

Vehicle Info

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Garaging Address

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Garaging Exceptions

Generally, vehicles garaged at two different addresses and drivers in two different households are **unacceptable**. However, UW does make exceptions.

In order for vehicles primarily garaged in another location or state the following must be true:

1. **There is at least one vehicle in a state where we insure.**
2. **There is more than one vehicle on the policy.**
3. **There is more than one driver on the policy.**
4. **AND they qualify for one of the exceptions below:**
 - Named Insured's spouse or unmarried child **is away at school** (on or off campus)
 - Named Insured's spouse or unmarried child is **in the military**
 - Named Insured has **two different households** (one permanent & one vacation)
 - Drivers who **live at different addresses**, but all vehicles are garaged at one place
 - In the process of **divorce** and the vehicle is still considered community property

Note: Vehicles that have a principal out-of-state garaging location in Michigan or Canada, are NEVER acceptable

Student away at school:

- If IN-state, call in to have garaging address updated to correctly reflect address PRIOR to bind
- If out-of-state, select yes for vehicle garaged at primary address and continue with bind. Post bind please reach out to Customer Care to notate proper out-of-state address.

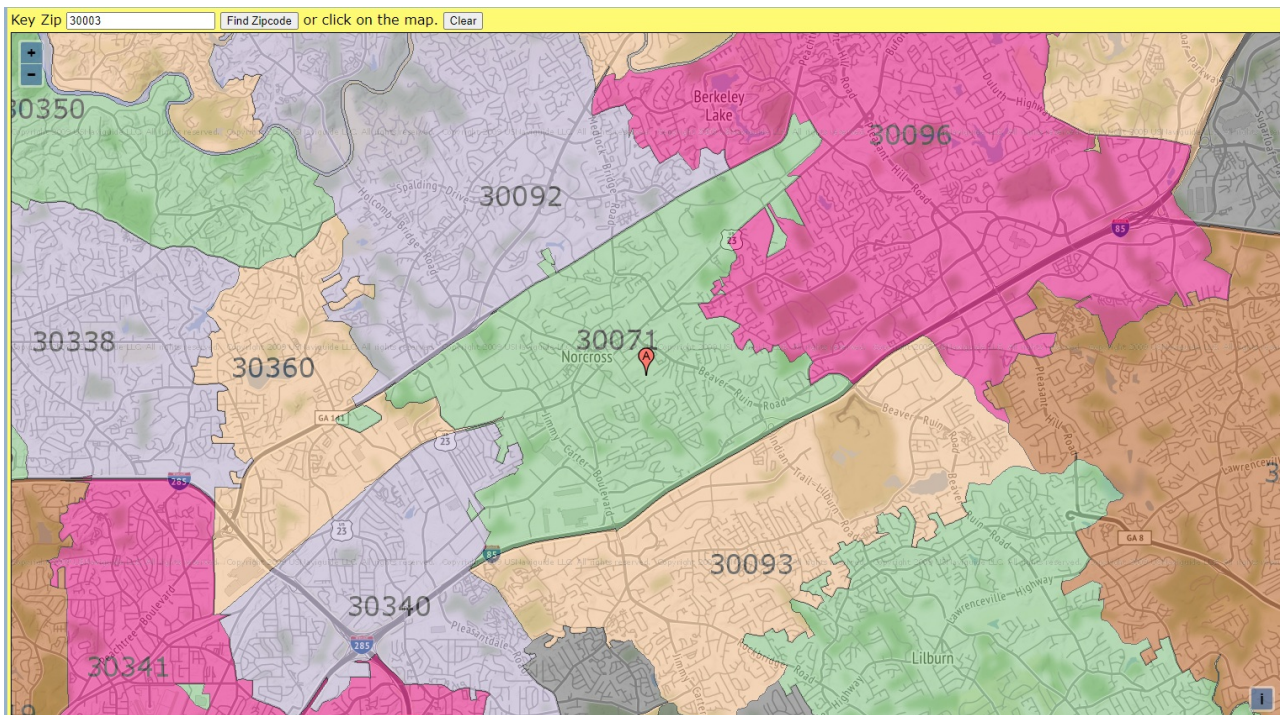
Invalid Zip

If you get a message that shows a zip isn't working it could be for a few reasons:

