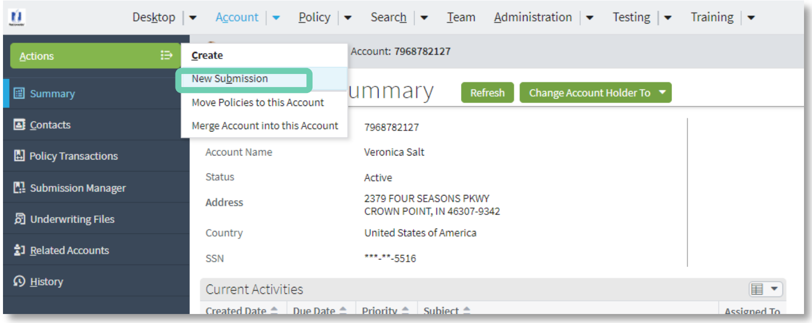
Property Tenant Submission
PolicyCenter

Description:

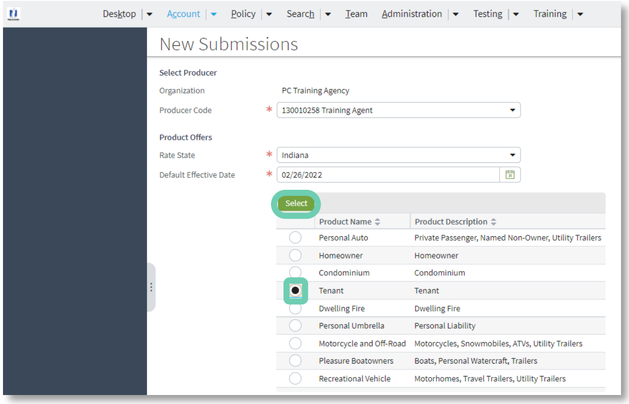
This job aid outlines the differences between Tenant and Homeowner submissions, as well as explains how to complete a Property Tenant full application submission in PolicyCenter.

Key differences from a Homeowner submission:
•Different set of **Qualification** questions
•No Marshall & Swift/Boeckh (MSB) launch
•No MSB data retrieved
•No **Inspection Data** tab

Step 1

Action	Screen
On the *Account Summary* screen: • Click the arrow to the right of the **Actions** field. • Select "**New Submission**" from the drop-down menu.	

Step 2

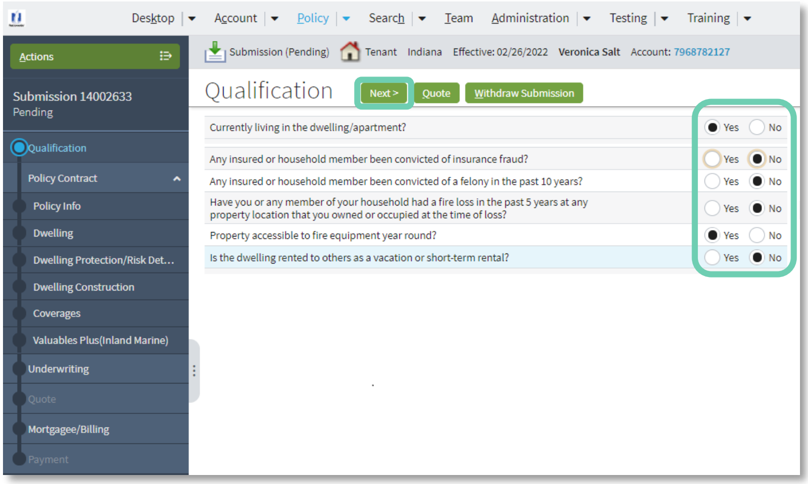
Action	Screen
PolicyCenter defaults the **Rate State** to match the prospective member's mailing address. You can update the **Default Effective Date** on this screen or the *Policy Info* screen. • Select the radio button to the left of the **Tenant** field. • Click the **Select** button.	

