

THIS INFORMATION IS TO BE USED AS A GUIDE ONLY. ANY QUESTIONS REGARDING ACCEPTABILITY OF A SPECIFIC RISK SHOULD BE DIRECTED TO THE UNDERWRITING DEPARTMENT.

FAQ	Accept		EXCEPTION or PROOF REQUIREMENT
	YES	NO	
DISCLOSURE FORM	X		REQUIRED ON ALL POLICIES
Additional Pay Plans			3 and 6 Month Policies Available, Paid in Full, Direct Bill and monthly EFT available,
Exclude a sole registered owner	X		Always exclude registered owners even if the client is advising they will be completing a title transfer
Exclude a co-registered owner	X		Always exclude registered owners even if the client is advising they will be completing a title transfer
Exclude a Sole named insured		X	
Named Insured not the Registered Owner	X		Registered Owner must be added or excluded
Exclude a spouse	X		If Married spouse needs to be added or excluded. Proof of marriage required within 30 days
Minor named insured (under 18 years old)		X	Under 18 must be additional driver, not named insured, May be co-named insured
Proof of Marriage	X		Marriage Cert, Tax form, Mortgage/Rental Agreement or Statement, Call Underwriting for acceptable forms of proof. Must be legally married.
Proof of Domestic partnership	X		Certificate of Domestic Partnership, issued by the California Secretary of State
SR-22 Filing issued for other than named insured	X		Resident Relative-have to be listed
SR-22 Filing issued for out of state		X	California Only
Registration out of state	X		
Registration expired	X		
Garaged Outside of California		X	Vehicle must be garaged in California
License experience from out of state	X		Full back to 16 years with at least 18 months verifiable license experience in the U.S.
License experience from international	X		Copy of foreign license and/or signed international license form required
License experience	X		Full experience back to age 16 with minimum 18 MONTHS VERIFIABLE U.S. experience
CA license not issued, pending	X		Must provide valid license prior to renewal
Permit drivers	X		They must be added and rated on the policy to have coverage, if not rated they need to be excluded
License suspended	X		Valid license required prior to renewal.
Artisan use	X		Acceptable! Photos required
Business use	X		Acceptable! Photos required
B/I limits	X		\$15/30K
P/D limits	X		\$5/10K
Med-Pay limit options	X		\$500-\$1000
UMBI / UMPD and CDW limit options	X		\$15/30K, \$3500
Comprehensive and Collision deductible options	X		PHOTOS REQUIRED. \$600 is default on FSC other options are available after bridging into our point of sale system- \$400, \$500, \$750 \$1,000, \$2,500, \$5000,\$7500
Rental Reimbursement		X	
Towing and Labor Coverages		X	
Special Equipment		X	
Permissive Use	X		For liability only, Available with Operator Buy Back Option for Physical Damage
Drive Other Vehicle Coverage	X		Only available with Op-Veh Buy Back Option
Triple Deductible	X		Triple deductible during first 60 days or reinstatement with lapse, rewrite with lapse or renewal with lapse or gap in coverage. Can be removed with Buyback Option
Travel Program	X		Included with every policy
Roadside Assistance	X		Included with every policy 10 mile towing radius and the service can be used twice per policy period. (I.e. 2x's for a 6 mo. Policy and 2x's for a 12 mo. Policy)
Altered Vehicles		X	Exception: All drivers are California Good Drivers; Lifted no more that 6", lowered no more than 3", photos required. Approval must be obtained from UW prior to submission
Pick Ups with camper mounted		X	Body type PM or MC on registration will require photos, unacceptable if there is access to allow people to get into the camper from the Cab, window access ok
Van Conversions		X	Exception: All drivers are California Good Drivers, Conversion package may not exceed \$10,000, photos required. Approval must be obtained from UW prior to submission
Salvaged vehicle for liability	X		
Salvaged vehicle for physical damage	X		With signed devaluation form.
Vehicles over 1 ton		X	F350 OK, C3500 OK, Pick UPs with GVW of less than 11,500 lbs.
Vehicles with existing damage	X		Photos required, damage must be less than deductible, non safety items, Require estimate of repairs. Approval must be obtained from UW prior to submission
Vehicles over 30 years old for physical damage		X	
Vehicles over 30 years old for liability	X		Photos are required
# Vehicles on Policy			maximum of 6 vehicles per policy and no more than a 2 vehicles to 1 driver ratio
In Home Care / Day care		X	Exception: Care Giver ok if not traveling to multiple locations. Best example of this is a person paid by the state to care for a relative. Day Care ok if they work at facility not their or someone else's home Insured must sign a business usage exclusion and a statement from Employer advising no patients will be transported. (Exception not available for insured's driving 9+ passenger vans) CARE GIVER FORM ON-LINE
Pizza and Postal Workers		X	No delivery allowed, must submit an employer's statement with application that personal vehicle is not used for delivery (not available under Artisan or Business use)
Farm Use With Van		X	
Annual mileage			Rate on verifiable commute + personal mileage. Mileage below 6,000 requires mileage statement with proof.
Loss History	X		A+ and/or CLUE is ordered at Point of Sale
Promise to Provide Proof (no fault/no injury)		X	Clue/A+ will typically validate non-fault accidents. If CLUE/A+ cannot validate, a police report (not valid for proof of no BI) or letter from the insurance carrier is acceptable
Acceptable proof of no-fault			Police report or letter from the insurance carrier. A Self Certification is also acceptable if no other proof is available
Acceptable proof of no-injury			Clue/A+ will typically validate non-fault accidents. If CLUE/A+ cannot validate, a police report (not valid for proof of no BI) or letter from the insurance carrier is acceptable
Commercial Conviction Waiver	X		We do accept Commercial Conviction Waiver for Class A & B licenses received during work. Accidents cannot be waived. Driver's declaration under penalty of perjury at inception only
Non-Owner Policy	X		3,500 annual miles
Endorsements by phone		X	
Endorsements by fax		X	On web site Go to stonewoodinsurance.com. Log into PTS and process.
Endorsements need to send \$	X		For Endos that will increase premium, we can bill the customer if less than \$20. If endorsement down is higher than \$20, then the amount requested must be collected.
Vehicles Garaged out of State		X	
Endorsements when web is down	X		Contact Stonewood Customer Service for options . 800 496-1485. Fax bound Acord form acceptable if web down.
Photos	X		4 photos required for all Physical Damage risks, All Artisan and Business Risks, Body type PM or MC or VC; vehicles over 30 years old,