

# Create Pleasure Boatowners Full Application Policy

PolicyCenter



## Description

This job aid describes the step-by-step process of how to create a Pleasure Boatowners Powersports Full Application policy

## Step 1

Action	Screen
<p>On the “Account Summary” screen:</p> <ul style="list-style-type: none"><li>• Select the arrow to the right of the “Actions” field.</li><li>• Select “New Submission” from the drop-down menu.</li></ul>	

## Step 2

Action	Screen
<p>PolicyCenter defaults the “Rate State” to the prospective customer’s mailing address.</p> <p>You can update the Default Effective Date on this screen or the “Policy Info” screen.</p> <ul style="list-style-type: none"><li>• Select the radio button to the left of the “Pleasure Boatowners” field.</li><li>• Select the “Select” button.</li></ul>	

# Create Pleasure Boatowners Full Application Policy (2 of 13)



## Step 3

### Action

On the “Policy Info” screen:

- Select the “Yes” radio button to select the “Give Privacy, Credit Report and Insurance Score Notice?” option.
- Select the “Yes” radio button to select the “Does the customer consent to sharing their telematics data to be used in this quote?” option.
- Select the “OK” button on the “Give Privacy, Credit Report and Insurance Score Notice” pop-up window after reviewing the disclosure statement.

### Screen

## Step 4

### Action

The “Policy Info” screen is where you change the Effective Date and add policy level discounts to the policy submission.

- Complete all required fields (\*).

**Important Note #1:** 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 “Designated Delivery Preference New Selection” and enter the policyholder’s email address.

**Important Note #2:** The default for the “Document Delivery Preference New Selection” field is “Online Account Access (email)”. If this default value is accepted, then an Email Address is required.

- Select the “Next” button.

### Screen

# Create Pleasure Boatowners Full Application Policy (3 of 13)



## Step 5

### Action

On the “Drivers” screen, the account holder information defaults as the Primary Named Insured.

- Review the defaulted information on the “Contact Details” tab. Required fields include:
  - First Name
  - Last Name
  - Date of Birth
  - Marital Status
  - Gender
  - SSN
  - Relationship to the Insured
  - Licensed Driver (defaults to “Yes”)
  - Years of Boating Experience
  - International License (defaults to “No”)
  - License State (defaults to State entered for Account address)
  - License # (not required for a quote, but is required to issue)
  - License for 3 years in the same state (defaults to “Yes”)

### Screen

## Step 6

### Action

You may add additional drivers to the policy.

- Select the “Add” button.
- Select “New Person”.

### Screen

# Create Pleasure Boatowners Full Application Policy (4 of 13)



## Step 7

### Action

Complete the required fields, as listed in Step 5.

- Select the “Next” button.

### Screen

## Step 8

### Action

If the driver has any previous accidents or violations, you may enter them on the “Accidents/Violations” screen.

Any additional accidents/violations reported by the Department of Motor Vehicles are added automatically when the submission is bound.

- Select the “Next” button.

### Screen

## Step 9

### Action

On the “Vehicles” screen, add all the appropriate vehicles to the policy.

- Select the “Create Vehicle” button.

### Screen



# Create Pleasure Boatowners Full Application Policy (5 of 13)



## Step 10

Action	Screen
<p>On the “Vehicle Details” tab:</p> <ul style="list-style-type: none"><li>Complete all required fields, including:<ul style="list-style-type: none"><li>Year</li><li>Make</li><li>Model</li><li>Hull Type</li><li>Number of Motors</li><li>Top Speed</li></ul></li></ul> <p><b>Important Note:</b> Hull Identification Number (HIN) look-up services are not available for Powersports Pleasure Boatowners policies. You must manually complete all fields. A Hull Identification Number (HIN) is not required to quote, but a value is required for binding.</p> <ul style="list-style-type: none"><li>Complete remaining required fields:<ul style="list-style-type: none"><li>Do you have a trailer?</li><li>Top Speed</li><li>Bluebook Control Number</li><li>Is this vehicle co-owned by anyone outside the household? (defaults to “No”)</li><li>Market Value</li></ul></li><li>Complete the “Purchased New” and “Purchase Date” fields, if applicable.</li><li>Select the “Edit” button in the “Outboard Motor Information” section.</li></ul>	

