

# Add a Recreational Vehicle to an Umbrella Policy

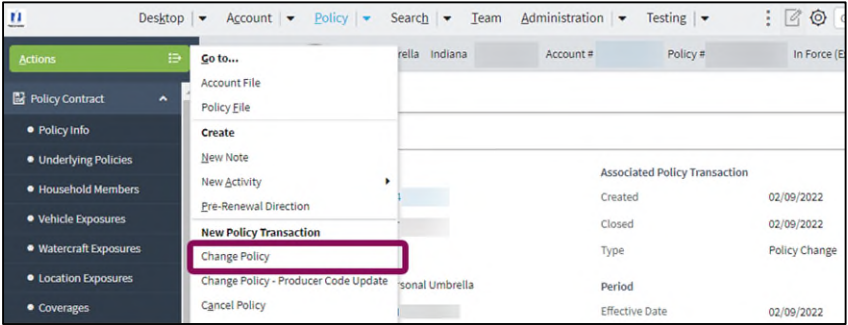
PolicyCenter



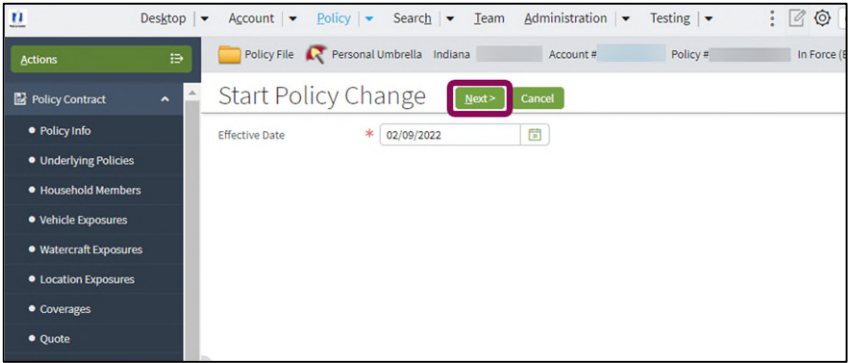
## Description

This job aid reviews how to add a recreational vehicle (RV or motorhome) to an existing Umbrella policy. The steps to add the recreational vehicle are the same for a new submission, as well as a change. In the following example, you will create a policy change Policy Transaction to add the recreational vehicle as an underlying policy.

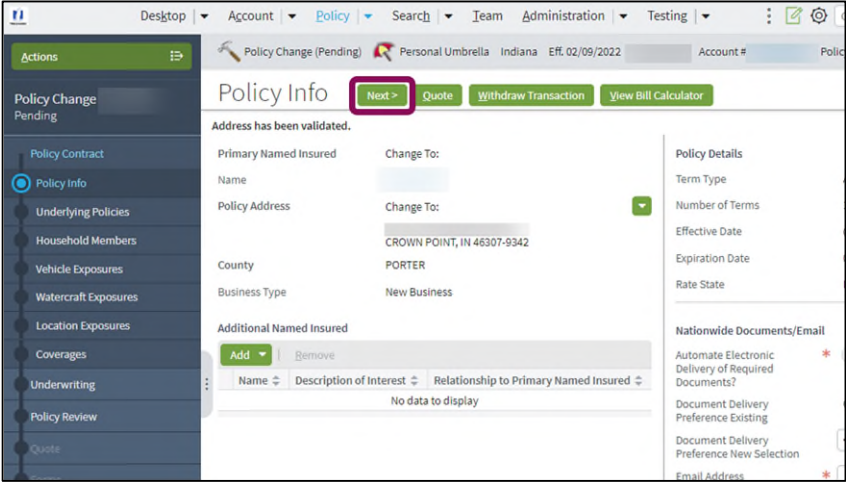
## Step 1

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

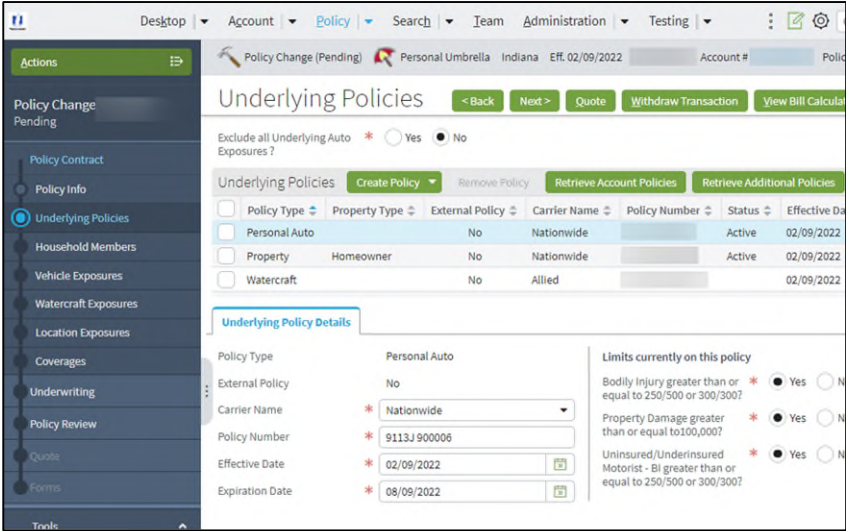
## Step 2

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"><li>• Enter the appropriate information into the “Effective Date” field.</li><li>• Select the “Next” button.</li></ul>	