Job Aid Process (Cont.) :

Step 3

<table>
<tr><th>Action</th><th>Screen</th></tr>
<tr><td>To begin the application, you must answer/verify the qualification questions. These questions are used to determine eligibility for the type of insurance being sought.

• Select the appropriate answer for each question.

• Click the Next > button.</td><td>
</td></tr>
</table>

Job Aid Process (Cont.) :

Step 4

Action	Screen

Action

On the *Policy Info* screen:

- Select the **Yes** radio button to select the **Give Privacy, Credit Report and Insurance Score Notice** Disclosure option.

- Click the **OK** button on the pop-up window after reviewing the disclosure.

To complete the *Policy Info* screen:

- Complete the remaining required fields. Those include:
  - o **Business Type**
  - o **Number of Terms**
  - o **Effective Dates**
  - o **Original Policy Year**
  - o **Insurance Cancellation** radio button
  - o **Home and Car**
  - o **Associate** radio button
  - o **Automate Electronic Delivery of Required Documents**
  - o **Email Address**
  - o **Producer Code**

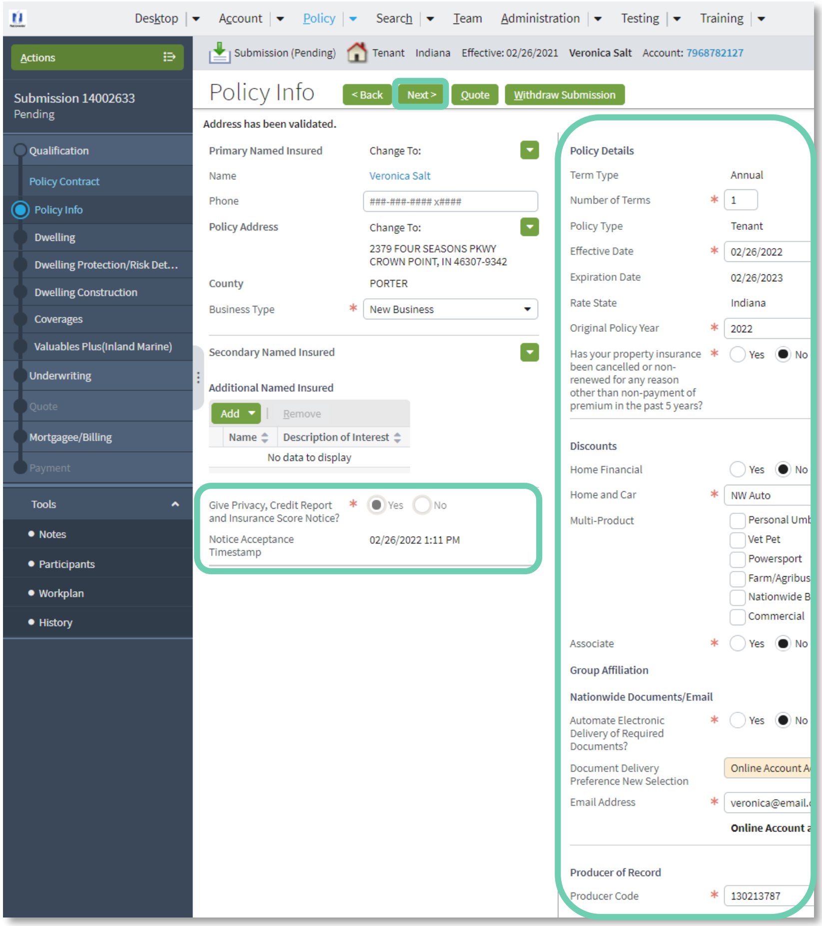
Note: Many of the required field's default but can be changed, as needed. You may need to scroll down to view additional fields.

Note: If you answer "**Yes**" to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you MUST specify "**Online Account Access**" for **Designated Delivery Preference New Selection** and enter the policyholder's email address.

- Click the **Next >** button.

Note: Discounts can be added or updated in the *Discounts* section.

