



Umbrella Full Application – Underlying Policies on PolicyCenter

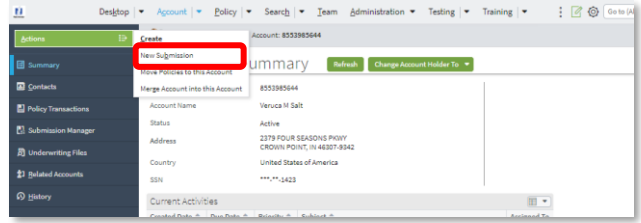
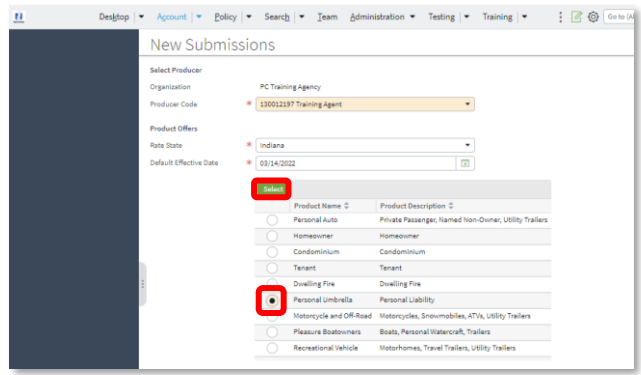
Background:

To create an Umbrella Full Application, it is necessary to create either underliers or retrieve existing underlying policies. When these policies exist with Nationwide, you can retrieve them on PolicyCenter using one of two buttons: **Retrieve Account Policies** or **Retrieve Additional Policies**. This eliminates the need to enter the information manually.

Aside from reducing manual input, retrieving policy information ensures accidents and/or violations, if any, from the Auto policy are part of the risk analysis factored into the quote. To retrieve policies, it is VERY important you enter policy numbers accurately, including spaces where applicable.

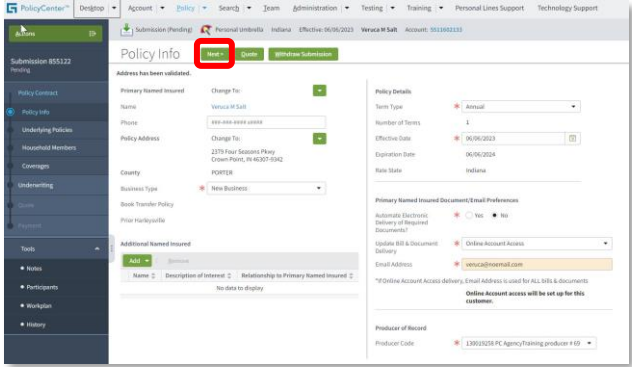
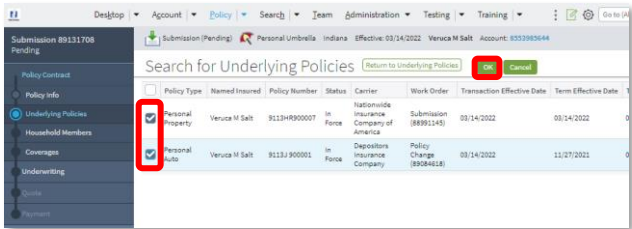
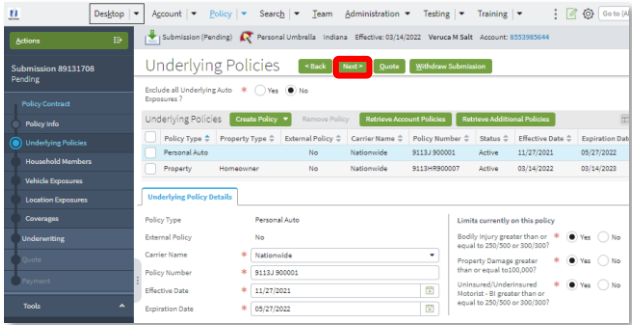
Description:

Use this job aid to create a PolicyCenter Umbrella submission if underlying policies are on PolicyCenter. Existing policies on PolicyCenter are Auto, Property, and Umbrella.

