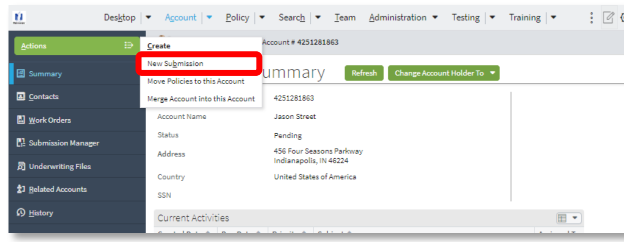
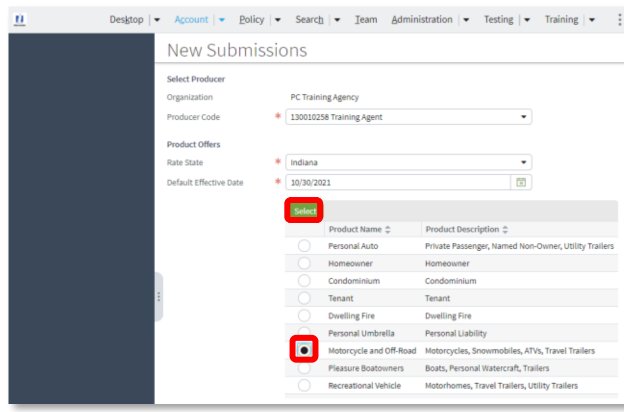
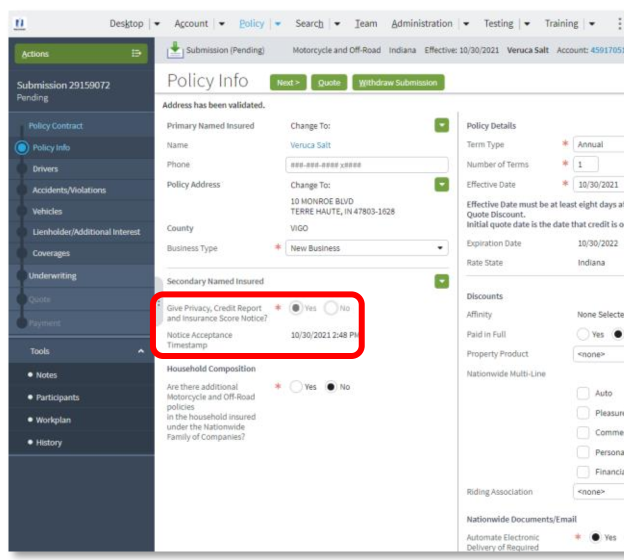
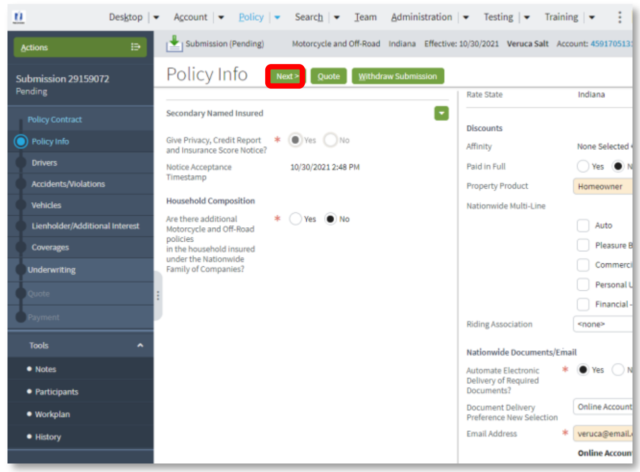
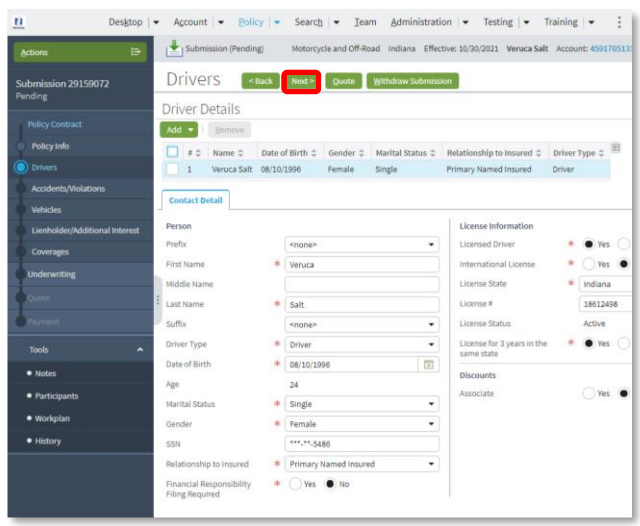
Create Off-Road Full Application Policy

