CALIFORNIA LOW COST AUTO QUALIFICATION ~ You must meet ALL of these to qualify.

- Applicant resides in the California county as to be shown on this application.
- Household annual income before taxes, cannot exceed 250% of the federal poverty level.
- Applicants 19 years of age and older must have been continuously licensed in the US or Canada for the previous 3 years or 18 months if previous driving experience in a foreign country. However, an applicant 19 years of age or older who has fewer than three years of driving history or who has not been continuously licensed to drive for the past three years may qualify for a Low Cost Auto Policy subject to a surcharge as set forth in the Plan of Operations.
- An applicant 16 or 17 years of age who is an emancipated minor in accordance with California statutes and an applicant 18 years of age who is financially independent as defined in the Plan of Operations may qualify for a Low Cost Auto Policy subject to a surcharge as set forth in the Plan of Operations.
- Has not had more than one of either, but not both, of the following within the previous three years: (1) a property damage only accident in which the driver was principally at fault, or (2) a point for a moving violation.
- Does not have on their motor vehicle record an at fault accident in the previous three years involving bodily injury or death.
- No felony or misdemeanor convictions in violation of Vehicle Code on DMV record.
- Not be a student claimed by another person as a dependent for federal or state income tax purposes, unless the student resides at the same address as the person who claims them as a dependent.
- The value of the vehicle cannot be more than $25,000.00. The vehicle cannot be used in the occupation, profession, or business of the applicant other than driving to and from work.
- Cannot have more than 2 low cost policies per person insured through the CA Low Cost Auto Insurance Program.
- The applicant cannot purchase automobile liability insurance coverage for their insured auto that is in addition to the liability insurance coverage provided by the Low Cost Auto Policy. However, the applicant may purchase additional automobile insurance coverage, other than liability coverage (ie, uninsured motorists property damage coverage or physical damage), outside the Low Cost Program for the automobile covered on a Low Cost Auto Policy.
- The applicant cannot purchase or maintain in their own name any automobile liability insurance coverage other than a Low Cost Auto Policy for any additional vehicles in their household that would otherwise be eligible for coverage through the Low Cost Program.
- The applicant may purchase or maintain automobile liability insurance elsewhere in the voluntary market or through CAARP in their own name for automobiles or motor vehicles that cannot be covered by a Low Cost Auto Policy. An applicant may obtain automobile liability insurance for miscellaneous nonfleet personal vehicles and named nonowners outside of the Low Cost Program. An applicant may also obtain automobile liability insurance outside of the Low Cost Program for any commercial automobiles used in their occupation, profession, or business.
- The applicant has a good driving record and resides in a household where their spouse or another household member is not eligible for coverage under a Low Cost Auto Policy because their driving record does not meet the Low Cost Program eligibility requirements. The spouse or household member is excluded from coverage under the Low Cost Auto Policy in accordance with California Insurance Code Section 11629.75.
- The applicant resides in a household where their spouse or another household member has purchased or maintains in their own name an automobile insurance policy other than a Low Cost Auto Policy which provides liability coverage for their owned or leased vehicles.