

# Combining Split Vehicle and Original Auto Policies



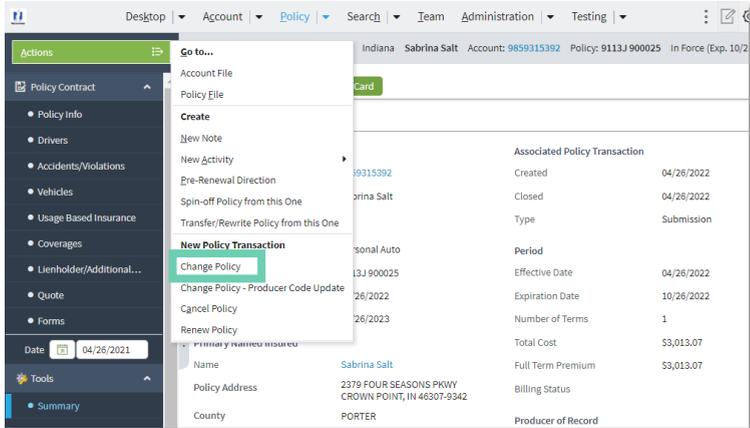
## Description and Background

This job aid provides the steps to combine a split vehicle policy with a primary/original auto policy.

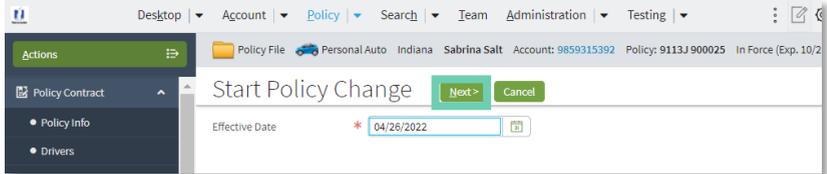
A customer may have two auto policies: one parent or original auto policy and one split vehicle policy, and may no longer need both policies (i.e. member removed a vehicle or vehicles, and now has fewer vehicles, no longer needing a split vehicle policy).

You can start this process from any Auto policy on the Account. Typically, you should move the vehicles to the policy with the best features. Once merged, the policy from which vehicles were moved must then be cancelled.

## Step 1

Action	Screen
<p>Navigate to the policy on which all vehicles will be combined.</p> <p>Note: Begin the process from the policy on the Account with the best features. This can be either the original policy or the split vehicle policy.</p> <p>From the Auto policy you plan to keep:</p> <ul style="list-style-type: none"> <li>• Select <b>Actions</b></li> <li>• Select <b>Change Policy</b> from the dropdown list</li> </ul>	

## Step 2

Action	Screen
<p>On the <i>Start Policy Change</i> screen, the Effective Date field defaults to the current date:</p> <ul style="list-style-type: none"> <li>• Enter the appropriate information in the <b>Effective Date</b> field</li> <li>• Select <b>Next</b></li> </ul>	

## Step 3

Action	Screen
<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> <li>• Select <b>Actions</b></li> <li>• Select <b>Copy Data</b></li> </ul>	

## Step 4

Action	Screen
<p>PolicyCenter automatically defaults to the Account level and populates the Account Number fields with the client's account number on the Copy Policy Search Policy screen.</p> <ul style="list-style-type: none"> <li>• Select <b>Search</b></li> </ul>	

## Step 5

Action	Screen
<p>On the <i>Copy Policy Search Policies</i> screen:</p> <ul style="list-style-type: none"> <li>• Select the <b>Select</b> button in the Search Results section for the <b>In Force</b> (current term) policy from which the vehicles will be moved</li> </ul>	



## Step 6

Action	Screen
<p>On the <i>Select data to copy from Policy XXXX</i> screen:</p> <ul style="list-style-type: none"> <li>Select drivers not currently on the policy to which you are moving the vehicles</li> </ul> <p><b>Note:</b> You do not need to select drivers if they are already included on both policies. However, if there are drivers on the split policy who are not listed on the primary/original policy, they will need to be added at this time.</p> <ul style="list-style-type: none"> <li>Under <b>Vehicles</b>, select the vehicles in the selected policy</li> <li>Select <b>Include All Coverages</b>; do not select individual coverages which display once you have selected the vehicle</li> <li>Select <b>Merge to Transaction</b></li> </ul> <p><b>Note:</b> To bring over lienholder or lease information, select Include Additional Interests, as needed.</p>	

