

Umbrella Change: Change Underlying Policy Limits

In Brief

A policyholder has requested an update to the Automobile and Personal Liability limits on the Umbrella policy.

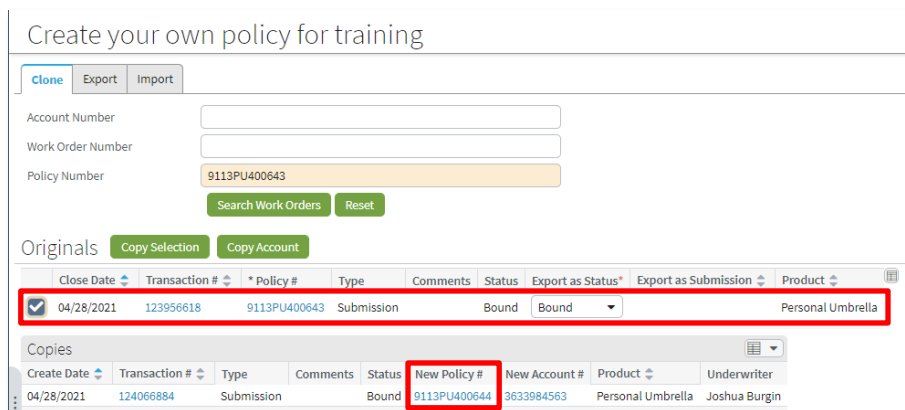
Log in to the [VTO](#) using the appropriate generic user account from the [VTO Information Guide](#) document.

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 list.
2. Enter **"9113PU400643"** 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 # **123956618**.



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. The cloned policy opens on the policy *Summary*.

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 **Next >** button.

Underlying Policies screen

NOTE: When cloning an Umbrella Policy in the VTO, the underlying policies come over with the clone, but are missing their policy numbers. You must manually enter the policy numbers.

14. On the **Underlying Policies** tab, enter the following Underlying Policy numbers:
 - “9113K 502386” in the **Auto Policy Number** field.
 - “9113HS000404” in the **Property Policy Number** field.
15. Click the **Coverages** link.

Coverages screen

16. In the *Underlying Coverages* section, update the following coverages:
 - Select “**1ML/1ML/100**” from the **Automobile Liability** drop-down list.
 - Select “**1ML**” from the **Personal Liability** drop-down list.
17. Click the **Quote** button.

IMPORTANT: This is a test environment. This data is not valid. The VTO is not connected to the rating system, but in production, you will see the correct premium.

Quote screen

18. Click the **Issue Change** button.
19. Click the **OK** button.

Policy Change Bound screen

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