

PUL New Product

Available in CO, MI, IN, WI, WV, WA, SD, AR, RI, NV, UT

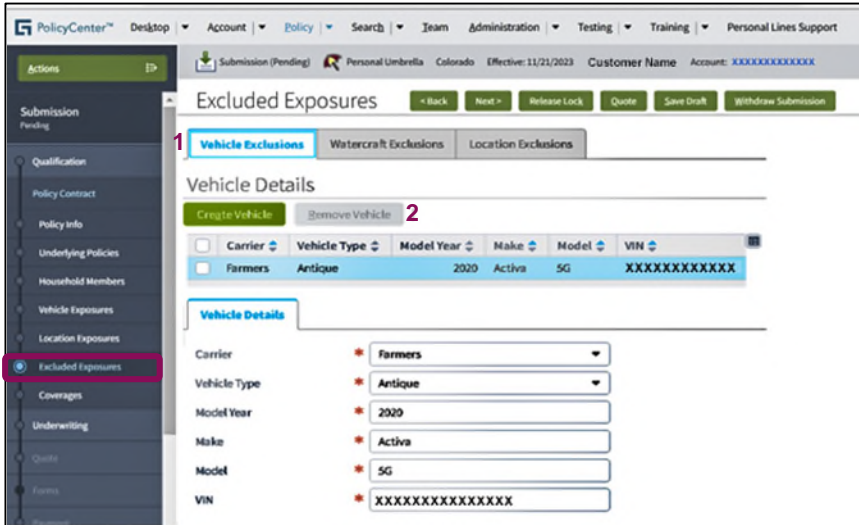


Description

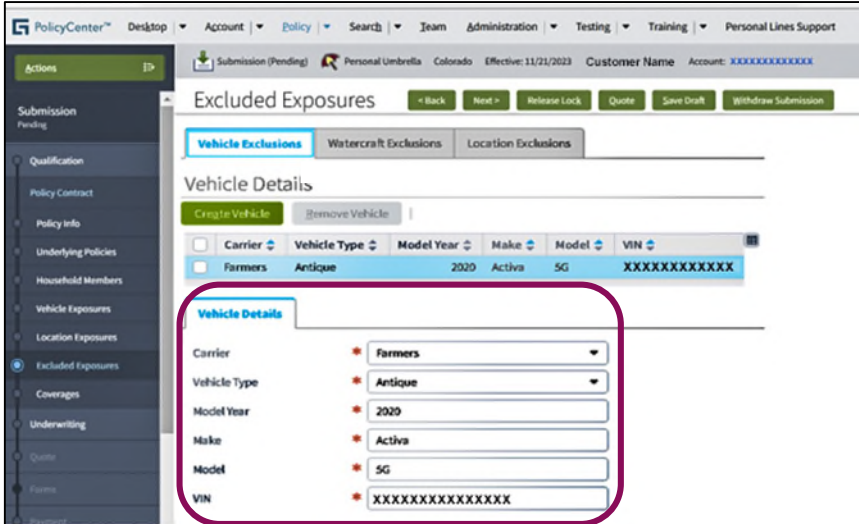
This job aid describes the changes impacting the Personal Umbrella Liability (PUL) Policy. The changes apply to New Business, Changes, Mid-Term Changes, Renewals and Rewrites. A new Excluded Exposures screen has been added to build a schedule of excluded vehicles, watercraft and/or property to collect data to tie to either a Nationwide or non-Nationwide policy. In addition, a schedule of excluded property data will collect premises description and location (description will be part of the location address).

The redesigned PUL product is only available in the following states: CO, MI, IN, WI, WV, WA, SD, AR, RI, NV, and UT. All other states will continue with the current Umbrella product.

Excluded Exposures Screen

Action	Screen
<ol style="list-style-type: none">When the "Excluded Exposures" screen is accessed, it will display a "Vehicle Exclusions" tab, "Location Exclusions" tab and "Watercraft Exclusions" tab, where the user will input vehicle and location details.Also included are new "Create" and "Remove" tabs for vehicle and watercraft selections, in addition to "New Location" and Remove tabs for Property. Input of Vehicle Details, Watercraft Details and Location details will be free form.	

Vehicle Details

Action	Screen
<p>This screen impacts the following vehicle types: PPA, On-Road, Off-Road, Antique.</p> <p>The "Vehicle Details" section will include "Create Vehicle" and "Remove Vehicle" tabs with freeform input fields for "Carrier" (Nationwide or Non-Nationwide), "Vehicle Type", "Model Year", "Make", "Model" and "VIN".</p> <p>When there is no vehicle, the "Excluded Exposures" screen will display but without the "Vehicle Details" tab.</p>	

Watercraft Details

Action

This screen impacts: Personal Watercraft & Boat

The “Watercraft Details” section will include “Create Watercraft” and “Remove Watercraft” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Watercraft Type”, “Model Year”, “Make”, “Model” and “HIN”.