Description:
This job aid describes the step by step process how to create an Off-Road Powersports Full Application policy.

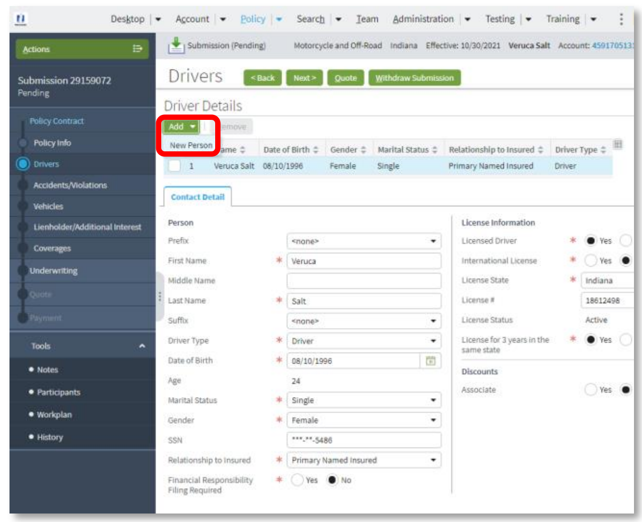
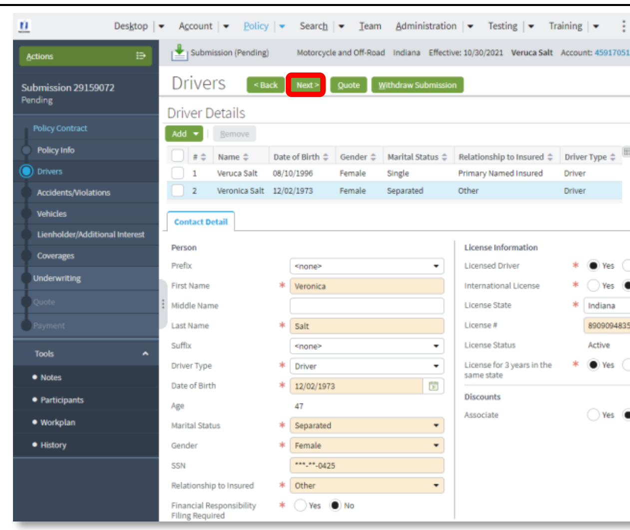
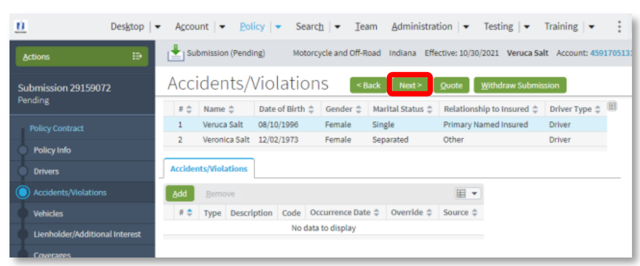
Step	Action	Screen
1	On the *Account Summary* screen: • Click the arrow to the right of the Actions field. • Select "**New Submission**" from the drop-down menu.	
2	PolicyCenter defaults the **Rate State** to the prospective member's mailing address. You can update the **Default Effective Date** on this screen or the *Policy Info* screen. • Select the radio button to the left of the **Motorcycle and Off-Road** field. • Click the **Select** button.	
3	On the *Policy Info* screen: • Select the **Yes** radio button to select the **Give Privacy, Credit Report and Insurance Score Notice?** option. • Click the **OK** button on the *Give Privacy, Credit Report and Insurance Score Notice* pop-up window after reviewing the disclosure statement.	

