

# Add an Underlier to an Umbrella Policy

## PolicyCenter

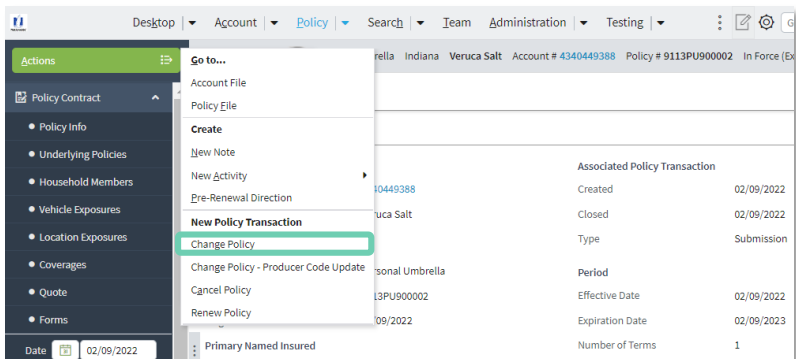


### Description:

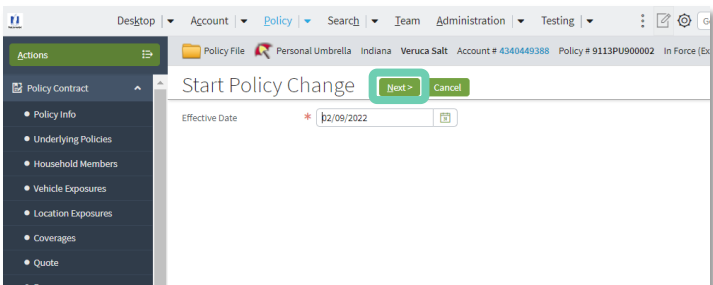
This job aid reviews how to add a Watercraft underlier to an Umbrella policy. The process to add an underlier to an Umbrella policy is the same for any underlier, when using the **Create Policy** function.

**NOTE:** Once an underlier is added, the system automatically updates the associated Umbrella policy.

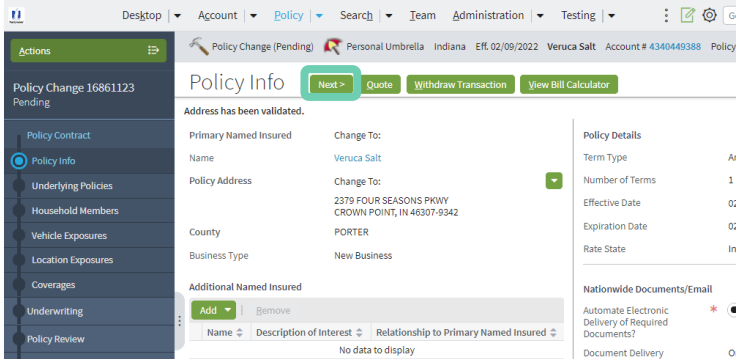
### Step 1

| Action   | Screen  |
|--|---|
| <p>Navigate to an existing Umbrella policy.</p> <ul style="list-style-type: none"> <li>Click the <b>Actions</b> button.</li> <li>Select <b>"Change Policy"</b> from the drop-down menu.</li> </ul> |  |

### Step 2

| Action   | Screen   |
|--|--|
| <p>On the <i>Start Policy Change</i> screen, the <b>Effective Date</b> 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>Click the <b>Next &gt;</b> button.</li> </ul> |  |

### Step 3

| Action  | Screen   |
|---|--|
| <p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> <li>Click the <b>Next &gt;</b> button.</li> </ul> |  |

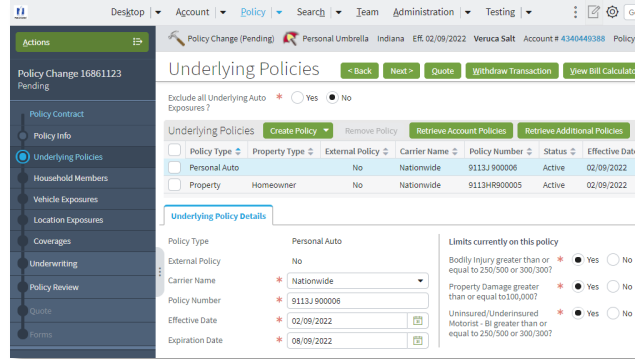
## Job Aid Process (Cont.) :

### Step 4

#### Action

The system automatically displays the *Underlying Policies* screen when an Auto and/or Property policy exists on the PolicyCenter Account.