Step	Action	Screen
1	On the <i>Account File Summary</i> screen: <ul style="list-style-type: none"> Click the Actions button. Select “New Submission” from the drop-down menu. 	
2	On the <i>New Submissions</i> screen, the Default Effective Date field defaults to the current date: <ul style="list-style-type: none"> Enter the appropriate information in the Default Effective Date field. Select the radio button to the left of the Personal Umbrella field. Click the Select button. 	



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<p>3</p>	<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none">Complete all <i>required</i> (*) fields. <p>Note: If you answer “Yes” to the Automate Electronic Delivery of Required Documents question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you MUST specify “Online Account Access” for Update Bill & Document Delivery and enter the policyholder’s email address.</p> <p>Note: The Update Bill & Document Delivery field defaults to “Online Account Access (email)”. If this default value is accepted, then an Email Address is <i>required</i>.</p> <ul style="list-style-type: none">Click the Next > button.	
<p>4</p>	<p>The system automatically displays the <i>Search for Underlying Policies</i> screen when an Auto and/or Property policy exists on the PolicyCenter account.</p> <p>On the <i>Search for Underlying Policies</i> screen:</p> <ul style="list-style-type: none">Select the checkbox to the left of the Personal Property and Personal Auto Policy Type to add them to the Umbrella submission.Click the OK button.	
<p>5</p>	<p>On the <i>Underlying Policies</i> screen:</p> <ul style="list-style-type: none">Review all information retrieved from the Auto and Property policies. Make updates, if needed.Click the Next > button.	



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On the *Household Members* screen:

- Answer all questions in the *Underwriting questions applicable to all household members* section.
- Complete all *required (*)* fields for each Household Member listed on the policy.
- Click the **Next >** button.

Note: Ensure all Household Members are listed on the Umbrella submission. If not, click the **Add** button to add household member.

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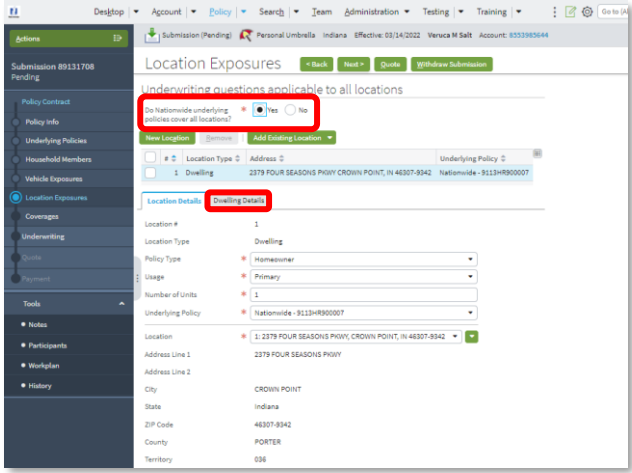
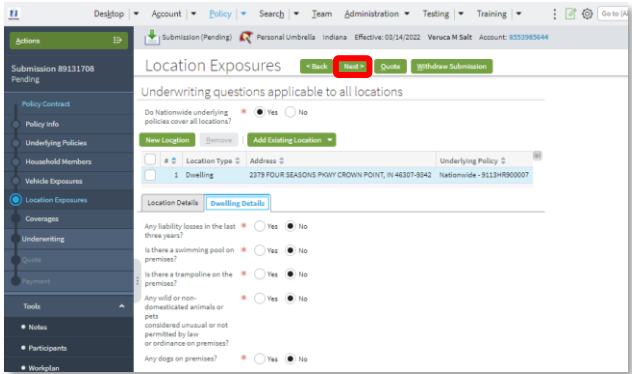
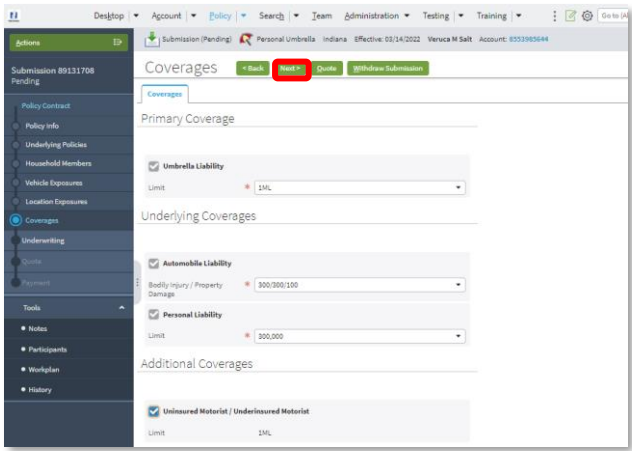
On the *Vehicle Exposures* screen:

- Answer all questions in the *Underwriting questions applicable to all vehicles* section.
- Review all information retrieved from the Auto policy. Make updates, if needed.
- Click the **Next >** button.