Create Off-Road Full Application Policy

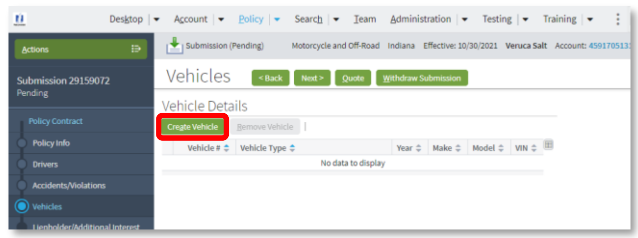
4	The *Policy Info* screen is where you change the **Effective Date** and add policy level discounts to the policy submission. • Complete all *required* (*) fields. **Note**: If you answer "**Yes**" to the **Automate Electronic Delivery of Required Documents** question, PolicyCenter will automatically send any required documents to the policyholder. To use this option, you MUST specify "**Online Account Access**" for **Designated Delivery Preference New Selection** and enter the policyholder's email address. **Note:** The default **Document Delivery Preference New Selection** field is "**Online Account Access (email)**". If this default value is accepted, then an **Email Address** is *required*. • Click **Next >** button.	

5	On the *Drivers* screen, the account holder information defaults in as the Primary Named Insured.
	
	• Review the defaulted information on the **Contact Details** tab. Required fields include:
	  o **First Name**
	  o **Last Name**
	  o **Driver Type** (defaults to Driver)
	  o **Date of Birth**
	  o **Marital Status**
	  o **Gender**
	  o **SSN**
	  o **Relationship to the Insured**
	  o **Financial Responsibility Filing Required** (defaults to No)
	  o **Licensed Driver** (defaults to Yes)
	  o **International License** (defaults to No)
	  o **License State** (defaults to State entered for Account address)
	  o **License #** (not required for a quote, but is required to issue)
	  o **License for 3 years in the same state** (defaults to Yes)
		

Create Off-Road Full Application Policy

6	You may add additional drivers to the policy. • Click the **Add** button. • Select **New Person.**	
7	Complete the required fields, as listed in Step 5. • Click the **Next >** button.	
8	If the driver has any previous accidents or violations, you may enter them on the *Accidents/Violations* screen. Any additional accidents/violations reported by the Department of Motor Vehicles are added automatically when the submission is bound. • Click the **Next >** button.	

<table>
<tr>
<td>9</td>
<td>On the Vehicles screen, add all the appropriate vehicles to the policy.

• Click the Create Vehicle button.</td>
<td>
</td>
</tr>
<tr>
<td>10</td>
<td>On the Vehicle Details tab:

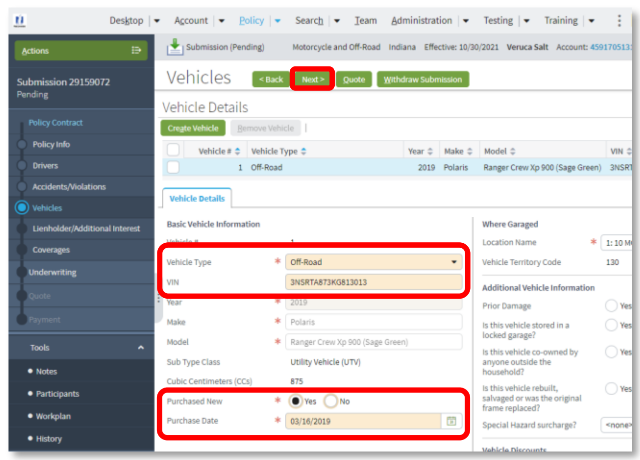
• Select Off-Road from the Vehicle Type drop-down list.

