



Suspension and Reinstatement of Coverage due to Held Military Vehicle (Virginia Only) - Auto

Description:

This job aid outlines the steps an agent needs to take when a suspension and reinstatement of Auto coverage is required, as soon as a member deploys over 30 days and leaves their vehicle on the military base. The process is completely manual. This only affects policies written in Virginia.

For a member to qualify for suspension and reinstatement of coverage, two conditions *must* be met:

- Financial Responsibility Filing is not required for the driver/member.
- The vehicle is held on the base for 30 days or more.

If the member does not meet *both* conditions, they are not eligible for suspension and reinstatement of coverage.

| Step | Action | Screen |
|------|--|--|
| 1 | <p>In PolicyCenter, to determine if a Financial Responsibility Filing is required for the driver:</p> <ul style="list-style-type: none"> Navigate to the <i>Drivers</i> screen. Select the appropriate driver. For the member to be eligible for suspension of coverage, the Financial Responsibility Filing Required field must be “No”. | <p>The screenshot shows the 'Drivers' screen in PolicyCenter. A table lists two drivers: Debbie Salt and Jim Salt. Jim Salt is selected. The 'Contact Detail' tab is active, showing personal information and license details. The 'Financial Responsibility Filing Required' field is highlighted with a red box and contains the value 'No'.</p> |
| 2 | <p>If the member meets all requirements, the agent must send an activity to Processing requesting to suspend coverage(s) for the vehicle.</p> <p>Note: Proof of the hold must be obtained and retained in Agency files.</p> <p>To send an activity to Processing (Customer Service):</p> <ul style="list-style-type: none"> Select Policy Change from the Actions > New Activity > Request to Processing drop-down list. | <p>The screenshot shows the 'New Activity' drop-down menu in PolicyCenter. The 'Policy Change' option is highlighted with a red box. The background shows the same driver details for Jim Salt.</p> |



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The *New Activity* pane opens.

- Update the **Subject** field to “VA Military Duty Liability Coverage”.
- Update the **Description** field to either suspend or retain liability coverage.
- Enter all required information and a detailed explanation of the request in the **Text** field.
- Click the **OK** button.

The screenshot shows the PolicyCenter interface. The top navigation bar includes Desktop, Account, Policy, Search, Team, Administration, Testing, and Training. The left sidebar shows a tree view with options like Policy Contract, Policy Info, Drivers, Accidents/Violations, Vehicles, Driver Assignment, and Usage Based Insurance. The main content area displays the 'Drivers' section with a table of driver details. Below this, the 'New Activity' form is open. The form has a 'Subject' field with the value 'VA Military Duty Liability Coverage'. The 'Description' field contains 'Suspend Liability Coverage / Retain Liability Coverage'. The 'Due Date' is set to 10/28/2021. The 'Escalation Date' is also 10/28/2021. The 'Priority' is set to Normal. The 'Mandatory' field has radio buttons for Yes (selected) and No. The 'Recurring' field has radio buttons for Yes and No (selected). The 'Document Template' and 'Email Template' fields are empty. The 'Assign To' field is set to Customer Service. On the right side of the form, there is a 'New Note' section with a 'Text' field containing a detailed explanation of the request: 'Jim has been deployed and his vehicle will be held on base during his deployment. He is expected back on 2/2/2023. Debbie, his mother, requests we suspend the coverage for her vehicle for this time.'

The Processor reviews the request and completes a new Policy Change to remove the coverages from the held vehicle, uploads the completed form to Document Vault, and sends appropriate documentation to the member.

If a policy has suspended coverage for a held vehicle and the member would like the coverage reinstated, the Agent must repeat the above steps to send a new activity to Processing (Customer Service). The Processor reviews the request and completes a new Policy Change to add the coverages back to the held vehicle, uploads the completed form to Document Vault, and sends appropriate documentation to the member.

Note: If there is only one vehicle on the policy, the coverage can be changed to comprehensive coverage only while the vehicle is held on the military lot. The processor will need to Request Approval. Upon Underwriting reviewing the request and notes, Underwriting will approve the request. This eliminates the need for the member to cancel the policy during this period.