

Vehicle Info

Last Modified on 10/01/2025 11:57 am EDT

Garaging Address

Garaging Address

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

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

☐ Maryland

Vehicle Use

Vehicle Use

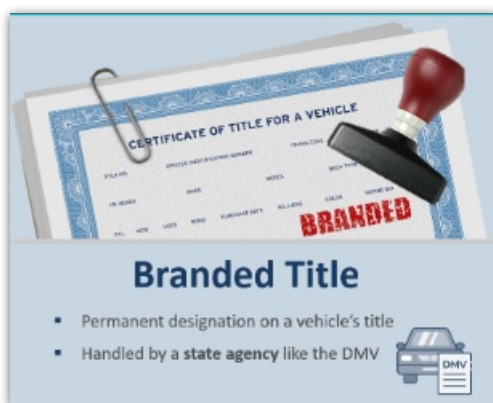
☐ Business Use

☐ Rideshare

☐ Rideshare FAQ

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
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

Virginia

All Other States

Lift Kits

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

Antique Vehicles

Farm Use Vehicles

F-Tags

Unregistered Farm Use Vehicles

Police Vehicles

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?

Photo Inspection

Photo Inspection

****The photo inspection process will take 15 BUSINESS days to complete****

Depending on the information entered, Elephant may require a photo inspection. The most common reason is if there is any activity within 1 year, a photo inspection will be required. There may be other reasons you need one as well. Once the photo inspection is required you will no longer have access to the quote. After you receive the approval email you will need to work with agency support by phone, **email or chat** to get the quote and bind. You cannot call in to get the price until you receive an approval email. No premium will be given until the photo inspection process is complete.

****All photos should be sent to photoinspection@elephant.com. When you email Underwriting, you MUST include QUOTE # and NAME/DOB in the subject line. Not doing so may delay the process so this is extremely important.****

****Keep in mind that this activity generates after running reports so the premium you saw prior to getting the photo inspection message may change.****

Here are the steps that need to be completed:

- Please see below for instructions on how to take photos of all vehicles. There is no longer a need to call in, email or chat to initiate the process.

- When you send Underwriting the pictures, please have the **quote number and name/DOB in the subject line**. This will help not to have any delays with the process.
- Once the photos are sent they will receive an email in 15 business days advising if they are approved. Pictures can ONLY be reviewed by Underwriting at photoinspection@elephant.com.
- Once the approval email is received from Underwriting you can call in to get the quote and bind with Agency Support if interested. The approval email will be sent to whoever sends the photos in FYI.

Please note: Underwriting is **NOT** able to expedite the process **nor are we able to release the quote (give a price)** until Underwriting has sent the approval email. If the customer needs insurance right away or doesn't want to wait that long for a quote, Elephant is not the best fit.
