

Add or Remove a Trailer to an Auto Policy

PolicyCenter



Description

This job aid reviews how to add or remove a trailer on an existing Auto policy.

You can add a trailer only to an existing Auto policy as a policy change. If creating a new submission, at least one vehicle *must* be included in addition to the trailer. You cannot create a new submission for a trailer only. If you need to replace a trailer, remove the current trailer from the existing policy then add the new trailer as part of the change policy process.

If adding or removing a trailer to a Powersports policy, see the *Add or Remove a Trailer to an Existing Motorcycle/Off-Road Vehicle/Recreational Vehicle Powersports Policy* or *Add or Remove a Trailer to an Existing Pleasure Boatowners Powersports Policy* job aid.

Select the link to advance to the desired procedure:

- [Add a Trailer](#)
- [Remove a Trailer](#)

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Add a Trailer

Step 1

Action	Screen
<p>Open an existing Auto policy:</p> <ul style="list-style-type: none"> • Select the Actions button. • Select “Change Policy” from the drop-down menu. 	<p>The screenshot shows the PolicyCenter interface with a dropdown menu open under the 'Actions' button. The 'Change Policy' option is highlighted with a red box. The background shows a policy card for 'Personal Auto' with details like 'Effective Date: 10/15/2021' and 'Expiration Date: 04/15/2022'.</p>

Step 2

Action	Screen
<p>On the <i>Start Policy Change</i> screen:</p> <ul style="list-style-type: none"> • Enter the Effective Date. The Effective Date defaults to today's date but may be changed. • Select the Next button. 	<p>The screenshot shows the 'Start Policy Change' screen. The 'Effective Date' field is set to '10/15/2021'. The 'Next >' button is highlighted with a red box. The background shows the policy details for 'Personal Auto'.</p>

Add a Trailer, continued

Step 3

Action	Screen
<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> Select the Vehicles link. 	<p>The screenshot shows the Policy Info screen in the PolicyCenter interface. The left sidebar contains a menu with the following items: Actions, Policy Change Pending, Policy Contract, Policy Info (selected), Drivers, Accidents/Violations, Vehicles (highlighted with a red box), Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting, Policy Review, Quote, and Forms. The main content area displays the Policy Info form, including fields for Primary Named Insured, Policy Address, County, Business Type, and Household Composition. The 'Vehicles' link in the sidebar is highlighted with a red box.</p>

Step 4

Action	Screen												
<p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> Select the Create Vehicle button. 	<p>The screenshot shows the Vehicles screen in the PolicyCenter interface. The left sidebar contains a menu with the following items: Actions, Policy Change Pending, Policy Contract, Policy Info, Drivers, Accidents/Violations, Vehicles (selected), Usage-Based Insurance, Coverages, Lienholder/Additional Interest, Underwriting, Policy Review, Quote, and Forms. The main content area displays the Vehicles screen, including a table of vehicle details and a 'Create Vehicle' button highlighted with a red box. The table shows the following information:</p> <table border="1"> <thead> <tr> <th>Vehicle #</th> <th>Vehicle Type</th> <th>Model Year</th> <th>Make</th> <th>Model</th> <th>VIN</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Private Passenger</td> <td>2016</td> <td>HOND</td> <td>ODYSSEY EX</td> <td></td> </tr> </tbody> </table> <p>The 'Create Vehicle' button is highlighted with a red box.</p>	Vehicle #	Vehicle Type	Model Year	Make	Model	VIN	1	Private Passenger	2016	HOND	ODYSSEY EX	
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1	Private Passenger	2016	HOND	ODYSSEY EX									

Add a Trailer, continued

Step 5

Action	Screen
<p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> Select “Utility Trailer” from the Vehicle Type drop-down list. 	<p>The screenshot shows the 'Vehicles' screen in PolicyCenter. The 'Vehicle Details' section is active. In the 'Basic Vehicle Information' section, the 'Vehicle Type' dropdown menu is open, and 'Utility Trailer' is selected. Other fields like 'Vehicle #', 'VIN', 'Model Year', 'Make', and 'Model' are visible but not yet filled out.</p>

Step 6

Action	Screen
<p>In the <i>Basic Vehicle Information</i> section:</p> <ul style="list-style-type: none"> Enter the appropriate information into the following fields: <ul style="list-style-type: none"> ○ Model Year ○ Make ○ Cost New Select the Coverages link. <p>Important Note: Cost New is not marked as a required field but must be completed if any Comprehensive or Collision coverages are selected for the trailer. Usage-Based Insurance is not available on trailers.</p>	<p>The screenshot shows the 'Vehicles' screen in PolicyCenter. The 'Vehicle Details' section is active. In the 'Basic Vehicle Information' section, the 'Vehicle Type' dropdown menu is open, and 'Utility Trailer' is selected. Other fields like 'Vehicle #', 'VIN', 'Model Year', 'Make', and 'Model' are visible but not yet filled out. The 'Where Garaged' section is also visible.</p>

