP \$70,000 for 1990 and newer
Vehicles Must be Garaged in CA 11+ Months Per Year	Yes
1 Ton Vehicles - No Duallys	Yes
Vehicle Policy Limit	2/1 Vehicle/Driver Ratio (Max 6)
Modified/Altered Vehicles	Yes - w/ Prior UW Approval (Retain Photos for Agency Files)
Additional Equipment	Ineligible
Salvage	Liability Only w/ Prior UW Approval
Livery & Delivery - Lyft, Uber, Doordash, etc.	Ineligible
Business/Artisan Use (Business/Artisan Use form must be completed and retained)	Yes

Discounts

Multi-Car	Yes
Good Driver	Yes
Mature Driver - Age 55+ & Completed Driving Course Within Last 2 Years	Yes (Retain proof for Agency Files)
Good Student - Drivers Ages 16-23 with a "B" or better GPA	Yes (Retain proof for Agency Files)
Renewal Discount	N/A
Anti-Theft Device	N/A
Alcohol Education Program	Yes
Vehicle Discounts - Daytime Running Lights / Anti-Theft Device / ABS / Passive Restraint Device	Yes

Underwriting

Photo Requirements	Retain in Agency Files
MVR Reviewed for Each Driver (no charge for MVRs to agency)	Yes
CLUE /A+ - Loss History & Driver Discovery	Yes
Reinstatements w/Lapse in Coverage	60 days

Contact Information	Phone	Email	Online
Customer Service: M-F: 8-6; S: 10-2 CST	(866) 424-9511		Click here to login to Agent Portal for Live Chat
Claims Including FNOL: M-F 8-6 CST	(800) 468-3466		
NSD Roadside Assistance:	(866) 330-0743		
Bluefire Insurance PO Box 143249 Irving TX 75014			

^{3x}Triple deductible during the first 60 days after policy inception or reinstatement with lapse, rewrite with lapse or renewal with lapse or gap in coverage. This limitation is removed if the policy is endorsed to add the Triple Deductible Buyback.