

## Add Location Exposure Address

### In Brief

A policyholder calls to add a second location exposure address to her existing Umbrella policy.

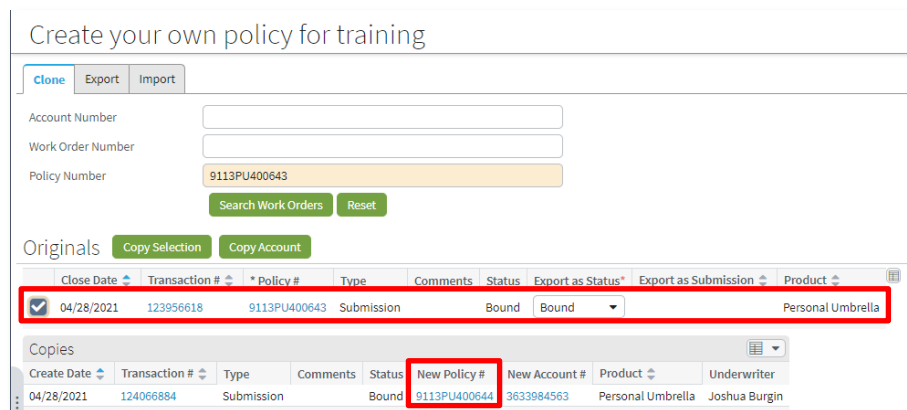
Log in to the [VTO](#) using the appropriate generic user account from the [VTO Information Guide](#) document.

### Quick Card

**IMPORTANT:** This is a test environment. The next seven (7) steps are ONLY used in the VTO.

### Clone a Policy

1. Click the down arrow to the right of the **Training** button on the **Tab Bar**. Select **"Create your own policy for training"** from the drop-down list.
2. Enter **"9113PU400643"** in the **Policy Number** field exactly as it is shown, including spaces and capital letters.
3. Click the **Search Work Orders** button.
4. In the *Originals* section, click the checkbox to the left of the **Submission** Policy Transaction Type for the policy being cloned. In this example, select the checkbox to the left of Transaction # **123956618**.



Close Date	Transaction #	Policy #	Type	Comments	Status	Export as Status	Export as Submission	Product
04/28/2021	123956618	9113PU400643	Submission		Bound	Bound		Personal Umbrella

Create Date	Transaction #	Type	Comments	Status	New Policy #	New Account #	Product	Underwriter
04/28/2021	124066884	Submission		Bound	9113PU400644	3633984563	Personal Umbrella	Joshua Burgin

5. Click the **Copy Selection** button.
- Note:** If the *Copies* section does not automatically populate, click on the **Search** tab, then back on the **Training** tab. The clone information should be visible.
6. Scroll down, if necessary, to the *Copies* section.
7. Click the link in the **New Policy #** column.

**IMPORTANT:** PolicyCenter automatically created a **New Account #**. The new account is linked to the *cloned* policy, not the original. The cloned policy opens on the policy *Quote* screen.

### Summary screen

8. Click the **Actions** button.
9. Select “**Change Policy**” from the drop-down menu.

### Start Policy Change screen

10. PolicyCenter defaults the **Effective Date** to the current system date. If necessary, you can change the date to a future date. In this example, accept current date.
11. Click the **Next >** button.

### Policy Info screen

12. Click the **Next>** button.

### Underlying Policies screen

**NOTE:** When cloning an Umbrella Policy in the VTO, the underlying policies come over with the clone, but are missing their policy numbers. You must manually enter the policy numbers.

13. On the **Underlying Policies** tab, enter the following Underlying Policy numbers:
  - “9113K 502386” in the **Auto Policy Number** field.
  - “9113HS000404” in the **Property Policy Number** field.

14. Click the **Location Exposures** link.

### Location Exposures screen

15. Click the **New Location** button.
16. On the *Location Details* tab, enter the second dwelling location exposure.
  - Select “**Homeowner**” from the **Policy Type** drop-down list.
  - Select “**Additional Residence**” from the **Usage** drop-down list.
  - Confirm the correct number is entered in the **Number of Units** field.
  - Confirm the correct property policy is entered in the **Underlying Policy** field.
  - Enter “**123 Main Street, Indianapolis, IN 46204**” in the **Address Description** field.
17. Click the **Quote** button.

**IMPORTANT:** 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.



**Quote screen**

**NOTE:** Review any premium change details on the **Summary** tab.

18. Click the **Issue Change** button.
19. Click the **OK** button.

**Policy Change Bound screen**

PolicyCenter displays the message, *"Your Policy Change (#XXXX) has been bound."*