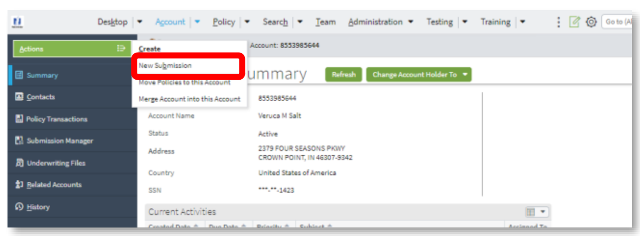
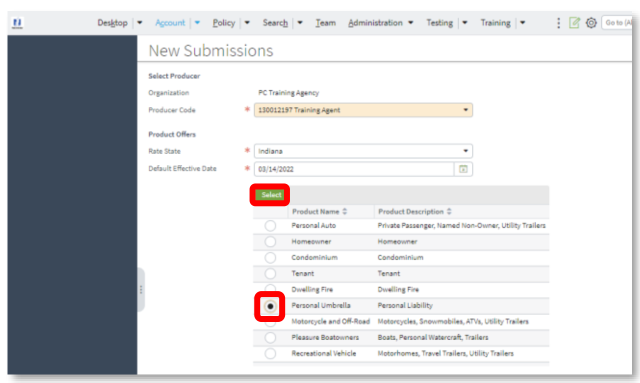
Umbrella Full Application –
Underlying Policies on PolicyCenter

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 *Account File Summary* screen: • Click the **Actions** button. • Select "**New Submission**" from the drop-down menu.	
2	On the *New Submissions* screen, the **Default Effective Date** field defaults to the current date: • 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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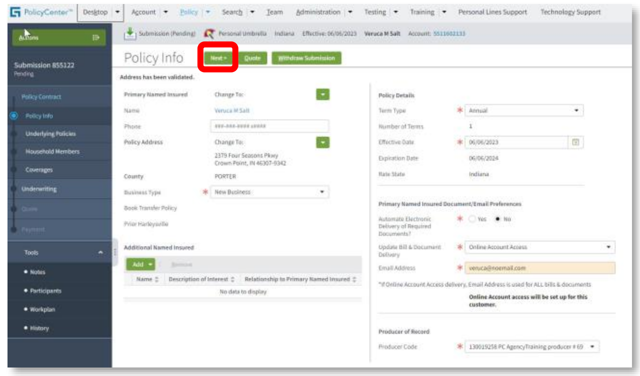
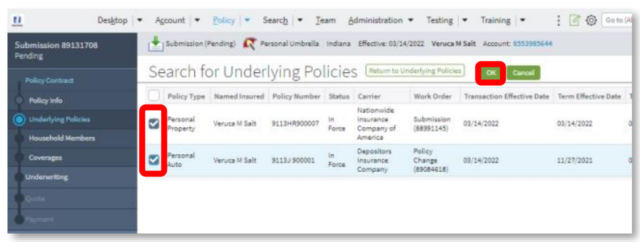
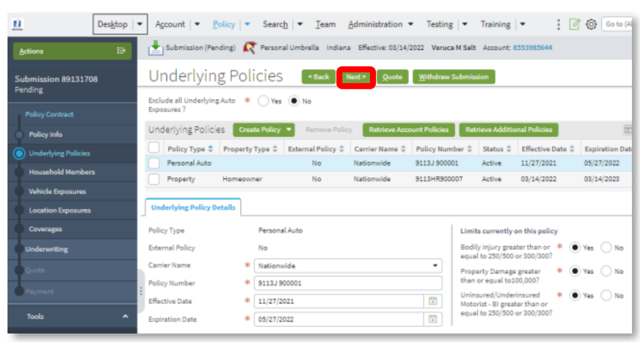
3	On the *Policy Info* screen: • Complete all *required* (*****) fields. **Note**: If you answer "**Yes**" to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you MUST specify "**Online Account Access**" for **Update Bill & Document Delivery** and enter the policyholder's email address. **Note:** The **Update Bill & Document Delivery** field defaults to "**Online Account Access (email)".** If this default value is accepted, then an **Email Address** is *required*. • Click the **Next >** button.	
4	The system automatically displays the *Search for Underlying Policies* screen when an Auto and/or Property policy exists on the PolicyCenter account. On the *Search for Underlying Policies* screen: • 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.	
5	On the *Underlying Policies* screen: • 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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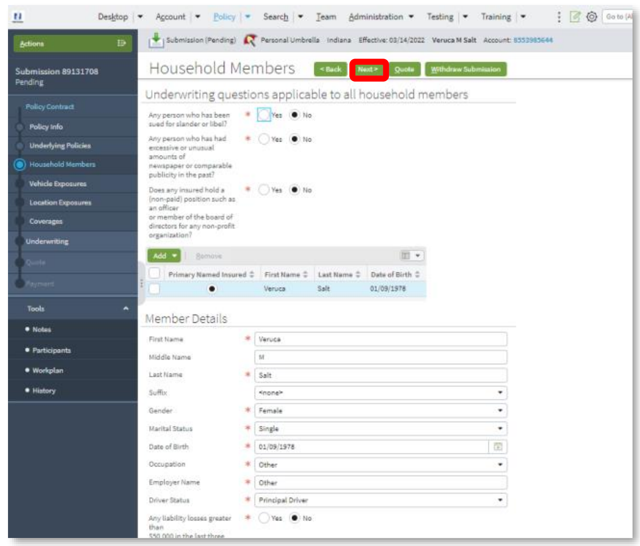