Screen



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Nationwide®

Job Aid Process (Cont.) :

Step 5

Action

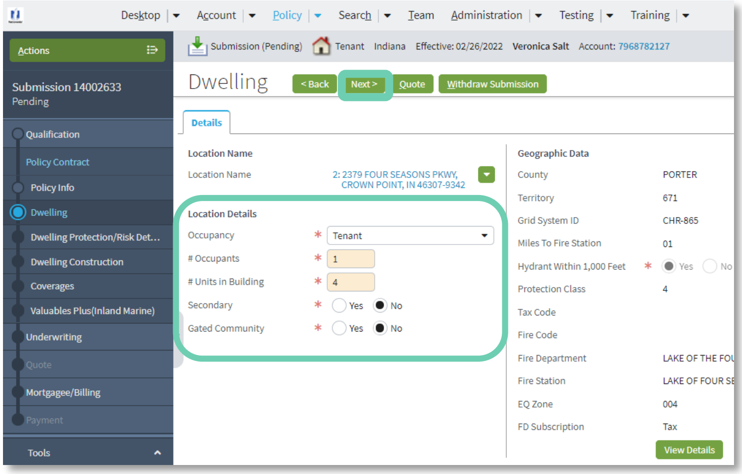
On the *Dwelling* screen:

- Review and complete the required fields.

Note: Required fields are denoted with an asterisk.

- Click the **Next >** button.

Screen



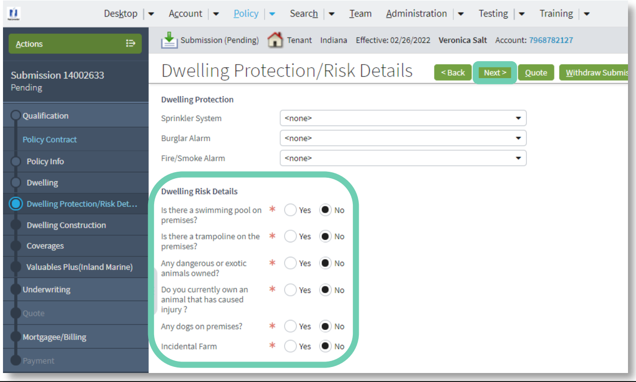
Step 6

Action

On the *Dwelling Protection/Risk Details* screen:

- Review and update the answers, as necessary. For example, you may need to add information if the member has a home security system, swimming pool, trampoline, or dog on the premises.
- Click the **Next >** button.

Screen



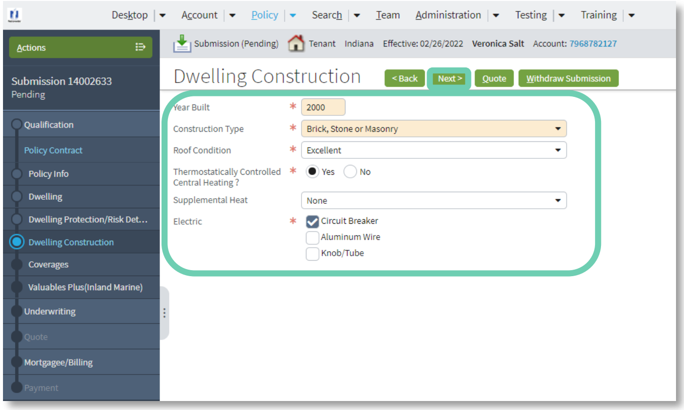
Step 7

Action

On the *Dwelling Construction* screen:

- Ensure all required (*) fields are answered correctly.
- Click the **Next >** button.