## Step 7

Action	Screen
<p>The system automatically copied the data to the currently-open policy and re-displays the Policy Info screen.</p> <ul style="list-style-type: none"> <li>Select <b>Vehicles</b> on the left</li> </ul>	



## Step 8

Action	Screen
<p>The Vehicles screen shows the previous four vehicles on this policy, plus the vehicles from the merged Split Vehicle policy:</p> <ul style="list-style-type: none"> <li>• Verify all details for each vehicle added. Depending on the state, additional information may be required</li> <li>• Select <b>Usage-Based Insurance</b> on the left</li> </ul>	<p>The screenshot shows the 'Vehicles' screen in a web application. On the left, a navigation menu has 'Usage-Based Insurance' highlighted. The main area displays a table of vehicle details with columns for Vehicle #, Vehicle Type, Model Year, Make, Model, and VIN. Below the table, there are sections for 'Basic Vehicle Information' and 'Garaged At' details.</p>

## Step 9

Action	Screen
<p>On the <i>Usage-Based Insurance</i> screen:</p> <ul style="list-style-type: none"> <li>• Enter all <b>Usage-Based Insurance</b> information as needed. Telematics information does not copy over from the policy</li> <li>• Select <b>Coverages</b> on the left</li> </ul>	<p>The screenshot shows the 'Usage-Based Insurance' screen. The left navigation menu has 'Coverages' highlighted. The main area displays 'Policy Enrollment Details' and 'Vehicle Enrollment Details' for six vehicles, including fields for Device Compatible, Instant Verified Discount, Connected Car, Enrollment Status, and Vehicle Program.</p>

## Step 10

Action	Screen
<p>On the <i>Coverages</i> screen:</p> <ul style="list-style-type: none"> <li>• Verify that all coverages were successfully copied from the policy</li> </ul> <p><b>Note:</b> You may need to scroll to the right and/or down to view all coverage settings.</p> <ul style="list-style-type: none"> <li>• Select <b>Lienholder/Additional Interest</b> on the left</li> </ul>	<p>The screenshot shows the 'Coverages' screen. The left navigation menu has 'Lienholder/Additional Interest' highlighted. The main area displays 'Policy-level Coverages' and 'Vehicle Level Coverages'. The 'Policy-level Coverages' section includes 'Roadside Assistance' and 'Identity Theft'. The 'Vehicle Level Coverages' section compares coverages for two vehicles: '2014 CHEV CAMARO SS' and '2014 HYUN SANTA FE G', with checkboxes for 'Comprehensive' and 'Collision' coverages.</p>



## Step 11

Action	Screen
<p>On the Lienholder/Additional Interest screen:</p> <ul style="list-style-type: none"> <li>Verify all lienholder and/or lease information is correct for the added vehicle(s)</li> <li>Select <b>Policy Review</b> on the left</li> </ul>	<p>The screenshot shows the 'Lienholder/Additional Interest' screen. On the left, a navigation menu has 'Policy Review' highlighted. The main area displays a table of vehicles with columns for Vehicle #, Vehicle Type, Model Year, Make, Model, and VIN. Below the table is an 'Additional Interest' section with an 'Add' button and a table for entering interest details.</p>

## Step 12

Action	Screen
<p>On the <i>Policy Review</i> screen:</p> <ul style="list-style-type: none"> <li>Review the changes and verify all values</li> <li>Select <b>Quote</b></li> </ul>	<p>The screenshot shows the 'Policy Review' screen. It features a 'Differences' section with a table comparing 'Existing Policy' and 'Policy Change: 10519000'. The table lists items like 'Auto Line', 'Initial Conditions Created', 'Is Online Account Registered', 'Has EDDA Consent', and 'Vehicles' with their respective status in each policy.</p>

## Step 13

Action	Screen
<p>Premium information displays on the Quote screen with the newly-merged vehicles present in the Vehicle Level section at the bottom.</p> <p>Review the premium information on the top right.</p> <ul style="list-style-type: none"> <li>Select <b>Issue Change</b></li> <li>Select <b>Ok</b> on the Issue Change pop-up window</li> </ul>	<p>The screenshot shows the 'Quote' screen. It displays policy details like 'Policy Number', 'Primary Named Insured', and 'Policy Address'. On the right, a table shows premium information: 'Previous Policy Full Term Premium' (\$3,013.07), 'New Policy Full Term Premium' (\$4,372.26), and 'Full Term Change in Premium' (\$1,359.19). Below this is a section for 'Applied Discounts/Surcharges' with a table for 'Vehicle Level Discounts/Surcharges' listing items like 'Multi-Car Discount', 'Passive Restraint Discount', and 'SmartRide Discount'.</p>