# Create Pleasure Boatowners Full Application Policy (6 of 13)



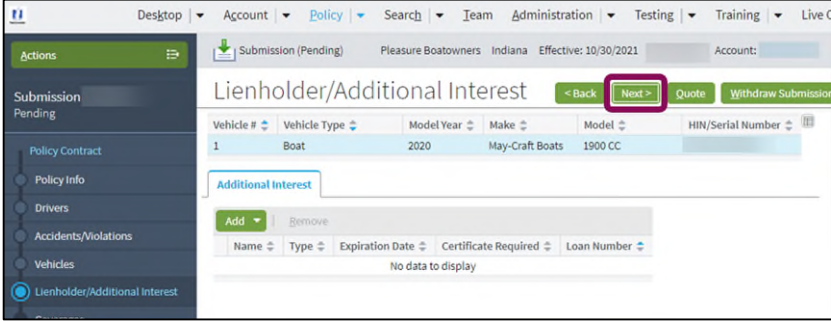
## Step 11

Action	Screen
<p>On the “Motor Details” screen:</p> <ul style="list-style-type: none"> <li>Complete all required fields.</li> <li>Select the “OK” button.</li> </ul>	<p>The screenshot shows the 'Motor Details' screen in the application. The 'OK' button is highlighted with a red box. The screen displays fields for Serial Number, Year (2020), Make (Evinrude), Model (A115SHL 115 HP E-TEC DI), and Horsepower (115). The 'Return to Vehicles' button is also visible.</p>

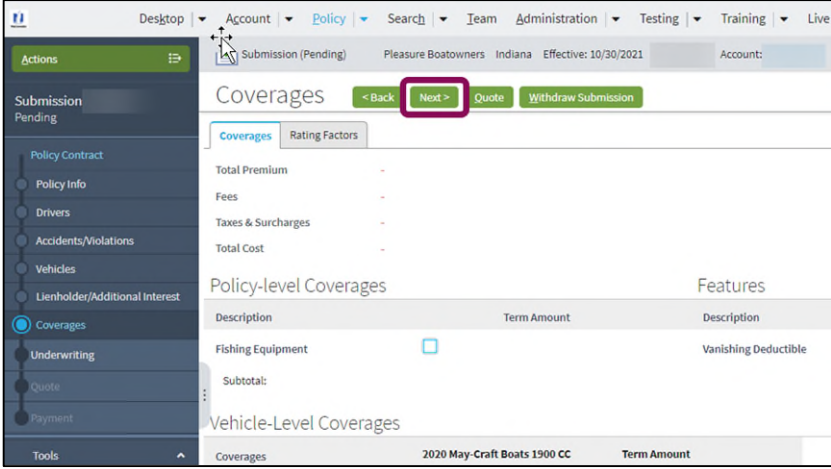
## Step 12

Action	Screen
<p>On the “Vehicles” screen:</p> <ul style="list-style-type: none"> <li>Ensure all required information is complete.</li> <li>Select the “Next” button.</li> </ul>	<p>The screenshot shows the 'Vehicles' screen in the application. The 'Next' button is highlighted with a red box. The screen displays a table of vehicle details and a 'Vehicle Details' section with various fields for basic vehicle information, motor type, and value. The 'Next' button is located at the top of the 'Vehicle Details' section.</p>

Step 13

Action	Screen
<p>On the “Lienholder/Additional Interest” screen, enter any loan or lease details for the boat.</p> <ul style="list-style-type: none"><li>Select the “Next” button.</li></ul>	

Step 14

Action	Screen
<p>On the “Coverages” screen, the Policy-level Coverages display on the top half of the screen with the Vehicle-level Coverages on the bottom half:</p> <ul style="list-style-type: none"><li>Select the appropriate policy and vehicle-level coverages.</li><li>Select the “Next” button.</li></ul>	

# Create Pleasure Boatowners Full Application Policy (8 of 13)



## Step 15

### Action

On the “Underwriting” screen, you may review additional details on the following tabs:

- UW Issues
- Prior Policies (shown in Step 16.)
- Prior Losses
- Credit Bureau Report
- Motor Vehicle Records

- Select the “Prior Policies” tab.