• Enter the appropriate information into the VIN field.

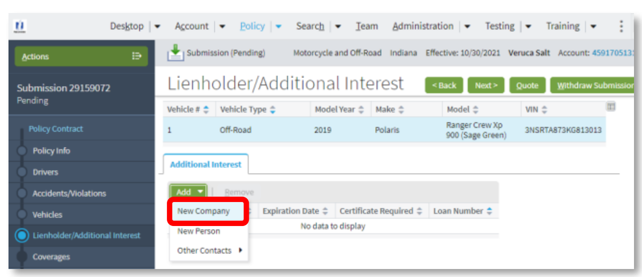
• Press the Tab key to call VIN Services.

Note: Entering the VIN auto populates the vehicle's Year, Make, and Model. In some cases, a new screen displays where you select the particular off-road vehicle VIN via a radio button then click the OK button.

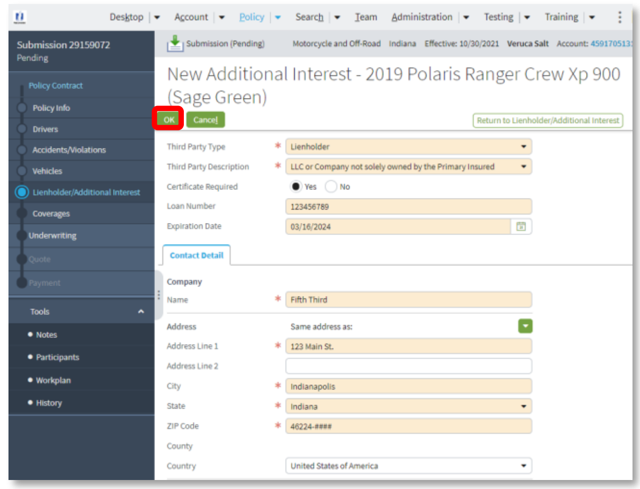
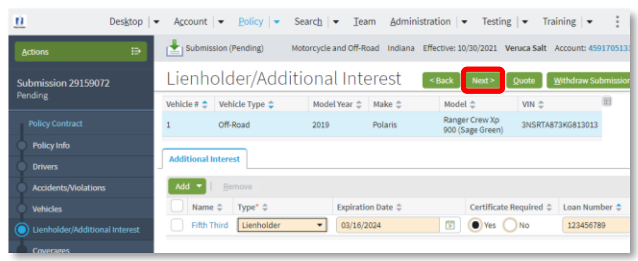
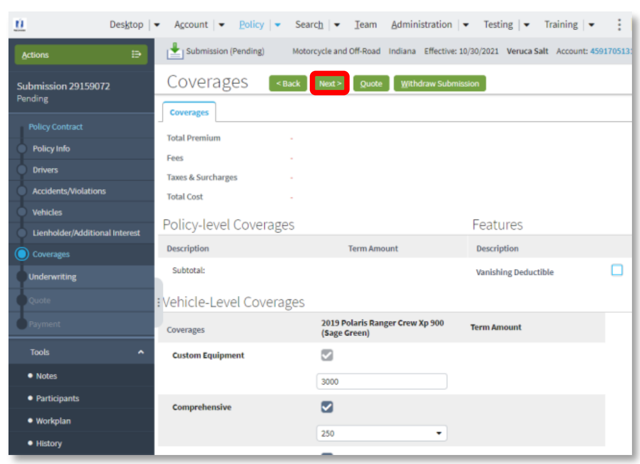
• Complete the Purchased New and Purchase Date fields, if applicable.

