

FAQ	Accept		EXCEPTION or PROOF REQUIREMENT
	YES	NO	
Default Pay Plan			33% down + 2 installments
Additional Pay Plans			EFT 16.67% down + 5 installments; 16.67% down + 5 installments with Employment and verifiable commute; 33% down + 4 installments
Exclude a sole registered owner	X		
Exclude a co-registered owner	X		
Named Insured not the Registered Owner	X		Registered Owner must be added or excluded
Exclude a sole named insured		X	
Exclude a spouse	X		
Minor named insured (under 18 years old)		X	
Proof of Marriage	X		Required if drivers last names are different, Marriage cert form ok
Proof of Domestic partnership	X		Certificate of Domestic Partnership, issued by the California Secretary of State
Filing issued for other than named insured	X		Resident Relative
Filing issued for out of state		X	
Registration out of state	X		
Registration expired	X		
License experience from out of state	X		
License experience from international	X		Copy of foreign license and/or signed international license form required
License experience	X		AFTER 18 MONTHS VERIFIABLE CNTL Q . Approximate year first licensed
CA license not issued, pending		X	Ok, if temporary license is issued, Permit drivers ok, need to be rated on policy
License suspended	X		Valid license required within 30 days
Artisan use		X	Photos required NEED TO BE RATED AT 7,500 MILES unless statement and proof of low mileage; Except those on our Unacceptable list , see web site
Business use		X	Photos required NEED TO BE RATED AT 7,500 MILES unless statement and proof of low mileage Except those on our Unacceptable list , see web site
B/I limits	X		\$15/30, \$25/50
P/D limits	X		\$5,000, \$10,000, \$25,000, \$50,000
Med-Pay limit options	X		\$1,000
UMBI limit options	X		\$15/30, \$25/50
Comprehensive and Collision deductible options	X		PHOTOS REQUIRED \$400, \$500, \$1,000 and \$2,500
Rental Reimbursement	X		Endorsable up to \$20 per day, maximum \$600 per accident
Towing and Labor Coverages		X	No
Coverage's: Special Equipment (also see Altered Vehicles on line 35)	X		Not to exceed \$3,000 in stereo equipment, \$5,000 in tires and rims and \$10,000 total per policy. Receipts and Photos required at inception/endorsement.
Permissive Use	X		Permissive driver can't be a resident of the insured's household or use the vehicle on a regular basis. Exception: Children in the Military or away at school
Drop Down Coverage for Permissive Use	X		
Altered Vehicles		X	Exception: All drivers are California Good Drivers; Lifted no more than 6", lowered no more than 3", photos required.
Van Conversions		X	Exception: All drivers are California Good Drivers, Conversion package may not exceed \$10,000, photos required.
Salvaged vehicle for liability	X		
Salvaged vehicle for physical damage	X		Signed vehicle devaluation form required
Vehicles over 1 ton		X	F350 OK, Pick Ups with GVW of less than 11,200 lbs
Vehicles with existing damage	X		Photos required, must be less than deductible non safety items, \$1000 maximum, Liability only if damage is over \$1000 Require estimate of repairs
Vehicles over 30 years old for physical damage		X	
Vehicles over 30 years old for liability		X	Exception: all drivers qualify for the good driver discount and Photos are required
# Vehicles on Policy			maximum of 6 vehicles per policy and no more than a 2 vehicles to 1 driver ratio 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
In Home Care / Day care		X	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
Security Officers		X	Ok, if vehicle is not used for Patrol or as sitting station
Annual mileage		X	Rate on verifiable commute + personal mileage, (retired under age 62, unemployed at 12,300, artisan at 7,500) low mileage below 7000 requires mileage statement with proof
Loss History		X	CLUE and/or A+ will be ordered at Point of Sale
Promise to Provide Proof (no fault/no injury)		X	Clue will typically validate non-fault accidents. If CLUE 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 will typically validate non-fault accidents. If CLUE cannot validate a 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-Owned Policy		X	Can be endorsed if applicant does not own any vehicles. Non-Owner endorsement form must be signed. Rate Pleasure, 3000 annual miles
Endorsements by phone		X	
Endorsements by fax		X	On web site, must submit AppOne receipt and original paperwork. Go to stonewoodinsurance.com.
Endorsements need to send \$		X	For Endos that will increase premiums collect the amount listed on the "Estimated additional down payment amount" line in PTS; If PTS indicates \$0.00 then collect \$50 or full increase
Endorsements when web is down		X	Submit Accord & collect \$50 or total additional premium, whichever is lower. Submit AppOne receipt.
Vehicle out of State		X	Vehicle needs to be garaged in CA at inception of policy.
Photo's		X	4 photos required for all Physical Damage risks, All Artisan and Business Risks

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.