

**Quick Reference**

Term	Payment Plan Description	Policy Fee
6-Month	<b>FULL PAY (Paid In Full)</b>	\$20 Good Driver \$25 Non-Good Driver
6-Month	<b>5 PAY (25%)</b>	\$20 Good Driver \$25 Non-Good Driver
6-Month	<b>6 PAY LOW DOWN (16%)</b>	\$20 Good Driver \$25 Non-Good Driver
6-Month	<b>6 PAY (35%)</b>	\$20 Good Driver \$25 Non-Good Driver

**Underwriting Information:**

<b>Salvaged Vehicles</b>	<b>ONLY</b> acceptable for liability coverage.
<b>MVR</b>	An MVR is ordered for all rated / included drivers on the policy.
<b>APLUS Report</b>	An APLUS Report (underwriting claims history) is ordered for all drivers/vehicles on the application.
<b>Business/Artisan Use</b>	<p>The business / artisan use surcharge applies to all coverage for the vehicle(s) rated for business or artisan use. No more than two vehicles can be rated for business and/or artisan use in the household. The surcharge will apply to any vehicle registered to a business, regardless of use.</p> <p>Acceptable Business use includes, but is not limited to:</p> <ol style="list-style-type: none"> <li>1. Vehicles used by sales or service representatives, or for consumer oriented direct home sales (i.e. Avon, Mary Kay, Tupperware);</li> <li>2. Vehicles used by real estate or insurance agents, lawyers, doctors, accountants, clergy members, or other professionals visiting multiple locations;</li> <li>3. Vehicles owned by the insured and used by domestic employees (i.e. maids, chauffeurs);</li> <li>4. Vehicles used in a business for occasional errands;</li> <li>5. Vehicles registered to a business will receive the Business Use Surcharge.</li> </ol> <p>Acceptable Artisan use includes, but is not limited to:</p> <ol style="list-style-type: none"> <li>1. Vehicles used to transport tools or other materials by the insured in a trade or business are acceptable if all of the following conditions are met: <ol style="list-style-type: none"> <li>a. All vehicles are operated solely by the named insured or other listed drivers;</li> <li>b. Vehicle is not an unacceptable vehicle (please refer to unacceptable vehicle section of guidelines).</li> </ol> </li> </ol> <p>Vehicles owned or leased by a partnership or corporation are acceptable provided the following conditions are met:</p> <ol style="list-style-type: none"> <li>1. The vehicles are operated by the named insured or a resident relative.</li> <li>2. All drivers are household members and listed on the policy</li> <li>3. Corporations or partnerships cannot be listed as a named insured but may be listed as an "additional insured."</li> <li>4. Vehicle is used for personal or commute use or acceptable business or artisan use as noted above.</li> </ol> <p><b>PLEASE NOTE:</b> Underwriting may require photos of any vehicle rated for business or artisan use.</p> <p>Unacceptable business/artisan use:</p> <ol style="list-style-type: none"> <li>1. Vehicles used for delivery (i.e. pizza delivery, newspaper, etc).</li> <li>2. Vehicles used for livery (taxi, limo) and any transportation networks and/or Ride-Hailing / Ridesharing such as Uber, Lyft, Sidecar, etc., or Car Sharing such as Turo, Getaround, Car2Go, etc.</li> </ol>
<b>Foreign / International License</b>	Not accepted.
<b>Modified Vehicles (Unacceptable)</b>	Vehicles with altered suspensions (i.e. lowered vehicles, lifted vehicles greater than 3 inches) or have any modification, which mechanically or structurally alters its performance or appearance.
<b>Driver Exclusions</b>	All members of the household age fifteen and half (15 1/2) and older and any regular drivers of the vehicles(s), whether licensed or not, must be listed on the application and either rated or excluded (whether they drive or not).
<b>SR-22 Filings</b>	SR filings are issued in California only. \$5 for the initial filing.

### Quick Reference

<b>Driving Experience</b>	Years of driving experience is the total number of years since the driver was first licensed. Years of driving experience includes both U.S. and international driving experience. No credit is given prior to age 16.
<b>License Status</b>	<b>Active / Valid California License only</b>
<b>Unacceptable Operators</b>	<ol style="list-style-type: none"> <li>1. Drivers with SR filings where Triton General does not insure all vehicles in the household.</li> <li>2. Applicant or any rated driver who does not have either a verifiable motor vehicle report or an official photo identification listing the date of birth.</li> <li>3. Drivers under the minimum age for state licensing or a valid driver's permit.</li> <li>4. Applicants who have been convicted of insurance fraud.</li> <li>5. Applicants convicted of a felony under motor vehicle code.</li> <li>6. Applicants without a permanent residential garaging address.</li> <li>7. Applicants who have had a policy cancelled, rescinded, or non-renewed by Triton General due to fraud, misrepresentation in connection with an application for insurance or in the presentation or settlement of a claim.</li> <li>8. Drivers with 3 or more at fault accidents within the last 36 months.</li> <li>9. Drivers with 2 or more driving under the influence of alcohol / drugs violation convictions within the last 36 months.</li> </ol>
<b>Numbers of Vehicles / Drivers</b>	Max of 10 drivers and 10 vehicles.
<b>Discounts Available</b>	<ul style="list-style-type: none"> <li>▪ <b>Good Driver</b> – Must qualify as a 103 Good Driver as defined in Section 1861.025 of the California Insurance Code.</li> <li>▪ <b>Mature Driver</b> – Applies to all household members 55 years of age or older who have successfully completed a motor vehicle driver improvement course</li> <li>▪ <b>Named Operator Physical Damage Endorsement</b> – If this optional endorsement is selected, an 8% discount on the physical damage premium is provided in return for the following Driver Restriction: Physical damage coverage is issued on a restrictive policy and applies only to drivers listed as rated drivers on the application – <b>THERE IS NO PHYSICAL DAMAGE COVERAGE IF THE VEHICLE IS BEING DRIVEN BY ANY OTHER DRIVER.</b></li> <li>▪ <b>Multiple Car / Multiple Driver</b></li> <li>▪ <b>Renewal</b></li> </ul>
<b>Photos</b>	<p>For the following photos are <b>REQUIRED</b> on all vehicles requesting physical damage coverage:</p> <ul style="list-style-type: none"> <li>▪ New or used vehicles that are purchased or leased from a dealer within the last seven (7) days (a copy of the sales contract must be obtain by the broker);</li> <li>▪ All pickups and vans written with physical damage coverage. On vans only, we require a photograph showing the interior of the vehicle through the rear door(s).</li> <li>▪ All vehicles requesting physical damage coverage to be added after policy inception;</li> <li>▪ All vehicles requesting to reduce physical damage deductibles after policy inception</li> <li>▪ Seaview Insurance Vehicle Condition Certification form is signed by the applicant.</li> </ul> <p><b>PLEASE NOTE:</b> We require one photograph showing the front and driver's side of the vehicle and another showing the rear and passenger's side, including the license plate.</p>
<b>Documentation that must be UPLOADED / SUBMITTED to Company:</b>	Completed, signed application, Recurring Authorization Form, Photos and/or Bill of Sale, copy of registrations for all vehicles and any other form that Triton requested to be uploaded to the policy.
<b>Reinstate with Lapse</b>	Yes – Up to 30 days. Over 30 days lapse must be re-written.
<b>Renew with Lapse</b>	Yes – Up to 30 days. Over 30 days lapse must be re-written.