

Add or Delete Mortgagee

In Brief

In this quick card, you will change the Mortgagee listed on a Homeowner policy. You will delete the existing Third Party Lienholder and then add the updated Mortgagee information.

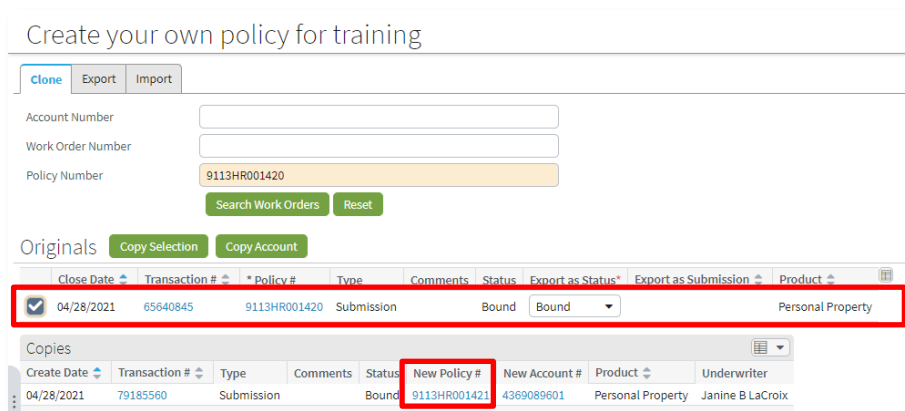
Log in to the [VTO](#) using the appropriate generic user account from the [VTO Information Guide](#) document.

Quick Card

IMPORTANT: This is a test environment. The next seven (7) steps are ONLY used in the VTO.

Clone the Policy

1. Click the down arrow to the right of the **Training** button on the **Tab Bar**. Select "**Create your own policy for training**" from the drop-down menu.
2. Enter "**9113HR001420**" in the **Policy Number** field exactly as it is shown, including spaces and capital letters.
3. Click the **Search Work Orders** button.
4. In the *Originals* section, click the checkbox to the left of the **Submission** Transaction Type for the policy being cloned. In this example, select the checkbox to the left of Transaction # **65640845**.



Create your own policy for training

Clone Export Import

Account Number

Work Order Number

Policy Number

Search Work Orders Reset

Originals Copy Selection Copy Account

Close Date	Transaction #	* Policy #	Type	Comments	Status	Export as Status	Export as Submission	Product
<input checked="" type="checkbox"/>	04/28/2021	65640845	9113HR001420	Submission	Bound	Bound		Personal Property

Copies

Create Date	Transaction #	Type	Comments	Status	New Policy #	New Account #	Product	Underwriter
04/28/2021	79185560	Submission		Bound	9113HR001421	4369089601	Personal Property	Janine B LaCroix

5. Click the **Copy Selection** button.
- Note:** If the *Copies* section does not automatically populate, click on the **Search** tab, then back on the **Training** tab. The clone information should be visible.
6. Scroll down, if necessary, to the *Copies* section.
7. Click the link in the **New Policy #** column.

IMPORTANT: PolicyCenter automatically created a **New Account #**. The new account is linked to the *cloned* policy, not the original.

Add a Mortgagee

Summary screen

8. Click the **Actions** button.
9. Select “**Change Policy**” from the drop-down menu.

Start Policy Change screen

10. PolicyCenter defaults the **Effective Date** to the current system date. If necessary, you can change the date to a future date. In this example, accept the current date.
11. Click the **Next >** button.

Policy Info screen

12. Click the **Mortgagee/Billing** link.

Mortgagee/Billing screen

13. In the *Third Party Lienholder* section, click the **Add** button.
14. Select “**Add Third Party lienholder**” from the drop-down list.

Search Third Party screen

15. Enter “**First Indiana**” followed by your initials in the **Name** field.

IMPORTANT: This is a TEST environment; the data is not valid. Your last name is required to make the information unique and to return zero results.

16. Click the **Search** button.

NOTE: You must search for the Mortgage information when adding it to a policy. If the Third Party Lienholder does not currently exist in the system, PolicyCenter displays the message, “*The search returned zero results.*” If the Third Party Lienholder does exist, you may add a new Lienholder, with the same name, as addresses may be different.

17. Click the **Add** button.

Add Third Party screen

18. Enter “**1 First Ave**” in the **Address Line 1** field.
19. Enter “**Indianapolis**” in the **City** field.
20. Click the down arrow to the right of the **State** field.
21. Select “**Indiana**” from the drop-down list.
22. Enter “**46123**” in the **Zip Code** field.
23. Click the **OK** button.

Mortgagee/Billing screen

24. Select “**First Mortgagee**” from the **Lien Type** drop-down list.
25. Enter “**475869**” in the **Loan Number** field.
26. In the *Policy/Billing Options* section, select “**First Mortgagee**” from the **Renewal Bill To** drop-down list.
27. Click the Quote button.

Quote screen

28. Click the Issue Change button.
29. Click the **OK** button.

Policy Change Bound screen

PolicyCenter displays the message, “*Your Policy Change (#XXXX) has been bound.*”

Delete a Mortgagee

Policy Change Bound screen

1. Click the **View your Policy (#XXXX)** to access the same policy used for “*Add Additional Named Insureds.*”

Summary screen

2. Click the Actions button.
3. Select “**Change Policy**” from the drop-down list.

Start Policy Change screen

4. PolicyCenter defaults the **Effective Date** to the current system date. If necessary, you can change the date to a future date. In this example, accept the current date.
5. Click the Next > button.

Policy Info screen

6. Click the **Mortgagee/Billing** link.

Mortgagee/Billing screen

7. In the *Third Party Lienholder* section, select the checkbox to the left of the existing Third Party Mortgagee.
8. Click the Remove button.
9. Click the **OK** button.
10. Click the Quote button.



Quote screen

11. Click the **Issue Change** button.
12. Click the **OK** button.

Policy Change Bound screen

PolicyCenter displays the message, *"Your Policy Change (#XXXX) has been bound."*