**Important Note:** Motor Vehicle Records will not return until the “Finalize Quote” step.

### Screen

## Step 16

### Action

On the “Prior Policies” tab, complete the required fields:

- Carrier
- Lapse in Coverage
- Reason for Lapse (if needed)

- Select the “Quote” button.

### Screen

## Step 17

### Action

On the “Quote” screen:

- Select the “Finalize Quote” button.
- Select the “OK” button on the “Finalize Quote” pop-up window after reviewing the disclosure statement.

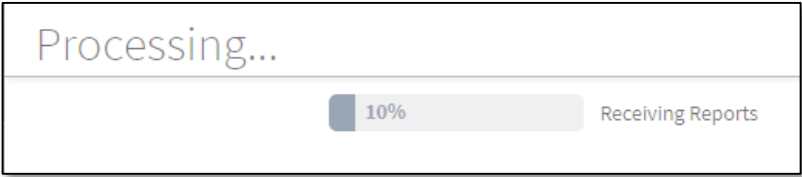
### Screen



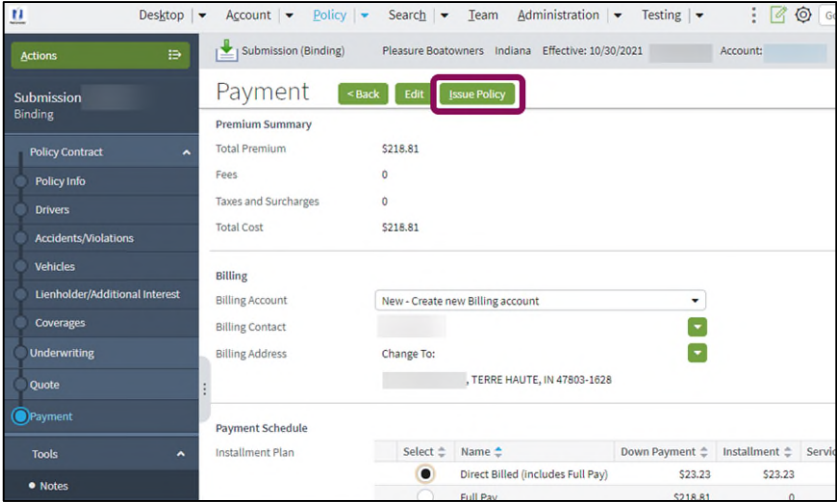
# Create Pleasure Boatowners Full Application Policy (9 of 13)



## Step 18

Action	Screen
<p>Selecting the “Finalize Quote” button orders the MVR for Auto submissions and places the submission in “Binding” status. After binding the policy, if no incidents are found on the report, you can advance to the “Payment” screen, enter the billing information, and issue the policy.</p> <p>If discrepancies are found in the reports, the bind process stops, and a review of the report is required, allowing you to take appropriate action. After resolving any discrepancies, you must quote and finalize again, before moving to the “Payment” screen and issuing the policy.</p> <p>The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the “Payment” screen.</p> <p><b>Important Note:</b> If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.</p>	

## Step 19

Action	Screen
<p>On the “Payment” screen:</p> <ul style="list-style-type: none"> <li>Complete the required billing information. Required fields include: <ul style="list-style-type: none"> <li>Installment Plan selection</li> <li>Day of the Month (defaults to the Effective Date of the submission)</li> <li>Bill Delivery Preference</li> <li>Paperless Billing Consent</li> <li>Email Address (if Paperless Billing Consent is chosen)</li> </ul> </li> <li>Select the “Issue Policy” button.</li> <li>Select the “OK” button on the confirmation pop-up window.</li> </ul>	

