

Exclude a Driver on an Umbrella Policy

PolicyCenter

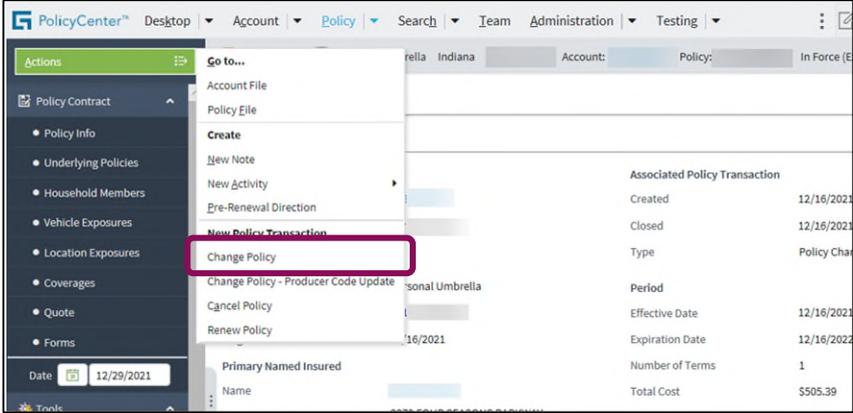


Description

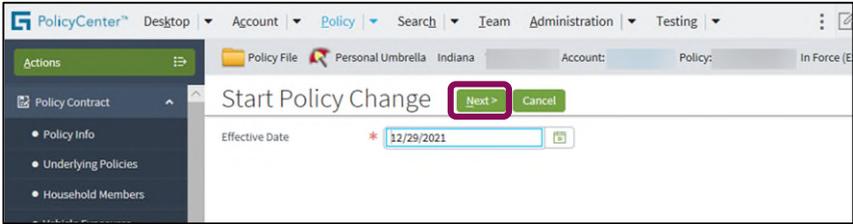
This job aid reviews how to exclude a driver on an Umbrella policy. For various reasons, policyholders occasionally request a driver covered in an underlying policy be excluded from the Umbrella policy. The ability to exclude a driver is a feature only presented if it is available in the state in which the policy is being written. In this example, you will exclude a driver.

Any changes to an existing policy require a new policy transaction, re-quoting the policy, and issuing the changes.

Step 1

Action	Screen
<p>Navigate to an existing Umbrella policy.</p> <ul style="list-style-type: none"> • Select the “Actions” button. • Select “Change Policy” from the drop-down menu. 	

Step 2

Action	Screen
<p>On the “Start Policy Change” screen, the “Effective Date” field defaults to the current date.</p> <ul style="list-style-type: none"> • Enter the appropriate information in the “Effective Date” field. • Select the “Next >” button. 	

Step 3

Action	Screen
<p>On the “Policy Info” screen:</p> <ul style="list-style-type: none"> Select the “Household Members” link. 	

Step 4

Action	Screen
<p>On the “Household Members” screen:</p> <ul style="list-style-type: none"> Select the line item for the driver to be excluded. Select “Excluded” from the “Driver Status” drop-down list. Select the “Coverages” link. 	

Step 5

Action

The “Validation Results” section informs the user the Named Driver Exclusion is required and has been added to the Policy Transaction.

- Select the “Clear” button to clear the message.
- Select the “Policy Review” link to review the changes to the policy.

Screen

Step 6

Action

On the “Policy Review” screen:

- Select the “Quote” button.

! A check mark indicates the line item has been added to the policy.

An “x” indicates the line item has been removed from the policy.

Screen

Item	Existing Policy	Preemptions: Policy Change
Operators		
Licensed vehicle operator :		
Driver Type	Occasional Driver	Excluded
PUP Years Licensed _ Ext	0	1
Umbrella Policy Exclusions		
Named Driver Exclusion		✓

Step 7

Action	Screen
<p>On the “Quote” screen:</p> <ul style="list-style-type: none"> • Select the “Issue Change” button. • Select the “OK” button on the confirmation pop-up window. 	

Step 8

Action	Screen
<p>The “Policy Change Bound” screen displays, confirming the binding of the policy change.</p>	

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