#### Screen



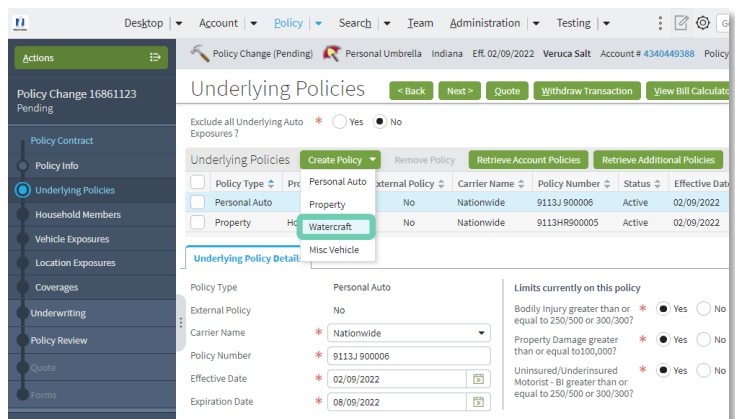
### Step 5

#### Action

On the *Underlying Policies* screen:

- Click the **Create Policy** button.
- Select **“Watercraft”** from the drop-down list.

#### Screen



### Step 6

#### Action

On the **Underlying Policy Details** tab:

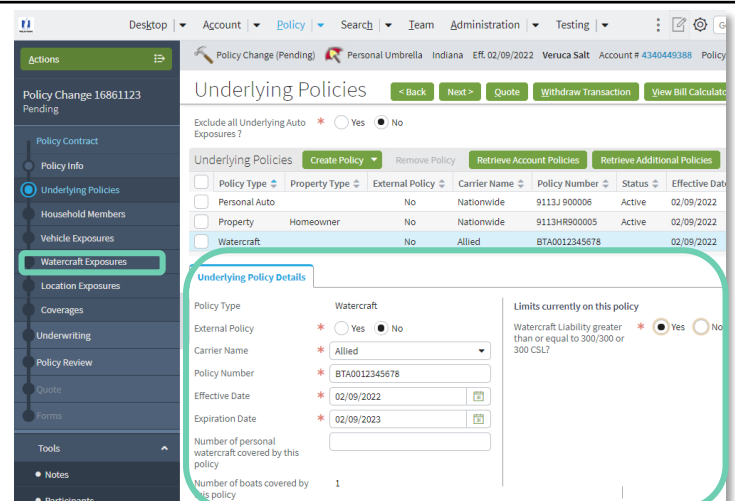
- Complete the required fields.

**Note:** It is recommended you input the number of boats and/or personal watercraft covered by the policy.

- Click the **Watercraft Exposures** link.

**Note:** Depending on the type of underlier being added, you need to select and complete the appropriate exposures screen; in this example, watercraft is being added.

#### Screen



## Job Aid Process (Cont.) :

### Step 7

#### Action

On the *Watercraft Exposures* screen:

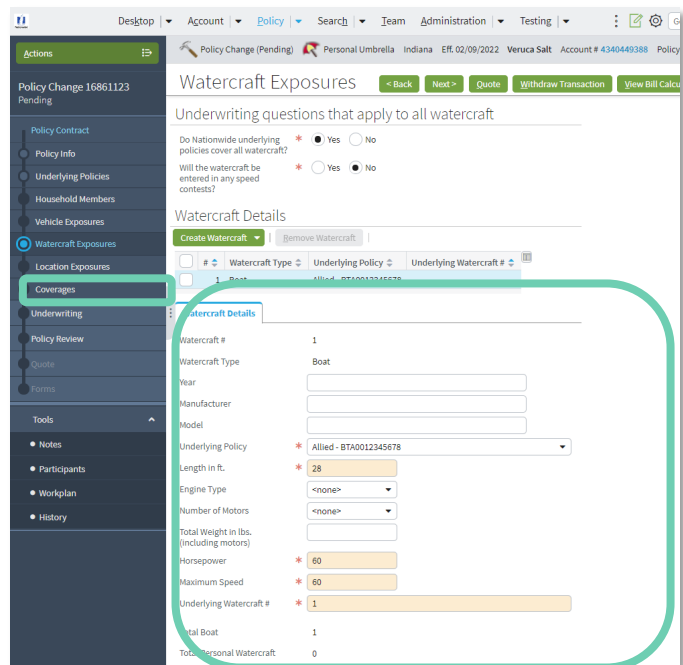
- Complete the necessary underwriting questions.

**Note:** In this example, the **Underlying Policy** field defaults from information added to the policy on the **Underlying Policies** screen. If no information displays on this screen, you can manually add a watercraft or boat using the **Create Watercraft** function.