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On the *Vehicle Exposures* screen:

- 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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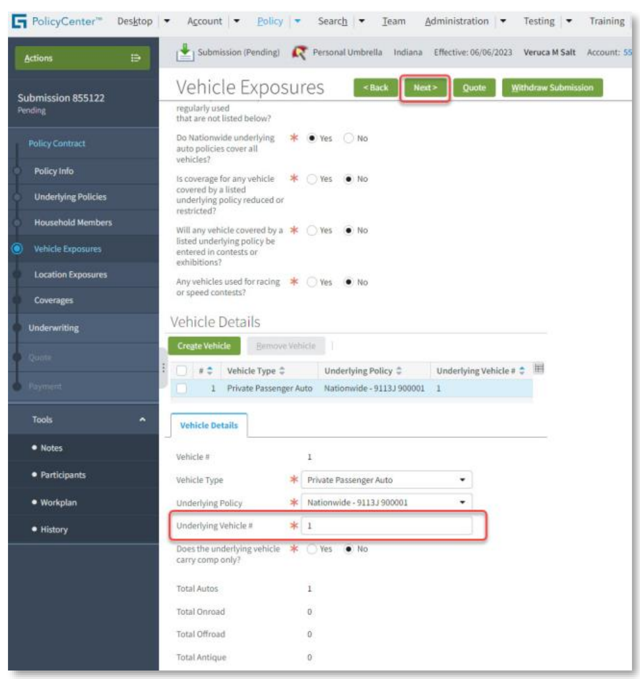

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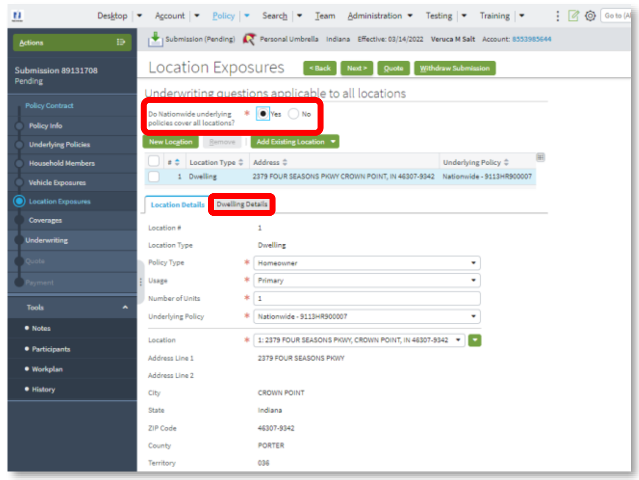
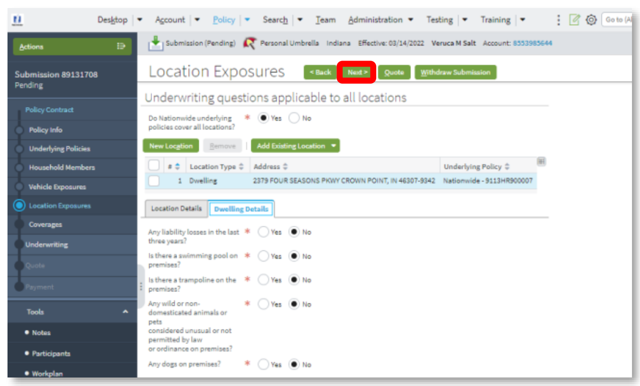
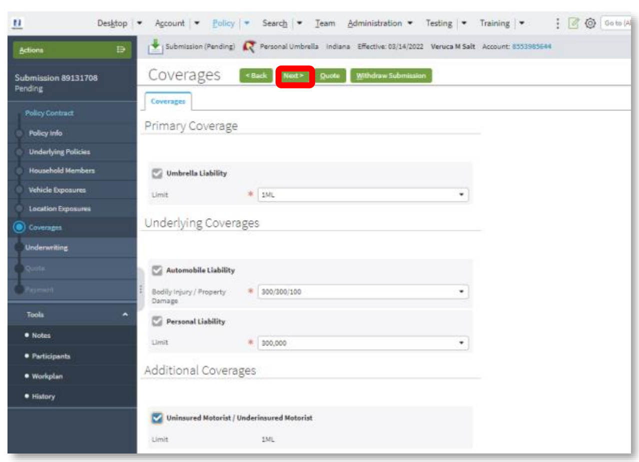
8	On the *Location Exposures* screen: • Answer all questions in the *Underwriting questions applicable to all locations* section. • Review all information retrieved from the Property policy. Make updates, if needed. • Click the **Dwelling Details** tab.	
9	On the *Location Exposures* screen, the **Dwelling Details** tab displays additional Dwelling questions. These additional questions are retrieved from the underlying policies and may require Underwriting approval. • Click the **Next >** button.	
10	On the *Coverages* screen, the **Automobile** and **Personal Liability** coverage amounts are prefilled, as the underliers were retrieved from the PolicyCenter account. • Select the *Primary Coverage*, *Underlying Coverages*, and *Additional Coverages*, as requested by the member. • Click the **Next >** button.	

