



Property Dwelling Fire Submission

Description:

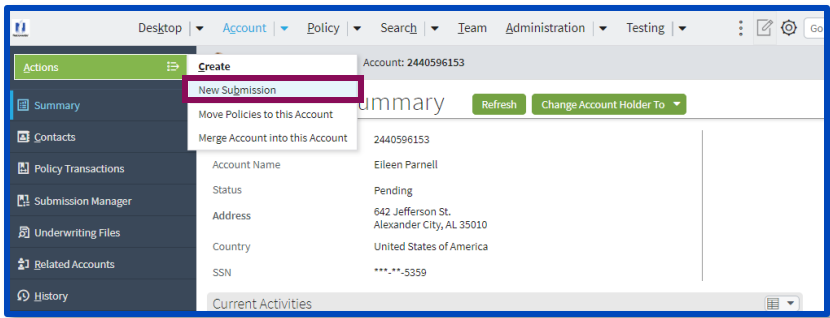
This job aid outlines the differences between Dwelling Fire and Homeowner submissions and explains how to complete a Property Dwelling Fire full application submission in PolicyCenter.

Key differences from a Homeowner submission:

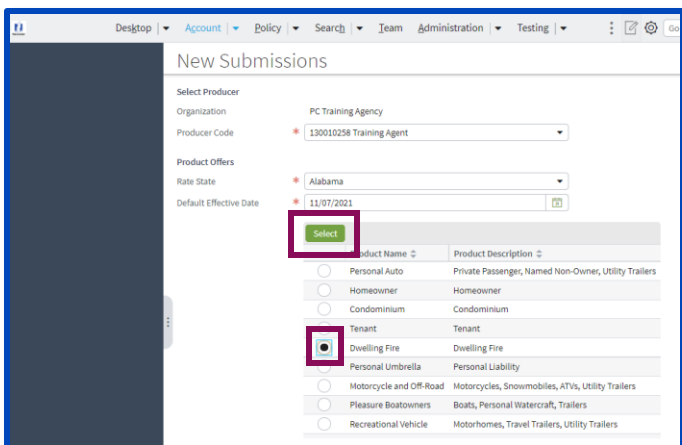
- Different set of **Qualification** questions
- Dwelling Fire has an additional **Coverages** tab

Job Aid Process:

Step 1

Action	Screen
<p>On the Account Summary screen:</p> <ul style="list-style-type: none">• Select the arrow to the right of the Actions field.• Select “New Submission” from the drop-down menu.	

Step 2

Action	Screen
<p>On the <i>New Submissions</i> screen, PolicyCenter defaults the Rate State to match the prospective member’s mailing address.</p> <p>You can update the Default Effective Date on this screen or the <i>Policy Info</i> screen.</p> <p>Select the radio button to the left of the Dwelling Fire field.</p> <p>Select the Select button.</p>	

Step 3

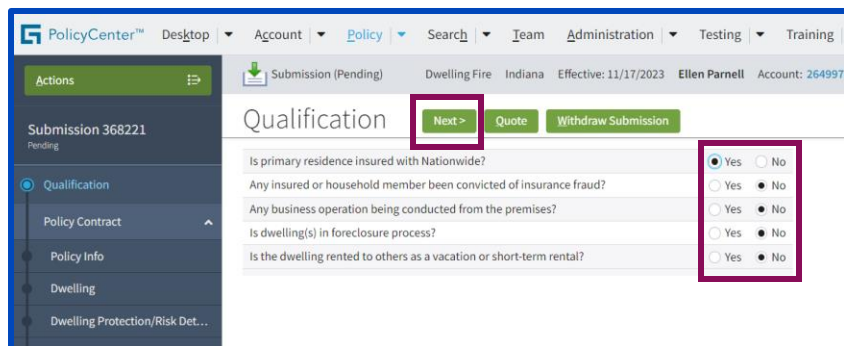
Action

To begin the application, you must answer/verify the qualification questions. These questions are used to determine eligibility for the type of insurance being sought.

Select the appropriate answer for each question.

Select the **Next >** button.

Screen



PolicyCenter™ Desktop Account Policy Search Team Administration Testing Training

Submission (Pending) Dwelling Fire Indiana Effective: 11/17/2023 Ellen Parnell Account: 264997

Actions

Submission 368221 Pending

Qualification

Policy Contract

Policy Info

Dwelling

Dwelling Protection/Risk Det...

