

Florida

Auto Eligibility Guidelines



What's New

Effective Date of New and
Revised Material
Updates

Eligibility Guidelines

General Eligibility
Vehicle Information
 Inspections
 Permitted Vehicle Types
 Ineligible Vehicles
 Permitted Business Use
 Ineligible Business Use
Ineligible Drivers
Ineligible Policies
Refer to Underwriting
Definitions and Reference
 Information

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Safeco Insurance

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What's New

Effective Date of New and Revised Material

06/15/19 New business • 08/01/19 Renewal business

Updates

Refer to Underwriting, Vehicles table has been updated. 12

Eligibility Guidelines

Safeco is a Preferred Market, in which we allow preferred and standard risks where the quality of risk matters. We seek to insure responsible individuals who have the potential to enjoy a long-term relationship with us, and who present the opportunity to write additional lines of business. We rely on our agents to underwrite the risks, confirm eligibility requirements are met and to ensure the vehicles are well maintained.

Our rating model was built upon a history of disciplined underwriting, but even if a rate is offered, we expect our agents to practice disciplined front-line underwriting to determine if this is a customer that will enjoy a long-term relationship with your agency and Safeco.

While any customer may have that occasional mishap, we both want to enter into a relationship with someone who is responsible, takes care of themselves and their property and pays their bills on time.

General Eligibility

- Safeco's Private Passenger Auto program is the appropriate market for vehicles used on public roadways, whether it's commuting to work or for a quick trip to the store.
- All personal vehicle types owned by a named insured, including pickups with canopies are eligible for participation in our personal auto program.
- Classic Cars are eligible for participation in Safeco's Classic Car program and are written on our auto policy. Please [click here](#) to be referred to our Classic Car Eligibility Guidelines document or our Classic Car Product Guide for details.
- Motor Homes and Trailers are eligible for participation in Safeco's RV program and are written on our auto policy. Please [click here](#) to be referred to our RV Eligibility Guidelines document or our RV Product Guide for details.

Vehicle Information

Inspections

When a new policy is issued having comprehensive or collision coverage, an inspection is required in the following counties:

- Duval
- Palm Beach
- Broward
- Dade
- Orange
- Hillsborough
- Pinellas

The inspection shall be completed by you and include at least the following:

- taking a physical imprint of the vehicle identification
- vehicle identification number (VIN) of the vehicle
- recording the presence of accessories
- recording the locations of and a description of existing damage to the vehicle

Inspections

The following vehicles do not require an inspection:

- policyholders who have been insured for two years or longer, without interruption, under a private passenger motor vehicle policy which provides physical damage coverage, if the agent of the insurer verifies the previous coverage
- liability-only vehicles
- vehicles associated with an agent book roll to Safeco
- vehicles that are ten years old or older, as determined by reference to the model year
- new, unused motor vehicle purchased from a licensed motor vehicle dealer or leasing company, if the insurer is provided with:
 - a bill of sale or buyer's order which contains a full description of the motor vehicle, including all options and accessories; or
 - a copy of the title which establishes transfer of ownership from the dealer or leasing company to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment and the total retail price of the vehicle

Please note that vehicles added to pre-existing policies via an endorsement require inspections. If the vehicle has been added to a policy by a non-Florida domiciled agency, then the customer may go to one of our drive-in claims locations to have the vehicle inspected.

The following types may be written in the Auto Program. If you do not see a vehicle type listed, please contact underwriting. See the **Ineligible Vehicles** table section for vehicles that have been identified as ineligible.

Permitted Vehicle Types
<ul style="list-style-type: none"> • Private Passenger vehicle types • Pick ups • Electric Cars <ul style="list-style-type: none"> – Those capable of achieving speeds of 35 mph or more should always be insured on the auto policy – Low-speed vehicles (capable of speeds up to 25 mph) taken on public roads outside the neighborhood (used for commuting or quick trips to the store, for example)

Ineligible Vehicles

- Buses
- Vehicles titled or owned/leased on a long term contract by a partnership or corporation, unless:
 - They are ordinarily operated by a corporation director or officer named in the declarations, or resident relatives for pleasure, commuting or acceptable business use
 - All operators are household members and listed on the policy
 - No more than 4 such vehicles are owned or leased by the partnership or corporation
- Vehicles used as a primary residence
- Vehicles used in racing or speed contest or in responding to emergencies
- Commercial type vehicles such as step, panel and cut away vans; flatbed, stake beds and dump trucks or those equipped for snow plowing
- Pickups and vans greater than one-ton rated load capacity (unless Personal Use only)
- Vehicles which require a state or federal motor carrier permit to operate
- Estates, receiverships, partnerships or corporations cannot be listed as a named insured, but may be listed as an additional insured
- Vehicles garaged outside of this state for more than six months of the year (unless the student is away at school and parents are written in state on the same policy)

