



California Classic Nonstandard Auto Product Features



Producer Code: _____

User Name: _____

Password Hint: _____

Customer Service: (800) 300-8838

Claims: (844) 680-7904

Website: www.suncoastinsurance.com

Coverage Options:

- **Bodily Injury:** 15/30, 25/50 (GDD ONLY)
- **Comprehensive/Collision:** (Not Permissive Use)
- **Special Equipment:** \$2,000 Max
- **Non-Owner:** NO
- **Motor Club:** Optional (25 Miles)
- **Rental Reimbursement:** Optional
- **Newly Acquired Vehicle:** 72 hours Coverage
- **Substitute Vehicle Coverage:** None

Payment Options:

- Term is 6-months.
- 17.5% Down with 5-payments (1st install w/in 20-days)
- 22.0% Down with 5-payments (Due Monthly)
- Paid-In-Full

Underwriting / Acceptability / Procedures:

- **Mileage:** Rate as actual
- **Exclude Registered Owner:** Yes
- **License:** Full experience since age 16 (Must verify 18 months)
- **FDL/International/Out of State DL:** Yes (no need to get CA license)
- **Suspended/Expired DL:** Yes (no need to get CA license)
- **SR22:** CA ONLY (All drivers regardless of relationship)
- **Damaged Vehicles:** Yes (Maintain proof of repair in file)
- **Photos:** Required for Physical Damage if no Prior Insurance
- **Salvage Vehicles:** Yes. Surcharged on all vehicles
- **Electronic Payments (EFT):** Both checking and credit card options available
- **Modified/Altered Vehicles:** Acceptable for Good Driver Only
- **Reinstatement:** Within 30-days of cancellation
- **Permissive Users:** Liability only (does not apply to physical damage coverage)

Discounts:

Multi-Car: Applies to policies with more than one insured vehicle.
Preferred Provider (PPO): Applies to CP and OTC coverage when the insured agrees to the Preferred Provider Endorsement
Good Driver Discount (GDD): For drivers who meet Good Driver eligibility.
Exceptional Driver Discount (EDD): For GDD drivers who have no violations or accidents in the past 3-years and 3-years of California license experience.
Renewal Discount: Applies to BI, PD, CP and OTC at annual renewal.
Green Vehicle Discount: Applies to BI and PD for qualified alternative fuel vehicles. (System will automatically apply - for eligibility see guidelines)



**Sun Coast General
Insurance Agency, Inc.**

These are not the official rules of the program, this is a quick reference guide intended as a summary of rules, coverages and procedures. If there is any ambiguity or understanding the official rules will apply. For the official rules please refer to the Private Passenger Automobile Guidelines for the California Classic program in the downloads section of Policy Center. Policies are underwritten by Western General Insurance Company. **Sun Coast General Insurance Agency, Inc, California license #0691052.**