Note: The **Underlying Vehicle number** corresponds to the number assigned to the vehicle on the underlying Auto policy.

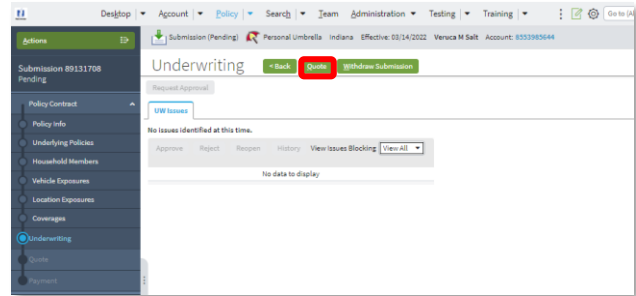
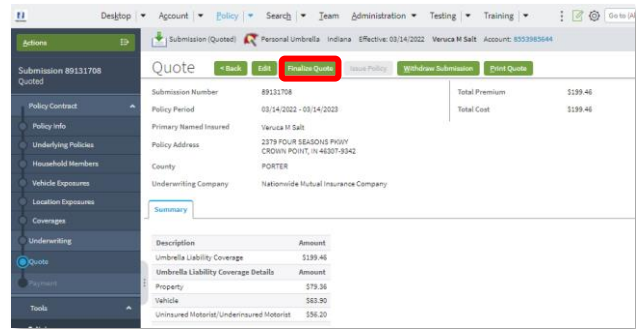
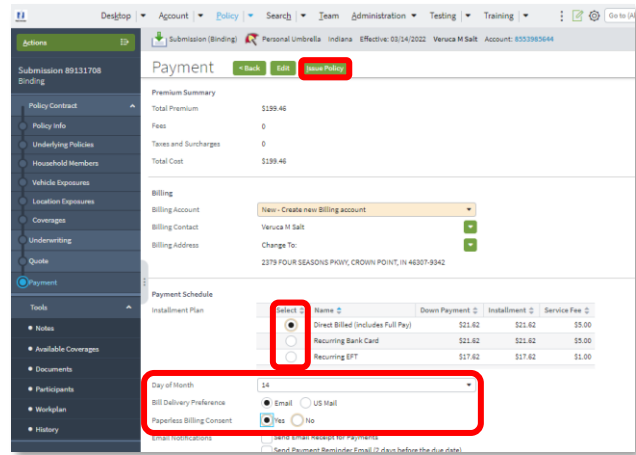


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8	<p>On the <i>Location Exposures</i> screen:</p> <ul style="list-style-type: none">• Answer all questions in the <i>Underwriting questions applicable to all locations</i> section.• Review all information retrieved from the Property policy. Make updates, if needed.• Click the Dwelling Details tab.	
9	<p>On the <i>Location Exposures</i> screen, the Dwelling Details tab displays additional Dwelling questions.</p> <p>These additional questions are retrieved from the underlying policies and may require Underwriting approval.</p> <ul style="list-style-type: none">• Click the Next > button.	
10	<p>On the <i>Coverages</i> screen, the Automobile and Personal Liability coverage amounts are prefilled, as the underliers were retrieved from the PolicyCenter account.</p> <ul style="list-style-type: none">• Select the <i>Primary Coverage</i>, <i>Underlying Coverages</i>, and <i>Additional Coverages</i>, as requested by the member.• Click the Next > button.	