Screen



Job Aid Process (Cont.) :

Step 8

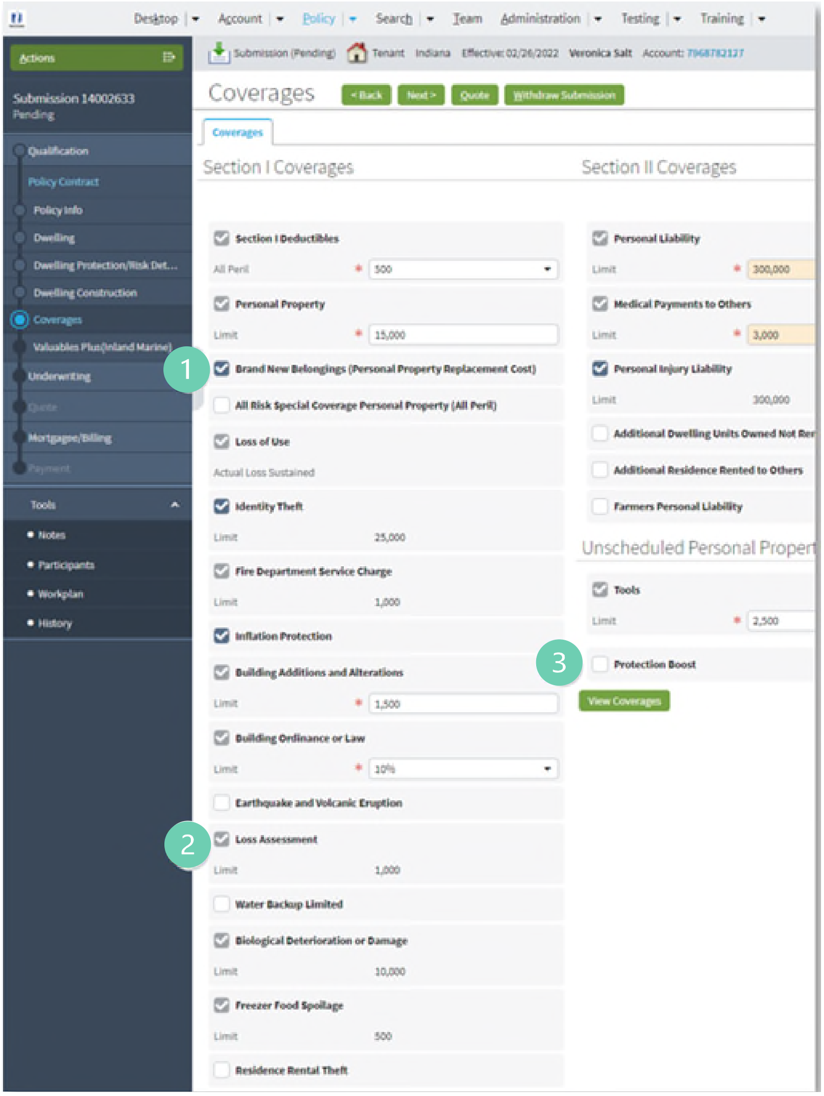
Action

All Coverages are added on the *Coverages* screen. Refer to the chart below to see common additional coverages and their location on the screen.

Item	Description
1	Brand New Belongings, Dwelling Replacement Cost
2	Water Backup and Earthquake
3	Protection Boost (The **View Coverages** button displays all available coverages) and additional coverages for Tools

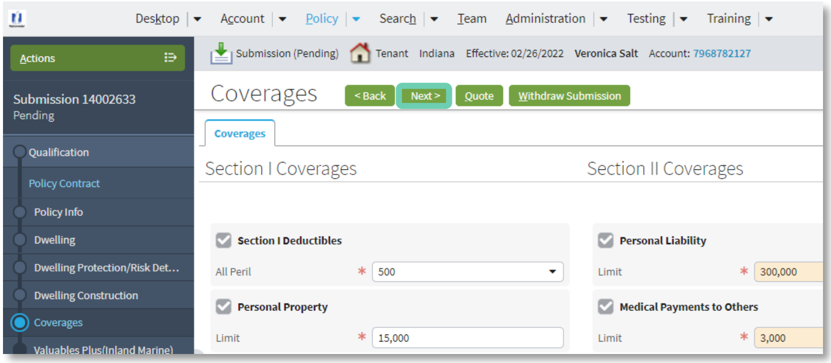
Some fields may default. Greyed-out checkboxes indicate coverages included in the contract. Items not defaulted can be added or removed per the customer's request.

