



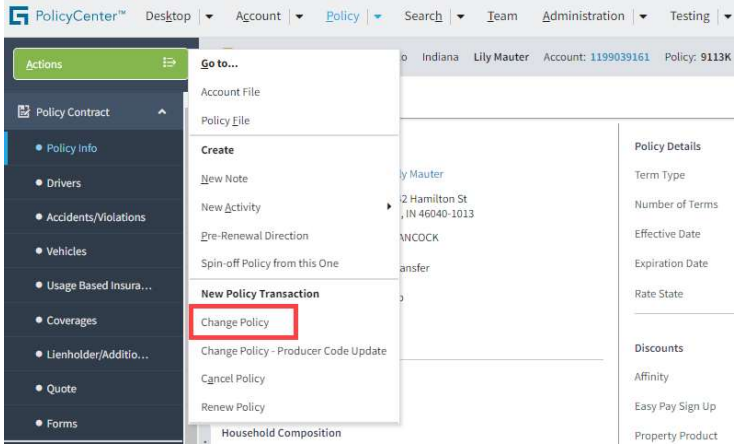
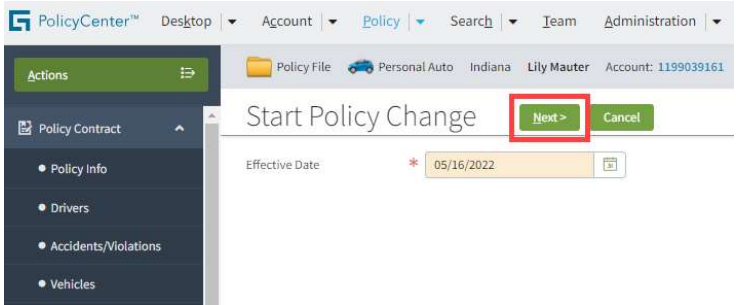
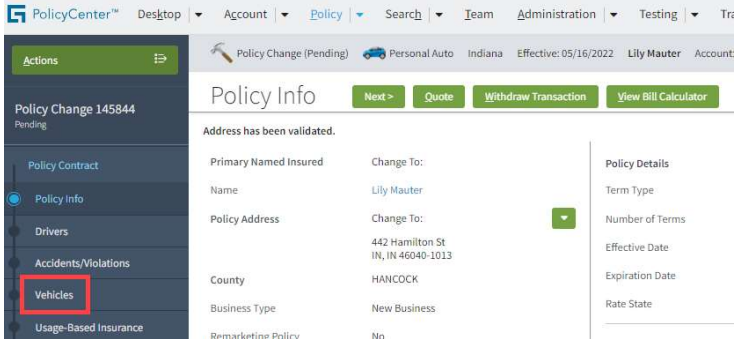
# Named Non-owner Vehicle

## Description:

A policy can be changed from Named Non-Owner to Private Passenger Auto or vice versa without the need to rewrite the policy. This job aid describes working with named non-owner vehicle policies in PolicyCenter. Topics discussed in this job aid include:

- Changing a private passenger auto policy to a named non-owner policy
- Changing a named non-owner policy to a private passenger auto policy
- Features, coverages and discounts to add or remove based on how the policy is changing

## Private Passenger Auto Policy to Named Non-Owner Policy

Step	Action	Screen
1	Open an existing Auto policy: <ul style="list-style-type: none"><li>• Click the <b>Actions</b> button</li><li>• Select <b>Change Policy</b> from the drop-down menu</li></ul>	
2	On the <i>Start Policy Change</i> screen, the <b>Effective Date</b> field defaults to the current date: <ul style="list-style-type: none"><li>• Enter the appropriate information in the <b>Effective Date</b> field</li><li>• Click the <b>Next &gt;</b> button</li></ul>	
3	On the <i>Policy Info</i> screen: <ul style="list-style-type: none"><li>• Click <b>Vehicles</b> in the left navigation pane</li></ul>	



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On the *Vehicles* screen:

- Click **Create Vehicle**
- Select **Named Non-owner** in the Vehicle Type field
- Select appropriate option from Named Non-Owner usage field

5

On the *Vehicles* screen:

- Select checkbox next to the vehicle number(s) no longer owned
- Click the **Remove Vehicle** button

**Note:** All vehicles will need to be removed except the Named Non-owner vehicle type or the system will display an error.

6

When changing from a private passenger auto policy to a named non-owner policy, there are features, coverages, and discounts that will be removed. These include:

## Features

- Accident Forgiveness
- Minor Violation Forgiveness
- Vanishing Deductible
- SmartRide

## Coverage

- Comprehensive
- Collision
- Rental Reimbursement
- Full Safety Glass
- Towing and Labor
- GAP coverage

