



Named Non-owner Vehicle

Description:

A policy can be changed from Named Non-Owner to Private Passenger Auto or vice versa without the need to rewrite the policy. This job aid describes working with named non-owner vehicle policies in PolicyCenter. Topics discussed in this job aid include:

- Changing a private passenger auto policy to a named non-owner policy
- Changing a named non-owner policy to a private passenger auto policy
- Features, coverages and discounts to add or remove based on how the policy is changing

Private Passenger Auto Policy to Named Non-Owner Policy

Step	Action	Screen
1	<p>Open an existing Auto policy:</p> <ul style="list-style-type: none"> • Click the Actions button • Select Change Policy from the drop-down menu 	<p>The screenshot shows the PolicyCenter interface. The 'Actions' menu is open, and 'Change Policy' is highlighted with a red box. The background shows a policy details page for 'Lily Mauter' with account number 1199039161 and policy number 9113K.</p>
2	<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 • Click the Next > button 	<p>The screenshot shows the 'Start Policy Change' screen. The 'Effective Date' field is set to 05/16/2022. The 'Next >' button is highlighted with a red box.</p>
3	<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> • Click Vehicles in the left navigation pane 	<p>The screenshot shows the 'Policy Info' screen. The 'Vehicles' option in the left navigation pane is highlighted with a red box. The main content area shows policy details for 'Lily Mauter' with an effective date of 05/16/2022.</p>



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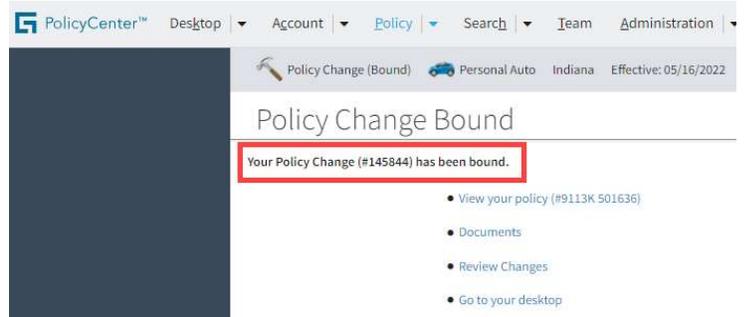
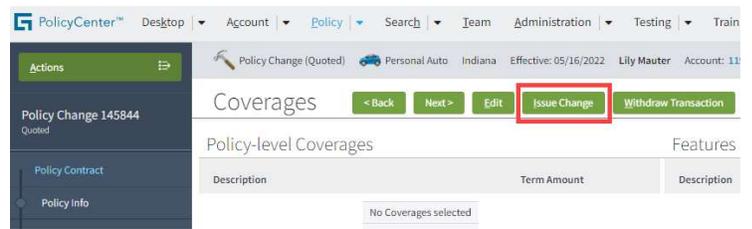
<p>4</p> <p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> Click Create Vehicle Select Named Non-owner in the Vehicle Type field Select appropriate option from Named Non-Owner usage field 																																					
<p>5</p> <p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> Select checkbox next to the vehicle number(s) no longer owned Click the Remove Vehicle button <p>Note: All vehicles will need to be removed except the Named Non-owner vehicle type or the system will display an error.</p>																																					
<p>6</p> <p>When changing from a private passenger auto policy to a named non-owner policy, there are features, coverages, and discounts that will be removed. These include:</p> <p>Features</p> <ul style="list-style-type: none"> Accident Forgiveness Minor Violation Forgiveness Vanishing Deductible SmartRide <p>Coverage</p> <ul style="list-style-type: none"> Comprehensive Collision Rental Reimbursement Full Safety Glass Towing and Labor GAP coverage <p>Discounts</p> <ul style="list-style-type: none"> Multi-Car New Vehicle Account level discounts may remain <p>Note: Additional state specific features, coverage, and discounts may also no longer be available. Grandfathered coverages that are removed might not be able to be added back on at a later date.</p>	<table border="1"> <thead> <tr> <th colspan="2">Policy-level Coverages</th> <th colspan="2">Features</th> </tr> <tr> <th>Description</th> <th>Term Amount</th> <th>Description</th> <th></th> </tr> </thead> <tbody> <tr> <td colspan="2">No Coverages selected</td> <td colspan="2">No Features selected</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">Vehicle Level Coverages</th> </tr> <tr> <th>Coverages</th> <th>NNO</th> <th>Term Amount</th> </tr> </thead> <tbody> <tr> <td>Bodily Injury</td> <td><input checked="" type="checkbox"/></td> <td>100/300</td> </tr> <tr> <td>Property Damage</td> <td><input checked="" type="checkbox"/></td> <td>100,000</td> </tr> <tr> <td>Medical Payments</td> <td><input checked="" type="checkbox"/></td> <td>5,000</td> </tr> <tr> <td>Uninsured Motorist - BI</td> <td><input checked="" type="checkbox"/></td> <td>100/300</td> </tr> <tr> <td>Uninsured Motorist - PD</td> <td><input checked="" type="checkbox"/></td> <td>25,000</td> </tr> <tr> <td>Underinsured Motorist - BI</td> <td><input checked="" type="checkbox"/></td> <td>100/300</td> </tr> </tbody> </table>	Policy-level Coverages		Features		Description	Term Amount	Description		No Coverages selected		No Features selected		Vehicle Level Coverages			Coverages	NNO	Term Amount	Bodily Injury	<input checked="" type="checkbox"/>	100/300	Property Damage	<input checked="" type="checkbox"/>	100,000	Medical Payments	<input checked="" type="checkbox"/>	5,000	Uninsured Motorist - BI	<input checked="" type="checkbox"/>	100/300	Uninsured Motorist - PD	<input checked="" type="checkbox"/>	25,000	Underinsured Motorist - BI	<input checked="" type="checkbox"/>	100/300
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7 Review information on the **Usage Based Insurance** and **Coverages** screens. Make additional updates as needed.