Step 3

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

Step 4

Action	Screen
<p>The system automatically displays the “Underlying Policies” screen when an Auto and/or Property policy exists on the PolicyCenter Account.</p>	

# Add a Recreational Vehicle to Umbrella Policy (3 of 7)



## Step 5

### Action

On the “Underlying Policies” screen:

- Select the “Create Policy” button.
- Select “Misc Vehicle” from the drop-down list.

### Screen

The screenshot shows the 'Underlying Policies' screen. On the left sidebar, 'Underlying Policies' is selected. The main area shows a table of existing policies. The 'Create Policy' button is highlighted in green. The 'Misc Vehicle' option is selected in the 'Policy Type' dropdown menu.

Policy Type	Property	External Policy	Carrier Name	Policy Number	Status	Effective Date
Personal Auto	No	No	Nationwide		Active	02/09/2022
Property	No	No	Nationwide		Active	02/09/2022
Watercraft	No	Allied				02/09/2022
Misc Vehicle	No	Allied				

**Underlying Policy Details**

Policy Type: Personal Auto  
 External Policy: No  
 Carrier Name: Nationwide  
 Policy Number:   
 Effective Date: 02/09/2022  
 Expiration Date: 08/09/2022

**Limits currently on this policy**

Bodily Injury greater than or equal to 250/500 or 300/300? ☒ Yes ☐ No  
 Property Damage greater than or equal to 100,000? ☒ Yes ☐ No  
 Uninsured/Underinsured Motorist - BI greater than or equal to 250/500 or 300/300? ☒ Yes ☐ No

## Step 6

### Action

On the “Underlying Policy Details” tab:

- Complete the required fields.
- Select the “Vehicle Exposures” link.

### Screen

The screenshot shows the 'Underlying Policy Details' tab. On the left sidebar, 'Vehicle Exposures' is selected. The main area shows the 'Underlying Policy Details' form. The 'Misc Vehicle' option is selected in the 'Policy Type' dropdown menu.

Policy Type	Property Type	External Policy	Carrier Name	Policy Number	Status	Effective Date
Personal Auto	No	No	Nationwide		Active	02/09/2022
Property	Homeowner	No	Nationwide		Active	02/09/2022
Watercraft	No	Allied				02/09/2022
Misc Vehicle	No	Allied				

**Underlying Policy Details**

Policy Type: Misc Vehicle  
 External Policy: ☒ Yes ☐ No  
 Carrier Name: Allied  
 Policy Number:   
 Effective Date: 02/09/2022  
 Expiration Date: 02/09/2023

**Limits currently on this policy**

Bodily Injury greater than or equal to 250/500 or 300/300? ☒ Yes ☐ No  
 Property Damage greater than or equal to 100,000? ☒ Yes ☐ No  
 Uninsured/Underinsured Motorist - BI greater than or equal to 250/500 or 300/300? ☒ Yes ☐ No

# Add a Recreational Vehicle to Umbrella Policy (4 of 7)



## Step 7

### Action

On the “Vehicle Exposures” screen, you will add the recreational vehicle to the policy:

- Select the “Create Vehicle” button.

### Screen

Vehicle Exposures

Underwriting questions applicable to all vehicles

Are there any vehicles that are hired, non-owned, or regularly used that are not listed below? ☐ Yes ☒ No

Do Nationwide underlying auto policies cover all vehicles? ☐ Yes ☒ No

Is coverage for any vehicle covered by a listed underlying policy reduced or restricted? ☐ Yes ☒ No

Will any vehicle covered by a listed underlying policy be entered in contests or exhibitions? ☐ Yes ☒ No

Any vehicles used for racing or speed contests? ☐ Yes ☒ No

Vehicle Details

Create Vehicle Remove Vehicle

#	Vehicle Type	Underlying Policy	Underlying Vehicle #
1	Private Passenger Auto	Nationwide	1

Vehicle Details

## Step 8

### Action

You may need to scroll down to view the “Vehicle Details” tab:

- Select “Onroad” from the “Vehicle Type” drop-down list.

The “Underlying Policy” field defaults based on the Underlying Policy Information. This field can be updated if necessary:

- Enter “1” in the “Underlying Vehicle #” field.
- Select the “No” radio button to the right of the “Does the underlying vehicle carry comp only?” question.
- Select the “Coverages” link.

