

FAQ	Accept		EXCEPTION or PROOF REQUIREMENT
	YES	NO	
DISCLOSURE FORM	X		REQUIRED ON ALL POLICIES
Additional Pay Plans			Monthly or Monthly with EFT for Annual; 6 mos terms are 16.67% down + 5 installments; 20% down + 5 installments; 20% down + 4 installments; 33% down + 2 installments; 33% down + 4 installmen
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, no married driver with excluded spouse without proof of marriage
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		Required if drivers last names are different,
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 at inception of policy
License experience from out of state	X		Valid License number or MVR must be submitted
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		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		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,
P/D limits	X		\$5,000, \$10,000,
Med-Pay limit options	X		\$500
UMBI limit options	X		\$15/30
Comprehensive and Collision deductible options	X		PHOTOS REQUIRED \$600 is default on FSC \$500 is available in PTS for 10% increase in premium. \$400, \$500, \$600 \$1,000, \$2,500, \$5000 and \$7500
Rental Reimbursement		X	
Towing and Labor Coverages		X	Comes with the Road America Towing package as part of the policy
Coverage's: Special Equipment (also see Altered Vehicles on line 35)		X	\$500 in stereo equipment, if factory install after deductible is applied
Permissive Use	X		For liability only. Available with Operator Buy Back Option for Physical Damage
Drive Other Vehilce Coverage		X	Available with Buy Back Option
Drop down coverage for permissive use	X		15/30/5 for any permissive use, drop down is for liability coverages only
Triple Deductible	X		1st 60 days after inception and 1st 60 days after a lapse or gap in coverage. Existing policies will have new policy form at renewal. After 8/01/2009. New business effective 8/01/2009
Altered Vehicles		X	Exception: All drivers are California Good Drivers; Lifted no more than 6", lowered no more than 3", photos required.
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.
Salvaged vehicle for liability		X	
Salvaged vehicle for physical damage		X	Signed vehicle devaluation form required
Vehicles over 1 ton		X	F350 OK, C3500 OK, Pick UPs with GVW of less than 11,200 lbs
Vehicles with existing damage		X	Photos required, damage must be less than deductible, non safety items, Require estimate of repairs
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
Farm Use With Van		X	
Annual mileage			Rate on verifiable commute + personal mileage, low mileage below 7,000 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-Owned Policy		X	Pleasure, 3000 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 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
Vehicle out of State		X	Vehicle needs to be garaged in CA at inception of policy,
Endorsements when web is down		X	Submit Accord & collect \$50 or total additional premium, whichever is lower.
Good Student Discount		X	Must carry 12+ units, grade point average of 3.00 or better, 3 years or less driving experience, paperwork needs to be submitted showing most recent term.
Photo's		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