Qualification

Is primary residence insured with Nationwide? ☒ Yes ☐ No

Any insured or household member been convicted of insurance fraud? ☐ Yes ☒ No

Any business operation being conducted from the premises? ☐ Yes ☒ No

Is dwelling(s) in foreclosure process? ☐ Yes ☒ No

Is the dwelling rented to others as a vacation or short-term rental? ☐ Yes ☒ No

Next > Quote Withdraw Submission

Step 4

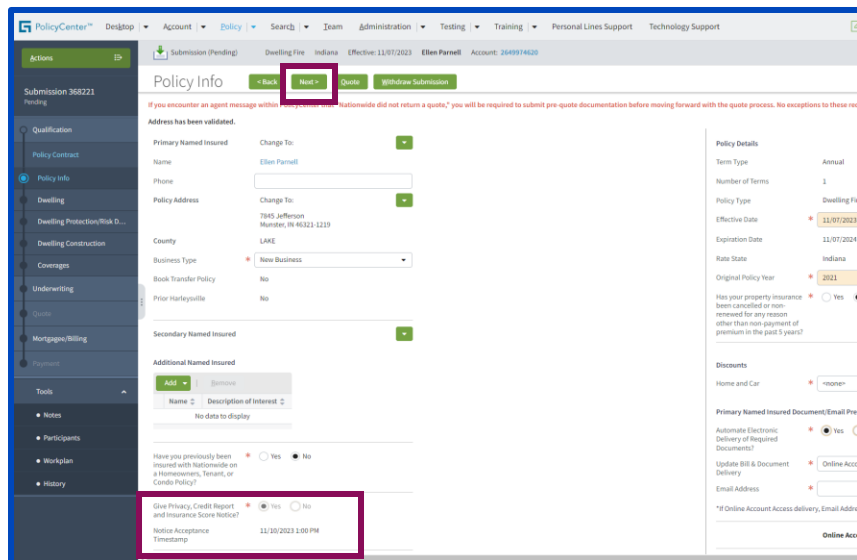
Action

On the *Policy Info* screen:

Select the **Yes** radio button to select the **Give Privacy, Credit Report and Insurance Score Notice Disclosure** option.

Select the **OK** button on the pop-up window after reviewing the disclosure.

Screen



PolicyCenter™ Desktop Account Policy Search Team Administration Testing Training Personal Lines Support Technology Support

Submission (Pending) Dwelling Fire Indiana Effective: 11/07/2023 Ellen Parnell Account: 2649974629

Policy Info

Back Next > Quote Withdraw Submission

If you encounter an agent message within 10 minutes of your submission, you will be required to submit pre-quote documentation before moving forward with the quote process. No exceptions to these rules.

Address has been validated.

Primary Named Insured

Change To:

Name: Ellen Parnell

Phone:

Policy Address

Change To:

2945 Jefferson

Muncie, IN 47321-1219

County: LAKE

Business Type: ☒ New Business

Book Transfer Policy: No

Prior Harleysville: No

Secondary Named Insured

Change To:

Additional Named Insured

Add Remove

Name: Description of Interest:

No data to display

Have you previously been insured with Nationwide on a Homeowner's, Tenant, or Condo Policy? ☐ Yes ☒ No

Give Privacy, Credit Report and Insurance Score Notice? ☒ Yes ☐ No

Notice Acceptance Timestamp: 11/16/2023 1:09 PM

Policy Details

Term Type: Annual

Number of Terms: 1

Policy Type: Dwelling Fire

Effective Date: 11/07/2023

Expiration Date: 11/07/2024

Rate State: Indiana

Original Policy Year: 2021

Has your property insurance been cancelled or non-renewed for any reason other than non-payment of premium in the past 3 years? ☐ Yes ☒ No

Discounts

Home and Car:

Primary Named Insured Document/Email Pref

Automate Electronic Delivery of Required Documents? ☒ Yes ☐ No

Update Bill & Document Delivery: ☒ Online Account ☐ Paper

Email Address:

*If Online Account Access delivery, Email Address:

Online Account Access

Property Dwelling Fire Submission



Step 5

Action

On the *Policy Info* screen:

Complete the remaining required fields. Those include:

- **Number of Terms**
- **Effective Date**
- **Original Policy Year**
- **Has your property insurance been cancelled or non-renewed for any reason other than non-payment of premium in the past 5 years?**
- **Home and Car**
- **Automate Electronic Delivery of Required Documents**
- **Email Address**
- **Producer Code**

Note: Many of the required fields default but can be changed, as needed. You may need to scroll down to view additional 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.

Select the **Next >** button.

Note: Discounts can be added or updated in the *Discounts* section.

Screen

Step 6

Action

On the *Dwelling* screen:

Review and complete all required fields.

