

PUL New Product

Available in CO, MI, IN, WI, WV, WA, SD, AR, UT



Description

This job aid describes the changes impacting the Personal Umbrella Liability (PUL) Policy. The changes apply to New Business, Changes, Mid-Term Changes, Renewals and Rewrites. A new Excluded Exposures screen has been added to build a schedule of excluded vehicles, watercraft and/or property to collect data to tie to either a Nationwide or non-Nationwide policy. In addition, a schedule of excluded property data will collect premises description and location (description will be part of the location address).

The redesigned PUL product is only available in the following states: CO, MI, IN, WI, WV, WA, SD, AR and UT. All other states will continue with the current Umbrella product.

Excluded Exposures Screen

Action	Screen
<ol style="list-style-type: none">When the "Excluded Exposures" screen is accessed, it will display a "Vehicle Exclusions" tab, "Location Exclusions" tab and "Watercraft Exclusions" tab, where the user will input vehicle and location details.Also included are new "Create" and "Remove" tabs for vehicle and watercraft selections, in addition to "New Location" and Remove tabs for Property. Input of Vehicle Details, Watercraft Details and Location details will be free form.	

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- (4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.

Vehicle Details

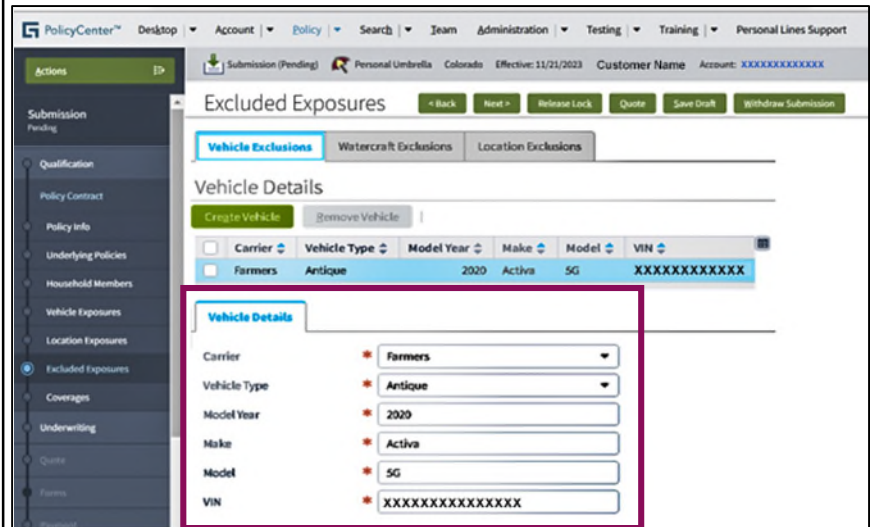
Action

This screen impacts the following vehicle types: PPA, On-Road, Off-Road, Antique.

The “Vehicle Details” section will include “Create Vehicle” and “Remove Vehicle” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Vehicle Type”, “Model Year”, “Make”, “Model” and “VIN”.

When there is no vehicle, the “Excluded Exposures” screen will display but without the “Vehicle Details” tab.

Screen



The screenshot shows the 'Excluded Exposures' screen in the PolicyCenter application. The 'Vehicle Exclusions' tab is selected, and the 'Vehicle Details' sub-tab is active. The form contains the following fields:

- Carrier: Farmers
- Vehicle Type: Antique
- Model Year: 2020
- Make: Active
- Model: 5G
- VIN: XXXXXXXXXXXX