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11	<p>On the <i>Underwriting</i> screen, you can review UW Issues, if any:</p> <ul style="list-style-type: none">Click the Quote button. <p>Note: If changes are required after the submission has been “Quoted”, click the Edit button to make necessary updates. This will require re-quoting of the submission.</p>																					
12	<p>On the <i>Quote</i> screen:</p> <ul style="list-style-type: none">Review the policy summary information.Click the Finalize Quote button. <p>Note: The Finalize Quote button confirms the quote and places the submission into <i>Binding</i> status. Next, you will go to the <i>Payment</i> screen to complete billing information and issue the policy.</p> <ul style="list-style-type: none">Click the OK button on the confirmation pop-up window.	 <table><tr><th>Description</th><th>Amount</th></tr><tr><td>Umbrella Liability Coverage</td><td>\$139.46</td></tr><tr><td>Umbrella Liability Coverage Details</td><td></td></tr><tr><td>Property</td><td>\$79.34</td></tr><tr><td>Vehicle</td><td>\$60.30</td></tr><tr><td>Uninsured Motorist/Underinsured Motorist</td><td>\$56.20</td></tr></table>	Description	Amount	Umbrella Liability Coverage	\$139.46	Umbrella Liability Coverage Details		Property	\$79.34	Vehicle	\$60.30	Uninsured Motorist/Underinsured Motorist	\$56.20								
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13	<p>On the <i>Payment</i> screen, you can enter the payment details for the policy:</p> <ul style="list-style-type: none">Complete all <i>required</i> (*) fields in the Schedule section, including:<ul style="list-style-type: none">Installment PlanDay of MonthBill Delivery PreferencePaperless Billing ConsentClick the Issue Policy button.Click the OK button on the confirmation pop-up window.	 <table><tr><th>Installment Plan</th><th>Name</th><th>Down Payment</th><th>Installment</th><th>Service Fee</th></tr><tr><td><input checked="" type="radio"/></td><td>Direct Billed (includes Full Pay)</td><td>\$21.62</td><td>\$21.62</td><td>\$5.00</td></tr><tr><td><input type="radio"/></td><td>Recurring Bank Card</td><td>\$21.62</td><td>\$21.62</td><td>\$5.00</td></tr><tr><td><input type="radio"/></td><td>Recurring EFT</td><td>\$17.62</td><td>\$17.62</td><td>\$1.00</td></tr></table>	Installment Plan	Name	Down Payment	Installment	Service Fee	<input checked="" type="radio"/>	Direct Billed (includes Full Pay)	\$21.62	\$21.62	\$5.00	<input type="radio"/>	Recurring Bank Card	\$21.62	\$21.62	\$5.00	<input type="radio"/>	Recurring EFT	\$17.62	\$17.62	\$1.00
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With the policy now issued, notice the change in status in the Info Bar on the policy. It now reads “*Submission (Bound)*”.

You may need to add a down payment for the policy.

In certain circumstances, like Billing to a 3rd Party Mortgagee, adding the policy to an existing billing account, or for a 5th Vehicle policy, a down payment is not required. However, it is recommended to accept a down payment when possible.

Click the scroll bar to view the *Down Payment Details* section.

The screenshot shows the 'Payment' page in PolicyCenter. The left sidebar contains a navigation menu with options like Policy Contract, Policy Info, Underlying Policies, Household Members, Vehicle Exposures, Location Exposures, Coverages, Underwriting, Quote, Forms, Tools, Notes, Available Coverages, Documents, Participants, Workplan, and History. The main content area is titled 'Payment' and includes sections for Premium Summary, Billing, Payment Schedule, and Down Payment. The 'Down Payment' section at the bottom shows a field for 'Initial Down Payment' with a value of \$ 21.62. A red rectangle highlights the scroll bar on the right side of the page.

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In the *Down Payment Details* section:

- Select **Cash** from the **Add** drop-down list.

Note: If **Bank Card** is selected, additional information is required.

This screenshot shows the 'Down Payment Details' section of the 'Payment' page. It includes a table for 'Payment Schedule' with columns for Installment Plan, Name, Down Payment, Installment, and Service Fee. Below this, there are fields for 'Day of Month', 'Bill Delivery Preference', 'Paperless Billing Consent', 'Email Notifications', 'Email Address', 'Text Notifications', and 'Mobile Phone'. The 'Down Payment' section shows 'Initial Down Payment' as \$ 21.62. A red rectangle highlights the 'Add' button in the 'Down Payment Details' section, which is used to add a new payment method.



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On the **Payment Details** tab:

- Complete all required (*) fields.
- Click the **Submit Payment** button.

Note: You will add a down payment based on the **Initial Down Payment** field.