# Create Pleasure Boatowners Full Application Policy (10 of 13)



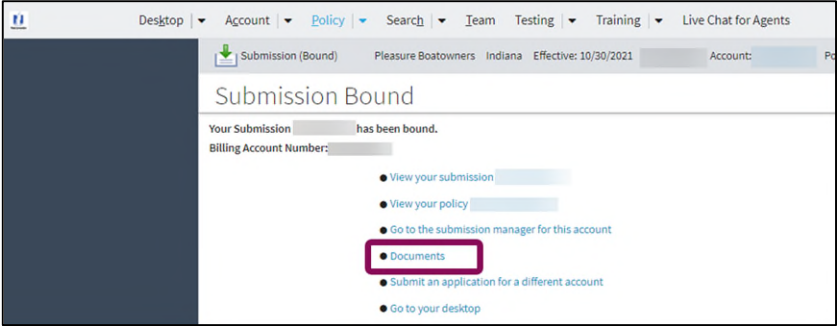
## Step 20

Action	Screen
<p>Next, complete the “Down Payment Details” information. The Initial Down Payment is the amount which must be submitted for down payment. You may need to scroll down to the bottom of the “Payment” screen to locate the “Down Payment” section.</p> <ul style="list-style-type: none"><li>Select the “Add” button.</li></ul> <p><b>Important Note:</b> You may add up to four down-payment methods.</p> <ul style="list-style-type: none"><li>In this example, select “Cash” from the drop-down list.</li></ul> <p><b>Important Note:</b> In certain situations, like Billing to a 3rd Party Mortgagee or adding the policy to an existing billing account, a down payment is not required. However, it is recommended to accept a down payment when possible.</p>	

## Step 21

Action	Screen
<p>In the “Payments Details” section:</p> <ul style="list-style-type: none"><li>Review the down payment details and adjust, as necessary.</li><li>Enter the down payment amount in the “Amount” field.</li><li>Select the “Submit Payment” button.</li></ul>	

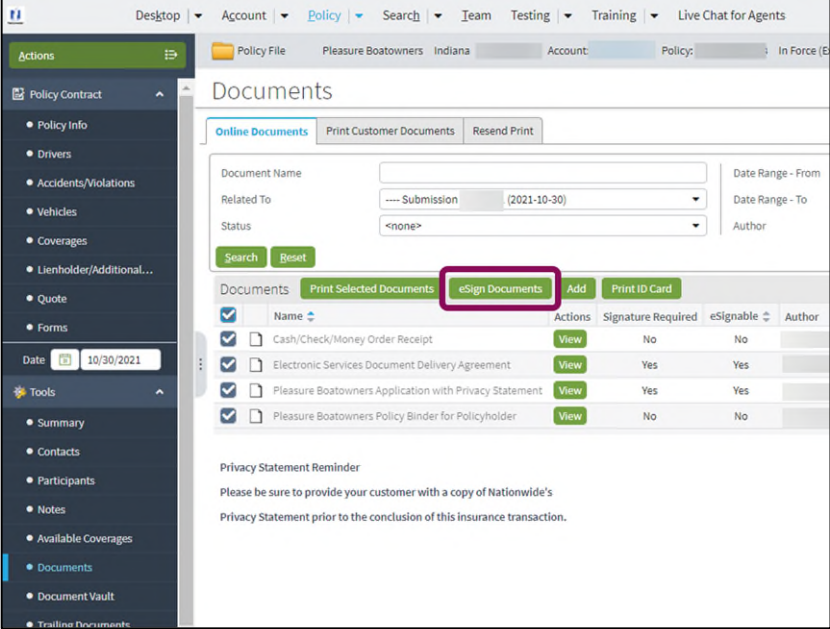
Step 22

Action	Screen
<p>The “Submission Bound” screen displays. This indicates the submission is bound, the Billing Account successfully created, and the down payment accepted. Next, you must collect the documents required to complete the bind process.</p> <ul style="list-style-type: none"><li>• Select the “Documents” link.</li></ul> <p><b>Important Note:</b> Documents defaulting on the “Documents” screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the customer. An example of this would be the Central Alarm Certificate.</p> <p>Additional documents can be found by selecting the “Add” button. These documents are optional but are available for the customer. An example of this would be a down payment receipt.</p> <p>There are two ways to obtain the customer’s signature. The customer can physically sign printed documents (select the “View” button to generate a PDF) or electronically sign documents online using eSignature.</p> <p>If you selected “Yes” for the “Automate Electronic Delivery of Required Documents” question on the “Policy Info” screen, required documents will show as already sent for eSignature when you display the “Documents” screen. If this is the case, you will only need to eSign any optional or added documents.</p>	

