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

- 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.
- 2. 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.

Screen F PolicyCenter* Desktop Excluded Exposures <Back Next> Rel ise Lock Quote Save Draft W Vehicle Exclusions Watercraft Exclusions Location Exclusions Vehicle Details Vehicle Remove Vehicle Carrier
Vehicle Type
Model Year
Make
Model VIN 韋 ****** Farmers . Carrier Enr Vehicle Typ Activ 5G VIN * xxxxxxxxxxxxxxxxx

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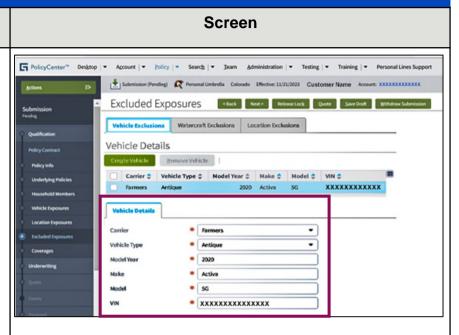
Vehicle Details

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.



Watercraft Details

Action	Screen				
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".	PolicyCenter** Detatop Account * Policy Search * Team Administration * Testing * Training * Personal Lines Support Actions Image: Submission (Pending) Image: Personal Lines Support Image: Submission (Pending) Image: Personal Lines Support Image: Submission Submission Image: Submission (Pending) Image: Personal Lines Support Image: Submission Image: Submission Submission Image: Submission Image: Submission Image: Submission Image: Submission Vehicle Exclusions Image: Submission Image: Submission Image: Submission Image: Submission Vehicle Exclusions Image: Submission Image: Submission Image: Submission Image: Submission Vehicle Exclusions Image: Submission Image: Submission Image: Submission Image: Submission Vehicle Exclusions Image: Submission Image: Submission Image: Submission Image: Submission Vehicle Exclusions Image: Submission Image: Submission Image: Submission Image: Submission Vehicle Exclusions Image: Submission Image: Submission Imag				

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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				
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Actions IP	📩 Submission (Pending) 🎗 Personal Umbrella Colorado Effective: 11/21/2023 Customer Name Account: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	¢.		
Submission Pending	Excluded Exposures Reack Rese Redease Lock Quote Save Doubt Withdraw Submiss Wehler Suchasions Watercraft Suchasions Location Exclusions	ion		
Qualification	Location Details			
Policy Contract	Create Location Brinove Location Brinove Location			
Policy Info	Carrier \$ Property Type \$ Description \$ Usage \$ 10			
Underlying Policies	Esurance Homeowner			
Household Members	Location Details			
Vehicle Exposures	Carrier * Esurance •			
Location Exposures	Property Type * Noneswarer *			
Excluded Expensures	Address Line 1 * Street Address			
Coverages	Address Line 2			
Underwriting	City * Denver			
Q Quere	State Rental			
e Farms	Zill Code Additional Residence Usage Conner			
O record				

General Quote Binding Underwriting Rules

Pre-Qualification Questions

Action	Screen
New pre-qualification questions display with both questions defaulting to "No".	Qualification Next> Quote Save Draft Withdraw Submission Personal Umbrella Pre-Qualification Are there any existing commercial, agribusiness, or non-standard auto exposures that would be intended to be included as an underlying policy? Yes No Have you or any member of your household been convicted of an insurance related offense (not including accidents or moving violations)? Yes No Does any household member have any personal injury, comprehensive personal <u>liability</u> or premises liability losses in the last five years? Yes No

Underlying Policies – Minimum Limits

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,	Underlying Policies Exclude all Underlying Auto * • N Exposures 7	<back next=""> Quote</back>	Save Draft Withdraw Submission	
	Underlying Policies Create Policy -	Remove Policy Retrieve Account	Policies Retrieve Additional Policies	
premium, and underwriting effort.	Policy Type Product Description	External Policy Carrier Name	Policy Number C Status C Effective Date C	Expiration Date 🗘
premium, and underwhiting enort.	Personal Auto	No Nationwide	XXXXXXX 02/14/2023	xx/xx/xxxx
	Property Homeowner	Yes Ameriprise	XXXXXXX 03/07/2023	xx/xx/xxxx
	Watercraft Pleasure Boatowners	Yes GEICO	XXXXXXX 03/30/2023	xx/xx/xxxx
	Misc Vehicle	Yes GEICO	XXXXXXX 03/27/2023	xx/xx/xxxx

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Personal Auto

Action	
"Limits currently on this policy"	Underlying Policy Details
(Question changes in bold below.)	Policy Type Personal Auto External Policy * Yes No
"Bodily injury greater than or equal to	Carrier Name * Allstate • Policy Number * XXXXXXX
500/500 or 500 CSL?"	Effective Date * XX/XX/XXXX II
	Expiration Date * XX/XX/XXXX T
	Bodily Injury greater than or * O Yes No equal to 500/500 or 500 CSL?
	Property Damage greater * Ves No than or equal to 100,000? Uninsured/Underinsured * Ves No
	Ministree of the antice of the office

Property

Action	Screen
"Limits currently on this policy" (Question changes in bold below.)	Underlying Policy Details Policy Type Property External Policy * • Yes
"Personal Liability greater than or equal to 500,000?	Carrier Name * Ameriprise Policy Number * XXXXXXXXXX Effective Date * XXXXXXXXX Effective Date * XXXXXXXXX Expiration Date * XXXXXXXXX Limits currently on this policy Personal Liability greater * * Personal Liability coverage * * Personal Liability of the second se

Underlying Policies – Minimum Limits (continued)

Action	Screen			
Minimum underlying limits of 500/500 or 500 CSL are required for "Personal Auto",	Underlying Policies <back next=""> Quote Save Draft Withdraw Submission Exclude all Underlying Auto * Over No Exceptions</back>			
"Misc. Vehicles", and "Watercraft" to ensure the correct balance of risk,	Underlying Policies Create Policy - Remove Policy Retrieve Account Policies Retrieve Additional Policies			
premium, and underwriting effort.	Policy Type ‡ Product Description ‡ External Policy ‡ Carrier Name ‡ Policy Number ‡ Status ‡ Effective Date ‡ Expiration Date ‡ Personal Auto No Nationwide XXXXXXX 02/14/2023 XX/XX/XXXX			
	Property Homeowner Ves Ameriprise XXXXXXX 03/07/2023 XX/XX/XXXX			
	Watercraft Pleasure Boatowners Yes GEICO XXXXXXX 03/30/2023 XX/XX/XXXX Misc Vehicle Yes GEICO XXXXXXX 03/27/2023 XX/XX/XXXX			

Watercraft

Action		Screen
"Limits currently on this policy"	Underlying Policy Details	
(Question changes in bold below.)	Policy Type Watercraft	
	External Policy * Yes No	
"Matereraft Liability greater than or equal	Carrier Name * GEICO	
"Watercraft Liability greater than or equal	Policy Number * XXXXXXXXX	
to 500/500 or 500 CSL ?"	Effective Date * XX/XX/XXXX	
	Expiration Date * XX/XX/XXXX	
	Number of personal 1 watercraft covered by this policy	
	Number of boats covered by this policy	
	Limits currently on this policy	
	Watercraft Liability greater * Yes No than or equal to 500/500 or 500 CSL?	4

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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.	Appr	rove Reject Blocking Quote	Reopen	History	View Issues Blocking View All
	Auto policies listed as underliers must meet the required minimum limits. [P0100].			required	
		Property policies li required minimum		rs must meet	the
		Watercraft policies required minimum		ers must mee	et the