

## Create a Dwelling Fire Submission – Full Application

### In Brief

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In this Quick Card, you will create a new account and start a new Dwelling Fire Full Application.

A policyholder's account must be established in PolicyCenter prior to quoting, binding, or issuing a policy. Basic member information such as name and address are included in the account.

Log in to the [VTO](#) using the appropriate generic user account from the **VTO Information Guide** document.

### Quick Card

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#### Desktop screen

1. Click the **Actions** button.
2. Select the **"New Account"** option from the drop-down menu.

#### Enter Account Information screen

3. Enter the new policyholder's **First Name** and **Last Name** in the appropriate fields.
  - You can use whatever name you wish. Be creative!
4. Click the **Search** button.

**NOTE:** If PolicyCenter displays the message, *"The search returned zero results."* this means there are no existing accounts for this person. The next step in the process is to create a new account in PolicyCenter.

If the search returns an existing account for the user, you can still create a new/second account for that name. It could be a common name.

5. Click the **Create New Account** button.

#### Create Account screen

6. Enter **"7673 Shelby St."** in the **Address Line 1** field.<sup>i</sup>
7. Enter **"Indianapolis"** in the **City** field.
8. Select **"Indiana"** from the **State** drop-down list.
9. Enter **"46227"** in the **Zip Code** field.
10. Enter **"666465516"** in the **SSN** field.

<sup>1</sup> Additional **Addresses**, **VIN**, **Social Security Numbers**, **Driver License Numbers**, etc.; can be found in the **VTO Information Guide**.



**IMPORTANT:** This is a test environment. The **Social Security Number** field is NOT a required field in PolicyCenter Production and is ONLY required for the VTO.

11. Select a producer code from the **Producer Code** drop-down list.

**IMPORTANT:** The **Producer Code** field defaults in the production PolicyCenter environment and does not need to be selected.

12. Click the Update button.

#### Account File Summary screen

13. Click the Actions button.
14. Select “**New Submission**” from the drop-down menu.

#### New Submissions screen

15. The *New Submissions* screen displays.
16. Ensure the **Rate State** field is set to “**Indiana.**”

**IMPORTANT:** Indiana is the *only* available Rate State. If another Rate State is selected, you will not be able to complete a new submission.

17. Select the **Dwelling Fire** radio button.
18. Click the **Select** button.

#### Qualification screen

19. Ensure the **Qualification** questions are answered.
  - Is primary resident insured with Nationwide?
  - Any insured or household member been convicted of insurance fraud?
  - Any insured or household member been convicted of a felony in the past 10 years?
  - Any business operation being conducted from the premises?
  - Is dwelling in foreclosure process?
  - Is the dwelling rented to others as a vacation or short-term rental?

20. Click the **Next >** button.



### Address Details screen

21. In some cases, the system prompts you confirm the address location. If applicable, select the first address option.

**IMPORTANT:** This data is not valid. The VTO is not connected to the actual GIS system, but in production, you will see the correct information.

22. Click the **OK** button.

### Policy Info screen

**NOTE:** A system message appears on the top of the screen, "*Date of Birth and Marital Status required for XXXX.*" If you are starting this policy from an existing PolicyCenter Account, the next five (5) steps may not be necessary.

23. Click the **Name** hyperlink in the *Primary Named Insured* section.

### Primary Named Insured screen

24. Enter "08141974" in the **Date of Birth** field.
25. Select "Single" from the **Marital Status** drop-down list.
26. Click the down arrow to the right of the **Gender** field.
27. Select the appropriate gender from the drop-down list.
28. Click the **OK** button.

### Policy Info screen

29. Select the "Yes" radio button to the right of the "*Have you previously been insured with Nationwide on a Homeowners, Tenant, or Condo Policy?*".
30. Select the "Yes" radio button to the right of the "*Give Privacy, Credit Report and Insurance Score Notice?*".
31. The *Give Privacy, Credit Report and Insurance Score Notice* window appears; click the **OK** button.
32. On the right side of the screen review the *Policy Details* section.
33. In the *Discounts* section, click the down arrow to the right of the **Home and Car** field.
34. Select "NW Home/Tenant/Condo and NW Auto" from the drop-down list.
35. In the *Nationwide Documents/Email* section, click the radio button to the left of "No" for "*Automate Electronic Delivery of Required Documents?*".
36. In the same section, enter information into the **Email Address** field.

**IMPORTANT:** For the purposes of the VTO, you can use any email address or you can make one up with the \_\_\_\_@demo.com extension. For example, johndoe@demo.com.

37. Click the **Next >** button.

### Dwelling screen

38. On the *Dwelling* screen, enter "08012014" into the **Date Purchased** field.
39. Select "**Dwelling**" from the **Dwelling Type** drop-down list.
40. Click the **Next >** button.

### Dwelling Protection/Risk Details screen

41. In the *Dwelling Risk Details* section, click the "Yes" radio button to the right of "Any dogs on premises?".
42. Click the **Add** button.
43. Select "**None of the Above**" from the **Dog Breed** drop-down list.
44. Click the "No" radio button in the **Bite History** column.
45. Click the "Yes" radio button in the **Canine Good Citizen** column.
46. Click the **Next >** button.