Screen



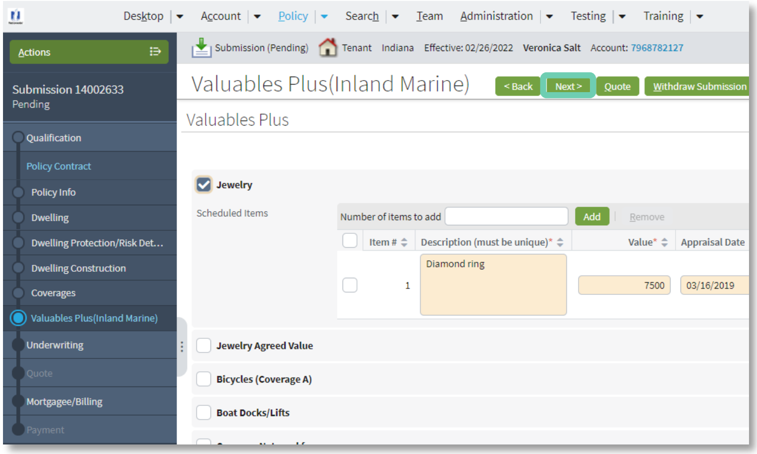
It may be necessary to scroll down to view all fields on the *Coverages* screen.

- Review the *Coverages* screen and complete all necessary information.
- Click the **Next >** button.

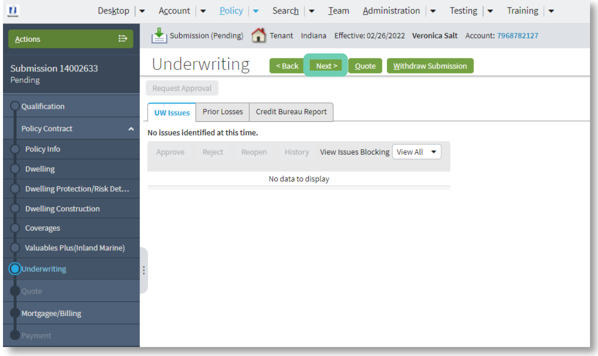


Job Aid Process (Cont.) :

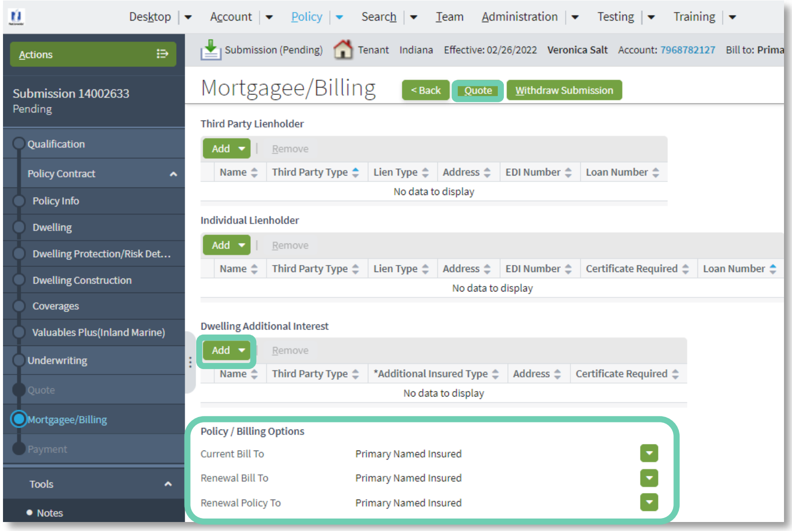
Step 9

Action	Screen
The *Valuables Plus* screen includes scheduled item and blanket coverages. Click the **Next >** button.	

