



PO Box 2595  
Newbury Park, CA 91319-2595  
Phone: (800) 233-2442 Option #7  
Fax: (877) 637-2402  
Website: [www.cgia.com/select](http://www.cgia.com/select)  
License # 0G44941

### California –Excess Auto Liability – Underwriting Guidelines

**Policy Term:** 3, 6, and 12 Months  
**Fully Earned Policy Fees:** \$35

**Minimum Annual Premium:** \$100  
**CIGA Fee:** When applicable

**Application:** Must be completed in full, signed, and dated by both the producer and applicant.

#### Maximum Excess Available Coverage:

- 100/300/100 Combined Single Limit in excess of applicable minimum state statutory liability limits, or in excess or higher underlying limits subject to Topa's approval.
- Up to \$300,000 Combined Single Limits excess of applicable state statutory limits with certain restrictions (see underwriting guide).

#### Ineligible Risks:

- Excess Property Damage Liability when written separately (must have Excess Bodily Injury Liability).
- Pick-ups, vans, utility vehicles if over 1 ton.
- Messenger service drivers.
- Principal operator with two years or less driving experience if written alone (must be included on the policy of a parent or guardian).
- Motor Homes.
- Two major convictions in past five years, if he/she doesn't not qualify for the California Good Driver Discount.
- Any operator with only an International Driver's License or out-of-state license (except military personnel).
- Motorcycles, mopeds or all-terrain vehicles.
- Drivers with suspended or revoked license.
- Four or more failure to appear (FTA).
- Risks involving a major conviction for both spouses within 3 years.
- Underlying policies with non-admitted companies that have lower than B+ V AM Best rating, unless they are a California admitted company.

**These underwriting guidelines are for general information only and do not constitute the complete underwriting criteria. All risks are subject to Topa's acceptance.**