

P08-Unacceptable Policies

The following risks are not acceptable:

- A. policies that have vehicles garaged at two different addresses and drivers in two different households, with the following exceptions:
 - 1. student or military risks (e.g., spouse of insured/unmarried child of insured);
 - 2. named insured has two different households (e.g., one permanent home and one vacation home);
 - 3. drivers who live at different addresses but all vehicles are garaged at one place; or
 - 4. husband/wife in the process of divorce and the vehicle is still considered community property.

- B. two or more private passenger automobile insurance policies issued by Company for the same household, with the following exceptions:
 - 1. policies with 5 or more cars must be split into two policies;
 - 2. children who own their own vehicle; or
 - 3. unrelated residents/roommates.

- C. policies where the named insured is not a natural person, however a partnership or corporation may be listed as an additional interest

- D. vehicles that are owned or leased by a partnership or corporation., unless:
 - 1. the vehicles are customarily operated by the named insured or a resident relative for pleasure or commuting;
 - 2. all drivers are household members and are listed on the policy;
 - 3. no more than four such vehicles are owned or leased by the partnership or corporation; and
 - 4. the partnership or corporation does not engage in a business of:
 - a. carrying persons or property for compensation or a fee, including, but not limited to; limousine, taxi, or other livery services (does not apply to shared expense car pools), pickup or delivery of magazines, newspapers, food, or any other products; or
 - b. selling, leasing, repairing, parking, storing, servicing, delivering, or testing vehicles.

- E. applicants who have had a policy nonrenewed for loss history by Company within 36 months prior to the date of application.

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