## Step 14

Action	Screen
<p>The Policy Change Bound screen indicates the change was successful.</p> <ul style="list-style-type: none"> <li>Select the Account link in the toolbar</li> </ul>	

## Step 15

Action	Screen
<p>The combined policy now shows all vehicles. In this example, four original vehicles plus the two merged vehicles from the Split Vehicle policy.</p> <p>The other policy still exists and now must be cancelled so that the client will not be double-billed and coverage will not be duplicated.</p> <ul style="list-style-type: none"> <li>Select the <b>Policy</b> link for the In Force (current term) policy to be cancelled</li> </ul> <p><b>Note:</b> Do not select an expired or cancelled term.</p>	

## Step 16

Action	Screen
<p>On the <i>Summary</i> screen:</p> <ul style="list-style-type: none"> <li>Select <b>Actions</b></li> <li>Select <b>Cancel Policy</b> from the dropdown list</li> </ul>	



## Step 17

Action	Screen
<p>On the Start Cancellation for Policy XXXX screen:</p> <ul style="list-style-type: none"> <li>Complete all required fields, including:                             <ul style="list-style-type: none"> <li>Select <b>Insured</b> from the Source dropdown</li> <li>Select <b>Transfer</b> from the Reason dropdown</li> <li>Enter <b>Split Vehicle Merge</b> in the Reason Description field</li> <li>The Cancellation Effective Date must match the effective of the change on the policy to which you are moving the vehicles</li> <li>Select the option for any return premium created by the merge</li> </ul> </li> <li>Select <b>Start Cancellation</b></li> </ul>	

## Step 18

Action	Screen
<p>On the <i>Confirmation</i> screen:</p> <ul style="list-style-type: none"> <li>Select <b>Cancel Now</b> from the Cancel Options dropdown</li> <li>Select <b>Ok</b> on the Cancel Policy pop-up window</li> </ul>	



## Step 19

Action	Screen
<p>The <i>Cancellation Bound</i> screen indicates that the cancellation was successful.</p> <ul style="list-style-type: none"> <li>Select the <b>Account</b> link in the tool bar</li> </ul>	

## Step 20

Action	Screen																																																															
<p>On the <i>Account File Summary</i> screen, under <b>Policy Terms</b>, the policy from which the vehicles were moved now shows as cancelled.</p>	<table border="1"> <thead> <tr> <th>Policy #</th> <th>Product</th> <th>Risk</th> <th>Business Type</th> <th>Status</th> <th>Effective Date</th> <th>Expiration Date</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td>2013 AUDI A5 2.0 QU</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>2012 VOLK CC LUX</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>9113J 900025</td> <td>Personal Auto</td> <td>2014 CHEV CAMARO SS</td> <td>New Business</td> <td>In Force</td> <td>04/26/2022</td> <td>10/26/2022</td> </tr> <tr> <td></td> <td></td> <td>2014 HYUN SANTA FE G</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>2011 HOND PILOT EX</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td>2012 FORD E-350 SUP</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr style="background-color: #e0ffe0;"> <td>9113J 900026</td> <td>Personal Auto</td> <td>2011 HOND PILOT EX</td> <td>New Business</td> <td>Canceled</td> <td>04/26/2022</td> <td>10/26/2022</td> </tr> <tr style="background-color: #e0ffe0;"> <td></td> <td></td> <td>2012 FORD E-350 SUP</td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Policy #	Product	Risk	Business Type	Status	Effective Date	Expiration Date			2013 AUDI A5 2.0 QU							2012 VOLK CC LUX					9113J 900025	Personal Auto	2014 CHEV CAMARO SS	New Business	In Force	04/26/2022	10/26/2022			2014 HYUN SANTA FE G							2011 HOND PILOT EX							2012 FORD E-350 SUP					9113J 900026	Personal Auto	2011 HOND PILOT EX	New Business	Canceled	04/26/2022	10/26/2022			2012 FORD E-350 SUP				
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