Step 10

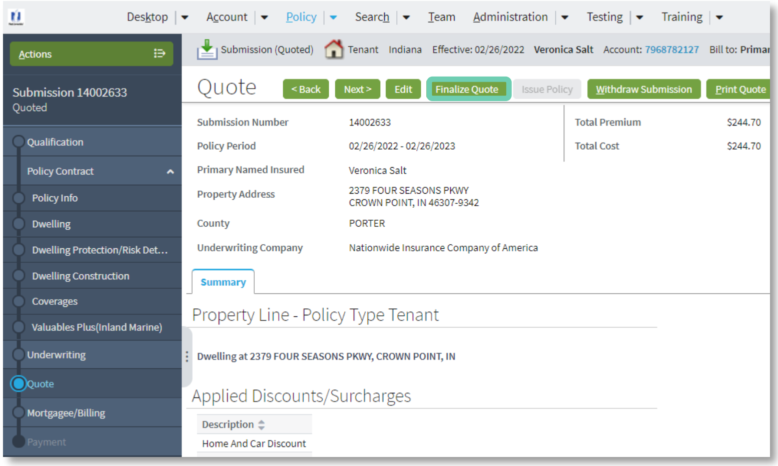
Action	Screen
On the *Underwriting* screen, underwriting issues will not be identified until the submission has been quoted for the first time. • Access additional tabs, as necessary. Click the **Next >** button.	

Step 11

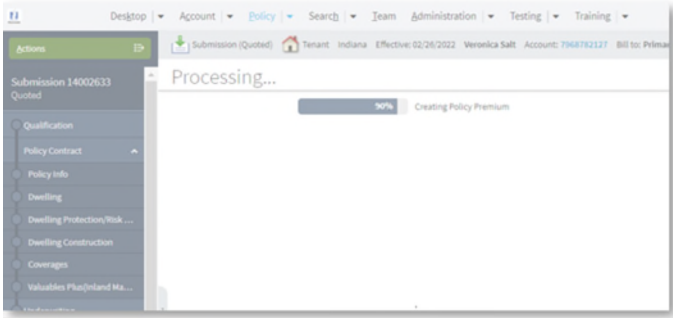
Action	Screen
On the *Mortgagee/Billing* screen in the *Policy/Billing Options* section, you can determine the billing for New Business and Renewals. For tenant policies, billing is sent to the Primary Named Insured. If your customer needs a copy sent to their landlord or property management company, you will enter that information under *Dwelling Additional Interest.* • Complete all necessary information. • Click the **<u>Q</u>uote** button.	

Job Aid Process (Cont.) :

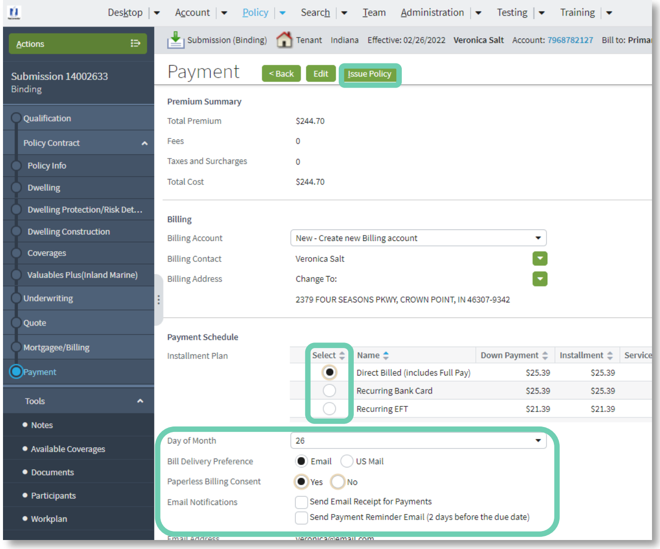
Step 12

Action	Screen
The *Quote* screen provides a detailed breakdown of premium cost for each policy coverage. • Click the **Finalize Quote** button. • Click the **OK** button on the *Finalize Quote* pop-up window after reviewing the disclosure statement. **Note:** Clicking the **Finalize Quote** button places the submission in Binding status. After binding the policy, you can advance to the *Payment* screen, enter the billing information, and issue the policy.	