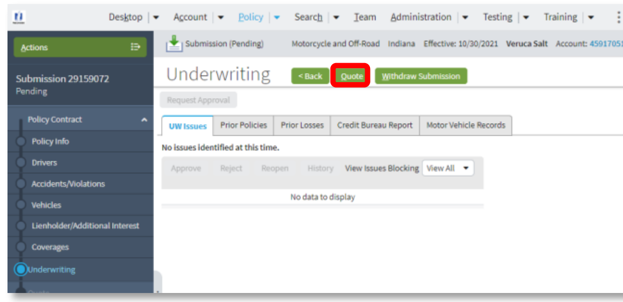
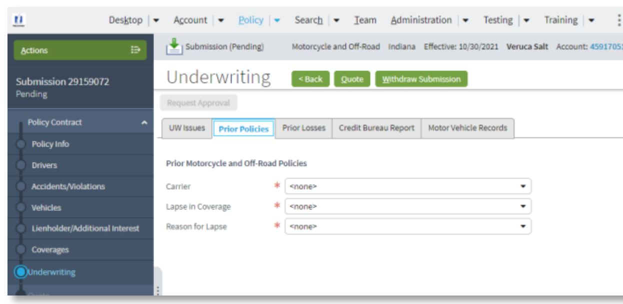
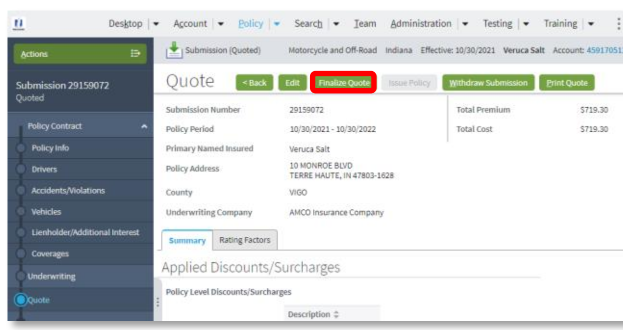
• Click the Next > button.</td>
<td>
</td>
</tr>
<tr>
<td>11</td>
<td>On the Lienholder/Additional Interest screen, enter any car loan or lease details for the vehicle.

• Click the Add button to display additional interests' options.

• Select New Company from the drop-down list.</td>
<td>
</td>
</tr>
</table>

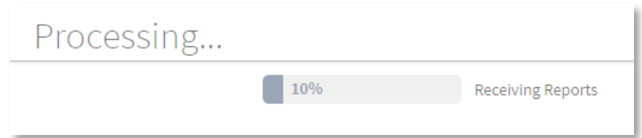
Create Off-Road Full Application Policy

12	On the *New Additional Interest* screen: • Complete all required fields. • Click the **OK** button.	
13	Verify the Additional Interest information you entered appears on the **Additional Interest** tab. • Click the **Next >** button.	
14	On the *Coverages* screen, the Policy-level Coverages display on the top half of the screen with the **Vehicle Level Coverages** on the bottom half: • Select the appropriate policy and vehicle-level coverages. • Click the **Next >** button.	

15	On the *Underwriting* screen, you may review additional details on the following tabs: ○ **UW Issues** ○ **Prior Policies** (shown in Step 16.) ○ **Prior Losses** ○ **Credit Bureau Report** ○ **Motor Vehicle Records** • Click the **Prior Policies** tab. **Note:** Motor Vehicle Records will not return until the **Finalize Quote** step.	
16	On the **Prior Policies** tab, complete the required fields: ○ **Carrier** ○ **Lapse in Coverage** ○ **Reason for Lapse** (if needed) • Click the **Quote** button.	
17	On the *Quote* screen: • Click the **Finalize Quote** button. • Click the **OK** button on the **Finalize Quote** pop-up window after reviewing the disclosure statement.	