On the **Watercraft Details** tab:

- Complete the required fields.
- Click the **Coverages** link.

#### Screen



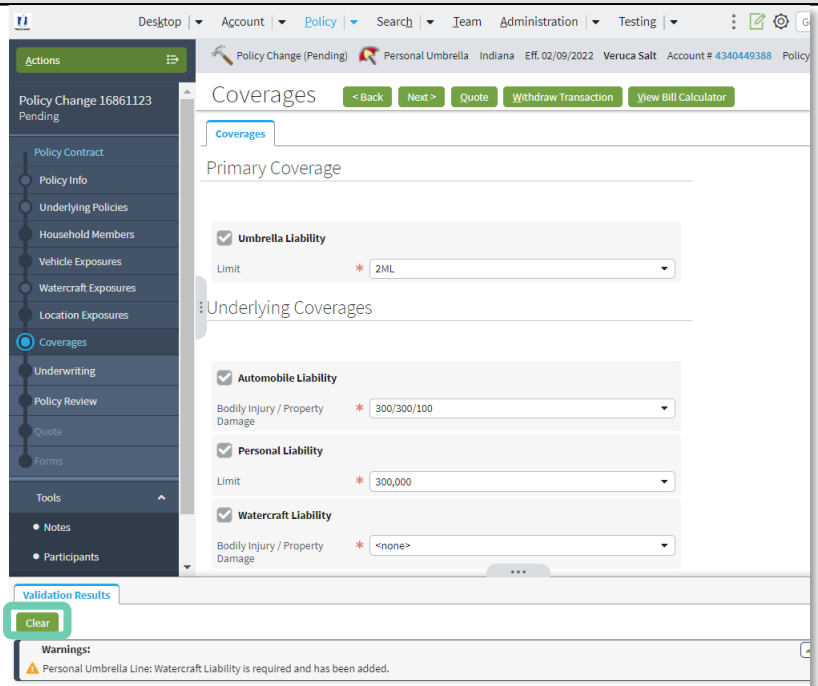
### Step 8

#### Action

The *Validation Results* section displays, informing the user Watercraft Liability coverage has been added.

- Click the **Clear** button.

#### Screen



## Job Aid Process (Cont.) :

### Step 9

#### Action

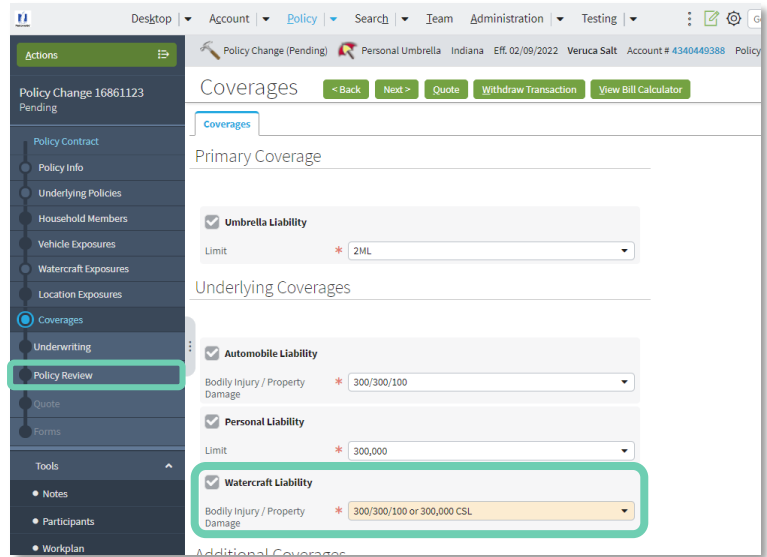
In the Underlying Coverages section:

- Select the appropriate watercraft liability coverage in the *Underlying Coverages* section.

In this example, “**300/300/100 or 300,000 CSL**” was selected.

- Click the **Policy Review** link.