Ineligible Vehicles

- Vehicles which are custom manufactured, kit, self-assembled, limited edition, replica and exotic
- Vehicles with plastic, aluminum or stainless steel bodies
- Modified vehicles other than conversion vans (such as hot rods, cars with special suspensions, etc.) This includes modifications which substantially increase the performance of the vehicle.
- **Gray market vehicles** (unless upgraded to meet U.S. emission and safety standards - see **Refer to Underwriting** section for details)

Permitted Business Use

- Business use – The following are examples of some, but not all, types of eligible business use:
 - Vehicles owned or leased by the applicant and used in their business or occupation, such as consultants and contractors
 - Vehicles used by sales representatives, such as realtors, insurance agents, manufacturer and company representatives, and home-based sales, such as Mary Kay® and Tupperware®
 - Vehicles used by professionals whose duties include travel to hospitals, clinics, courthouses, job sites or client homes, such as doctors, attorneys, architects, accountants, financial advisors, engineers and clergy
 - Vehicles used in a business for occasional errands

Ineligible Business Use

- Vehicles used for transportation of passengers, such as taxis or limousines
- Vehicles used for wholesale or retail pick up or delivery of goods (for example: pizza, flowers, newspapers, mail, etc.)
- Vehicles operated by employees or coworkers
- Vehicles used in security or surveillance operations
- Vehicles used to carry tools or equipment weighing more than 500 lbs
- Vehicles used to transport flammables or explosives
- Vehicles used to accompany wide loads
- Named non-owner policies

Ineligible Drivers**Ineligible Drivers**

- Drivers without a current, valid driver's license
- Drivers without a specific, in state garaging address
- Drivers who are not permanent residents (10 month intended stay) of the rating state
- Drivers with permanently suspended or revoked licenses, unless that driver is excluded from coverage
- Drivers who have been convicted of insurance fraud
- Persons employed in illegal enterprises and occupations
- Persons employed in occupations involving the use of an insured vehicle by nonresident non-dependent operators
- Drivers who have had a policy cancelled by us for loss experience or misrepresentation
- Operators under the minimum age for state licensing

Ineligible Policies

New business risks where any of the rated drivers have, individually or in combination, been involved in accidents as the operator of a vehicle in the 35 months prior to date of application, where 2 or more of those accidents resulted in PIP claims. Accidents from excluded drivers should be included in the PIP claim accident count.

No driver may be added to the policy if he/she has been involved, as the operator of a vehicle, in any accidents that resulted in PIP claims in the 35 months prior to endorsement, if those PIP claims cause the total policy count of prior PIP claims to exceed 2.

New business risks that have an IBS score beneath 600 and prior BI limits below or equal to state minimum limits

Risks with multiple at fault accidents and/or chargeable violations.

No applicant shall be refused coverage or non-renewed solely:

- a. Due to a Not At Fault accident as defined by “Not-at-Fault” in Florida Statutes Section 626.9541(1)(o)3
- b. Due to a single traffic accident if the insured has paid the premiums on such policy for 5 years
- c. Because the insured committed a non-criminal traffic violation as described in Florida Statutes s.318.14 unless the infraction is:
 - (a) a second or subsequent infraction committed within an 18 month period; or
 - (b) a third or subsequent infraction committed within a 36 month period; or
 - (c) a violation of s. 316.183 when such violation is a result of exceeding the speed limit by > 15 mph
- d. Because of any traffic infraction when adjudication has been withheld and no points have been assessed pursuant to § 318.14 (9) & (10) (this subparagraph does not apply to traffic infractions involving accidents in which the insurer has incurred a loss due to the fault of the insured. Ins. Code 626.9541)

Refer to Underwriting

The following risks are generally ineligible, but may be qualified under certain circumstances. Please contact underwriting prior to binding.

Vehicles

- Gray Market Vehicles
 - Vehicle must have been upgraded to meet U. S. emission and safety standards
 - A copy of the vehicle registration verifying the local jurisdiction's Department of Transportation safety requirements and Environmental Protection Agency emission standards are satisfied is required
- Exotic, high performance, limited production vehicles or vehicles with values of \$180,000 or more:
 - Aston Martin
 - Avanti
 - Bentley
 - Delran
 - DeTomaso
 - DeLorean
 - Ferrari
 - Ford GT
 - Lamborghini
 - Lancer
 - McLaren
 - Noble
 - Pantera
 - Panther
 - Puma
 - Rolls-Royce
 - Shelby
 - Zimmer

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