Create a PowerSports Recreational Vehicle Submission - Full Application

In Brief

In this Quick Card, you will create a new account and start a new PowerSports Recreational Vehicle Full Application.

A policyholder's account must be established in PolicyCenter prior to quoting, binding, or issuing a policy. Basic member information such as name and address is included in the account.

Log in to the VTO using the appropriate generic user account from the **VTO Information Guide** document.

Quick Card

Desktop screen

1. Click the **Actions** button.
2. Select the "**New Account**" option from the drop-down menu.

Enter Account Information screen

3. Enter the new policyholder's **First Name** and **Last Name** in the appropriate fields.
   - You can use whatever name you wish. Be creative!
4. Click the **Search** button.

NOTE: If PolicyCenter displays the message, *"The search returned zero results."* this means there are no existing accounts for this person. The next step in the process is to create a new account in PolicyCenter.

If the search returns an existing account for the user, you can still create a new/second account for that name. It could be a common name.

5. Click the **Create New Account** button.

Create Account screen

6. Enter "**7673 Shelby St**" in the **Address Line 1** field. [1]
7. Enter "**Indianapolis**" in the **City** field.
8. Select "**Indiana**" from the **State** drop-down list.
9. Enter "**46224**" in the **Zip Code** field.
10. Enter "**666465516**" in the **SSN** field.

[1] Additional **Addresses**, **VIN, Social Security Numbers**, **Driver License Numbers, etc.,** can be found in the **VTO Information Guide.**

IMPORTANT: This is a test environment. The **Social Security Number** field is NOT a required field in PolicyCenter Production and is ONLY required for the VTO.

11. Select a producer code from the **Producer Code** drop-down list.

IMPORTANT: The **Producer Code** field defaults in the production PolicyCenter environment and does not need to be selected.

12. Click the **Update** button.

Account File Summary screen

13. On the *Account File Summary* screen, click the **Actions** button.
14. Select "**New Submission**" from the drop-down menu.

New Submissions screen

15. The *New Submissions* screen displays.

IMPORTANT: Indiana is the ***only*** available Rate State. If another Rate State is selected, you will not be able to complete a new submission in the VTO.

16. Select the **Recreational Vehicle** radio button.
17. Click the **Select** button.

Policy Info screen

18. Select the "**Yes**" radio button to the right of the "*Give Privacy, Credit Report and Insurance Score Notice?*"
19. The *Give Privacy, Credit Report and Insurance Score Notice* window appears; click the **OK** button.
20. On the right side of the screen review the *Policy Details* section.

Policy Info screen

21. Click the down arrow to the right of the **Property Product** field.
22. Select "**Homeowner**" from the drop-down list.
23. In the *Nationwide Documents/Email* section, click the radio button to the left of "**No**" for "*Automate Electronic Delivery of Required Documents?*".
24. Ensure the **Email Address** field is completed.

IMPORTANT: For the purposes of the VTO, you can use any email address or you can make one up with the _____@demo.com extension. For example, johndoe@demo.com.

25. Click the **Next >** button.

Note: You may need to click the **Next >** button twice to advance to the next screen.

Drivers screen

NOTE: The Primary Named Insured defaults as the first driver.

26. On the **Contact Detail** tab, ensure all of the mandatory (*) fields are completely filled out. This includes adding information in the **Date of Birth**, **Marital Status**, and **Gender** fields to match the primary named insured you chose to use in the Quick Card.

NOTE: If you only add the Primary Named Insured as a Driver then ensure "**Single**" is the selected **Martial Status**.

27. Enter "**8938718245**" in the **License #** field.
28. Click the **Next >** button.

Accidents/Violations screen

29. Click the **Add** button.
30. Select "**Violation**" from the **Type** drop-down list.
31. Select "**Speeding**" from the **Description** drop-down list.
32. Enter "**05152020**" in the **Occurrence Date** field.
33. Click the **Next >** button.

Vehicles screen

34. Click the **Create Vehicle** button.
35. Enter "**1F66F5DY5K0A13709**" in the **VIN** field.[1]
36. Enter "**2014**" in the **Year** field.
37. Select "**Tiffin Motorhomes**" from the **Make** drop-down list.
38. Select "**Allegro Breeze Class A Motorhomes**" from the **Model** drop-down list
39. Select the radio button to the left of the **Tiffin Motorhomes Allegro Breeze Class A Motorhomes 113976** line item.
40. Enter "**75,000**" in the **Market Value** field.
41. Enter yesterday's date in the **Purchase Date** field.
42. Select "**Pleasure < 30 days**" from the **Primary Use** drop-down list.
43. Ensure the **Registration State** field is completed.
44. Click the **Next >** button.