Select “**Dwelling**” from the **Dwelling Type** drop-down list.

Select the **Next >** button.

Screen

Step 7

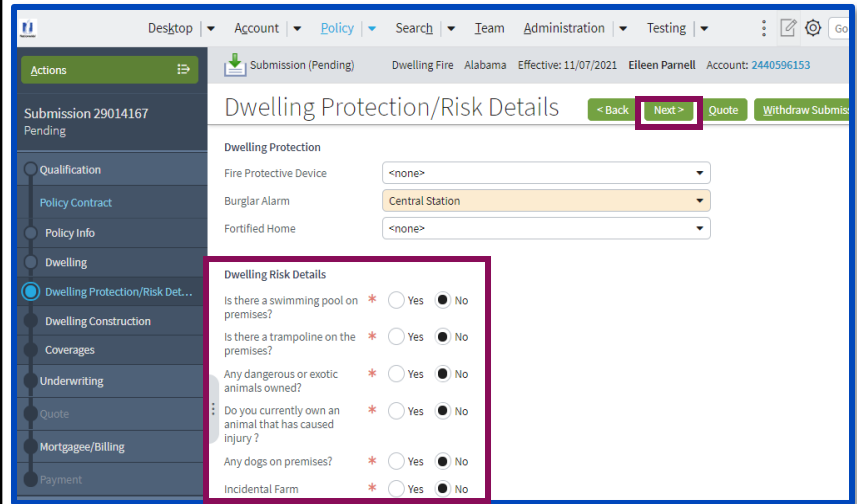
Action

On the *Dwelling Protection/Risk Details* screen:

- Review and update the answers, as necessary. For example, you may need to add information if the member has a home security system, swimming pool, trampoline, or dog on the premises.
- Select the **Next >** button.

Note: On a Dwelling Fire submission, only one protection system may be chosen.

Screen



Step 8

Action

You can create a new Reconstruction Cost Estimate or find an existing estimate.

To find an existing estimate, enter the estimate number or policy number in the appropriate field. In this example, you will create a new estimate.

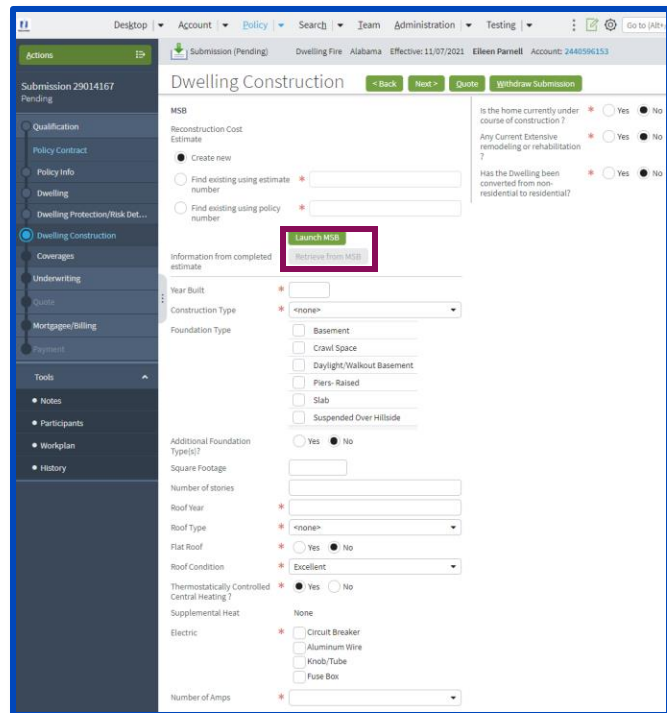
Select the **Launch MSB** button

Note: You will be launched to MSB. Complete the MSB screens, then return to PolicyCenter.

To create a new estimate:

Select the **Retrieve from MSB** button.

Screen



Property Dwelling Fire Submission

Step 9

Action

When you Select the **Retrieve from MSB** button, additional fields prefill from MSB.