Quote and Issue the policy change.



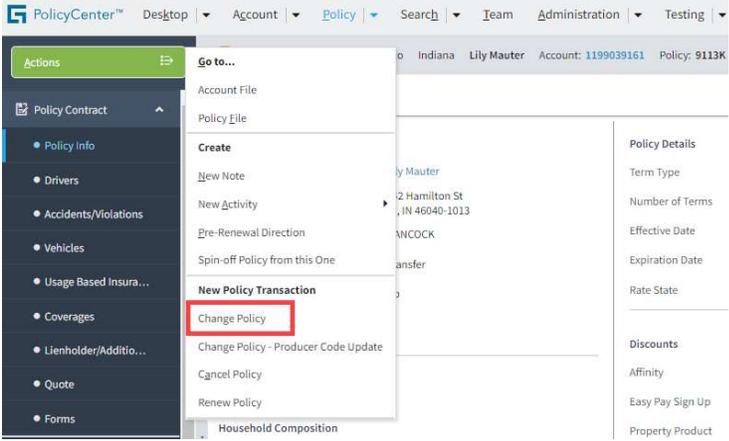
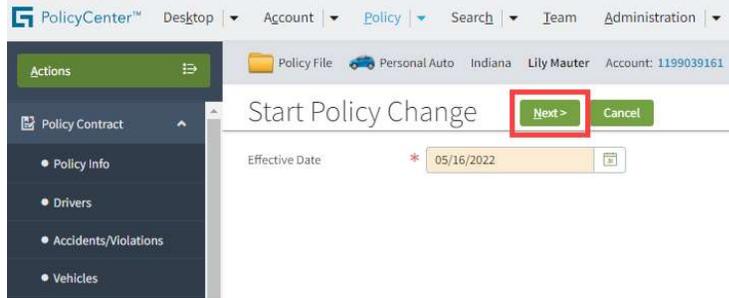
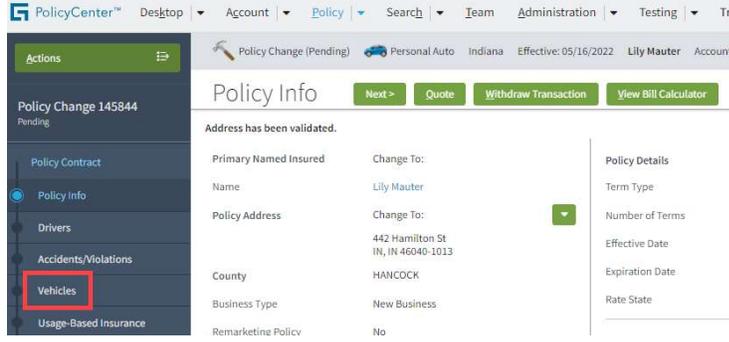
8 Additional items to note when changing from a private passenger auto policy to a named non-owner policy:

- On the *Drivers* screen, verify the Named Insured and spouse are the only drivers on the policy. If not, remove all other drivers.
- If offering a named non-owner policy due to a claim, verify if the rental vehicle has been returned before changing from private passenger auto to named non-owner.
- For *California only*, update odometer reading to 0 and on the Driver Assignment screen update annual miles to 7500.
- For *New York only*, obtain FS-6 prior to removing the vehicle and upload to DocVault. The effective date the vehicle is removed should match the date on the FS-6 documents.



