

FAQ	Accept		EXCEPTION or PROOF REQUIREMENT
	YES	NO	
Prior Insurance Requirement	x		Only if the driver is CA Non-Good Driver and is not employed with a verifiable commute, Good Driver Exempt
Prior Insurance maximum days lapse	x		If prior insurance is required the maximum lapse allowed is 30 days
Exclude a sole registered owner	x		
Exclude a co-registered owner	x		
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 forms 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	
Named Insured not the Registered Owner	x		Registered Owner must be added or excluded
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 has been 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
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 to repair damage
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
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
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 as 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 up rate, 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

Pay Plans		Full pay, 50% down + 3 instalments & 50% down + 1 installment
-----------	--	---

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.