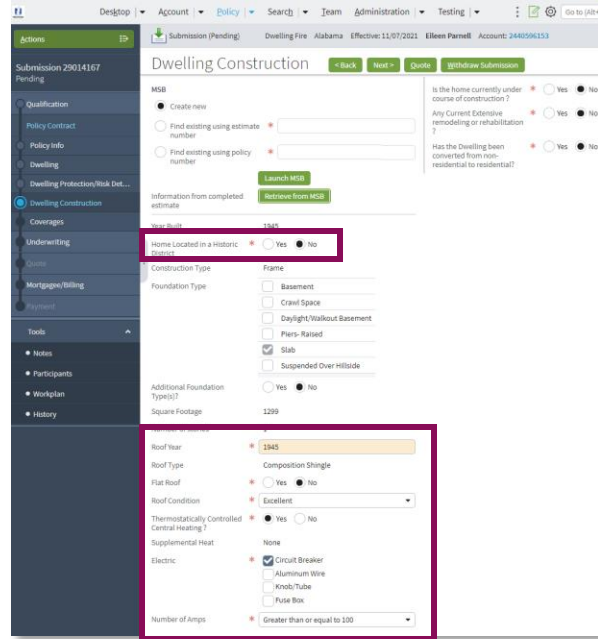
Review and complete all other required fields. They include:

Home Located in a Historic District
Roof Year
Flat Roof radio button
Roof Condition
Thermostatically Controlled Central Heating? radio button
Electric
Number of Amps
 Additional **Dwelling Construction** questions (right-hand column)

Note: It may be necessary to scroll down to view all fields.

Select the **Next >** button.

Screen



Step 10

Action

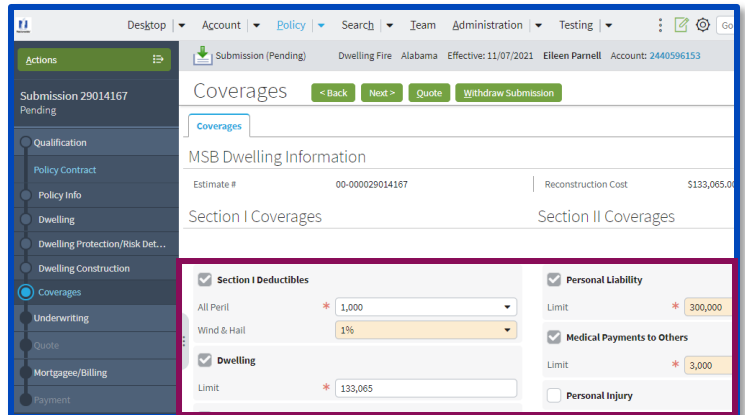
All coverages are added on the *Coverages* screen.

Some fields may default. Grayed-out checkboxes indicate coverages are included in the policy. Items not defaulted can be added or removed per the member's request.

Complete all required information.

Select the **Next >** button

Screen



Step 11

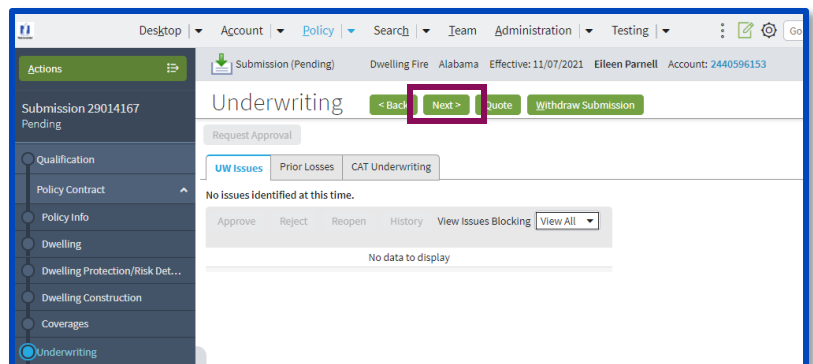
Action

On the *Underwriting* screen, underwriting issues will not be identified until the submission has been quoted for the first time.

Access additional tabs as necessary.

Select the **Next >** button.

Screen



Step 12

Action

On the *Mortgagee/Billing* screen, in the *Policy/Billing Options* section, you can determine the billing for New Business and Renewals. By default, billing is sent to the Primary Named Insured.

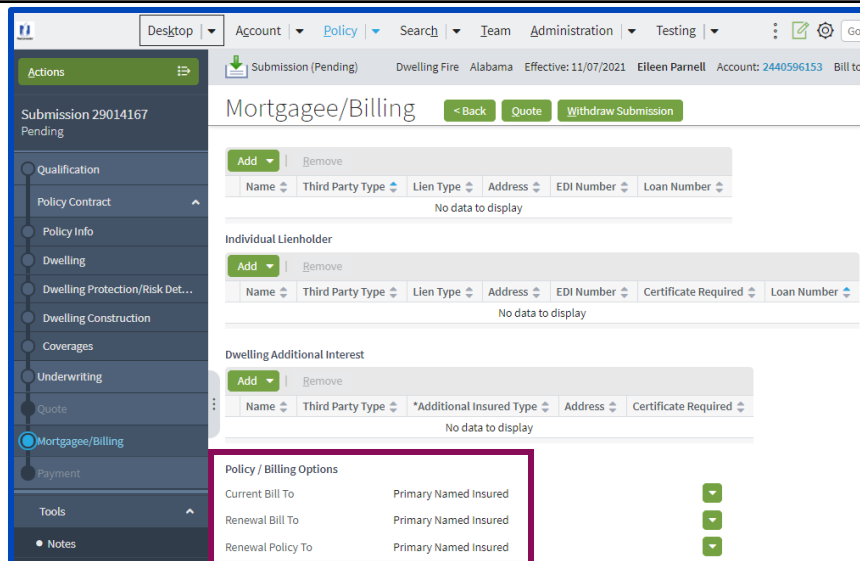
If you need to make any changes, you may enter those settings here. For example, the member may request to bill an additional insured or the Mortgagee for the first term and Primary Named Insured for subsequent renewals.