Add a Trailer, continued

Step 7

Action	Screen
<p>On the <i>Coverages</i> screen:</p> <ul style="list-style-type: none"> • Scroll down to the bottom of the screen to review Comprehensive and Collision values for the trailer. <p>Important Note: If the Cost New field was not completed in the <i>Vehicles</i> screen, PolicyCenter displays an error message when you advance to the next screen.</p> <ul style="list-style-type: none"> • Select the Next > button multiple times to advance to the <i>Policy Review</i> screen. 	

Step 8

Action	Screen																																							
<p>On the <i>Policy Review</i> screen:</p> <ul style="list-style-type: none"> • Review the coverages for the trailer. • Quote and Issue the policy change. 	<table border="1"> <thead> <tr> <th>Item</th> <th>Existing Policy</th> <th>Preemptions: Policy Change 17258768</th> </tr> </thead> <tbody> <tr> <td>✓ Vehicles</td> <td></td> <td></td> </tr> <tr> <td> ✓ 2020 RoadMark</td> <td></td> <td>✓</td> </tr> <tr> <td> ✓ Coverages</td> <td></td> <td></td> </tr> <tr> <td> Collision</td> <td></td> <td>✓</td> </tr> <tr> <td> Comprehensive</td> <td></td> <td>✓</td> </tr> <tr> <td> ✓ SmartRide</td> <td></td> <td></td> </tr> <tr> <td> ✓ Anti Theft</td> <td></td> <td>✓</td> </tr> <tr> <td> AntiTheft: Active Disabling</td> <td></td> <td>✓</td> </tr> <tr> <td> AntiTheft: Alarm</td> <td></td> <td>✓</td> </tr> <tr> <td> AntiTheft: Passive Disabling</td> <td></td> <td>✓</td> </tr> <tr> <td> AntiTheft: Recovery Device</td> <td></td> <td>✓</td> </tr> <tr> <td> AntiTheft: VIN Etching</td> <td></td> <td>✓</td> </tr> </tbody> </table>	Item	Existing Policy	Preemptions: Policy Change 17258768	✓ Vehicles			✓ 2020 RoadMark		✓	✓ Coverages			Collision		✓	Comprehensive		✓	✓ SmartRide			✓ Anti Theft		✓	AntiTheft: Active Disabling		✓	AntiTheft: Alarm		✓	AntiTheft: Passive Disabling		✓	AntiTheft: Recovery Device		✓	AntiTheft: VIN Etching		✓
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Remove a Trailer

Step 1

Action	Screen
<p>Open an existing Auto policy:</p> <ul style="list-style-type: none"> • Select the Actions button. • Select “Change Policy” from the drop-down menu. 	

Step 2

Action	Screen
<p>On the <i>Start Policy Change</i> screen:</p> <ul style="list-style-type: none"> • Enter the Effective Date. The Effective Date defaults to today's date but may be changed. • Select the Next button. 	

Step 3

Action	Screen
<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> • Select the Vehicles link. 	

Remove a Trailer, continued

Step 4

Action	Screen
<p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> • Select the checkbox to the left of the Vehicle # (trailer) to be removed. • Select the Remove Vehicle button. 	<p>The screenshot shows the PolicyCenter interface for a policy change. The left sidebar has 'Vehicles' selected. The main area shows a table of vehicles with columns for Vehicle #, Vehicle Type, Model Year, Make, and Model. Vehicle #1 is a Utility Trailer. A red box highlights the 'Remove Vehicle' button and the checkbox for vehicle #1.</p>

Step 5

Action	Screen
<p>After removing the trailer:</p> <ul style="list-style-type: none"> • Select the Coverages link to ensure the coverages have also been removed. 	<p>The screenshot shows the PolicyCenter interface after the trailer has been removed. The left sidebar has 'Coverages' selected, highlighted with a red box. The main area shows the details for a Private Passenger vehicle.</p>

Remove a Trailer, continued

Step 6

Action	Screen
<p>On the <i>Coverages</i> screen:</p> <ul style="list-style-type: none"> • Scroll down to the bottom of the page where the trailer coverages originally displayed. • Review the coverages to confirm the trailer has been removed. • Quote and Issue the policy change. 	

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