<table>
<tr>
<td>18</td>
<td>Clicking the Finalize Quote button orders the MVR report for Auto submissions and places the submission in Binding status. After binding the policy, if no incidents are found on the report, you can advance to the Payment screen, enter the billing information, and issue the policy.

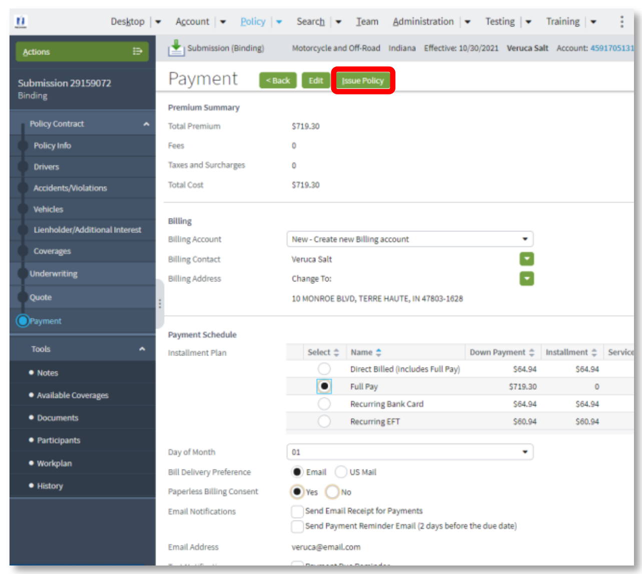
The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the Payment screen.

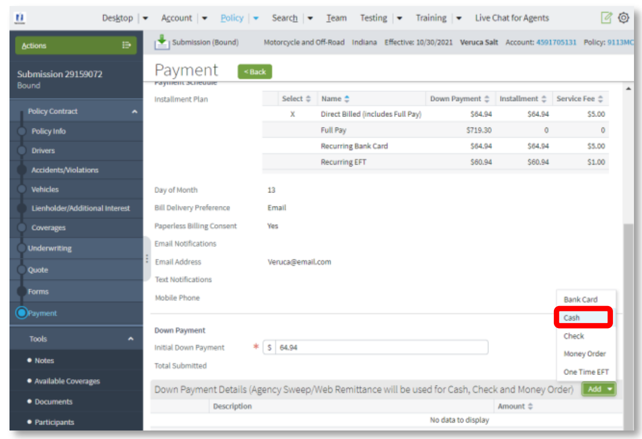
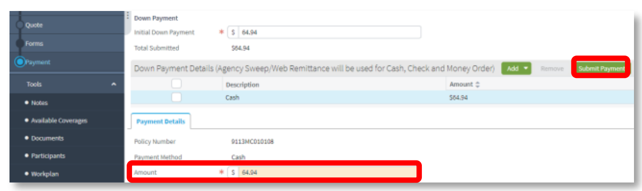
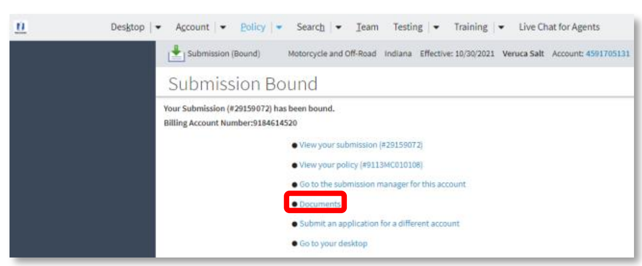
Note: If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.</td>
<td>

If discrepancies are found in the reports, the bind process stops, and a review of the report is required, allowing you to take the appropriate action. After resolving any discrepancies, you must quote and finalize the quote again, before moving to the Payment screen and issuing the policy.</td>
</tr>
<tr>
<td>19</td>
<td>On the Payment screen:

Complete the required billing information. Required fields include:

Installment Plan selection
Day of the Month (defaults to the Effective Date of the submission)
Bill Delivery Preference
Paperless Billing Consent
Email Address (if Paperless Billing Consent is chosen)