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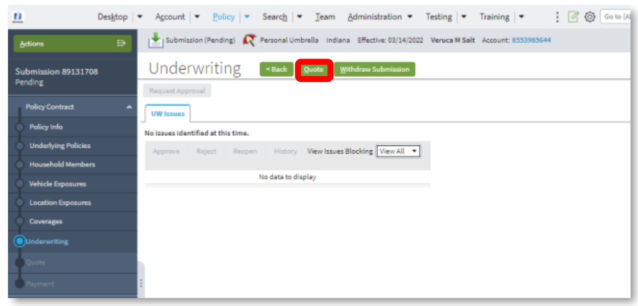
On the *Underwriting* screen, you can review UW Issues, if any:

- Click the **Quote** button.

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.



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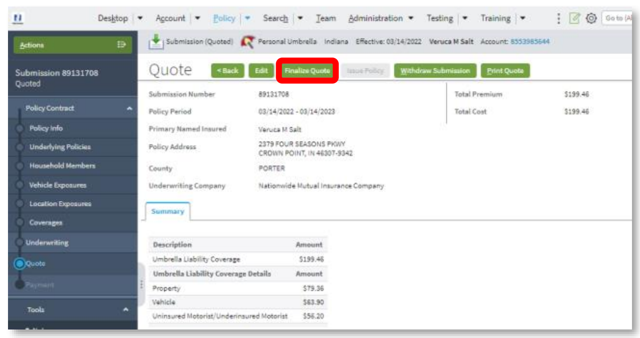
On the *Quote* screen:

- Review the policy summary information.
- Click the **Finalize Quote** button.

Note: The **Finalize Quote** button confirms the quote and places the submission into *Binding* status. Next, you will go to the *Payment* screen to complete billing information and issue the policy.