Screen

The screenshot shows the 'Excluded Exposures' screen in the PolicyCenter application. The 'Watercraft Exclusions' tab is selected. The 'Watercraft Details' section is highlighted with a red box. It contains the following fields:

- Carrier: Farm Bureau
- Watercraft Type: Boat
- Model Year: 2022
- Make: CHEVOLET
- Model: ACT5
- HIN: XXXXXXXXXXXXXXXX

Property Details

Action

This screen impacts property premises: HTC, DF (Usage-Rental, Additional Residence).

The “Location Details” section will include “Create Location” and “Remove Location” tabs with freeform input fields for “Carrier” (Nationwide or Non-Nationwide), “Property Type”, “Address Line 1”, “Address Line 2”, “City”, “State”, “ZIP Code” and “Usage”.

When there is no property exclusion, the “Excluded Exposures” screen will display, but without “Location Details”.

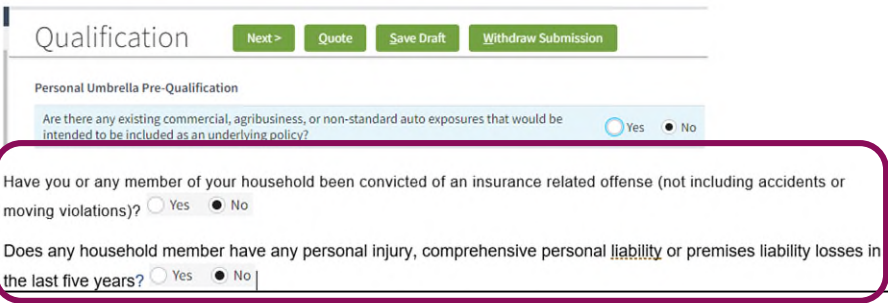
Screen

The screenshot shows the 'Excluded Exposures' screen in the PolicyCenter application. The 'Location Exclusions' tab is selected. The 'Location Details' section is highlighted with a red box. It contains the following fields:

- Carrier: Esurance
- Property Type: Homeowner
- Address Line 1: Street Address
- Address Line 2:
- City:
- State:
- ZIP Code:
- Usage: Rental Additional Residence

General Quote Binding Underwriting Rules

Pre-Qualification Questions

Action	Screen
New pre-qualification questions display with both questions defaulting to “No”.	 <p>The screenshot shows the 'Qualification' screen with buttons for 'Next >', 'Quote', 'Save Draft', and 'Withdraw Submission'. It includes two questions: 'Are there any existing commercial, agribusiness, or non-standard auto exposures that would be intended to be included as an underlying policy?' and 'Have you or any member of your household been convicted of an insurance related offense (not including accidents or moving violations)?'. Both questions have 'No' selected. A third question is partially visible: 'Does any household member have any personal injury, comprehensive personal liability or premises liability losses in the last five years?'.</p>

Underlying Policies – Minimum Limits

Minimum underlying limits of 500/500 or 500 CSL are required for “Personal Auto”, “Misc. Vehicles”, and “Watercraft” to ensure the correct balance of risk, premium, and underwriting effort.

Underlying Policies

< Back

Next >

Quote

Save Draft

Withdraw Submission

Exclude all Underlying Auto Exposures?

*

☒ Yes

☐ No

Underlying Policies

Create Policy

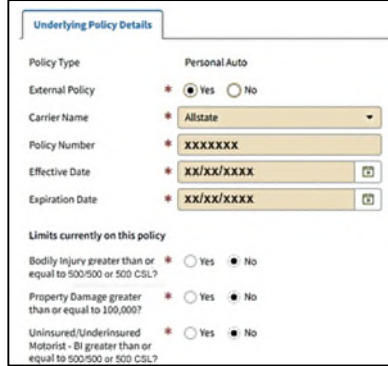
Remove Policy

Retrieve Account Policies

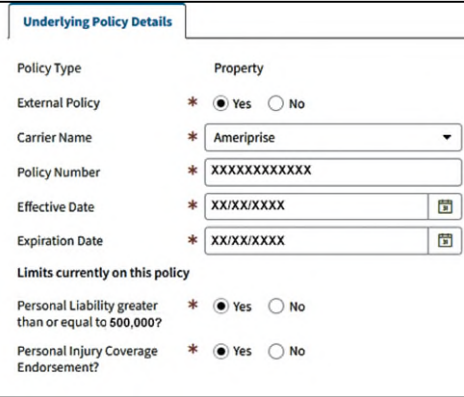
Retrieve Additional Policies

<input type="checkbox"/>	Policy Type	Product Description	External Policy	Carrier Name	Policy Number	Status	Effective Date	Expiration Date
<input type="checkbox"/>	Personal Auto		No	Nationwide	XXXXXXXX		02/14/2023	xx/xx/xxxx
<input type="checkbox"/>	Property	Homeowner	Yes	Ameriprise	XXXXXXXX		03/07/2023	xx/xx/xxxx
<input type="checkbox"/>	Watercraft	Pleasure Boatowners	Yes	GEICO	XXXXXXXX		03/30/2023	xx/xx/xxxx
<input type="checkbox"/>	Misc Vehicle		Yes	GEICO	XXXXXXXX		03/27/2023	xx/xx/xxxx