#### Screen



### Step 10

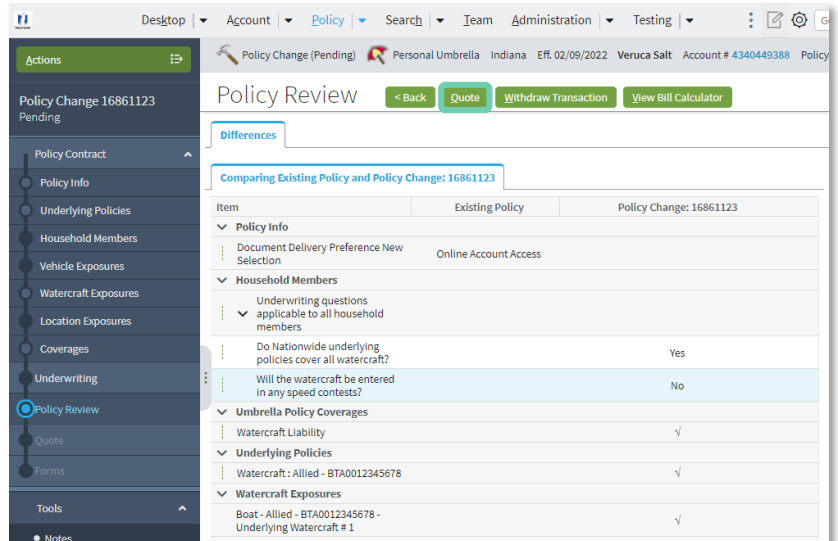
#### Action

On the *Policy Review* screen, review the changes:

- Click the **Quote** button.

**Note:** An “x” indicates the line item has been removed from the policy. A check mark indicates the line item has been added to the policy.

#### Screen



| Item   | Existing Policy       | Policy Change: 16861123 |
|--|-----------------------|-------------------------|
| <b>Policy Info</b>   |                       |                         |
| Document Delivery Preference New Selection                 | Online Account Access |                         |
| <b>Household Members</b>                                   |                       |                         |
| Underwriting questions applicable to all household members |                       |                         |
| Do Nationwide underlying policies cover all watercraft?    |                       | Yes                     |
| Will the watercraft be entered in any speed contests?      |                       | No                      |
| <b>Umbrella Policy Coverages</b>                           |                       |                         |
| Watercraft Liability                                       |                       | ✓                       |
| <b>Underlying Policies</b>                                 |                       |                         |
| Watercraft: Allied - BTA0012345678                         |                       | ✓                       |
| <b>Watercraft Exposures</b>                                |                       |                         |
| Boat - Allied - BTA0012345678 - Underlying Watercraft # 1  |                       | ✓                       |

## Job Aid Process (Cont.) :

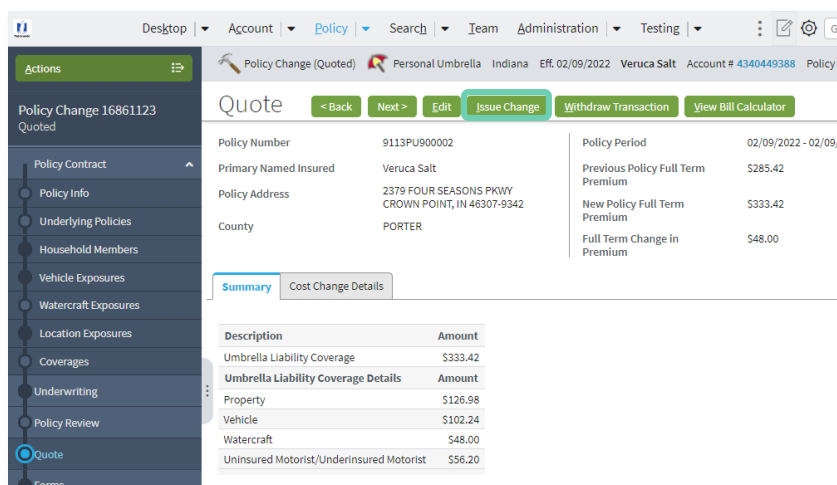
### Step 11

#### Action

On the *Quote* screen:

- Click the **Issue Change** button.
- Click the **OK** button on the confirmation pop-up window.

#### Screen

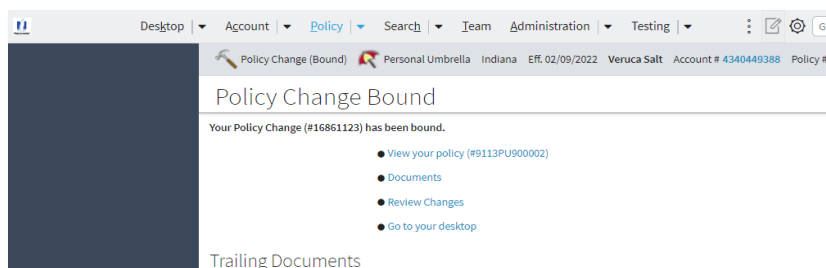


### Step 12

#### Action

The *Policy Change Bound* screen displays confirming the binding of the policy change. The system automatically updates the associated Umbrella policy with the change(s).

#### Screen



By accepting a copy of these materials:

- I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
- I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.
- I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
- 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.