Seaview Insurance Company – California
Beacon Program

Quick Reference

Term	Payment Plan Description	Policy Fee	SR22 Fee
6-Month	**FULL PAY (Paid In Full)**	$28.80 Good Driver $36 Non-Good Driver	$9, due up front
6-Month	**5 PAY (25%)**	$28.80 Good Driver $36 Non-Good Driver	$9, due up front
6-Month	**6 PAY LOW DOWN (16%)**	$28.80 Good Driver $36 Non-Good Driver	$9, due up front
6-Month	**6 PAY (35%)**	$28.80 Good Driver $36 Non-Good Driver	$9, due up front

Underwriting Information:

Salvaged Vehicles	**ONLY** acceptable for liability coverage.
MVR	An MVR is ordered for all rated / included drivers on the policy. **MVR Fee GDD $3.20 Non-GDD $4.00**
APLUS Report	An APLUS Report (underwriting claims history) is ordered for all drivers/vehicles on the application.
Driver Age	Drivers under the minimum age of 15 ½ or a valid driver's permit.
Business/Artisan Use	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. Acceptable Business use includes, but is not limited to: 1. Vehicles used by sales or service representatives, or for consumer oriented direct home sales (i.e. Avon, Mary Kay, Tupperware); 2. Vehicles used by real estate or insurance agents, lawyers, doctors, accountants, clergy members, or other professionals visiting multiple locations; 3. Vehicles owned by the insured and used by domestic employees (i.e. maids, chauffeurs); 4. Vehicles used in a business for occasional errands; 5. Vehicles registered to a business will receive the Business Use Surcharge. Acceptable Artisan use includes, but is not limited to: 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: a. All vehicles are operated solely by the named insured or other listed drivers; b. Vehicle is not an unacceptable vehicle (please refer to unacceptable vehicle section of guidelines). Vehicles owned or leased by a partnership or corporation are acceptable provided the following conditions are met: 1. The vehicles are operated by the named insured or a resident relative. 2. All drivers are household members and listed on the policy 3. Corporations or partnerships cannot be listed as a named insured but may be listed as an "additional insured." 4. Vehicle is used for personal or commute use or acceptable business or artisan use as noted above. **PLEASE NOTE:** Underwriting may require photos of any vehicle rated for business or artisan use.
Foreign / International License	Foreign and International driving experience is acceptable. Brokers are responsible for collecting a copy of an official photo identification listing the date of birth for all drivers without a verifiable driver's license. Any person who claims that he or she meets the criteria of A Good Driver Policy entirely or partially on a driver's license and driving experience acquired anywhere other than in the United States or Canada is rebuttable presumed to be qualified to purchase a Good Driver Discount policy if he or she has been licensed to drive in the United States or Canada for at least the previous 18 months and meets the criteria of subdivisions (a), (b), and (c) of under Section 1861.025 of the California Insurance Code and Section2632.13 of the California Code of Regulations for that period.
Modified Vehicles	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.
Named Non-Owners	Yes
Driver Exclusions	All members of the household age fourteen (14) 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).
SR-22 Filings	SR filings are issued in California only. Filings can be issued only for the named insured or immediate family members rated on the policy and residing in the insured's household when we insure all vehicles in the household. Owner's coverage ("**U**") filings are issued on owner's policies, and operators ("**T**") for named non-owned vehicle policies. We will issue a SR filing for a California Temporarily license.
Driving Experience	Proposition 103 regulations require us to rate based on driving experience. Years of driving experience is the total number of years since the driver was first licensed. Years of driving experience

Quick Reference

	includes both U.S. and international driving experience. No credit is given prior to age 16 unless proof is given.
License Status	**Active / Valid** – Driver has a valid license **Suspended** – Acceptable **Expired** – Acceptable **Revoked** – Acceptable **Canceled** – Acceptable
Unacceptable Operators	1. Drivers with SR filings where Triton General does not insure all vehicles in the household. * 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. 3. Drivers under the minimum age for state licensing or a valid driver's permit. 4. Applicants who have been convicted of insurance fraud. * 5. Applicants convicted of a felony under motor vehicle code. * 6. Applicants without a permanent residential garaging address. * 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. * 8. Drivers with 2 or more at fault accidents within the last 36 months. 9. Drivers with 2 or more driving under the influence of alcohol / drugs violation convictions within the last 36 months. ***This rule does not apply *if all drivers on the policy qualify as "Good Drivers", as defined in* California Insurance Code 1861.025 and the vehicles insured are private passenger type, as defined in Section 660 of the California Insurance Code**
Numbers of Vehicles / Drivers	Number of vehicles should not exceed the number of drivers by more than 1, and max of 10 drivers and 10 vehicles.
Discounts Available	▪ **Good Driver** – Must qualify as a Prop 103 Good Driver ▪ **Mature Driver** – Applies to all household members 55 years of age or older who have successfully completed a motor vehicle driver improvement course ▪ **Multiple Car / Multiple Driver** – Assessed by system ▪ **Named Operator Physical Damage Endorsement** – 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 – **THERE IS NO PHYSICAL DAMAGE COVERAGE IF THE VEHICLE IS BEING DRIVEN BY ANY OTHER DRIVER.** ▪ **Renewal Discount** – Assessed by system
Photos	Photos are **REQUIRED** on all vehicles requesting physical damage coverage with the following exceptions: 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); 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). All vehicles requesting physical damage coverage to be added after policy inception; All vehicles requesting to reduce physical damage deductibles after policy inception Seaview Insurance Vehicle Condition Certification form is signed by the applicant. **PLEASE NOTE:** 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.
Documentation that must be RETAINED in Agency File:	Completed, signed application, UMBI/UMPD Rejection Waiver(s) (if applicable), Named Non-Owned Vehicle Coverage Endorsement (if applicable), Business/Artisan Use Endorsement (if applicable), Statement of Vehicle Condition Certification (if applicable), Named Operator Physical Damage Endorsement (If applicable), Photos and/or Bill of Sale (if applicable, see above for exceptions), proof of Marriage, proof of Mature Driver Discount, and copy of registrations for all vehicles.
Documentation that must be UPLOADED / SUBMITTED to Company:	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.
Late Payment	There is a **Late Fee** assessed after the installment due date: **GDD $4.80 Non-GDD $6.00**
Reinstate with Lapse	Yes – Up to 30 days. Over 30 days lapse must be re-written. **Reinstatement Fee: GDD $10.40 Non-GDD $13.00**
Renew with Lapse	Yes – Up to 30 days. Over 30 days lapse must be re-written.