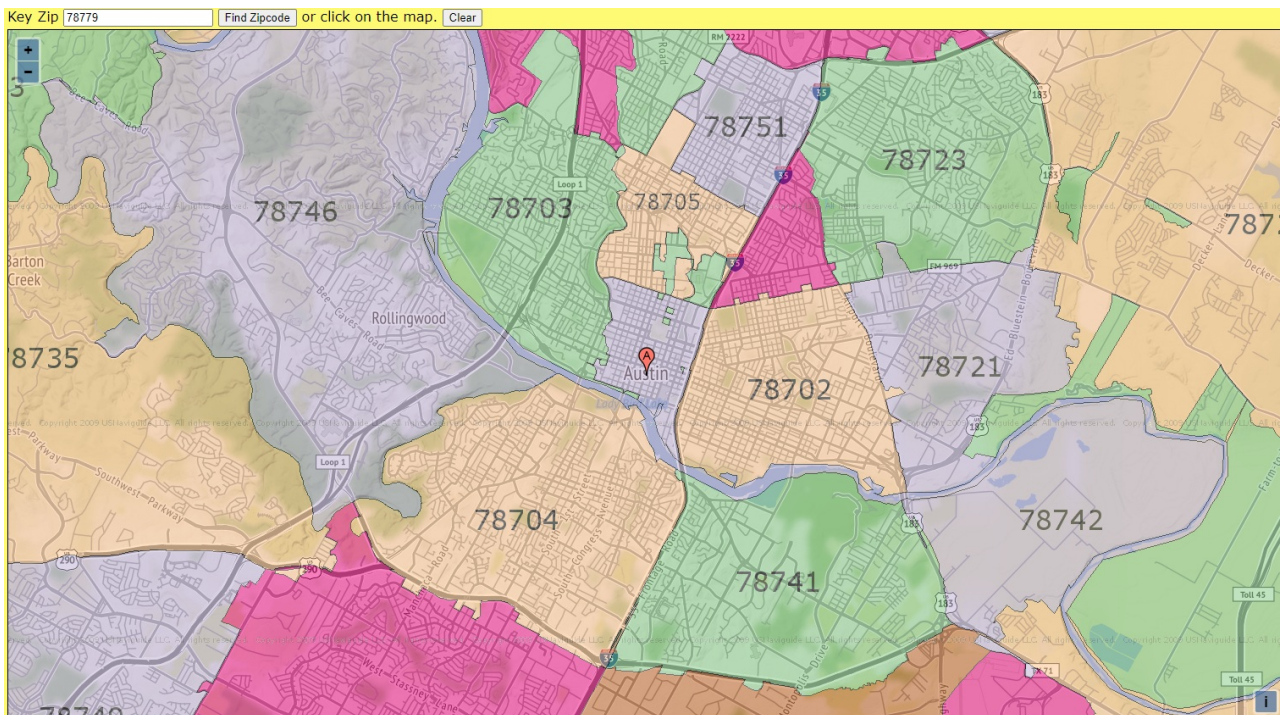
- We don't insure in that state
- It's a postal code only zip code
- It's a rural zip code

If it is the bottom 2, you can still quote the customer but will need to use an alternative zip code. You can go [here](#) and enter the zip code. Once you do that it will give you an alternative zip code.

Here is an example of a PO Box only zip code, 30003 and you can see below that you would actually use 30071.



Here is an example of a rural zip code, 78779. Here you would use the next largest zip code, in this case 78704.



Vehicle Ownership / Insurable Interest

Vehicle Ownership / Insurable Interest

To determine if a vehicle is insurable, we need to know who the owners are. The owners of the vehicle are those who:

- have their name physically appear on the legal title, or
- who legally possess an auto loan or lease on the vehicle

Ownership is important because we will indemnify the owner of the vehicle in the event of an accident. We have guidelines in place that determine if a vehicle is insurable based on who the owners are. We want our named insured to have insurable interest in each vehicle being added to the policy.

To identify the owners, ask an open-ended question such as:

Who are the titled owners of your vehicles?