Step 13

Action	Screen
The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the *Payment* screen. **Note:** If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.	

Step 14

Action	Screen
On the *Payment* screen: • Select the appropriate **Installment Plan**. • Complete the required information. Those fields include: o **Day of Month** (defaults to submission's effective date) o **Bill Delivery Preference** radio button o **Paperless Billing Consent** radio button • Click the **Issue Policy** button. • Click **OK** on the confirmation pop-up window.	

Job Aid Process (Cont.) :

Step 15

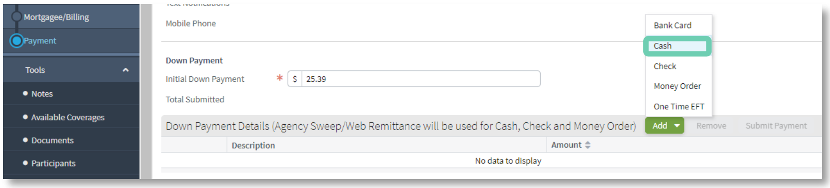
Action

The Policy is now in *"Bound"* status.

Next, complete the *Down Payment Details* information:

- Click the **Add** button.
- Select "**Cash**" from the drop-down list.

Screen



Step 16

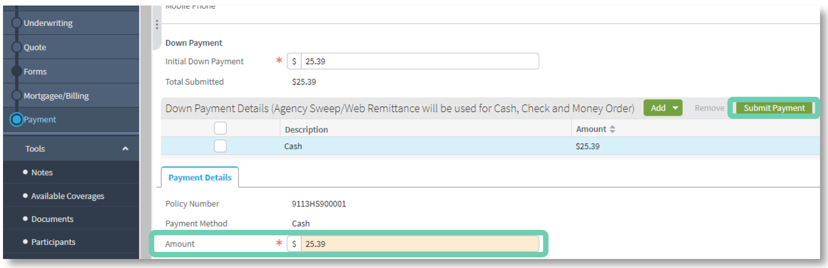
Action

In the *Down Payment Details* section:

- Enter the amount of the down payment.
- Click the **Submit Payment** button.

Note: Depending on which Down Payment option is selected, additional information may be required.

Screen



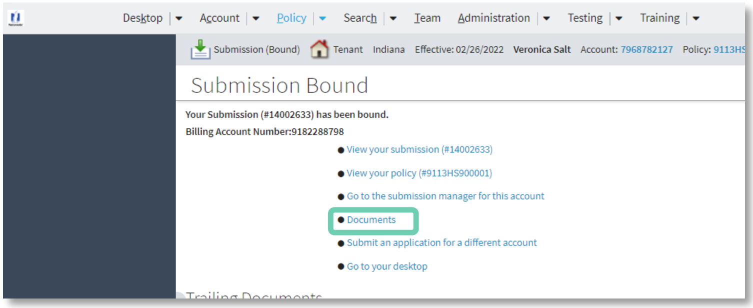
Step 17

Action

The *Submission Bound* screen displays.
Next, you must collect the documents required to complete the bind process:

Click on the **Documents** link.

Screen



Documents defaulting on the *Documents* screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the customer. An example of this would be the Central Alarm Certificate.

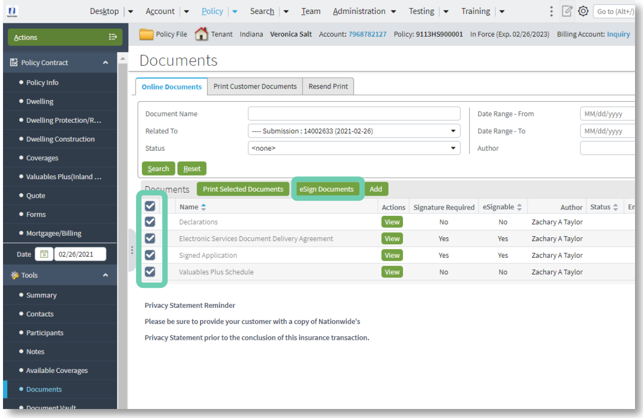
Additional documents can be found by clicking on the **Add** button. These documents are optional but are available for the customer. An example of this would be a down payment receipt.