Personal Auto

<p>“Limits currently on this policy” (Question changes in bold below.)</p> <p>“Bodily injury greater than or equal to 500/500 or 500 CSL?”</p> <p>“Uninsured/Underinsured Motorist – BI greater than or equal to 500/500 or 500 CSL?”</p>	 <p>The screenshot shows the 'Underlying Policy Details' screen for 'Personal Auto'. It includes fields for 'Policy Type', 'External Policy', 'Carrier Name', 'Policy Number', 'Effective Date', and 'Expiration Date'. Below these are three questions with radio button options: 'Limits currently on this policy', 'Bodily injury greater than or equal to 500/500 or 500 CSL?', and 'Uninsured/Underinsured Motorist - BI greater than or equal to 500/500 or 500 CSL?'. All three questions have 'No' selected.</p>
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Property

<p>“Limits currently on this policy” (Question changes in bold below.)</p> <p>“Personal Liability greater than or equal to 500,000?”</p>	 <p>The screenshot shows the 'Underlying Policy Details' screen for 'Property'. It includes fields for 'Policy Type', 'External Policy', 'Carrier Name', 'Policy Number', 'Effective Date', and 'Expiration Date'. Below these are two questions with radio button options: 'Limits currently on this policy' and 'Personal Liability greater than or equal to 500,000?'. Both questions have 'Yes' selected.</p>
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Underlying Policies – Minimum Limits (cont'd)

Minimum underlying limits of 500/500 or 500 CSL are required for “Personal Auto”, “Misc. Vehicles”, and “Watercraft” to ensure the correct balance of risk, premium, and underwriting effort.

Underlying Policies

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[Next >](#)
[Quote](#)
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[Withdraw Submission](#)

Exclude all Underlying Auto Exposures? * ☐ Yes ☒ No

Underlying Policies

[Create Policy](#)
[Remove Policy](#)
[Retrieve Account Policies](#)
[Retrieve Additional Policies](#)

<input type="checkbox"/>	Policy Type	Product Description	External Policy	Carrier Name	Policy Number	Status	Effective Date	Expiration Date
<input type="checkbox"/>	Personal Auto		No	Nationwide	XXXXXXXX		02/14/2023	XX/XX/XXXX
<input type="checkbox"/>	Property	Homeowner	Yes	Ameriprise	XXXXXXXX		03/07/2023	XX/XX/XXXX
<input type="checkbox"/>	Watercraft	Pleasure Boatowners	Yes	GEICO	XXXXXXXX		03/30/2023	XX/XX/XXXX
<input type="checkbox"/>	Misc Vehicle		Yes	GEICO	XXXXXXXX		03/27/2023	XX/XX/XXXX

Watercraft

“Limits currently on this policy”
(Question changes in **bold** below.)

“Watercraft Liability greater than or equal to **500/500 or 500 CSL**?”

Underlying Policy Details

Policy Type: Watercraft

External Policy: * ☒ Yes ☐ No

Carrier Name: * GEICO

Policy Number: * XXXXXXXXXX

Effective Date: * XX/XX/XXXX

Expiration Date: * XX/XX/XXXX

Number of personal watercraft covered by this policy: 1

Number of boats covered by this policy:

Limits currently on this policy

Watercraft Liability greater than or equal to 500/500 or 500 CSL? * ☐ Yes ☒ No

Issues Blocking Quote – Required Minimum Limits

All or some of the following issues display if the required minimum limits are not met for underlying auto, property and/or watercraft policies.

[Approve](#)
[Reject](#)
[Reopen](#)
[History](#)
[View Issues Blocking](#)
[View All](#)

Blocking Quote

☐ Auto policies listed as underliers must meet the required minimum limits. [P0100].

☐ Property policies listed as underliers must meet the required minimum limits. [P0101].

☐ Watercraft policies listed as underliers must meet the required minimum limits. [P0200].

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(4) I agree that I will return or destroy any material provided to me during this training, including any copies of such training material, when or if any of the following circumstances apply: (a) my Independent Sales Agent agreement with Nationwide is cancelled or I no longer hold any appointments with Nationwide; (b) my employment with or contract with a Nationwide Independent Sales Agent is terminated; (c) my Independent Adjuster contract with Nationwide is terminated; (d) my employment with or contract with a Nationwide Independent Adjuster is terminated; or (e) my employment or contract with Nationwide is terminated for any reason.