**Important Note:** It is necessary to check coverages for minimum underlying limits.

### Screen

Vehicle Exposures

Underwriting questions applicable to all vehicles

Are there any vehicles that are hired, non-owned, or regularly used that are not listed below? ☐ Yes ☒ No

Do Nationwide underlying auto policies cover all vehicles? ☐ Yes ☒ No

Is coverage for any vehicle covered by a listed underlying policy reduced or restricted? ☐ Yes ☒ No

Will any vehicle covered by a listed underlying policy be entered in contests or exhibitions? ☐ Yes ☒ No

Any vehicles used for racing or speed contests? ☐ Yes ☒ No

Vehicle Details

Create Vehicle Remove Vehicle

#	Vehicle Type	Underlying Policy	Underlying Vehicle #
1	Private Passenger Auto	Nationwide	1
2	Private Passenger Auto	Allied	2

Vehicle Details

Vehicle # 2

Vehicle Type

Underlying Policy

Underlying Vehicle #

Does the underlying vehicle carry comp only? ☐ Yes ☒ No

Total Autos 1

Total Onroad 1



# Add a Recreational Vehicle to Umbrella Policy (5 of 7)



## Step 9

### Action

The “Validation Results” section appears to inform the user “Misc On Road Vehicle Liability” coverage has been added:

- Select the “Clear” button.

### Screen

The screenshot shows the 'Policy Change (Pending)' screen for a 'Personal Umbrella' policy in Indiana, effective 02/09/2022. The 'Coverages' section is active, showing 'Umbrella Liability' with a limit of 2ML. Below it, 'Underlying Coverages' include 'Automobile Liability' (300/300/100) and 'Personal Liability'. At the bottom, the 'Validation Results' section displays a warning: 'Personal Umbrella Line: Misc On Road Vehicle Liability is required and has been added.' The 'Clear' button is highlighted with a red box.

## Step 10

### Action

In the “Underlying Coverages” section:

- Select the liability from the “Misc On Road Vehicle Liability” drop-down list.
- Select the “Policy Review” link.

### Screen

The screenshot shows the same 'Policy Change (Pending)' screen. In the left sidebar, the 'Policy Review' link is highlighted with a red box. In the 'Underlying Coverages' section, the 'Misc On Road Vehicle Liability' dropdown is open, and the '300/300/100' option is selected, also highlighted with a red box.

# Add a Recreational Vehicle to Umbrella Policy (6 of 7)



## Step 11

### Action

On the “Policy Review” screen, review the changes:

- Select the “Quote” button.

### Screen

Desktop | Account | Policy | Search | Team | Administration | Testing | Account:

Policy Change (Pending) Personal Umbrella Indiana Effective: 02/09/2022

Policy Review < Back Quote Withdraw Transaction View Bill Calculator

Differences

Comparing Existing Policy and Policy Change:

Item	Existing Policy	Policy Change:
Umbrella Policy Coverages		
Misc On Road Vehicle Liability		√
Underlying Policies		
Misc Vehicle : Allied -		√
Vehicle Exposures		
2 Onroad - Allied - Underlying Vehicle # 2		√

## Step 12

### Action

On the “Quote” screen:

- Select the “Issue Change” button.
- Select the “OK” button on the confirmation pop-up window.

### Screen

Desktop | Account | Policy | Search | Team | Administration | Testing | Account:

Policy Change (Quoted) Personal Umbrella Indiana Effective: 02/09/2022

Quote < Back Next > Edit Issue Change Withdraw Transaction View Bill Calculator

Policy Number: [Redacted]  
 Primary Named Insured: [Redacted]  
 Policy Address: CROWN POINT, IN 46307-9342  
 County: PORTER

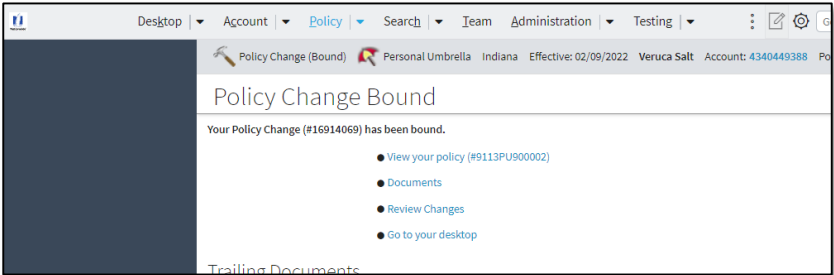
Policy Period: 02/09/2022 - 02/09/2023  
 Previous Policy Full Term Premium: \$341.42  
 New Policy Full Term Premium: \$447.40  
 Full Term Change in Premium: \$105.98

Summary Cost Change Details

Description	Amount
Umbrella Liability Coverage	\$447.40
Umbrella Liability Coverage Details	Amount
Property	\$134.98
Vehicle	\$163.52
Watercraft	\$48.00
Uninsured Motorist/Underinsured Motorist	\$100.90



## Step 13

Action	Screen
The “Policy Change Bound” screen displays confirming the binding of the policy change	

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