There are two ways to obtain the customer's signature. They can physically sign printed documents (click the **View** button to generate a PDF) or electronically sign documents online using eSignature.

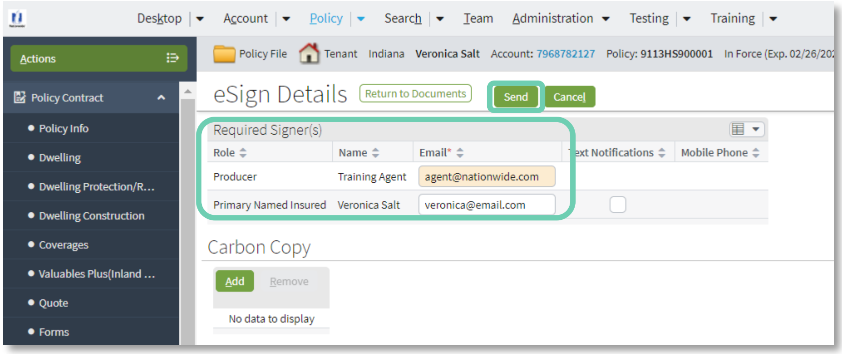
If you selected "**Yes**" for the **Automate Electronic Delivery of Required Documents** question on the *Policy Info* screen, required documents will show as already sent for eSignature when you display the *Documents* screen. If this is the case, you will only need to eSign any optional or added documents.

Job Aid Process (Cont.) :

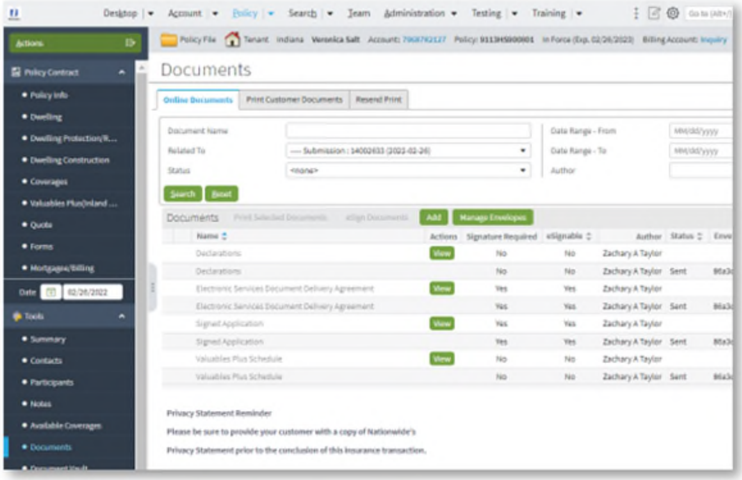
Step 18

Action	Screen
To create an eSignature envelope, at least one document selected must have a "**Yes**" status in the eSignable column: • Select all the documents you want to provide to the member. The documents selected will create an envelope to be emailed to the required signers. Click the **eSign Documents** button.	

Step 19

Action	Screen
Enter or verify email address(s) for required signers. You can also add **Carbon Copy** recipients not requiring a signature: • Click the **Send** button. An email is sent to all recipients to take appropriate action using the eSignature functionality.	

Step 20

Action	Screen
PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process is completed. The first set never includes signatures at any point. The second set of documents display a "*Created*" Status until all documents are created by the system; this is about a 10-minute process. At that point, the documents are emailed and the Status changes to "*Sent*". The Status column will update to "*Completed*" after the envelope is signed and returned.	

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