

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"> Select Actions Select Change Policy from the dropdown list 	

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"> Enter the appropriate information in the Effective Date field Select Next 	

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Step 3

Action

On the *Policy Info* screen:

- Select **Actions**
- Select **Copy Data**

Screen

The screenshot shows the 'Policy Info' screen for a policy change (10519000) pending. The left sidebar has 'Actions' selected. The main content area shows 'Copy Data' highlighted in the 'Edit' dropdown menu. The policy details on the right include: Policy Details, Term Type (6 months), Number of Terms (1), Effective Date (04/26/2022), and Expiration Date (10/26/2022).

Step 4

Action

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.

- Select **Search**

Screen

The screenshot shows the 'Copy Policy Search Policies' screen. The left sidebar has 'Search' highlighted. The main content area shows the search form with fields for First name, Last name, Name, City, State, Postcode, and Country. The 'Search' button is highlighted in green. The search results section is empty, displaying 'No data to display'.

Step 5

Action

On the *Copy Policy Search Policies* screen:

- Select the **Select** button in the Search Results section for the **In Force** (current term) policy from which the vehicles will be moved

Screen

The screenshot shows the 'Copy Policy Search Policies' screen. The left sidebar has 'Tools' selected. The main content area shows the search form. The search results section displays two policies:

Policy #	Primary Named Insured	Account #	Status	Effective Date	Expiration Date
9113J 900025	Sabrina Salt	9859315392	In Force	04/26/2022	10/26/2022
9113J 900026	Sabrina Salt	9859315392	In Force	04/26/2022	10/26/2022

The 'Select' button is highlighted in green for the first policy.



Step 6

Action

On the *Select data to copy from Policy XXXX* screen:

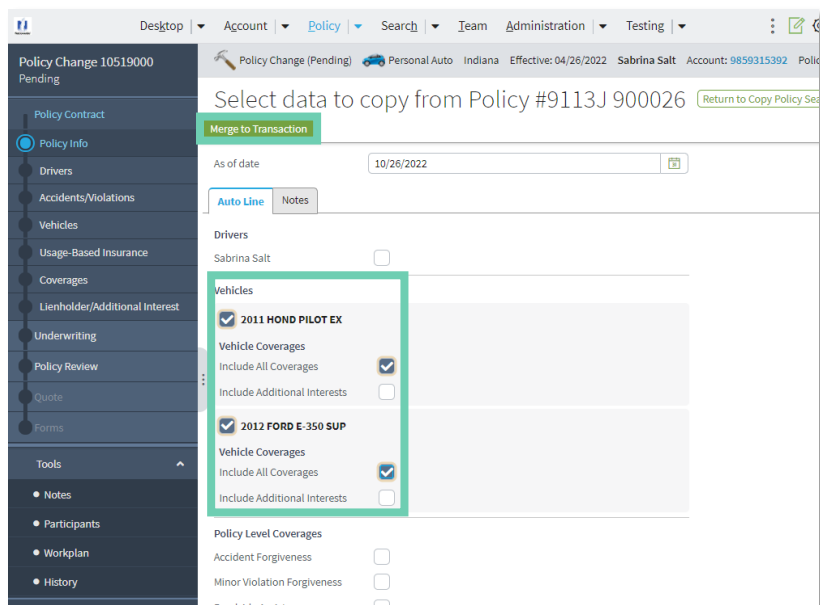
- Select drivers not currently on the policy to which you are moving the vehicles

Note: 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.

- Under **Vehicles**, select the vehicles in the selected policy
- Select **Include All Coverages**; do not select individual coverages which display once you have selected the vehicle
- Select **Merge to Transaction**

Note: To bring over lienholder or lease information, select Include Additional Interests, as needed.

Screen



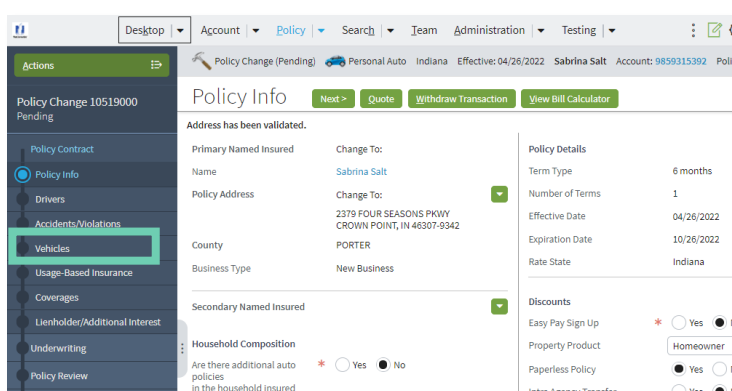
Step 7

Action

The system automatically copied the data to the currently-open policy and re-displays the Policy Info screen.