Who appears on the title of the vehicles you are looking to insure?

Some customers may say that the bank still has the title. We want to know who will be on the title once the car is **paid off**.

****With Elephant, whether the vehicle is financed or not affects premium, so it is important to accurately report this information up front. If you list the vehicle as "owned" and then have to call in to add a lienholder, the premium can change post bind.****

All States Except Maryland

In order for Elephant to insure a vehicle in every state BUT Maryland, it must be owned or co-owned by at least one of the following:

- the **named insured**
- the **spouse** of the named insured
- **other residents** of the named insured's household (family, friends, roommates, significant others, etc.)

When adding a vehicle that is exclusively owned by someone other than the NI or their spouse, you must probe to find out where the owner lives full-time.

- They must live with NI full-time.
- If they split time between residences, you must call Underwriting for approval
- If they live somewhere else full-time they are not eligible

If the vehicle is titled in a resident's name or co-owned by anyone other than the NI or their spouse, that person **must be rated or excluded!**



There is a REQUIRED ADVISORY for a vehicle that is exclusively owned by a resident:

"We want everyone to have appropriate coverage. If the owner of the vehicle moves out, you would need to promptly notify us."

Maryland

In order for Elephant to insure a vehicle in **Maryland**, it must be owned or co-owned by at least one of the following:

- the **named insured**
- the **spouse** of the named insured

In Maryland, we cannot insure vehicles that are *exclusively* owned by someone other than the named insured or their spouse.

Vehicle Use

Vehicle Use

Business Use

If a vehicle is EVER used for business use (even if this isn't the *primary* use) you would select "business use." Business use trumps primary usage.

Since Elephant does not write commercial policies, there are several types of business use that are unacceptable, per our UW guidelines. To determine if a vehicle can be covered, the **business use questions** must be asked anytime the customer mentions using their car for a business purpose:

Business Use Questions	If they answer "Yes."
Is your vehicle titled in a business name?	Unacceptable
Do you ever rent your car to others, drive people or deliver goods for compensation or a fee?	Probe for acceptable rideshare use
Is the vehicle used to transport explosives, chemicals, flammable materials, or more than 500 pounds of supplies or equipment?	Unacceptable
(Vans only) Does your vehicle have 10 or more passenger seats?	Unacceptable

What is ACCEPTABLE business use?

Underwriting's list of **acceptable** business use vehicles are vehicles that are:

- ✓ used by sales or service representatives or for consumer-oriented direct home sales
- ✓ used by real estate or insurance agents, lawyers, doctors, accountants, or other professionals visiting multiple locations
- ✓ used by the insured to transport tools or other materials in a trade or business
- ✓ owned by the insured and used by domestic employees
- ✓ used in a business for occasional errands

Can you rent your car to other people?

No, this would be an unacceptable risk (ex: Turo).

Rideshare

In Georgia / Illinois / Indiana / Maryland / Ohio / Tennessee / Virginia...

It is acceptable for a customer to use their vehicle for ridesharing or delivery if they accept "jobs" on an app-based platform. This is important because it helps us separate when they use their vehicle for business versus personal use.

In Texas...

Ridesharing on or off an app is unacceptable.

What is an app-based platform?

When an employee logs into an app on their phone in order to accept jobs, they are working on an app-based platform.

This is important because it helps us differentiate between when they are using their vehicle for personal use and when they are using their vehicle for commercial use.

Below are some examples of app-based platforms. This is not an exhaustive list; when in doubt, call Underwriting at ext. 1675.



When should I ask about Rideshare?

On all **First Quotes, Recalls** (when usage is blank), **any time a vehicle is added:**

1. Ask **primary usage**
2. Ask **"Are any vehicles ever rented out or used for rideshare or delivery services such as Uber or Lyft?"**

If yes...select "business use inc. rideshare" as the primary use

Business use inc. ridesharing must be selected if the customer uses their vehicle for rideshare or app-based delivery service **at all**, even if it's not their "primary" use.

NOTE: We should ask about ridesharing in **ALL** states. If the customer uses their vehicle for rideshare in TX, the policy would be **unacceptable**.

