

# Add a Recreational Vehicle to an Umbrella Policy

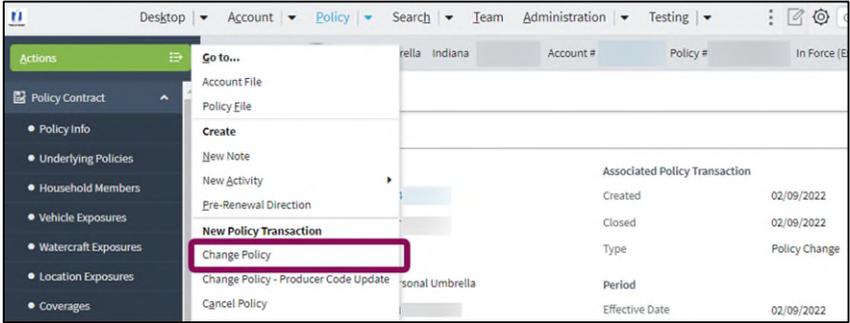
## PolicyCenter



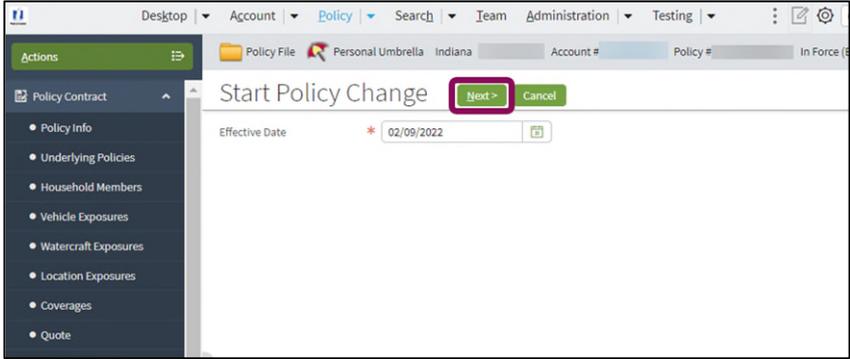
### Description

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>	

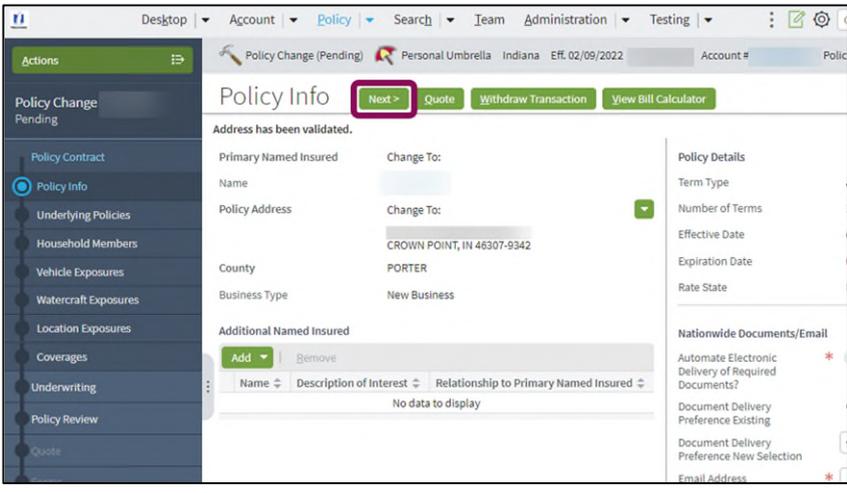
### Step 2

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>	

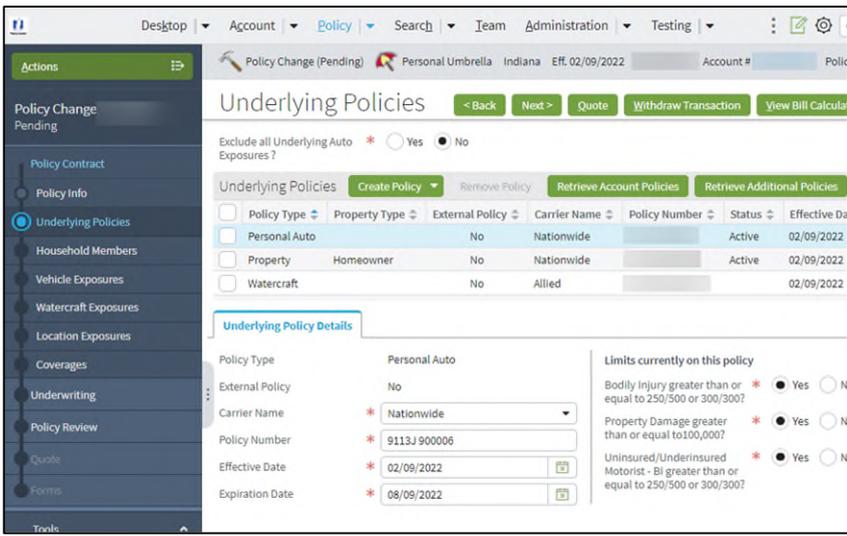
# Add a Recreational Vehicle to Umbrella Policy (2 of 7)



## 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	Screen
<p>On the “Underlying Policies” screen:</p> <ul style="list-style-type: none"> <li>• Select the “Create Policy” button.</li> <li>• Select “Misc Vehicle” from the drop-down list.</li> </ul>	

## Step 6

Action	Screen
<p>On the “Underlying Policy Details” tab:</p> <ul style="list-style-type: none"> <li>• Complete the required fields.</li> <li>• Select the “Vehicle Exposures” link.</li> </ul>	

# 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

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

## 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

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 'Coverages' page in a web application. The left sidebar contains a navigation menu with 'Coverages' selected. The main content area displays 'Primary Coverage' with 'Umbrella Liability' selected and a limit of '2ML'. Below this is the 'Underlying Coverages' section, which includes 'Automobile Liability' (300/300/100), 'Personal Liability', and 'Watercraft Liability'. At the bottom, the 'Validation Results' section is highlighted with a red box, showing a 'Clear' button and a warning message: 'Personal Umbrella Line: Misc On Road Vehicle Liability is required and has been added.'