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[1] Additional **Addresses**, **VIN, Social Security Numbers**, **Driver License Numbers, etc.;** can be found in the **VTO Information Guide.**

Lienholder/Additional Interest screen

44. Click the **Add** button.
45. Select **New Company** from the drop-down list.
46. Select **"Lienholder"** from the **Third Party Type** drop-down list.
47. Enter "**4698561237**" in the **Loan Number** field.
48. Enter "**10142026**" in the **Expiration Date** field.
49. Enter "**Nationwide Bank**" in the **Company Name** field.
50. Enter "**1 Nationwide Blvd**" in the **Address Line 1** field.
51. Enter "**Columbus**" in the **City** field.
52. Select "**Ohio**" from the **State** drop-down list.
53. Enter "**43215**" in the **ZIP Code** field.
54. Click the **OK** button.
55. Click the **Next >** button.

Coverages screen

56. In the *Policy-level Coverages* section:
    - Select the checkbox the right of the **Identity Theft** field.

57. In the *Vehicle Level Coverages* section, select the following information:
    - **Comprehensive:** 1000
    - **Collision:** 1000
    - **Bodily Injury**: 250/500
    - **Property Damage**: 250,000
    - **Uninsured Motorist BI**: 250/500
    - **Uninsured Motorist PD**: 250,000
    - **Underinsured Motorist BI**: 250/500

58. Click the **Next >** button.

Underwriting screen

59. Note on the **UW Issues** tab, the message *"No issues identified at this time."*
60. Click the **Prior Policies** tab.
61. Select a carrier from the **Carrier** drop-down list.
62. Select "**0 days lapse in prior 6 months**" from the **Lapse in Coverage** drop-down list.
63. Click the **Quote** button.

Quote screen

64. Review the information on the *Quote* screen.
65. Click the **Finalize Quote** button.
66. Click the **OK** button on the *"Are you sure you want to finalize this?"* pop-up window.

IMPORTANT: You may receive an UW Block Bind issue that a your policy cannot be bounds as the effective date is more than 60 days in the future. This will stop the process at this point until the effective date is within 60 days.

NOTE: This is a test environment. This data is not valid. The VTO is not connected to the rating system, but in production, you will see the correct premium. In productions, reports are returned when you finalize the quote. Should any reports impact the policy, the finalization process will stop and errors will display.

Payment screen

67. In the *Payment Schedule* section, select the **Direct Billed (includes Full Pay)** Installment Plan.
68. Select the "**Yes**" radio button to the right of the **Paperless Billing Consent** field.
69. Click the **Issue Policy** button.
70. Click the **OK** button on the *"Are you sure you want to issue this policy?"* pop-up window.
71. In the *Down Payment Details* section, click the **Add** button.
72. Select "**Cash**" from the drop-down list.

IMPORTANT: In the VTO you can only select Cash, Check, or Money Order for Down Payment as Bank Card and One Time EFT functionality is not available. In production, all methods are operational.

73. Enter the full Initial Down Payment amount in the *Payment Details* section **Amount** field.
74. Click the **Submit Payment** button.

IMPORTANT: The system may display the following error message, "*Submitted payment(s) could not be processed at this time.*" The VTO is not connected to the Billing Account Management system, but in production, you will need to set up the Billing Account in order for payments to be processed.

Submission Bound screen

75. Click the **Documents** link.

Documents screen

IMPORTANT: This is a test environment. In the VTO, documents cannot be added to the envelope.

76. Select the checkbox to the left of the **Indiana Insurance Identification Card**.
77. Select the checkbox to the left of the **Recreational Vehicle Application with Privacy Statement**.
78. Click the **eSign Documents** button.

eSign Details screen

Note: Required signers of all documents will display on the *eSign Details* screen.

79. The email trainingagent@demo.com should default into the **Producer** field. If not, enter an email address (for example, trainingagent@demo.com). The **Primary Named Insured** email defaults in from being previously entered in the *Policy Info* screen.

IMPORTANT: For the purposes of the VTO, you can use any email address or you can make one up with the _____@demo.com extension. For example, johndoe@demo.com. Emails *will not* be sent from the VTO for signature.

80. Click the **Send** button.

Documents screen

After the eSignature envelope has been sent, a second set of documents with an envelope ID is created for the documents selected. The **Status** column reflects the current state of the envelope. In the VTO, this status will always read “Sent.”

You have completed an PowerSports Recational Vehicle Full Application and can view the policy information on the *Summary* screen.