How does the Rideshare Endorsement work?

Elephant will provide coverage to the customer when they are using their vehicle for personal use and also, while they are getting ready to drive for rideshare, up until the time they accept a ride. Once the customer accepts a ride, the rideshare company's commercial policy will provide coverage.

The customer will be covered under the rideshare company's insurance once the ride has been accepted.



What if the customer asks when/if they will be covered for rideshare?

Let them know that they will be covered with Elephant while driving their car for personal use. The rideshare company's commercial policy will be in effect while they're driving for rideshare.

Rideshare FAQ

What if the customer originally said they drive for a rideshare company, then changes their answer and says they don't?

Since the customer originally stated that they drive for a rideshare company, we would need **documentation** to remove the endorsement. They can send document directly to you if they have it available before bind or to underwriting@elephant.com after bind.

Does Domino's, Papa John's, Jimmy John's, etc. qualify as app-based delivery?

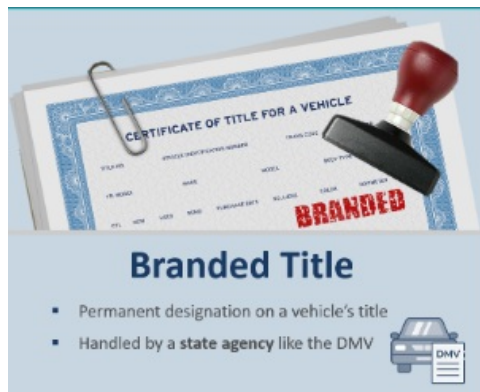
If the customer is delivering for the company making the food (like a Domino's driver delivering Domino's pizza), it does **not** qualify.

What if the customer says they may drive for Uber/Lyft in the future?

Enter their current primary use. Advise the customer to call us back when they start driving for rideshare, so that we can provide appropriate coverage. Notate that the customer mentioned driving for Uber/Lyft in the future.

Branded/Salvaged titles

Branded/Salvaged Titles



Coverage for branded titles will be restricted based on when the vehicle was branded.

- Branded **within the past year**: No coverage
- Branded **over 1 year ago**: Liability, Uninsured Motorist Coverage, and Emergency Roadside Assistance

When we pull a vehicle's title status, information is retrieved that shows whether the title has been branded. A branded title indicates a previously totaled or salvaged vehicle. These vehicles are high risk, low value vehicles that can result in large losses for the company that insures it. The following are reasons that a vehicle's title may show as **branded**:

- Salvage
- Junk
- Rebuilt/Reconstructed
- Dismantled
- Flood
- Fire
- Hail

If your customer wants to dispute the information please advise that **they can contact their local DMV**.

Custom Parts and Equipment

Custom Parts and Equipment

Elephant CPE Limits

Each state has an allowable limit for custom equipment. If a vehicle has more than that amount of custom equipment, it would be an **unacceptable** risk. You could offer Answer Financial. This table outlines the state specifics regarding custom equipment:

State	Up to \$1000 automatically covered?	Can more CPE coverage be purchased?	Unacceptable Risk
Georgia	Yes	Yes, up to \$20K	over \$20K
Illinois	Yes	Yes, up to \$20K	over \$20K
Indiana	Yes	Yes, up to \$20K	over \$20K
Maryland	Yes	Yes, up to \$20K	over \$20K

State	Up to \$1000 automatically covered?	Can more CPE coverage be purchased?	Unacceptable Risk
Ohio	Yes	Yes, up to \$20K	over \$20K
Tennessee	Yes	Yes, up to \$20K	over \$20K
Texas	Yes	Yes, up to \$20K	over \$20K
Virginia	Yes - Up to \$1,500	No, coverage not available for \$1,501-\$5K	over \$5k

How to Add CPE Coverage

The custom equipment field on the Vehicles page is an Underwriting question designed to discover unacceptable risks. The selection made on this page does **not** transfer to the quote page.

This does NOT apply any coverage. (UW question only)

Primarily Parked

Parking Garage

Estimated Value

\$2,001 - \$2,500

Custom Equipment

Save Vehicle

In order for a customer to have custom equipment coverage, their car would need to be covered by comprehensive and collision and the selection would need to be made on the Quote page.

