



CALIFORNIA AUTO SUPPLEMENT

PRODUCER		APPLICANT/NAMED INSURED	
CODE:	SUB CODE:	COMPANY: POLICY #:	EFFECTIVE DATE

CALIFORNIA AUTOMOBILE PREINSPECTION LAW EXPLANATION AS PRESCRIBED BY THE DEPARTMENT OF INSURANCE

California law requires that your vehicle must be inspected before you can buy collision or comprehensive insurance for your vehicle. (Depending on the terms of your insurance contract, "collision" insurance pays for all or part of loss or damage to an automobile resulting from most collision losses. "Comprehensive" insurance pays for all or part of loss or damage to an automobile resulting from most causes other than collision.)

Coverage is generally described here. Only the policy provides a complete description of the coverages and their limitations.

There are exceptions to the California Automobile Preinspection Law which exempt some vehicles from the preinspection requirement. Your insurance company, agent, or broker is required to tell you if you qualify for any of these exceptions. If you do not qualify for an exception, your vehicle must be inspected before your collision and/or comprehensive coverage may be issued.

The California Automobile Preinspection Law also says your insurance company can, under certain circumstances, provide your comprehensive and/or collision insurance coverage and allow for a delay in the inspection for a limited period of time. But if you do not comply with the law and have your vehicle inspected by the end of that grace period, the collision and/or comprehensive insurance on your vehicle may be severely restricted or suspended. Whenever automobile collision or comprehensive coverage, or both, is suspended or restricted for the failure to have an inspection report, the insurer must immediately notify the insured that the collision or comprehensive coverage, or both, is restricted or suspended until the vehicle is inspected.

If the insurance company, agent, or broker, does delay the inspection, ask your insurance company, agent, or broker why there is a delay and when the inspection will be conducted.

If the insurance company fails to conduct an inspection within the limited time period, your collision and/or comprehensive coverage may not be suspended or canceled or restricted in any way. If the insurance company fails to tell you that an inspection is required, or your vehicle is not inspected because your insurance company, agent, or broker fails to inspect your vehicle, your collision and/or comprehensive coverage may not be suspended, canceled, or restricted in any way.

The insurance company, or someone it chooses, must conduct the inspection at no direct charge to you. The inspection must be done at a time and a place reasonably convenient for you, except that the insurer is not required to send someone to your home or place of business. Whoever inspects the vehicle will record, in writing, any visible damage to the vehicle. The inspector will also record, in writing, a description of your vehicle, including any accessories or equipment not factory installed.

Finally, the inspector will take at least two color photographs of the vehicle or the inspector may choose to photograph your vehicle by other means such as videotape.

The point of the inspection is not to find out if your vehicle is safe to drive, but only to check for preexisting damage, prior conditions, equipment and accessories not factory installed, and mileage of the vehicle. The insurance company must give you a copy of the inspection report, but they do not have to give you copies of the photographs or videotape.

If you have questions about having your vehicle inspected before you buy insurance, ask your insurance agent, broker, or the insurance company. If you ever have a problem with an insurance company that you cannot resolve on your own, call the California Department of Insurance at 1-800-927-HELP (4357).

**INFORMATION YOU NEED TO OBTAIN A VEHICLE INSPECTION
AND PROTECT YOUR COVERAGE**

The information on the reverse side explains that California State law requires an inspection be completed for your vehicle(s) shown below. If the inspection is not completed within the number of days given below, Comprehensive and Collision coverages will be suspended or restricted. This means claims payments to you will not be made.

If the vehicle shown is a replacement or an additional vehicle covered on your existing policy, the inspection must be completed within _____ days of the effective date of coverage.

If you are applying for insurance and the vehicle(s) shown are covered on a new policy then the inspection must be completed within _____ days of the effective date of coverage.

To complete the inspection, please ask your agent or call your company's toll free number for the location of the inspection site near you. Please bring this form with you when you have the inspection completed. The inspection will be done at no cost to you and it will be forwarded directly to your company.

If you have just purchased a brand new vehicle from a car dealership, you may provide your company instead with the bill of sale or "window sticker" or a copy of the "window sticker". Please give this to your agent.

The mandatory vehicle inspection law was enacted by the State of California to help reduce the high cost of automobile insurance by preventing payment of inflated or fraudulent claims. Policyholders with all insurance carriers operating in the state of California are affected by this requirement. Your agent will be glad to answer any questions you have.

Vehicles (Year/Make/Model):

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

The inspection must be completed by: _____
Date

Applicant's Signature _____ Date _____