- Select **Vehicles** on the left

Screen



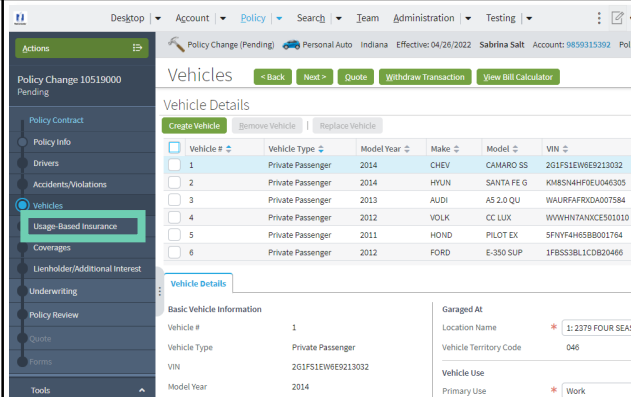

Step 8

Action

The Vehicles screen shows the previous four vehicles on this policy, plus the vehicles from the merged Split Vehicle policy:

- Verify all details for each vehicle added. Depending on the state, additional information may be required
- Select **Usage-Based Insurance** on the left

Screen



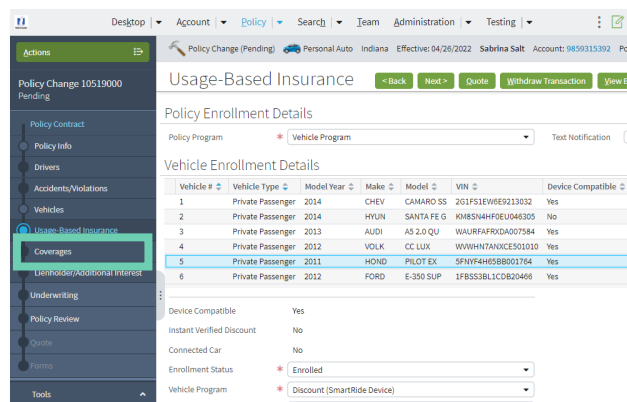
Step 9

Action

On the *Usage-Based Insurance* screen:

- Enter all **Usage-Based Insurance** information as needed. Telematics information does not copy over from the policy
- Select **Coverages** on the left

Screen



Step 10

Action

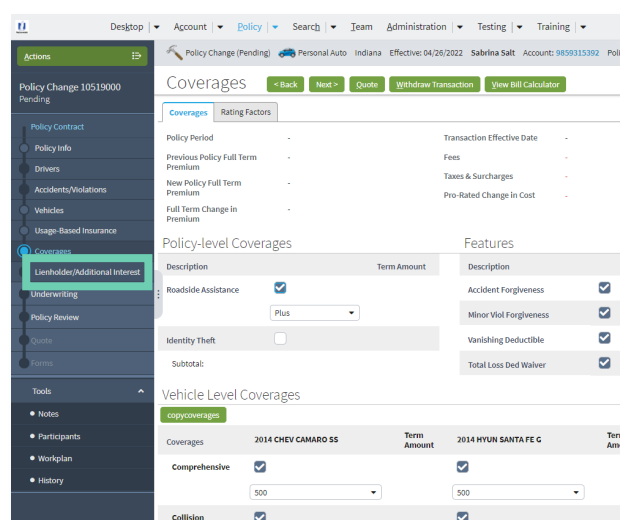
On the *Coverages* screen:

- Verify that all coverages were successfully copied from the policy

Note: You may need to scroll to the right and/or down to view all coverage settings.

- Select **Lienholder/Additional Interest** on the left

Screen




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Step 11

Action

On the Lienholder/Additional Interest screen:

- Verify all lienholder and/or lease information is correct for the added vehicle(s)
- Select **Policy Review** on the left

Screen

Vehicle #	Vehicle Type	Model Year	Make	Model	VIN
1	Private Passenger	2014	CHEV	CAMARO SS	2G1P51EWM6921303
2	Private Passenger	2014	HYUN	SANTA FE G	KM85N4HF0E040459
3	Private Passenger	2013	AUDI	A5 2.0 QU	WAURFAFXDA00754
4	Private Passenger	2012	VOLK	CC LUX	WVWHN7ANXCE5010
5	Private Passenger	2011	HOND	PILOT EX	5FHYF4H68B00176
6	Private Passenger	2012	FORD	E-350 SUP	1F85S3BL1C0B0246

Step 12

Action

On the *Policy Review* screen:

- Review the changes and verify all values
- Select **Quote**

Screen

Item	Existing Policy	Policy Change: 10519000
Auto Line		
Initial Conditions Created	No	Yes
Is Online Account Registered		Yes
Has EDDA Consent		Yes
Vehicles		
2011 HOND PILOT EX		✓
Coverages		
Bodily Injury		✓
Collision		✓
Comprehensive		✓
Medical Payments		✓
Property Damage		✓

Step 13

Action

Premium information displays on the Quote screen with the newly-merged vehicles present in the Vehicle Level section at the bottom.