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



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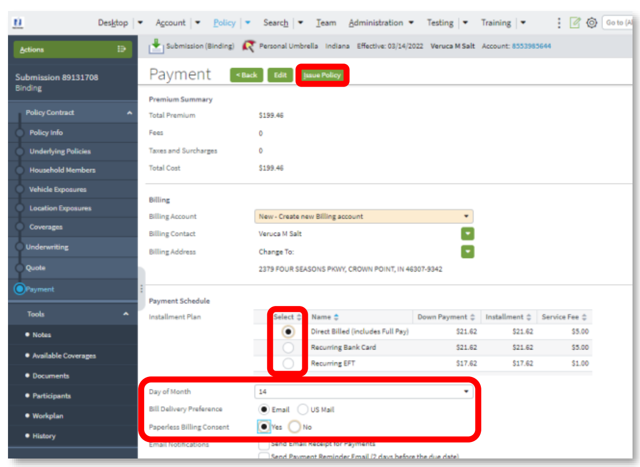
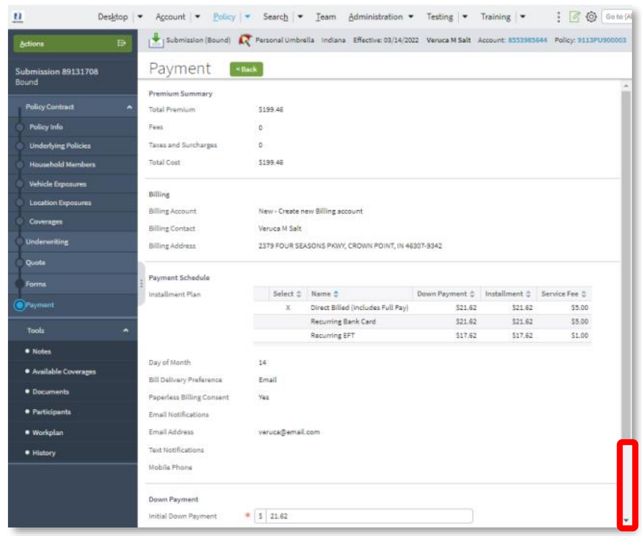
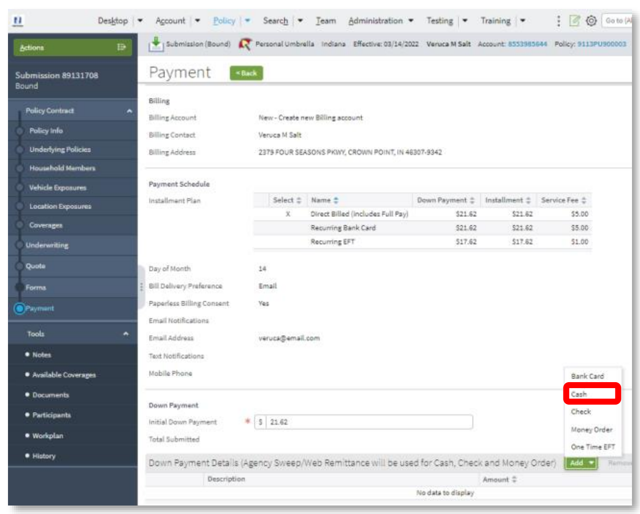
On the *Payment* screen, you can enter the payment details for the policy:

- Complete all *required* (*****) fields in the **Schedule** section, including:
  - **Installment Plan**
  - **Day of Month**
  - **Bill Delivery Preference**
  - **Paperless Billing Consent**
- Click the **Issue Policy** button.
- Click the **OK** button on the confirmation pop-up window.



14	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.	
15	In the *Down Payment Details* section: • Select **Cash** from the **Add** drop-down list. **Note:** If **Bank Card** is selected, additional information is required.	

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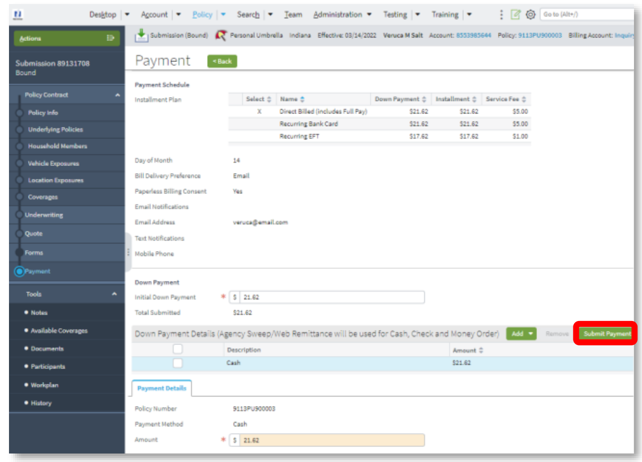
<td>On the Payment Details tab:

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

Note: You will add a down payment based on the Initial Down Payment field.</td>
<td></td>
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<td>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.
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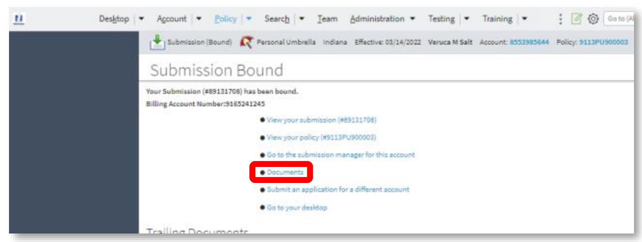
<td></td>
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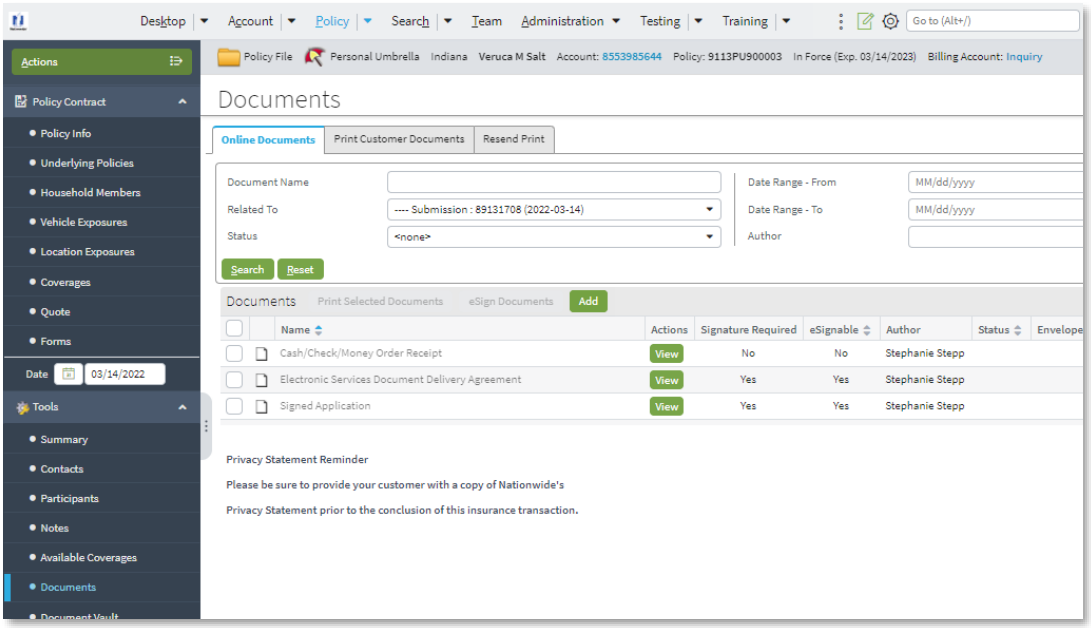

The documents defaulting on the *Documents* screen are those requiring action. This includes documents needing signatures or additional documentation obtained from the member:

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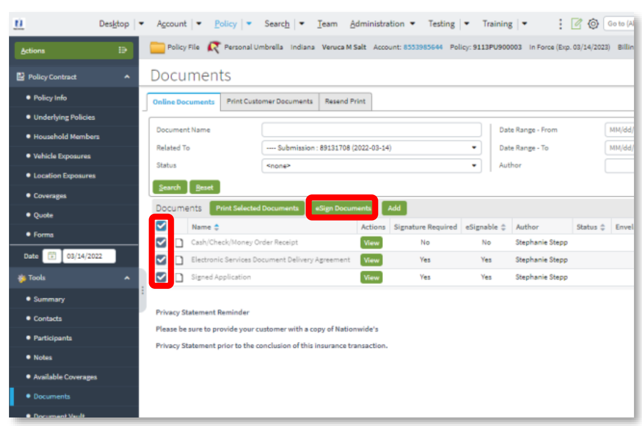
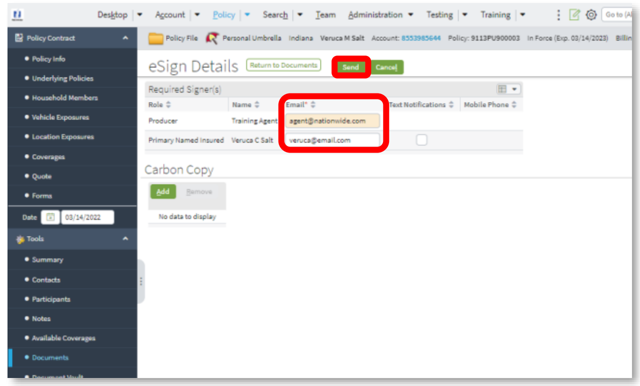
To create an eSignature envelope, at least one selected document must have a **Yes** status in the **eSignable** column:

- 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.



19	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.	
20	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.