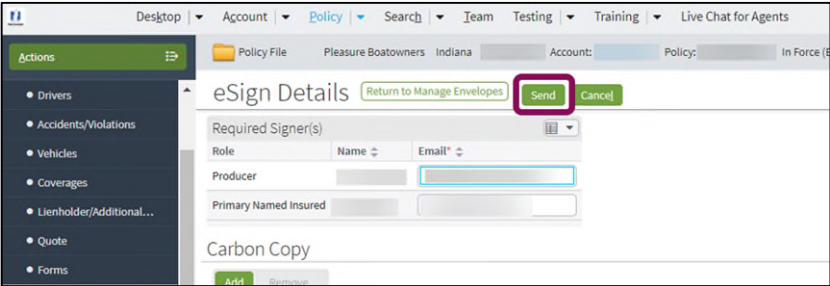
# Create Pleasure Boatowners Full Application Policy (12 of 13)



## Step 23

Action	Screen
<p>To create an eSignature envelope, at least one document selected must have a “Yes” status in the “eSignable” column.</p> <ul style="list-style-type: none"> <li>Select all the documents to provide to the customer. The documents selected create an envelope to be emailed to the required signers.</li> <li>Select the “eSign Documents” button.</li> </ul>	

## Step 24

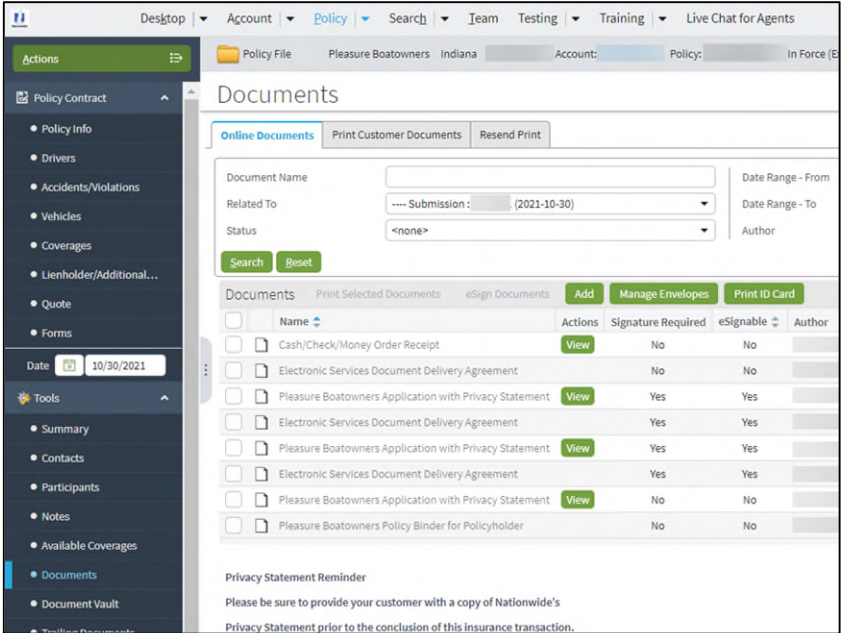
Action	Screen
<p>On the “eSign Details” screen:</p> <ul style="list-style-type: none"> <li>Enter or verify the email address for required signers. You can add Carbon Copy recipients not requiring a signature.</li> <li>Select the “Send” button.</li> </ul> <p>An email is sent to all recipients to take appropriate action using the eSignature functionality.</p>	



# Create Pleasure Boatowners Full Application Policy (13 of 13)



## Step 25

Action	Screen
<p>PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process completes.</p> <p>The “Status” column updates to “Completed” after the envelope is signed and returned.</p>	

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