Review the premium information on the top right.

- Select **Issue Change**
- Select **Ok** on the Issue Change pop-up window

Screen

Policy Number	Primary Named Insured	Policy Address	County	Underwriting Company	Residual Market	Policy Period	Premium
91131 900025	Sabrina Salt	2379 FOUR SEASONS PKWY CROWN POINT, IN 46037-9342	PORTER	Depositors Insurance Company	RM 15	04/26/2022 - 10/26/2023	\$3,013.07



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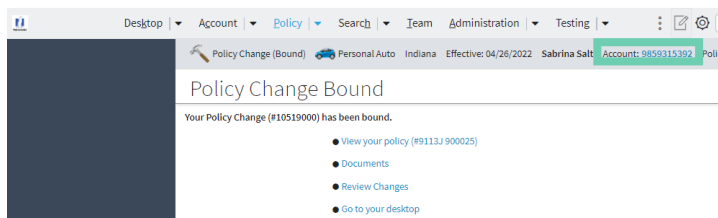
Step 14

Action

The Policy Change Bound screen indicates the change was successful.

- Select the Account link in the toolbar

Screen



Step 15

Action

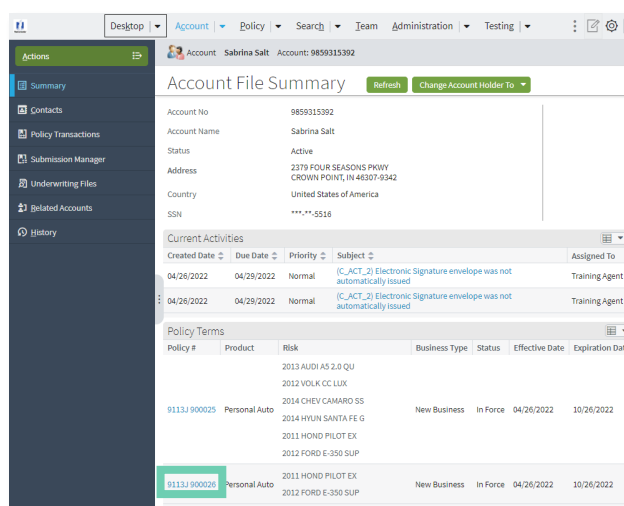
The combined policy now shows all vehicles. In this example, four original vehicles plus the two merged vehicles from the Split Vehicle policy.

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.

- Select the **Policy** link for the In Force (current term) policy to be cancelled

Note: Do not select an expired or cancelled term.

Screen



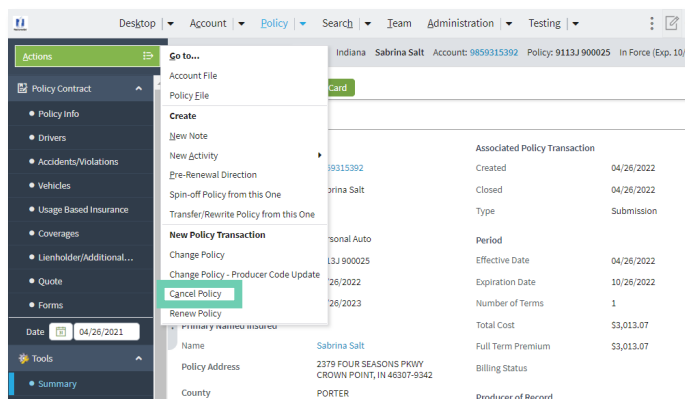
Step 16

Action

On the *Summary* screen:

- Select **Actions**
- Select **Cancel Policy** from the dropdown list

Screen



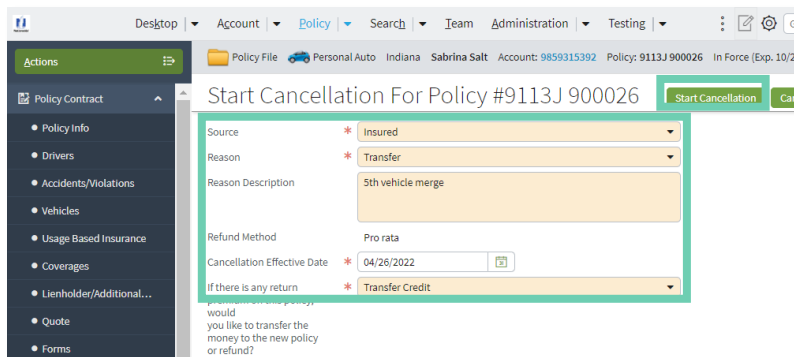
Step 17

Action

On the Start Cancellation for Policy XXXX screen:

- Complete all required fields, including:
 - Select **Insured** from the Source dropdown
 - Select **Transfer** from the Reason dropdown
 - Enter **Split Vehicle Merge** in the Reason Description field
 - The Cancellation Effective Date must match the effective of the change on the policy to which you are moving the vehicles
 - Select the option for any return premium created by the merge
- Select **Start Cancellation**

Screen



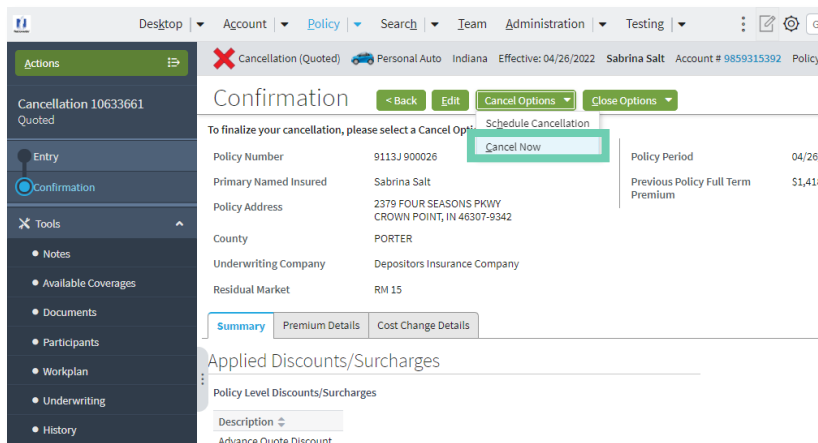
Step 18

Action

On the *Confirmation* screen:

- Select **Cancel Now** from the Cancel Options dropdown
- Select **Ok** on the Cancel Policy pop-up window

Screen




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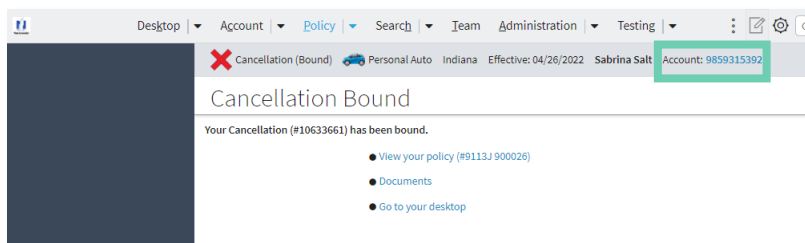
Step 19

Action

The *Cancellation Bound* screen indicates that the cancellation was successful.

- Select the **Account** link in the tool bar

Screen

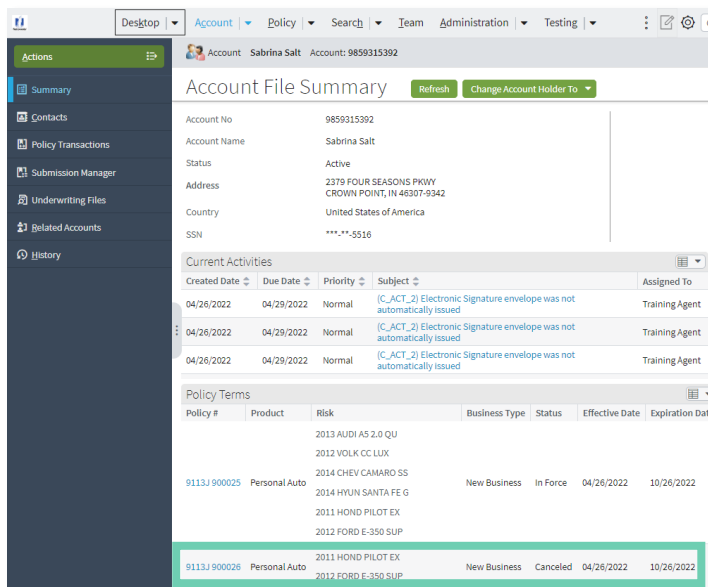


Step 20

Action

On the *Account File Summary* screen, under **Policy Terms**, the policy from which the vehicles were moved now shows as cancelled.

Screen



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