Click the Issue Policy button.
Click the OK button on the confirmation pop-up window.
</td>
<td>
</td>
</tr>
</table>

20	Next, complete the *Down Payment Details* information. The Initial Down Payment is the amount which must be submitted for down payment. You may need to scroll down to the bottom of the *Payment* screen to locate the *Down Payment* section. • Click the **Add** button. **Note**: You may add up to four down-payment methods. • In this example, select **Cash** from the drop-down list. **Note:** In certain circumstances, like adding the policy to an existing billing account, a down payment is not required. However, it is recommended to accept a down payment when possible.	
21	In the *Payments Details* section: • Review the down payment details and adjust as necessary. • Enter the down payment amount in the **Amount** field. • Click the **Submit Payment** button.	
22	The *Submission Bound* screen displays. This indicates the submission is bound, the Billing Account successfully created, and the down payment accepted. Next, you must collect the documents required to complete the bind process. • Click on the **Documents** link.	

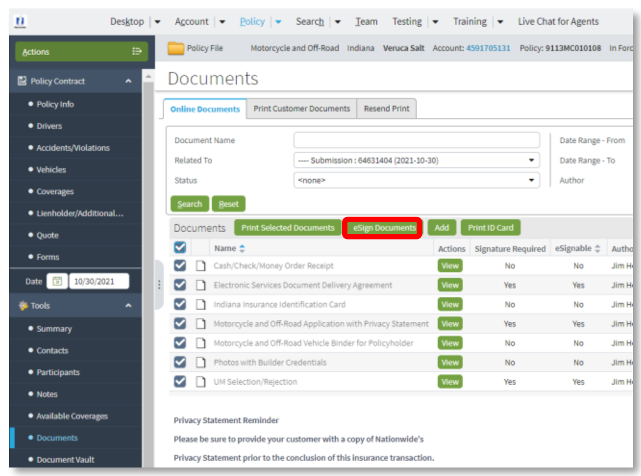
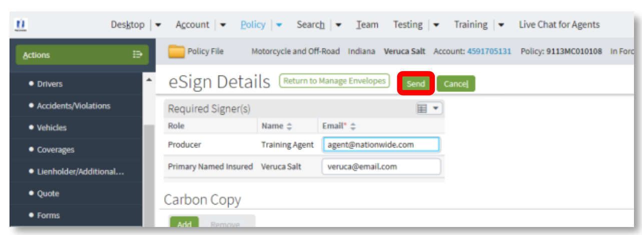
Create Off-Road Full Application Policy

Documents defaulting on the *Documents* screen are those required to finish the issuing process. This includes documents needing signatures or additional documentation from the member. An example of this would be the Central Alarm Certificate.

Additional documents can be found by clicking on the **Add** button. These documents are optional but are available for the member. An example of this would be a down payment receipt.

There are two ways to obtain the members signature. The member can physically sign printed documents (click the **View** button to generate a PDF) or electronically sign documents online using eSignature.

If you selected "**Yes**" for the **Automate Electronic Delivery of Required Documents** question on the *Policy Info* screen, required documents will show as already sent for eSignature when you display the *Documents* screen. If this is the case, you will only need to eSign any optional or added documents.

23	To create an eSignature envelope, at least one document selected must have a *"Yes"* status in the eSignable column. • Select all the documents to provide to the member. The documents selected create an envelope to be emailed to the required signers. • Click the **eSign Documents** button.	
24	On the *eSign Details* screen: • Enter or verify the email address for required signers. You can add Carbon Copy recipients not requiring a signature. • Click the **Send** button. An email is sent to all recipients to take appropriate action using the eSignature functionality.	

25	PolicyCenter produces a second set of documents during the eSignature envelope creation process. The second set of documents includes signatures once the process completes. The **Status** column updates to *"Completed"* after the envelope is signed and returned.