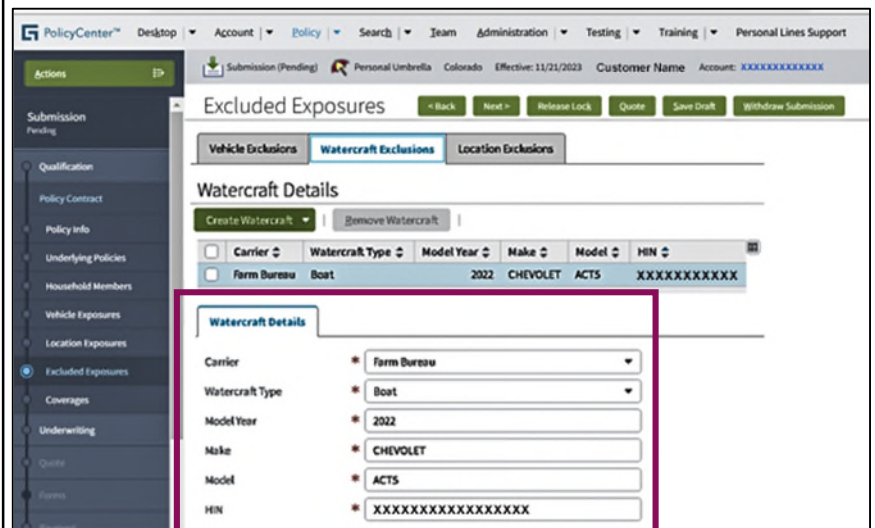
Watercraft Details

Action

This screen impacts: Personal Watercraft & Boat

The “Watercraft Details” section will include “Create Watercraft” and “Remove Watercraft” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Watercraft Type”, “Model Year”, “Make”, “Model” and “HIN”.

Screen



The screenshot shows the 'Excluded Exposures' screen in the PolicyCenter application. The 'Watercraft Exclusions' tab is selected, and the 'Watercraft Details' sub-tab is active. The form contains the following fields:

- Carrier: Farm Bureau
- Watercraft Type: Boat
- Model Year: 2022
- Make: CHEVOLET
- Model: ACTS
- HIN: XXXXXXXXXXXX

Property Details

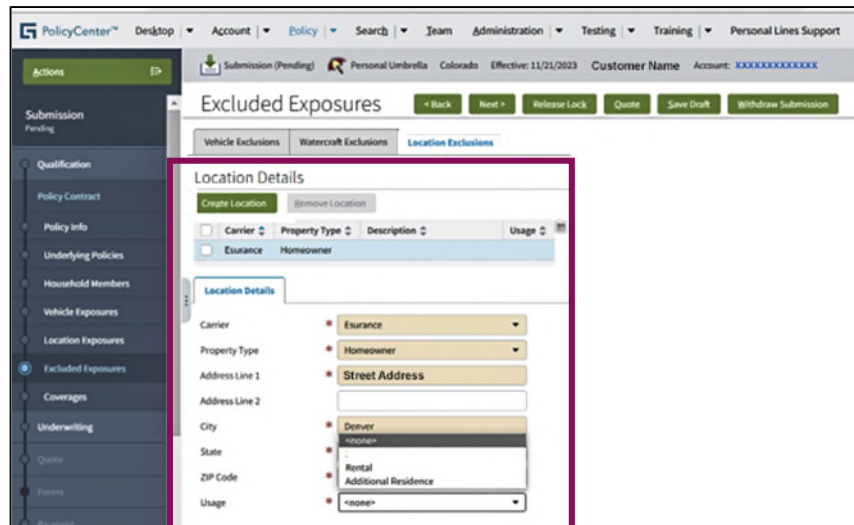
Action

This screen impacts property premises: HTC, DF (Usage-Rental, Additional Residence).

The “Location Details” section will include “Create Location” and “Remove Location” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Property Type”, “Address Line 1”, “Address Line 2”, “City”, “State”, “ZIP Code” and “Usage”.

When there is no property exclusion, the “Excluded Exposures” screen will display, but without “Location Details”.

Screen



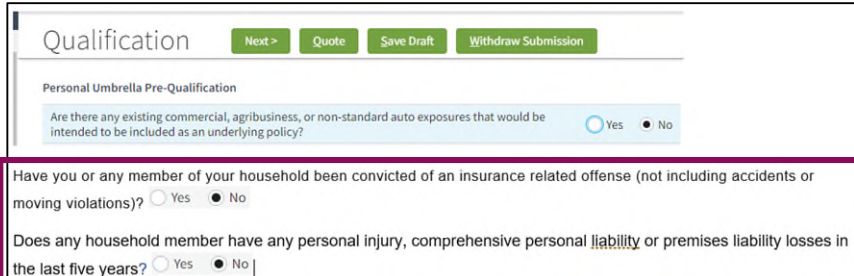
General Quote Binding Underwriting Rules

Pre-Qualification Questions

Action

New pre-qualification questions display with both questions defaulting to “No”.

