

FAQ	Accept		EXCEPTION or PROOF REQUIREMENT
	YES	NO	
Payment Plans			Full pay, 25% down + 4 installments, EFT 25% down + 4 installments, 33.33% down + 4 installments, 33.33% down + 2 installments, 50% down + 1 installment
Non-Good Drivers		x	All drivers must qualify as good drivers as defined within prop 103
Exclude a sole registered owner	x		Okay, the excluded owner can be named as additional interest if requested
Exclude a co-registered owner	x		
Exclude a spouse	x		
Exclude a sole named insured		x	
Named Insured not Registered Owner	x		Registered Owner must be added or excluded
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		
Filing issued for out of state		x	
Garaged Outside of California		x	Vehicle must be garaged in California at inception of policy
Registration out of state	x		
Registration expired	x		
License experience from out of state	x		
License experience from international	x		Must have 18 months verifiable US or Canadian driving experience or qualify for Good Driver Discount to count (copy of foreign license or signed international license form required)
License experience	x		Approximate year first licensed anywhere in the world, back to age 16 with 18 months verifiable CNTL Q
CA license not issued, pending		x	Permitted driver Ok if they meet all the other criteria in program guide
License suspended		x	Exception: okay if an SR22 will reinstate the license with no lapses; must qualify for Good Driver no suspensions in past 3 years allowed.
Artisan use		x	
Business use	x		Photos required NEED TO BE RATED AT 12,300 MILES unless statement and proof of low mileage Except those on our Unacceptable list , see web site
B/I and P/D limit options	x		\$15/30, \$25/50
P/D limits	x		\$5,000, \$10,000, \$25,000,
Med-Pay limit options	x		\$1,000 & \$2,000
UMBI limit options	x		\$15/30, \$25/50,
Comprehensive and Collision deductible options	x		PHOTOS REQUIRED \$50, \$100, \$250, \$500, \$1,000
Permissive Use	x		Coverage extends as long as the driver is not a resident of the insured's household (Children in the Military and Away at School apply) or use the vehicle on a regular basis.
Towing and Labor Coverages	x		\$35 per disablement
Roadgard road side assistance program	x		FSC is quoting with Roadgard included, may be deselected once in PTS
Van Conversions	x		PHOTOS REQUIRED All drivers are California Good Drivers, Conversion package may not exceed \$10,000
Altered Vehicles		x	Exception: All drivers are California Good Drivers; 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	
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 vehs to 1 driver ratio
Coverage's: 100/300		x	
Coverage's: Special Equipment	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.
Security Officer		X	OK, if vehicle is not used in course of job, example can't use vehicle for patrol or as sitting station
In Home Care / Day care		x	
Annual mileage		x	Rate on verifiable commute + personal mileage, (retired under age 62, unemployed and artisan at 12,300) low mileage below 7000 requires mileage statement with proof
Loss History	x		CLUE and or A+ will be ordered at Point of Sale
Prior Insurance Requirement		x	
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
Acceptable proof of no-injury			Clue will typically validate injury accidents. If the 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		Pleasure, 3000 miles
Endorsements by phone		x	
Endorsements by fax		x	On web site, must submit AppOne receipt and original paperwork. Go to stonewoodinsurance.com.
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,
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
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.