

Umbrella Change: Add or Delete Household Members

In Brief

In this example, you will walk through the steps for adding and then deleting a household member on an 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 the 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 menu.
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** 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.

Add a Household Member to a Policy

Summary screen

8. Click the **A**ctions button.
9. Select “**C**hange Policy” from the drop-down menu.

Start Policy Change screen

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

Policy Info screen

12. Click the **N**ext > 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 **U**nderlying Policies tab, enter the following Underlying Policy numbers:
 - “**9113K 502386**” in the **A**uto Policy Number field.
 - “**9113HS000404**” in the **P**roperty Policy Number field.

14. Click the **H**ousehold Members link.

Household Members screen

15. Click the **A**dd button.
16. Select “**N**ew Person” from the drop-down list.

New Contact screen

17. Enter “**J**im” in the **F**irst Name field.
18. Enter “**S**alt” in the **L**ast Name field.
19. Enter “**03161984**” in the **D**ate of Birth field.
20. Select “**M**ale” from the **G**ender drop-down list.
21. Click the **O**K button.



Household Members screen

22. Select “Single” from the **Marital Status** drop-down list.
23. Select “Occasional Driver” from the **Driver Status** drop-down list.
24. 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

25. Click the **Issue Change** button.
26. Click the **OK** button.

Policy Change Bound screen

PolicyCenter displays the message, “*You Policy Change (#XXXX) has been bound.*”

Delete a Household Member to a Policy

Policy Change Bound screen

1. Click the **View your Policy (#XXXX)** link to access the same policy that was used for “Add a Household Member to a Policy.”

Summary screen

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

Start Policy Change screen

4. 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 the current date.
5. Click the **Next >** button.

Policy Info screen

6. Click the **Household Members** link.

Household Members screen

7. Select the checkbox to the left of the household member to be removed. In this example, select the checkbox to the left of “**Jim Joseph**”.
8. Click the **Remove** button.

Note: Notice the household member list has been updated.

9. Click the **Quote** button.

Quote screen

10. Click the **Issue Change** button.
11. Click the **OK** button.

Policy Change Bound screen

PolicyCenter displays the message, “*You Policy Change (#XXXX) has been bound.*”