This applies coverage!

Additional Coverage - 2012 HONDA CIVIC SI

Customize your coverage by selecting the options below

Coverage Amount

6 Month Cost

Other Than Collision (Comprehensive)

? \$500 Deductible

Collision

? \$500 Deductible

R No Coverage
Up to \$1,000
? **\$2,000**
\$3,000
\$4,000
\$5,000
\$7,500
\$10,000
\$15,000
\$20,000

? No Coverage

Virginia

In Virginia, custom parts and equipment on a customer's vehicle are covered underneath comprehensive and collision up to \$1,500 – there is no additional coverage for customizations available. If a customer has \$1,501 to \$5,000 of CPE and they want it covered, refer to partner carriers since VA does not have additional CPE coverage. If a customer has more than \$5,000 worth of customizations on the vehicle, and you fail to ask for customizations, this may put Elephant on the hook to cover more than we would normally cover.

All Other States

In all of our other states, the customer has the option to purchase a separate coverage for their custom equipment. Elephant will cover up to the first \$1,000 of custom parts at no cost to the customer. The customer would need to elect first-party coverages on their vehicle (comprehensive & collision) in order to add on additional custom equipment coverage.

Lift Kits

Vehicles with lift kits **higher than 4** inches are **unacceptable**.

Unacceptable/Exotic Vehicle Guidelines

Unacceptable/Exotic Vehicle Guidelines

Per our Underwriting guidelines, the following vehicles are unacceptable:

- Vehicles used for:
 - Certain types of business use, including taxi, livery, and delivery/pickup services (see vehicle usage for rideshare exception & acceptable business use)
 - Lease or rental to others
 - Racing
 - Emergency services
- Vehicles that have:
 - lift kits greater than 4 inches
 - less than 4 wheels (ex. mopeds)
 - more than nine passenger seats
 - snowplowing equipment installed and are used for business purposes
 - cooking equipment or bathrooms installed
 - too much custom equipment (more than \$5,000 in VA / more than \$20,000 in the other states)
 - a branded title or severe incident indicator within the past year
- Conversion vehicles
- Grey Market vehicles
- Incomplete vehicles
- Vehicles that are not registered for street use
- Commercial vehicles such as step-vans, panel vans, parcel delivery vans, cargo vans, or any other vans with cabs separate from the cargo area
- GEM, THINK, Micro-trucks, and other low speed vehicles that have a maximum speed less than 55 MPH

Exotic Vehicles

There are some vehicles that we determine to be "too exotic, expensive, or unique" to insure. The following list includes all of those vehicles that we consider **unacceptable** risks. Manufacturer-wide exclusions are in **bold**. This list is only to be used as a guide. If the journey allows you to add a vehicle and does not show an error message, then the vehicle is insurable.

MAKE	MODEL
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Acura	NSX
Alfa Romeo	All model years before 2014
American Motors (AMC)	All
American General (AMG)	All
Aro	All
Aston Martin	All
Asuna	All
Audi	R8
Austin Healey	All
Avanti	All
Azure Dynamics	All
Bentley	All
Bertone	All
BMW	750iL Protection
	i8
	Z8
Bugatti	All
BYD Coach and Bus	All
Chanje	All
Checker	All
Chevrolet	Camaro ZL1
	Corvette ZR1
Chrysler	SRT of any kind
	300 SRT
	300C SRT
	Crossfire SRT
Daihatsu	All
Delorean	All
Dodge	SRT (incl. Demon/Hellcat of any kind)
	Caliber SRT Hellcat
	Challenger SRT Hellcat
	Charger SRT Hellcat
	Durango SRT Hellcat
	Magnum SRT
	Neon SRT
	Ram SRT
	Viper
Ferrari	All
Fisker	All
Ford	F-450, F-550, etc.
	GT

Antique Vehicles

We offer personal auto insurance policies that insure our customers' vehicles for ACV, so when a customer has an antique vehicle, we may not be able to provide the coverage they need. It may be more beneficial for the customer if they insure their vehicle under a specialized antique policy.