## Discounts

- Multi-Car
- New Vehicle
- Account level discounts may remain

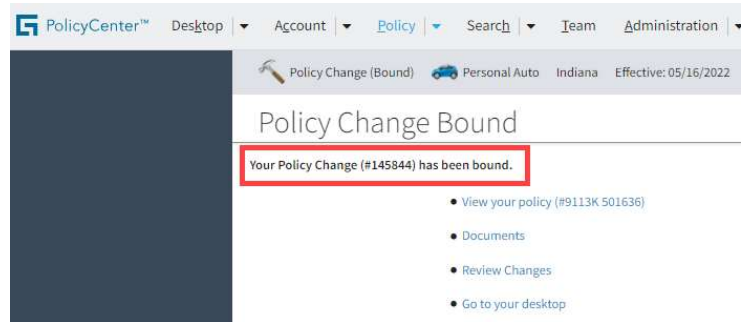
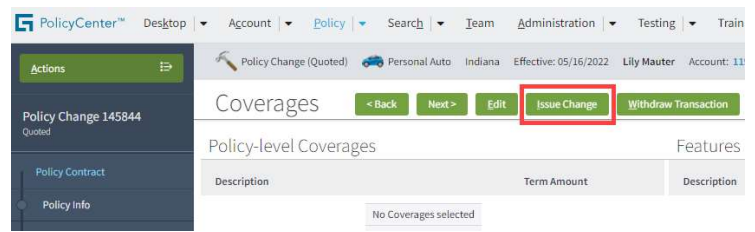
**Note:** Additional state specific features, coverage, and discounts may also no longer be available. Grandfathered coverages that are removed might not be able to be added back on at a later date.



# Named Non-owner Vehicle

7 Review information on the **Usage Based Insurance** and **Coverages** screens. Make additional updates as needed.

Quote and Issue the policy change.



8 Additional items to note when changing from a private passenger auto policy to a named non-owner policy:

- On the *Drivers* screen, verify the Named Insured and spouse are the only drivers on the policy. If not, remove all other drivers.
- If offering a named non-owner policy due to a claim, verify if the rental vehicle has been returned before changing from private passenger auto to named non-owner.
- For *California only*, update odometer reading to 0 and on the Driver Assignment screen update annual miles to 7500.
- For *New York only*, obtain FS-6 prior to removing the vehicle and upload to DocVault. The effective date the vehicle is removed should match the date on the FS-6 documents.



# Named Non-owner Vehicle

## Named Non-Owner Policy to Private Passenger Auto Policy

Step	Action	Screen
1	<p>Open an existing Auto policy:</p> <ul style="list-style-type: none"> <li>Click the <b>Actions</b> button</li> <li>Select <b>Change Policy</b> from the drop-down menu</li> </ul>	<p>The screenshot shows the PolicyCenter desktop interface. The 'Actions' menu is open, displaying options like 'Go to...', 'Account File', 'Policy File', 'Create', 'New Note', 'New Activity', 'Pre-Renewal Direction', 'Spin-off Policy from this One', 'New Policy Transaction', 'Change Policy' (highlighted with a red box), 'Change Policy - Producer Code Update', 'Cancel Policy', and 'Renew Policy'. The background shows policy details for a policy owned by Lily Mauter.</p>
2	<p>On the <i>Start Policy Change</i> screen, the <b>Effective Date</b> field defaults to the current date:</p> <ul style="list-style-type: none"> <li>Enter the appropriate information in the <b>Effective Date</b> field</li> <li>Click the <b>Next &gt;</b> button</li> </ul>	<p>The screenshot shows the 'Start Policy Change' screen. The 'Effective Date' field is set to 05/16/2022. The 'Next &gt;' button is highlighted with a red box, and the 'Cancel' button is also visible.</p>
3	<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> <li>Click <b>Vehicles</b> in the left navigation pane</li> </ul>	<p>The screenshot shows the 'Policy Info' screen. The left navigation pane has 'Vehicles' highlighted with a red box. The main content area shows policy details for a 'Policy Change 145844' pending, including fields for Primary Named Insured, Policy Address, County, Business Type, and Remarketing Policy.</p>



# Named Non-owner Vehicle

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On the *Vehicles* screen:

- Select checkbox next to Named Non-owner
- Click the **Remove Vehicle** button

**Note:** The named non-owner vehicle type must be removed before adding a private passenger auto on the policy.

5

On the *Vehicles* screen:

- Click **Create Vehicle**

6

In the *Basic Vehicle Information* section:

- Enter the appropriate information into the **VIN** field
- Press the **Tab** key to populate the remaining Basic Vehicle Information
- Complete remaining fields under the section including customization, garaging address, and vehicle use.

7

On the *Usage Based Insurance* screen, select the appropriate option for the telematics program.





# Named Non-owner Vehicle

- 8 When changing from a named non-owner policy to a private passenger auto policy, there are features, coverages, and discounts that could be available. These include:

## Features

- Accident Forgiveness
- Minor Violation Forgiveness
- Vanishing Deductible
- SmartRide / SmartMiles

## Coverage

- Comprehensive
- Collision
- Rental Reimbursement
- Full Safety Glass
- GAP coverage
- New Car Replacement Plus

## Discounts

- Multi-Car / Household Composition
- New Vehicle

**Note:** Additional state specific features, coverage, and discounts may also be available.

**\*\*If the customer completed the SmartRide program prior to changing to a named non-owner policy, contact the Personal Lines Service Center to have the verified score added back to the policy.**

- 9 Review information on the **Coverages** screen. Make additional updates as needed.

**Note:** Review the coverage limits match the policy prior to the named non-owner where applicable.

Quote and Issue the policy change.