

*“Your Insurance Doctors”*

# DOCTOR & DOCTOR

Ph (818) 368-3764  
Fax (818) 363-0167

Insurance Agency, Inc.

10216 Reseda Blvd.  
Northridge, CA 91324

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Insured \_\_\_\_\_ Policy Effective Dates \_\_\_\_\_

Insurance Company **ASSIGNED RISK POLICY** Policy # \_\_\_\_\_

Total Premium \_\_\_\_\_ Down Payment Received \_\_\_\_\_ Payment Plan \_\_\_\_\_

Payment Schedule \_\_\_\_\_

# to call for payments **TO FOLLOW** # to call for claims **TO FOLLOW**

## Welcome to Doctor & Doctor Insurance Agency!

Thank you for selecting our agency to handle your insurance needs, we appreciate your business! We put this handout together to help you better understand your auto policy and coverages, to avoid potential problems, and to make sure you're getting the lowest price possible. We can't urge you enough to read and understand this entire handout. Many people don't fully understand their coverages until after there is a claim. We will do our very best to put the complexities of insurance into plain English, to help keep you informed, and safe!

Although your sales agent helped start your new policy, our Service Department will help with existing policies. All change requests must be in writing! You can use our fax # listed above, or email: [service@doctorins.com](mailto:service@doctorins.com). No changes are done until we confirm them with you! Our hours are Mon-Fri 8:30-5pm.

## Important Facts about Your Assigned Risk Auto Policy:

**Accuracy:** Your policy and price are subject to final approval by your Insurance underwriters who will run a DMV Report for each driver on your policy and verify information on your application. Your price is subject to change (up or down) if any of your information differs so please review your application for accuracy or typos and let us know if anything was not disclosed, seems inaccurate, or if you have any questions.

**Changes:** It's important to keep all information on your policy current so please notify us immediately with changes in: Cars or drivers, address or phone numbers, mileage driven, household members, school or employer information etc. It's ultimately your responsibility to ensure the accuracy of your own policy and to review all insurance paperwork received in its entirety. When any change is made, a new Declaration page will always be sent to you showing the revisions. You're also encouraged to call us periodically and have us review your policy with you. Together, we can ensure you're getting the best protection at the lowest possible price.

**Eligibility:** Please keep in mind how this Assigned Risk Program works. The California Automobile Assigned Risk Plan (CAARP) was created in 1947 by the State Legislature to provide affordable liability insurance for those drivers who are having trouble obtaining insurance through ordinary insurance companies and methods. The Assigned Risk Plan is not an insurance company! They set rates (approved by the Dept of Insurance) and policies are written through various insurance companies within the State. In that sense, your policy may wind up being issued by State Farm, Farmers, AAA, Mercury Insurance or one of many others. Assigned Risk is only open to those drivers without a California Good Driver status, and who require only the minimum coverage amounts. \$30,000 bodily injury, \$5,000 property damage, up to \$1,000 Medical with NO Comp or Collision!

Page 1 of 2 (Insured Initials) \_\_\_\_\_

### Doctor & Doctor Insurance Agency - Your Prescription for Protection

This handout is purely for general information and guidelines. Only your actual policy has the precise wording used to determine exact coverages, give detailed coverage descriptions & assess potential payout amounts.

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Page 2 of 2: Important Facts about Your Assigned Risk Auto Policy

**Understanding Coverages:** Listed below are all available coverages, in general terms and descriptions only, available on your auto policy. It's imperative you know exactly what your specific policy has or does not have.

**Bodily Injury:** Pays for bodily injuries to others, if you're legally liable in an accident. Although the State minimum required is \$15,000 per person / \$30,000 per accident it's recommended you raise these much higher to protect yourself against potential lawsuits but unfortunately this is the maximum allowed by Assigned Risk.

**Property Damage:** The state requires at least \$5,000 be paid out in property damage caused by you in an accident. We recommend higher protection but again, this is the maximum allowed by Assigned Risk.

**Uninsured Motorist Bodily Injury:** Minimum coverage is \$15,000 per person and \$30,000 bodily injury per accident for yourself and passengers in your car when there's proof an accident was caused by an uninsured driver. This amount is also the maximum allowed by Assigned Risk.

**Uninsured Motorist Property Damage:** This may pay for your own vehicle's damage (up to \$3,500), even though the car has no collision protection, when there's proof an accident was caused by an uninsured driver.

**Medical Payments:** This covers Medical Expenses for each person in your vehicle regardless of fault. The maximum available is \$1,000.

**Comprehensive & Collision:** These protections of your vehicle are NOT available on an Assigned Risk policy, nor is Rental Car or Towing. If at any time, you would like to add on this protection, our office can always move you to another company such as Mercury Insurance, who can offer you full vehicle protection.

**Inaccuracies:** Common reasons your policy may be issued at a higher price: Tickets, accidents or other violations not disclosed to us; A discrepancy in the number of 1 way or annual miles driven; A change in the way your vehicle is used (Pleasure, Work, Business, Commercial); A driver is licensed less years than listed.

**Motor Vehicle Records:** To dispute an accident on file, you'll need to contact the insurance company you had at the time of that accident. To dispute a moving violation, contact DMV at 800-777-0133. If you attended traffic school to remove a point it can still increase your rate for 2 reasons. 1) Your traffic school certificate was not processed by DMV or 2) If you've attended traffic school more than once within 18 months, this 2<sup>nd</sup> point will NOT be removed from your insurance record. Points are removed at renewal intervals after 3 years from the violation date, but suspensions are from reinstatement date. Alcohol incidents affect your rate for 10 full years!

**Claims & Billing Questions:** Claims and payments are handled directly by your insurance company. Your issued policy will include contact #'s to reach them. Of course, you're always welcome to contact our office too.

**Thank You:** Your business is greatly appreciated! We know you have many options and we hope you'll refer us to your friends and family, and consider us for all of your insurance needs: Home, Condo & Renter's, Earthquake, Motorcycle, Watercraft, Life and Health, Commercial insurance for your business or an Umbrella policy for complete protection. One call does it all. Our goal at Doctor & Doctor Insurance is to provide you superior service at the lowest possible price. Please don't hesitate to contact us any time we can be of service.

I received a copy of this Auto handout:    **Signature** \_\_\_\_\_    **Date** \_\_\_\_\_

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