### Dwelling Construction screen

47. Click the **Launch MSB** button.

**IMPORTANT:** This is a test environment. This data is not valid. The VTO is not connected to the actual MSB system, but in production, you will see the correct information.

48. A new window opens, click the **Close (X)** button, to close the window.
49. Click the **Retrieve from MSB** button.
50. Click the **Next >** button.

### Coverages screen

51. In the *Section I Coverages* section:
  - Select "2,000" from the **Wind & Hail** drop-down list.
  - Select the checkbox to the left of **Water Backup Limited**.
  - Select "25,000" from the **Water Backup Limited** drop-down list.
52. In the *Section II Coverages* section:
  - Select "200,000" from the **Personal Liability** drop-down list.
  - Select "2,000" from the **Medical Payments to others** drop-down list.
53. Click the **Next >** button.

### Underwriting screen

54. The **UW Issues** tab displays the message "No issues identified at this time." If there were issues, they would be displayed here.
55. Click the **Prior Losses** tab to confirm the report has returned.
56. Click the **Quote** button.

**Note:** In some cases, VTO may display some **Validation Results** messages. Click the **Clear** button to dismiss any such messages.

**IMPORTANT:** This is a test environment. This data is not valid. The VTO is not connected to the rating system, but in production, you will see the correct premium.

### Mortgagee/Billing screen

57. Click the **Edit** button.

**Note:** Clicking the **Edit** button allows you to edit the policy submission before submitting for binding. This is a common occurrence as members may sometimes need to make changes to their final policy.

58. A system message displays in a pop-up window, *"Editing this policy transaction will invalidate the current quote and may require re-approval by underwriting. Are you sure you want to continue?"*

59. Click the **OK** button.

60. Click the **Mortgagee/Billing** link in the **Left Navigation Pane**.

61. In the *Third Party Lienholder* section, click the **Add** button.

62. Select **"Add Third Party lienholder"** from the drop-down list.

### Search Third Party screen

63. Enter **"First Federal"** in the **Name** field.

64. Enter **"Indianapolis"** in the **City** field.

65. Select **"Indiana"** from the **State** drop-down list.

66. Click the **Search** button.

**NOTE:** You must search for the Mortgage information when adding it to a policy.

67. Click the **Select** button to the left of the **First Federal** entry in the search results.

**NOTE:** Use the **Add** button only after you have thoroughly searched the mortgage company database and cannot locate the desired mortgage company (the system displays the message, *"The search returned zero results."*). In some cases, you may need to alter your search criteria for best results.

### Mortgagee/Billing screen

68. Select **"First Mortgagee"** from the **Lien Type** drop-down list.

69. Enter **"89685698"** in the **Loan Number** field.

70. Click the Quote button.

### Quote screen

71. Click the **Finalize Quote** button.

72. Click the **OK** button on the *"Are you sure you are ready to finalize this quote?"* pop-up window.



**IMPORTANT:** This is a test environment. This data is not valid. The VTO is not connected to the rating system, but in production, you will see the correct premium. In productions, reports are returned when you finalize the quote. Should any reports impact the policy, the finalization process will stop and errors will display.

### Payment screen

- 73. In the *Schedule* section, select the **Direct Billed (Includes Full Pay)** Installment Plan.
- 74. Select the “Yes” radio button to the right of the **Paperless Billing Consent** field.
- 75. Click the **Issue Policy** button.
- 76. Click the **OK** button on the “Are you sure you want to issue this policy?” pop-up window.
- 77. In the *Down Payment Details* section, click the **Add** button.
- 78. Select “Cash” from the drop-down list.

**IMPORTANT:** In the VTO you can only select Cash, Check, or Money Order for Down Payment.

- 79. Enter the full Initial Down Payment amount in the **Amount** field on the **Payment Details** tab.
- 80. Click the **Submit Payment** button.

**IMPORTANT:** The system may display the following error message, “Submitted payment(s) could not be processed at this time.” The VTO is not connected to the Billing Account Management system, but in production, you will need to set up the Billing Account in order for payments to be processed.

### Submission Bound screen

- 81. Click the **Documents** link.

### Documents screen

**IMPORTANT:** In the VTO, documents cannot be added to the envelope.

- 82. Select the checkbox to the left of the **Declarations**.
- 83. Select the checkbox to the left of the **Signed Application**.
- 84. Click the **eSign Documents** button.

### eSign Details screen

**Note:** Required signers of all documents will display on the *eSign Details* screen. For the purposes of the VTO, you can use any email address or you can make one up with the \_\_\_\_@demo.com extension. For example, [johndoe@demo.com](mailto:johndoe@demo.com). Emails *will not* be sent from the VTO for signature.



85. The email [trainingagent@demo.com](mailto:trainingagent@demo.com) should default into the **Producer** field. If not, enter an email address (for example, [trainingagent@demo.com](mailto:trainingagent@demo.com)). The **Primary Named Insured** email defaults in from being previously entered in the *Policy Info* screen.

**IMPORTANT:** This is a TEST environment and the Producer email field may not display. In production, this field displays and is mandatory.

85. Click the **Send** button.

### Documents screen

After the eSignature envelope has been sent, a second set of documents with an envelope ID is created for the documents selected. The **Status** column reflects the current state of the envelope. In the VTO, this status will always read “Sent.”

You have completed a Dwelling Fire Full Application and can view the policy information on the *Summary* screen.

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