

GABRIEL BELTRAN

Inside Sales Representative
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UNDERWRITING

877.603.1310
uw@cccinsurance.com
877.635.1095 (facsimile)

CUSTOMER SERVICE

877.603.1310

CUSTOMER SERVICE / CLAIMS

877.603.1310

MAILING ADDRESS

2500 N. 24th Street
Phoenix, AZ 85008

PRODUCT INFORMATION

- ID Cards accepted for prior discount
- SR22 Electronically submitted to AZ MVD
- Out of State Licenses accepted
- International drivers accepted
- Registered owners can be excluded
- Insured credit cards accepted at new business
- Flexible Reissue process

DRIVING RECORDS

- Drivers with only one (1) DUI accepted.
- Drivers with two (2) at fault accidents accepted.
- Drivers with two (2) major violations accepted.

PAY PLAN / FEES

- Down payment = 16.67%
- Auto pay available
- Pay in full
- Monthly installment / 5 installments
- \$30 policy / renewal fee
- \$10 installment fee
- \$7 EFT installment fee
- \$25 SR22 filing fee
- \$15 Reissue fee

DISCOUNTS

- Proof of prior
- Renewal
- Defensive driver
- Pay in full
- Multi-car
- Military
- Good student
- EFT Discount
- Claims free
- Multi Policy

COVERAGE AVAILABLE & LIMITS

Coverage Available	Limits	Coverage Available	Limits
Bodily Injury Liability	\$25,000 / \$50,000 \$30,000 / \$60,000 \$50,000 / \$100,000	Rental Car Coverage	\$20 a day for 30 days \$30 a day for 30 days *Coverage also available on Liability only
		Roadside Assistance	\$12 per month
Bodily Injury / Property Damage	\$15,000 \$20,000 \$25,000 \$30,000 \$50,000	Medical Payments	\$1,000
		Uninsured Motorist Property Damage	\$2,500 \$3,500
Uninsured / Underinsured Motorist Bodily Injury	\$25,000 / \$50,000 \$30,000 / \$60,000 \$50,000 / \$100,000	Comp / Collision with Vanishing Deductible	\$500 / \$750 / \$1,000
		Comp / Collision deductible can be different	

UNINSURED MOTORIST PROPERTY DAMAGE / DEDUCTIBLE WAIVER

This is a unique coverage offered by Commonwealth. This coverage will pay for damage to the insured's vehicle up to the limit selected when an uninsured motorist is considered at fault for the accident. If UMPD is carried with collision coverage, in the same circumstance that an uninsured motorist is considered at fault for the accident, Commonwealth will waive the insured's deductible!

REMOVE THE NAMED DRIVER RESTRICTION

Physical damage coverage only applies when driver is named (listed) on the policy. The insured can elect to purchase the removal of this restriction. Physical damage coverage would then apply when a licensed non-resident of the insured's household is the driver in the accident.

RIDESHARING ENDORSEMENT

Provides coverage during the period the transportation network company's application is on and you are waiting for a ridesharing request. And the period the ridesharing request has been accepted and you are in route to the rideshare passenger.

AD&D ENDORSEMENT

This endorsement provides coverage for the Named Insured only, in the event of accidental loss of life or accidental loss of limb(s), appendage(s), or eye sight.

VANISHING DEDUCTIBLE

For 12 months (2 terms) a policy goes without an accident/claim and if there is no lapse in coverage during that time, your insured will receive \$100 off their comprehensive and collision deductibles (up to \$500!)



REFERENCE GUIDE

WEBSITE

www.commonwealthcasualty.com

FORMS & DOCUMENT AGENCY MUST SUBMIT

- Named driver exclusion form
- Discount verification documents (proof of prior insurance, military ID, report card, etc.)
- International driver's license
- Medical Statement for drivers over the age of 75.

FORMS & DOCUMENTS AGENTS MUST RETAIN

- Copy of registration or title
- Photos
- EFT agreement
- Application
- UMPD form
- UM/UIM Forms

ACCEPTABLE DOCUMENTS FOR INSURABLE INTERESTS

- Vehicle Registration
- Title
- Purchase agreement
- Bill of sale

ACCEPTABLE FORMS OF INTERNATIONAL LICENSES

- Out of the country driver's license
- Matricula ID
- Passports
- IFE card (Mexican voter ID card)

ACCEPTABLE DOCUMENTS FOR PROOF OF PRIOR DISCOUNT

- Insurance declarations page
- Renewal bill offer
- ID cards

FOR MILITARY DISCOUNT

- Military discount affidavit

MULTI POLICY DISCOUNT

- Current property lines declarations page

ACCEPTABLE DOCUMENTS TO VERIFY NOT AT FAULT FOR ACCIDENT

- A letter of experience or claims history letter from previous insurance company or policy report

ACCEPTABLE DOCUMENTS TO VERIFY GOOD STUDENT DISCOUNT

- Report card from previous quarter or semester with a 3.0 GPA or higher which also verifies driver is a full time student
- Dean's List from accredited educational institution verifying driver made Dean's List as a full time student
- Eligible age of 16-24

UNDERWRITING POINTS

- Failure to list all drivers or licensed members of the insureds household may result in a denial of coverage
- A named driver exclusion signed by the named insured is required for any person older than 14 that is not going to be listed as a driver
- We will insure 1 more vehicle than there are drivers; for example a policy with 3 drivers can have up to 4 vehicles (exceptions will require UW approval) Households
- who request separate policies must be approved by underwriting
- Physical damage must be written with liability coverage
- Drivers licensed less than 3 yrs will incur a surcharge
- Vehicles must be registered in the U.S.
- Vehicles cannot be garaged outside Arizona
- Flat bed trucks, panel trucks / vans, campers, dune buggies, taxi cabs, emergency vehicles, any vehicles modified for racing or commercial work are unacceptable
- Requests to add an excluded driver to a policy as an active driver must be approved by underwriting first

ROADSIDE ASSISTANCE

- Tow Assistance / Up to 100 miles OR \$125 in Coverage (whichever comes first)
- Battery Assistance
- Flat Tire Assistance
- Emergency Fluid Delivery System
- Lock Out Assistance
- Parking - Free & discounted parking
- Car Washes - 1 car wash every 3 months
- Fuel Savings - Insured can save \$0.05 per gallon off the retail price
- Ride hailing service reimbursement - up to \$40
- Windshield Chip replacement

