

Exclude a Driver on an Umbrella Policy

PolicyCenter



Description

This job aid reviews how to exclude a driver on an Umbrella policy. For various reasons, policyholders occasionally request a driver covered in an underlying policy be excluded from the Umbrella policy. The ability to exclude a driver is a feature only presented if it is available in the state in which the policy is being written. In this example, you will exclude a driver.

Any changes to an existing policy require a new policy transaction, re-quoting the policy, and issuing the changes.

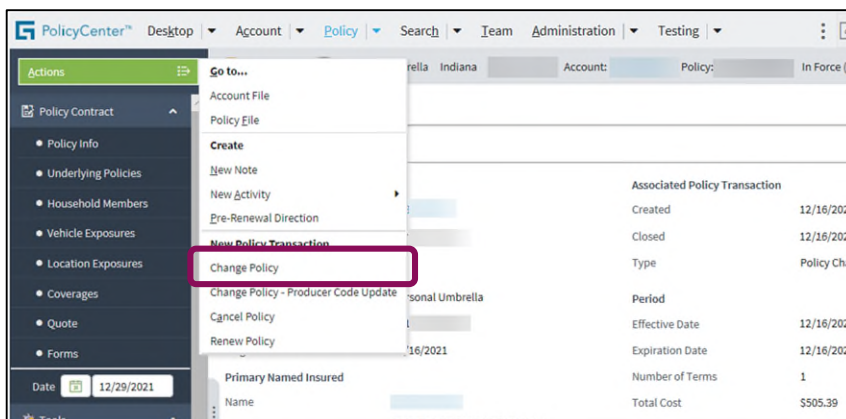
Step 1

Action

Navigate to an existing Umbrella policy.

- Select the “Actions” button.
- Select “Change Policy” from the drop-down menu.

Screen



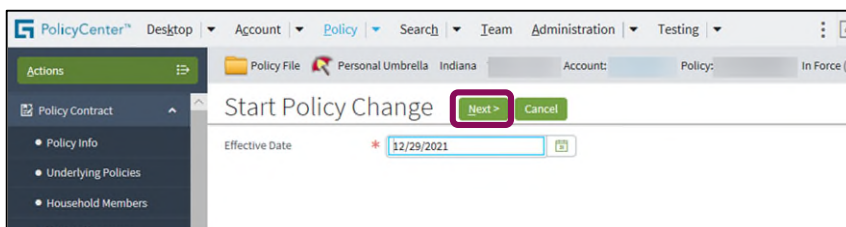
Step 2

Action

On the “Start Policy Change” screen, the “Effective Date” field defaults to the current date.

- Enter the appropriate information in the “Effective Date” field.
- Select the “Next >” button.

Screen



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Step 3

Action	Screen
<p>On the “Policy Info” screen:</p> <ul style="list-style-type: none"> Select the “Household Members” link. 	

Step 4

Action	Screen
<p>On the “Household Members” screen:</p> <ul style="list-style-type: none"> Select the line item for the driver to be excluded. Select “Excluded” from the “Driver Status” drop-down list. Select the “Coverages” link. 	

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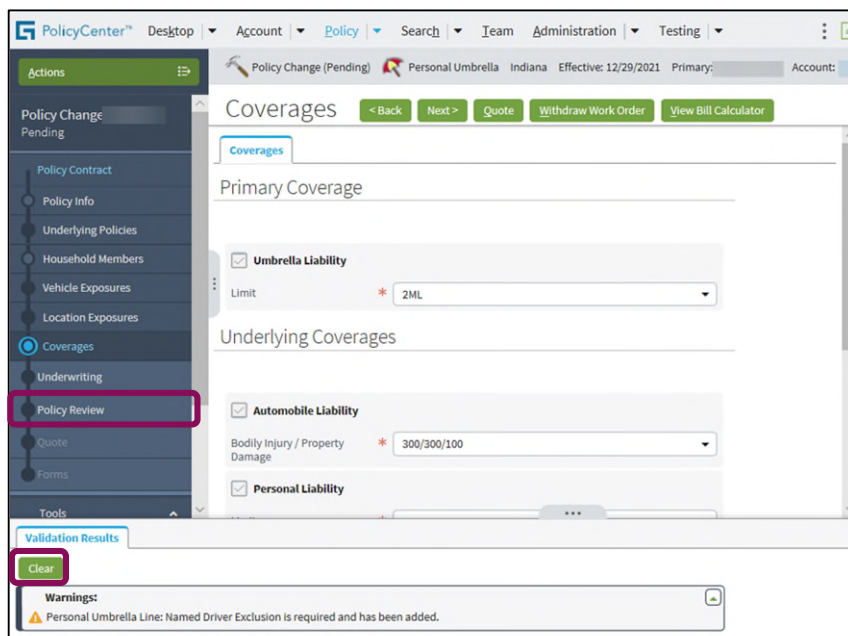
Step 5

Action

The “Validation Results” section informs the user the Named Driver Exclusion is required and has been added to the Policy Transaction.

- Select the “Clear” button to clear the message.
- Select the “Policy Review” link to review the changes to the policy.

Screen



Step 6

Action

On the “Policy Review” screen:

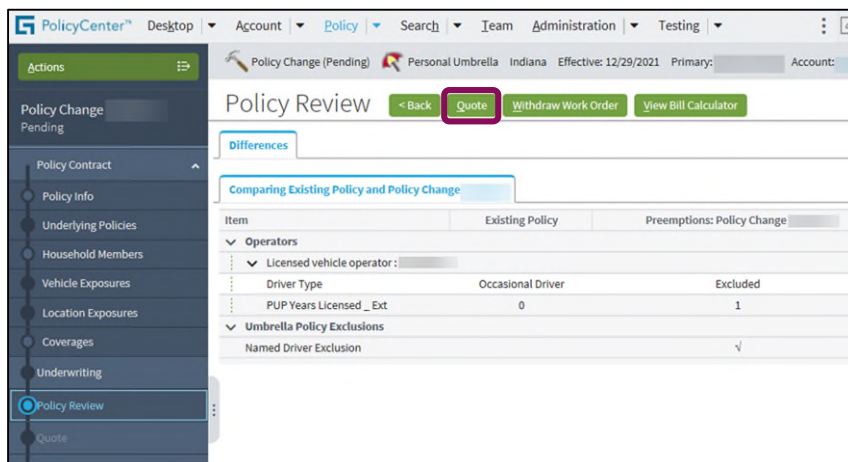
- Select the “Quote” button.



A check mark indicates the line item has been added to the policy.

An “x” indicates the line item has been removed from the policy.

Screen



Item	Existing Policy	Preemptions: Policy Change
Operators		
Licensed vehicle operator :		
Driver Type	Occasional Driver	Excluded
PUP Years Licensed _ Ext	0	1
Umbrella Policy Exclusions		
Named Driver Exclusion		✓

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Step 7

Action

On the “Quote” screen:

- Select the “Issue Change” button.
- Select the “OK” button on the confirmation pop-up window.

Screen

Step 8

Action

The “Policy Change Bound” screen displays, confirming the binding of the policy change.

Screen

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