

Umbrella Change: Add or Delete Underlying Policy

In Brief

In this Quick Card, you will walk through adding and then deleting an underlying coverage on an existing Umbrella policy. This example uses a watercraft policy, but the steps would be the same for miscellaneous vehicles and other underlying policies. Watercraft policies are not considered external (non-Nationwide) policies; however, they are not Legacy policies and cannot be retrieved from NAPS or FPS.

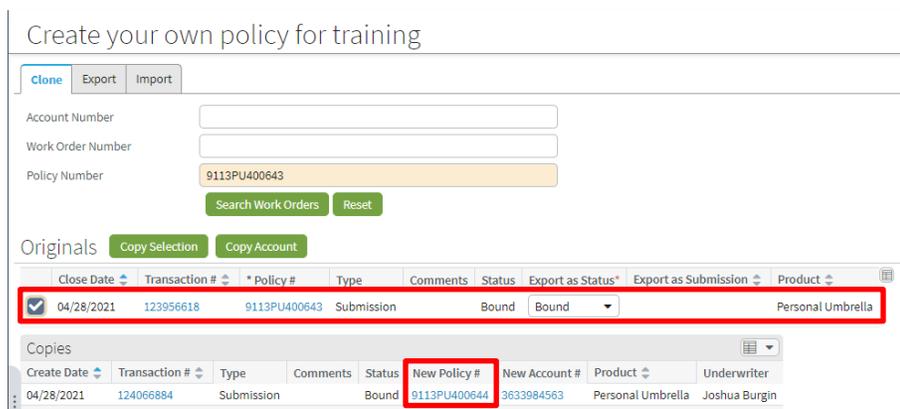
Log in to the [VTO](#) using the appropriate generic user account from the [VTO Information Guide](#) document.

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 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** 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 an Umbrella Underlier

Summary screen

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

Start Policy Change screen

3. 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.
4. Click the **Next>** button.

Policy Info screen

5. 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.

6. 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.
7. Click the **Create Policy** button.
8. Select “**Watercraft**” from the drop-down list.
9. Select the “**No**” radio button to the right of **External Policy**.
10. Select “**Allied**” from the **Carrier Name** drop-down list.
11. Enter “**BTPC 0032143254 4**” in the **Policy Number** field.
12. Enter today’s date in the **Effective Date** field.
13. Enter a date one year in the future from today in the **Expiration Date** field.
14. Enter “**1**” in the **Number of boats covered by this policy** field.
15. Select the “**Yes**” radio button to the right of “*Watercraft Liability greater than or equal to 300/300 or 300 CSL?*”.
16. Click the **Watercraft Exposures** link in the *Left Navigation Bar*.

Watercraft Exposures screen

17. Ensure the two (2) *Underwriting questions that apply to all watercraft* questions are answered **Yes, No**.
18. In the *Watercraft Details* section:
 - Select “Bass Boat” from the Type drop-down list.
 - Enter “21” in the **Length in ft.** field.
 - Enter “60” in the **Horsepower** field.
 - Enter “25” in the **Maximum Speed** field.
 - Enter “1” in the **Underlying Watercraft #** field.
19. Click the **Coverages** link.

NOTE: In order to officially add watercraft coverage, you must complete the *Watercraft Liability* section on the *Coverages* screen. You must select the liability limits amount on the underlying policy.

Coverages screen

20. Click the **Clear** button under the *Validation Results* section. The alert confirms the underlying policy has been added.
21. Select “300/300/100 or 300 CSL” from the **Watercraft Liability** drop-down list.
22. Click the **Policy Review** link.

Policy Review screen

23. Review the changes between the original policy and the policy change.
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 an Umbrella Underlier

Policy Change Bound screen

1. Click the **View your Policy (#XXXX)** link to access the same policy used for “Add an Umbrella Underlier”.

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 **Next >** button.

Underlying Policies screen

7. Select the appropriate underlying policy to remove. In this example, select check box to the left of the **Watercraft** policy.
8. Click the **Remove Policy** button.
9. Click the **OK** button to acknowledge the message.
10. Click the **Coverages** link.

Coverages screen

11. Click the **Clear** button, under the *Validation Results* section. This note confirms that the underlying policy has been removed.
12. Review the *Coverages* screen.
13. 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

14. Click the **Issue Change** button.
15. Click the **OK** button.

Policy Change Bound screen

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