Submitt	Name	Down Payment	Installation	Service Fee
1	Direct Bill (Includes Full Pay)	\$21.62	\$21.62	\$5.00
	Recurring Bank Card	\$21.62	\$21.62	\$5.00
	Recurring EFT	\$17.62	\$17.62	\$1.00

Day of Month: 14
 Bill Delivery Preference: Email
 Location Expenses: Yes
 Paperless Billing Consent: Yes
 Email Notifications: Yes
 Email Address: veruca@gmail.com
 Text Notifications: No
 Mobile Phone: No

Down Payment
 Initial Down Payment: \$ 21.62
 Total Submitted: \$21.62

Down Payment Details (Agency Sweep/Invo Remittance will be used for Cash, Check and Money Order)
 Description: Cash
 Amount: \$21.62

Payment Details
 Policy Number: 9133PU00003
 Payment Method: Cash
 Amount: \$ 21.62

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On the *Submission Bound* screen, the submission is now bound, the Billing Account successfully created, and the down payment accepted.

Next, collect the documents required to complete the bind process:

- Click the **Documents** link.

Submission Bound

Your Submission (9133708) has been bound.
 Billing Account Number: 916524245

- View your submission (9133708)
- View your policy (9133PU00003)
- Go to the submission manager for this account
- Go to the application for a different account
- Go to your desktop

Trailing Documents



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Desktop | Account | Policy | Search | Team | Administration | Testing | Training | Go to (Alt+)

Policy File | Personal Umbrella | Indiana | Veruca M Salt | Account: 8533985644 | Policy: 9113PU900003 | In Force (Exp. 03/14/2023) | Billing Account: Inquiry

Documents

Online Documents | Print Customer Documents | Resend Print

Document Name: Date Range - From: MM/dd/yyyy
Related To: Submission : 89131708 (2022-03-14) Date Range - To: MM/dd/yyyy
Status: <none> Author:

Search | Reset

Documents | Print Selected Documents | eSign Documents | Add

<input type="checkbox"/>	Name	Actions	Signature Required	eSignable	Author	Status	Envelope
<input type="checkbox"/>	Cash/Check/Money Order Receipt	View	No	No	Stephanie Stepp		
<input type="checkbox"/>	Electronic Services Document Delivery Agreement	View	Yes	Yes	Stephanie Stepp		
<input type="checkbox"/>	Signed Application	View	Yes	Yes	Stephanie Stepp		

Privacy Statement Reminder
Please be sure to provide your customer with a copy of Nationwide's Privacy Statement prior to the conclusion of this insurance transaction.

The documents defaulting on the *Documents* screen are those requiring action. This includes documents needing signatures or additional documentation obtained from the member:

- Additional documents can be found by clicking the **Add** button. These documents are optional but are available. An example of this is a down payment receipt.
- There are two ways to obtain the member's signature. The member can either physically sign printed documents (click the **View** button to generate a PDF) or the member can electronically sign documents online using eSignature.
- Additional eSignature information can be found in the *PolicyCenter Document Management* eLearning course.

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To create an eSignature envelope, at least one selected document must have a **Yes** status in the **eSignable** column:

- Select all the documents you want to provide to the member by checking the box to the left of the document name. The selected documents create an envelope to be emailed to the required signers.
- Click the **eSign Documents** button.



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On the *eSign Details* screen:

- Enter or verify email address for required signers. You can add Carbon Copy recipients for those individuals not requiring a signature.
- Click the **Send** button.

The screenshot shows the 'eSign Details' screen in PolicyCenter. The 'Required Signer(s)' section lists signers with fields for Role, Name, Email, and Mobile Phone. The 'Carbon Copy' section is highlighted with a red box, showing a list of email addresses. The 'Send' button is visible at the top right.

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An email is sent to all recipients to act using the eSignature functionality.

Ensure proper action is taken on the email sent to the producer for required signatures. The eSignature process is not complete until all required signatures are received and the member has uploaded all applicable documents.

PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process completes.

The second set of documents display a “Created” Status until all documents are created by the system; this is about a 10-minute process. At that point, the documents are emailed and the Status changes to “Sent”. The Status column will update to “Completed” after the envelope is signed and returned.

The screenshot shows the 'Documents' screen in PolicyCenter. The screen displays a list of documents with columns for Name, Actions, Signature Required, eSignable, Author, Status, and Envelope. The Status column shows 'Sent' for several documents. Below the list, there is a 'Privacy Statement Reminder' section.