## 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 'Coverages' page in a web application. The left sidebar contains a navigation menu with 'Policy Review' highlighted with a red box. The main content area displays 'Underlying Coverages' with 'Automobile Liability', 'Personal Liability', 'Watercraft Liability', and 'Misc On Road Vehicle Liability' selected. The 'Misc On Road Vehicle Liability' drop-down menu is open, and the '300/300/100' option is 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

Policy Review

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

Quote

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

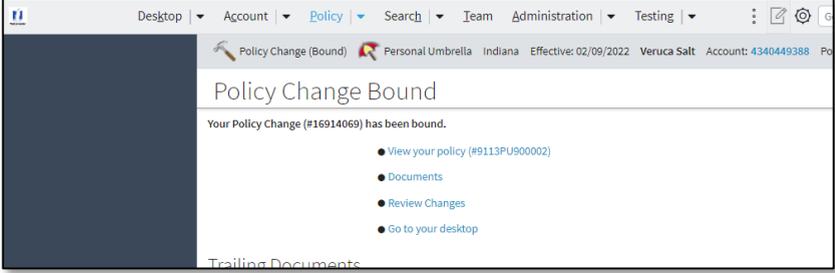
Policy Period: 02/09/2022 - 02/09/2023  
 Previous Policy Full Term Premium: \$341.42  
 New Policy Full Term Premium: \$447.40  
 Full Term Change in Premium: \$105.98

Summary

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

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



Step 13	
Action	Screen
<p>The “Policy Change Bound” screen displays confirming the binding of the policy change</p>	 <p>The screenshot shows a web browser window with the title 'Policy Change Bound'. The main content area displays the message: 'Your Policy Change (#16914069) has been bound.' Below this message is a list of navigation options: 'View your policy (#9113PU900002)', 'Documents', 'Review Changes', and 'Go to your desktop'. The browser's address bar and navigation menu are also visible at the top of the window.</p>

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