

# Update Umbrella Coverages

## PolicyCenter



### Description:

This job aid reviews how to update the coverages on an existing Umbrella policy. Any changes to a current policy require a new policy transaction, re-quoting the policy, and issuing the changes. Once changes are made to an existing policy on the Umbrella policy, the entire Umbrella policy automatically updates.

In this example, you will update the Umbrella Liability limit from 1ML to 2ML. Underwriting approval may be required for limits over 5ML or higher or if another underwriting issue is identified.

### Step 1

Action	Screen
<p>Navigate to an existing Umbrella policy:</p> <p>Click the <b>Actions</b> button.</p> <p>Select “<b>Change Policy</b>” from the drop-down menu.</p>	

### Step 2

Action	Screen
<p>On the <i>Start Policy Change</i> screen, the <b>Effective date</b> field defaults to the current date.</p> <ul style="list-style-type: none"> <li>If needed, you may enter a new date in the <b>Effective Date</b> field.</li> <li>Click the <b>Next &gt;</b> button.</li> </ul>	

### Step 3

Action	Screen
<p>On the <i>Policy Info</i> screen:</p> <ul style="list-style-type: none"> <li>Click the <b>Coverages</b> link.</li> </ul>	

## Job Aid Process (Cont.) :

### Step 4

Action	Screen
<p>On the <i>Coverages</i> screen:</p> <ul style="list-style-type: none"> <li>Select the desired <b>Umbrella Liability Limit</b> from the <b>Limit</b> drop-down list.</li> </ul> <p>In this example, the <b>2ML</b> limit is selected.</p> <p><b>Note:</b> Underwriting approval is required for limits of 3ML or higher, or if another underwriting issue is identified.</p> <ul style="list-style-type: none"> <li>Click the <b>Policy Review</b> link, to review the changes to the policy.</li> </ul>	

### Step 5

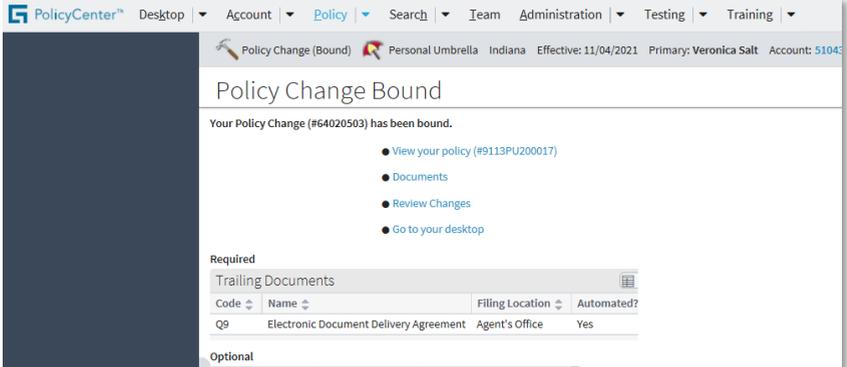
Action	Screen												
<p>On the <i>Policy Review</i> screen:</p> <ul style="list-style-type: none"> <li>Click the <b>Quote</b> button.</li> </ul>	<table border="1"> <thead> <tr> <th>Item</th> <th>Existing Policy</th> <th>Preemptions: Policy Change 64020503</th> </tr> </thead> <tbody> <tr> <td>Umbrella Policy Coverages</td> <td></td> <td></td> </tr> <tr> <td>Umbrella Liability</td> <td></td> <td></td> </tr> <tr> <td>Limit</td> <td>1ML</td> <td>2ML</td> </tr> </tbody> </table>	Item	Existing Policy	Preemptions: Policy Change 64020503	Umbrella Policy Coverages			Umbrella Liability			Limit	1ML	2ML
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Limit	1ML	2ML											

### Step 6

Action	Screen												
<p>On the <i>Quote</i> screen:</p> <ul style="list-style-type: none"> <li>Click the <b>Issue Change</b> button.</li> <li>Click the <b>OK</b> button on the confirmation pop-up window.</li> </ul>	<table border="1"> <thead> <tr> <th>Description</th> <th>Amount</th> <th>Eff Date</th> <th>Exp Date</th> <th>Proration</th> <th>Premium</th> </tr> </thead> <tbody> <tr> <td>Umbrella Liability Coverage</td> <td>\$237.22</td> <td>11/04/2021</td> <td>10/29/2022</td> <td>0.9836</td> <td>\$233.33</td> </tr> </tbody> </table>	Description	Amount	Eff Date	Exp Date	Proration	Premium	Umbrella Liability Coverage	\$237.22	11/04/2021	10/29/2022	0.9836	\$233.33
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## Job Aid Process (Cont.) :

### Step 7

Action	Screen								
<p>The <i>Policy Change Bound</i> screen displays, confirming the binding of the policy change. The overall Umbrella policy is automatically updated with the change as well.</p>	 <table border="1" data-bbox="839 682 1278 766"> <thead> <tr> <th>Code</th> <th>Name</th> <th>Filing Location</th> <th>Automated?</th> </tr> </thead> <tbody> <tr> <td>Q9</td> <td>Electronic Document Delivery Agreement</td> <td>Agent's Office</td> <td>Yes</td> </tr> </tbody> </table>	Code	Name	Filing Location	Automated?	Q9	Electronic Document Delivery Agreement	Agent's Office	Yes
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