

QUICK REFERENCE GUIDE

CALIFORNIA | JUNE 2026

PERSONAL LINES	DNI (Nations Ins Co)	NSC (Nations Classic)
LIABILITY	30/60/15	30/60/15
UMBI/UMPD	30/60 - 3500 OR CDW	30/60 - 3500 OR CDW
MED PAY	500	500 1000
COMP/COLL	500 1000 2000	250 500 1000
SPECIAL EQUIPMENT	NONE	YES - MAXIMUM 1000
MOTOR CLUB	OPTIONAL	OPTIONAL
NONE-SIGNATURE APPLICATIONS	MANUALLY SIGNED APPLICATIONS MUST BE SUBMITTED VIA THE PRODUCER PORTAL OR EMAIL (Applications@NationsInsurance.com)	MANUALLY SIGNED APPLICATIONS MUST BE SUBMITTED VIA THE PRODUCER PORTAL OR EMAIL (Applications@NationsInsurance.com)
CLUE & MVR REPORTS	REPORTS ARE RUN AT POINT-OF-SALE	REPORTS ARE RUN AT POINT-OF-SALE
VEHICLE PHOTOS WHEN PHYSICAL DAMAGE REQUESTED	TWO CLEAR PHOTOS SHOWING ALL FOUR (4) SIDES OF THE VEHICLE ARE REQUIRED PRIOR TO NEW BUSINESS UPLOAD	TWO CLEAR PHOTOS SHOWING ALL FOUR (4) SIDES OF THE VEHICLE ARE REQUIRED PRIOR TO NEW BUSINESS UPLOAD
SALES CONTRACT IN LIEU OF VEHICLE PHOTOS	ACCEPTABLE - POLICY MUST BE EFFECTIVE SAME DAY OR WITHIN ONE BUSINESS DAY OF THE SALES CONTRACT DATE	ACCEPTABLE - POLICY MUST BE EFFECTIVE SAME DAY OR WITHIN ONE BUSINESS DAY OF THE SALES CONTRACT DATE
VEHICLE PHOTOS PROVIDED FROM THE INSURED	YES	YES
UNACCEPTABLE VEHICLES (SEE GUIDELINES FOR COMPLETE LIST)	PICKUPS AND VANS IN EXCESS OF 1 TON, PANEL VANS OR COMMERCIAL VEHICLES, NO TRANSPORTATION FOR CHILDREN OR PERSONS FOR HIRE, VEHICLES WITH EXCESSIVE PRE-EXISTING DAMAGE, VEHICLES LOWERED OR HAVING MODIFIED EXHAUSTS, LIFTED OVER 6", VEHICLES IN EXCESS OF \$50,000. VEHICLES MADE IN THE YEAR 2024 OR NEWER, ELECTRIC VEHICLES.	PICKUPS AND VANS IN EXCESS OF 1 TON, PANEL VANS OR COMMERCIAL VEHICLES, NO TRANSPORTATION FOR CHILDREN OR PERSONS FOR HIRE, VEHICLES WITH EXCESSIVE PRE-EXISTING DAMAGE, VEHICLES LOWERED OR HAVING MODIFIED, VEHICLES IN EXCESS OF \$50,000. VEHICLES MADE IN THE YEAR 2024 OR NEWER, ELECTRIC VEHICLES, VEHICLES USED FOR UBER, UBER EATS, DOORDASH, ETC..
SALVAGED VEHICLES	ACCEPTABLE FOR ALL COVERAGES	ACCEPTABLE FOR LIABILITY ONLY
UNACCEPTABLE DRIVERS (SEE UW GUIDELINES FOR COMPLETE LIST)	DRIVER WITH FELONY NARCOTICS OR DRUG CONVICTION, 2 OR MORE AT-FAULT ACCIDENTS OR MAJORS VIOLATIONS IN THE LAST 5 YEARS, NAMED INSURED WITH LESS THAN 3 YEARS OF VERIFIABLE US DRIVING EXPERIENCE	DRIVER WITH FELONY NARCOTICS OR DRUG CONVICTION, 2 OR MORE AT-FAULT ACCIDENTS OR MAJORS VIOLATIONS IN THE LAST 3 YEARS, UNLICENSED DRIVERS
PERMISSIVE USE	PERMISSIVE USE ENDORSEMENT OPTION	NONE
BUSINESS / ARTISAN USE	YES-SELF EMPLOYED TRADESMAN, NO EMPLOYEES, MAX 5 JOB SITES PER DAY, NO CORPORATE OWNERSHIP	YES-SELF EMPLOYED TRADESMAN, NO EMPLOYEES, MAX 5 JOB SITES PER DAY, NO CORPORATE OWNERSHIP
ANNUAL MILEAGE	ACTUAL	ACTUAL
LICENSE - MINIMUM DRIVING EXPERIENCE	ALL DRIVERS MUST HAVE A MINIMUM OF 3 YEARS OF DRIVING EXPERIENCE **DRIVERS UNDER THE AGE OF 19 ARE UNACCEPTABLE**	NONE
FOREIGN - MATRICULA-OUT OF STATE DRIVER'S LICENSE	WE ACCEPT MATRICULA - FOREIGN DRIVER'S LICENSE - PASSPORT - OUT OF STATE DRIVER'S LICENSE	FOREIGN DRIVER'S LICENSE - PASSPORT
LICENSE STATUS- SUSPENDED/ EXPIRED	YES	YES
LICENSE STATUS- PENDING SR-22 FILING	YES	NO
SR-22 FILINGS	YES	YES
TRANSFER COVERAGE	SAME COVERAGE- NOTIFY WITHIN IN 10 DAYS	SAME COVERAGE- NOTIFY WITHIN IN 5 DAYS
PROOF OF NON-FAULT FOR ACCIDENTS REQUIRED	YES	YES
DRIVER EXCLUSIONS	CAN EXCLUDE SPOUSE IF PROOF OF MARRIAGE IS PROVIDED	CANNOT EXCLUDE SPOUSE
EXCLUDE NAMED INSURED / REGISTERED OWNER	YES	YES
VEHICLES REGISTERED TO OTHER HOUSEHOLD MEMBERS	YES	YES
PROOF OF MARRIAGE REQUIRED	YES	YES
ACCEPTABLE PROOF OF MARRIAGE OR REGISTERED DOMESTIC PARTNERSHIP	IN LIEU OF CERTIFICATE - COUPLE MUST HAVE CHILDREN, OWN REAL PROPERTY TOGETHER, BANK STATEMENTS OR FILE TAXES JOINTLY	IN LIEU OF CERTIFICATE - COUPLE MUST HAVE CHILDREN, OWN REAL PROPERTY TOGETHER, BANK STATEMENTS OR FILE TAXES JOINTLY
PAYMENT PLANS	6 MONTH POLICY TERM: 18% Down - 5 Pay (1st Pymt Due in 30 Days)/ 33.3% Down - 5 Pay (1st Pymt Due in 30 Days)/ 16.5% Down - 5 Pay Pay (1st Pymt Due in 30 Days)	6 MONTH POLICY TERM: 25% Down - 5 Pay (1st Pymt Due in 30 Days)/ 16.7% Down - 5 Pay Pay (1st Pymt Due in 19 Days)