General Line 833 9-ONWARD
Claims 833 9-MOVE-ON

www.OnwardIns.com

Quality Non-Standard Auto Insurance

COVERAGE LIMITS						
BI	**PD**	**Med Pay**	**UMBI**	**UMPD**	**Comp/Coll**	**RR**
30/60	15K	1,000	15/30	3,500	500/1,000	20-40/day (up to 30 days)

DISCOUNTS	
Good Driver	20% per insurance code.
Conviction Free	Additional 12.5% For all Good Drivers Conviction free for 5 years.
Multi-Car	2 or more vehicles per policy.
Academic	Ages 16 to 25; Full time student; Upper 20% of class OR B Average (3.0 GPA or higher) or Dean's List.
Defensive Driver	55 or older who complete DMV approved course.
Deductible	Insured pays 3x deductible for a loss incurred within 60 days of coverage inception or reinstatement.
Marital Status	Married or Registered Domestic Partnership.

IMPORTANT FEATURES	
6-month term only.	Unlicensed Drivers (0yrs experience).
Add/Exclude Registered Owner.	No Permissive Use
Add/Exclude Spouse.	Double Deductible first 30 days
SR-22 Available for All Drivers (CA License).	Special Equipment up to $1,000.
Non-Owner Policies Available.	Glass Deductible Waiver Available.
Foreign Drivers and Matricula Consular.	Triple Deductible **Discount** (60 days)

Contact: David Battle
Sales Relationship Manager, CPCU
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Driver's License	
US or Foreign.	Matricular (written with exp, no Good Driver).
Current or expired.	NO - Permanently Revoked License.
Never Licensed (0 years exp).	NO - Suspended with Medical Condition.
Foreign license less than 18 months = no good driver discount.	NO - for named non-owner – IF license is restricted to ignition interlock device.

Unacceptable Driving Records	
Felony conviction involving vehicle.	More than 1 DUI in past 36 months.
More than 5 driving safety record points.	
2 or more at-fault accidents or major violations within past 36 months.	

Unacceptable Vehicles	
Not registered to the named insured or spouse unless the registered owner is listed as a driver or excluded from coverage.	
Trucks and vans exceeding 1 ton (150/250/350 and 1500/2500/3500 models are acceptable).	
Regularly garaged at location not the residence of the named insured.	
Suspension lifts of 3 inches or more.	Not primarily garaged in California.
Motorcycles.	Motor homes and house cars.
Registered to a business or corporation.	Not a private passenger type (Commercial).

Unacceptable Vehicles for Comp/Collision	
No or unacceptable photos.	Over $50,000 (unless good driver).
Existing damage exceeds deductible.	Salvage, rebuilt, or banded titles.
Value below $2,500.	See Guidelines for some ISO exclusions.

Fees	Not Good Driver	Good Driver
Policy Fee	$50	$40
EFT Installment Fee	$12.50	$10
Installment Fee	$15	$12
Electronic Payment Fee	$5	$4
Late Fee	$10	$8
Reinstatement Fee	$17	$13.50
Endorsement Fee	$10	$8
SR-22 Filing	$40	$32
NSF Fee	$20	$20
Cancellation Fee	$40	$32
DOI Fraud Fee (per vehicle/year)	$1.76	$1.76

UW Upload Requirements	
Signed Application.	Signed UM waiver.
Signed EFT form (if applicable).	Signed Exclusion Form.
Vehicle Registration.	Licenses or IDs.
Pictures of all vehicles with Comp/Collision – all sides.	