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Named Non-Owner Policy to Private Passenger Auto Policy

Step	Action	Screen
1	<p>Open an existing Auto policy:</p> <ul style="list-style-type: none"> Click the Actions button Select Change Policy from the drop-down menu 	 <p>The screenshot shows the PolicyCenter interface. The 'Actions' menu is open, and 'Change Policy' is highlighted with a red box. The background shows policy details for a policy with ID 9113K.</p>
2	<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 Click the Next > button 	 <p>The screenshot shows the 'Start Policy Change' screen. The 'Effective Date' field is set to 05/16/2022. The 'Next >' button is highlighted with a red box.</p>
3	<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> Click Vehicles in the left navigation pane 	 <p>The screenshot shows the 'Policy Info' screen. The 'Vehicles' option in the left navigation pane is highlighted with a red box. The main content area shows policy details for a policy with ID 145844, including the primary named insured's name and address.</p>



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<p>4</p> <p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> Select checkbox next to Named Non-owner Click the Remove Vehicle button <p>Note: The named non-owner vehicle type must be removed before adding a private passenger auto on the policy.</p>		
<p>5</p> <p>On the <i>Vehicles</i> screen:</p> <ul style="list-style-type: none"> Click Create Vehicle 		
<p>6</p> <p>In the <i>Basic Vehicle Information</i> section:</p> <ul style="list-style-type: none"> Enter the appropriate information into the VIN field Press the Tab key to populate the remaining Basic Vehicle Information Complete remaining fields under the section including customization, garaging address, and vehicle use. 		
<p>7</p> <p>On the <i>Usage Based Insurance</i> screen, select the appropriate option for the telematics program.</p>		



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8 When changing from a named non-owner policy to a private passenger auto policy, there are features, coverages, and discounts that could be available. These include:

Features

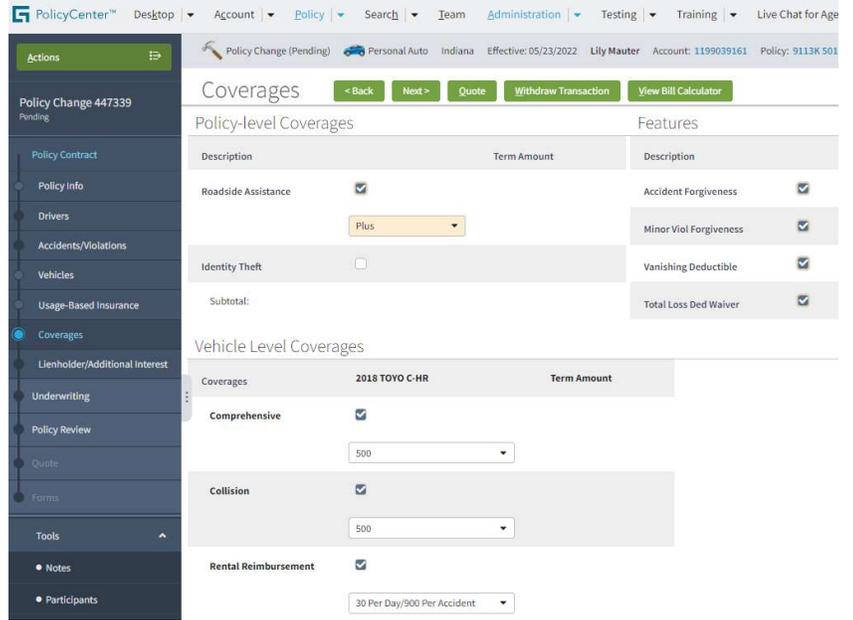
- Accident Forgiveness
- Minor Violation Forgiveness
- Vanishing Deductible
- SmartRide / SmartMiles

Coverage

- Comprehensive
- Collision
- Rental Reimbursement
- Full Safety Glass
- GAP coverage
- New Car Replacement Plus

Discounts

- Multi-Car / Household Composition
- New Vehicle



Note: Additional state specific features, coverage, and discounts may also be available.

**If the customer completed the SmartRide program prior to changing to a named non-owner policy, contact the Personal Lines Service Center to have the verified score added back to the policy.

9 Review information on the **Coverages** screen. Make additional updates as needed.

Note: Review the coverage limits match the policy prior to the named non-owner where applicable.

Quote and Issue the policy change.