Screen

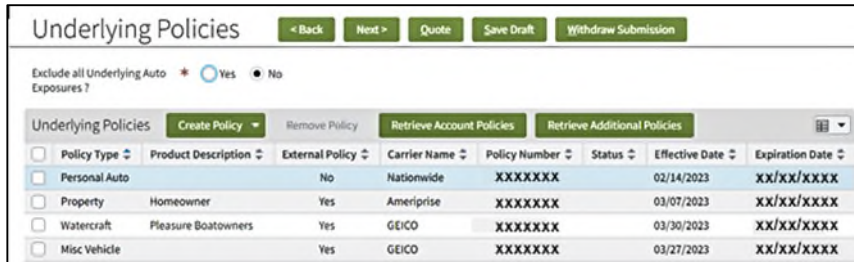


Underlying Policies – Minimum Limits

Action

Minimum underlying limits of 500/500 or 500 CSL are required for “Personal Auto”, “Misc. Vehicles”, and “Watercraft” to ensure the correct balance of risk, premium, and underwriting effort.

Screen



Policy Type	Product Description	External Policy	Carrier Name	Policy Number	Status	Effective Date	Expiration Date
<input type="checkbox"/> Personal Auto		No	Nationwide	XXXXXXX		02/14/2023	xx/xx/xxxx
<input type="checkbox"/> Property	Homeowner	Yes	Ameriprise	XXXXXXX		03/07/2023	xx/xx/xxxx
<input type="checkbox"/> Watercraft	Pleasure Boatowners	Yes	GEICO	XXXXXXX		03/30/2023	xx/xx/xxxx
<input type="checkbox"/> Misc Vehicle		Yes	GEICO	XXXXXXX		03/27/2023	xx/xx/xxxx



Personal Auto

Action	Screen
<p>“Limits currently on this policy” (Question changes in bold below.)</p> <p>“Bodily injury greater than or equal to 500/500 or 500 CSL?”</p>	<div><div>Underlying Policy Details</div><div><div>Policy Type</div><div>Personal Auto</div></div><div><div>External Policy</div><div><div>*</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div></div><div><div>Carrier Name</div><div><div>*</div><div>Allstate</div></div></div><div><div>Policy Number</div><div><div>*</div><div>XXXXXXXX</div></div></div><div><div>Effective Date</div><div><div>*</div><div>xx/xx/xxxx</div></div></div><div><div>Expiration Date</div><div><div>*</div><div>xx/xx/xxxx</div></div></div><div><div>Limits currently on this policy</div><div><div>Bodily injury greater than or equal to 500/500 or 500 CSL?</div><div><div>*</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div><div><div>Property Damage greater than or equal to 100,000?</div><div><div>*</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div><div><div>Uninsured/Underinsured Motorist - BI greater than or equal to 500/500 or 500 CSL?</div><div><div>*</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div></div></div>

Property

Action	Screen
<p>“Limits currently on this policy” (Question changes in bold below.)</p> <p>“Personal Liability greater than or equal to 500,000?”</p>	<div><div>Underlying Policy Details</div><div><div>Policy Type</div><div>Property</div></div><div><div>External Policy</div><div><div>*</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div></div><div><div>Carrier Name</div><div><div>*</div><div>Ameriprise</div></div></div><div><div>Policy Number</div><div><div>*</div><div>XXXXXXXXXXXX</div></div></div><div><div>Effective Date</div><div><div>*</div><div>XXXXXXXX</div></div></div><div><div>Expiration Date</div><div><div>*</div><div>XXXXXXXX</div></div></div><div><div>Limits currently on this policy</div><div><div>Personal Liability greater than or equal to 500,000?</div><div><div>*</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div></div><div><div>Personal Injury Coverage Endorsement?</div><div><div>*</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div></div></div></div>

Underlying Policies – Minimum Limits (continued)