If a customer advises they have antique plates, a show car, or a restored classic car, advise that they may be more appropriately covered under a specialized antique policy. If the customer still wants a policy through us, make sure they're aware that the vehicle will be insured for actual cash value, meaning that additions and improvements may not be covered if the vehicle is restored.

Farm Use Vehicles

To determine if a "farm use" vehicle is an acceptable vehicle, we need to know if the vehicle is registered and tagged. If the vehicle is legally registered and tagged for street use with F-tags, that is acceptable. Unregistered farm use vehicles are

	Mustang Shelby of any kind, incl. GT350 and GT500
Freightliner	All
Global Electric Motors	All
GM EV1	All
GMC	Hummer
INEOS	All
International	All
Jeep	Grand Cherokee Trackhawk
	SRT of any kind, incl. Grand Cherokee
Karma	All
Koenigsegg	All
Lada	All
Lamborghini	All
Lancia	All
Lexus	LFA
Lotus	All
Lucid	All
Mahindra & Mahindra	All
Maserati	All
Maybach	All
McLaren	All
Mercedes	AMG GT
	G65 AMG
	S65 AMG
	SL65 AMG
	SLS AMG
Mercur	All
MG	All
Morgan	All
Nissan	GT-R
	Skyline
Noble	All
Pagani	All
Panoz	All
Passport	All
Peugeot	All
Pininfarina	All
Polestar	All
Porsche	911 GT2
	911 GT2 RS
	911 GT3

an **unacceptable** risk.

F-Tags

We **will** insure farm use vehicles that have F-tags. DMV issues license plates referred to as F-tags for **registered** farm vehicles. The registration verifies an active farm operation but allows for some personal use such as using the vehicles to attend church or school, to secure medical treatment or supplies, or to secure other household or family necessities.

Unregistered Farm Use Vehicles

We will **not** insure an unregistered farm use vehicle. Unregistered vehicles may be titled, but do **not** display a DMV-issued license plate and are not allowed on the road for personal use. The operation of these vehicles is limited to a 25-75 mile radius (state dependent) from the farm for farm-specific supplies. A vehicle may be left unregistered to avoid the auto insurance requirement (most farm policies will cover liability).

Vehicles with a simple "Farm Use" plate are an unacceptable risk.



Police Vehicles

When police vehicles or cruisers **do not trigger an unacceptable banner, agents are required to probe further** around the potential custom equipment on these vehicles to help determine if the vehicle is or isn't acceptable.

	911 GT3 RS
	Carrera GT
Qvale	All
Renault	All
Rivian	All
Rolls-Royce	All
Saleen	All
Sprinter	All
Spyker	All
SSI	All
Sterling	All
Studebaker	All
Tesla	Cybertruck
Toyota	Supra
Triumph	All
TVR	All
Vinfast	All
Volkswagen	Phaeton
Yugo	All

Please ask the following question when presented with these vehicle types:

Have you removed the divider, lights, sirens, and any other electronic equipment used by law enforcement?

If the custom equipment has been removed and the vehicle usage is acceptable, we can add the vehicle. If not, the vehicle is an unacceptable risk.

Assigning Vehicles

Assigning Vehicles

****This is rate impacting and we have seen an uptick in premium changes on the back end when Policy Holders call in and provide different answers when they are asked these questions****

There are 2 potential questions regarding vehicle assignment, each vehicle, and the driver must be assigned according to primary operation. Both questions need to be asked **open-ended**:

For Primary Vehicle, *on the driver's page*, it should be asked *"Which vehicles does [driver] primarily operate?"*

You will see the vehicles listed out again before you get to the quote, if there are more than one vehicle and/or driver and this question wants to know, *"Who operates [vehicle] the most?"*

Both questions may seem similar but in fact, can vary. An older couple for example may have 2 vehicles, a Ford and a Toyota. They both drive the Toyota the most often, but the husband drives the Toyota the most and he would also drive the Ford the most.

Example: Looking at the image below, the following are ways you can ask the assignment questions:

Who operates the Ford most often?

Who operates the Honda most often?

Then:

If you were going to drive one of the vehicles, which would you drive most?

If Melinda would drive one of the vehicles, which would she drive most?