Action	Screen																																		
Minimum underlying limits of 500/500 or 500 CSL are required for “Personal Auto”, “Misc. Vehicles”, and “Watercraft” to ensure the correct balance of risk, premium, and underwriting effort.	<div><div>Underlying Policies</div><div><div>< Back</div><div>Next ></div><div>Quote</div><div>Save Draft</div><div>Withdraw Submission</div></div><div><div>Exclude all Underlying Auto Exposures?</div><div><div>*</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div><div><div>Underlying Policies</div><div><div>Create Policy</div><div>Remove Policy</div><div>Retrieve Account Policies</div><div>Retrieve Additional Policies</div></div></div><div><table><tr><th><input type="checkbox"/> Policy Type</th><th>Product Description</th><th>External Policy</th><th>Carrier Name</th><th>Policy Number</th><th>Status</th><th>Effective Date</th><th>Expiration Date</th></tr><tr><td><input checked="" type="checkbox"/> Personal Auto</td><td>No</td><td>Nationwide</td><td>XXXXXXXX</td><td>02/14/2023</td><td>xx/xx/xxxx</td></tr><tr><td><input type="checkbox"/> Property</td><td>Homeowner</td><td>Yes</td><td>Ameriprise</td><td>XXXXXXXX</td><td>03/07/2023</td><td>xx/xx/xxxx</td></tr><tr><td><input type="checkbox"/> Watercraft</td><td>Pleasure Boatowners</td><td>Yes</td><td>GEICO</td><td>XXXXXXXX</td><td>03/30/2023</td><td>xx/xx/xxxx</td></tr><tr><td><input type="checkbox"/> Misc Vehicle</td><td>Yes</td><td>GEICO</td><td>XXXXXXXX</td><td>03/27/2023</td><td>xx/xx/xxxx</td></tr></table></div></div>	<input type="checkbox"/> Policy Type	Product Description	External Policy	Carrier Name	Policy Number	Status	Effective Date	Expiration Date	<input checked="" type="checkbox"/> Personal Auto	No	Nationwide	XXXXXXXX	02/14/2023	xx/xx/xxxx	<input type="checkbox"/> Property	Homeowner	Yes	Ameriprise	XXXXXXXX	03/07/2023	xx/xx/xxxx	<input type="checkbox"/> Watercraft	Pleasure Boatowners	Yes	GEICO	XXXXXXXX	03/30/2023	xx/xx/xxxx	<input type="checkbox"/> Misc Vehicle	Yes	GEICO	XXXXXXXX	03/27/2023	xx/xx/xxxx
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<input type="checkbox"/> Property	Homeowner	Yes	Ameriprise	XXXXXXXX	03/07/2023	xx/xx/xxxx																													
<input type="checkbox"/> Watercraft	Pleasure Boatowners	Yes	GEICO	XXXXXXXX	03/30/2023	xx/xx/xxxx																													
<input type="checkbox"/> Misc Vehicle	Yes	GEICO	XXXXXXXX	03/27/2023	xx/xx/xxxx																														

Watercraft

Action	Screen
<p>“Limits currently on this policy” (Question changes in bold below.)</p> <p>“Watercraft Liability greater than or equal to 500/500 or 500 CSL?”</p>	<div><div>Underlying Policy Details</div><div><div>Policy Type</div><div>Watercraft</div></div><div><div>External Policy</div><div><div>*</div><div><input checked="" type="radio"/> Yes <input type="radio"/> No</div></div></div><div><div>Carrier Name</div><div><div>*</div><div>GEICO</div></div></div><div><div>Policy Number</div><div><div>*</div><div>XXXXXXXXXX</div></div></div><div><div>Effective Date</div><div><div>*</div><div>XXXX/XXXX</div></div></div><div><div>Expiration Date</div><div><div>*</div><div>XX/XX/XXXX</div></div></div><div><div>Number of personal watercraft covered by this policy</div><div><div>1</div></div></div><div><div>Number of boats covered by this policy</div><div><div></div></div></div><div><div>Limits currently on this policy</div><div><div>Watercraft Liability greater than or equal to 500/500 or 500 CSL?</div><div><div>*</div><div><input type="radio"/> Yes <input checked="" type="radio"/> No</div></div></div></div></div>

PUL New Product

Available in CO, MI, IN, WI, WV, WA, SD, AR, UT (5 of 5)



Issues Blocking Quote – Required Minimum Limits

Action	Screen
All or some of the following issues display if the required minimum limits are not met for underlying auto, property and/or watercraft policies.	<div><div>ApproveRejectReopenHistoryView Issues BlockingView All</div><div><div>Blocking Quote</div><div><div><input type="checkbox"/>Auto policies listed as underliers must meet the required minimum limits. [P0100].</div><div><input type="checkbox"/>Property policies listed as underliers must meet the required minimum limits. [P0101].</div><div><input type="checkbox"/>Watercraft policies listed as underliers must meet the required minimum limits. [P0200].</div></div></div></div>