Renewal Policy To applies **ONLY** to print, so Primary Named Insured is generally the chosen option.

Complete all required fields, as needed.

Select the **Quote** button.

Screen



Step 13

Action

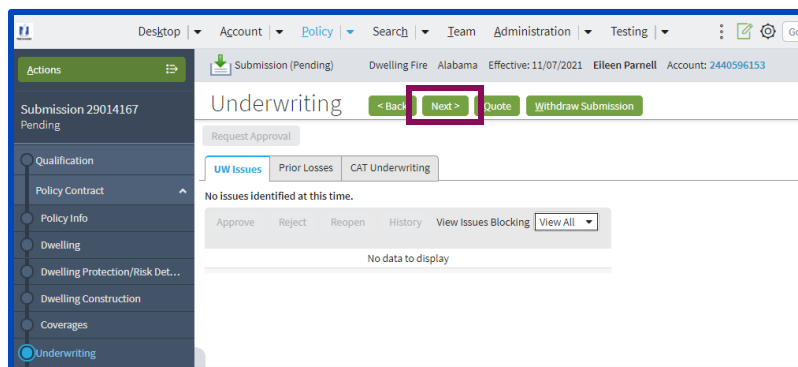
The *Quote* screen provides a detailed breakdown of premium cost for each policy coverage.

Select the **Finalize Quote** button.

Note: Selecting the **Finalize Quote** button places the submission in Binding status. After binding the policy, you can advance to the *Payment* screen, enter the billing information, and issue the policy.

Select the **OK** button on the **Finalize Quote** pop-up window after reviewing the disclosure statement.

Screen



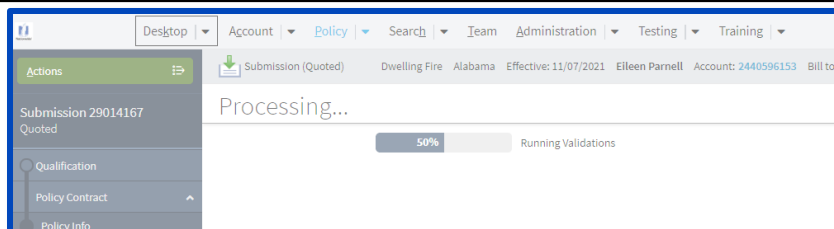
Step 14

Action

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.

Screen



Step 15

Action

On the *Payment* screen:

Select the appropriate **Installment Plan**.

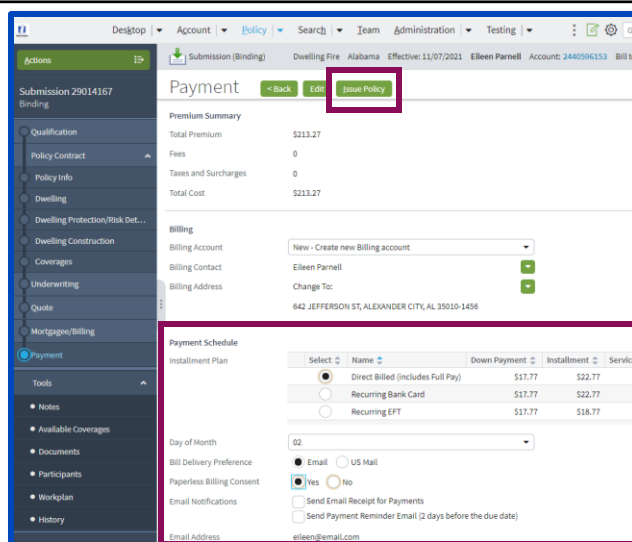
Complete the required information. Those fields include:

- Day of Month** (defaults to submission's effective date)
- Bill Delivery Preference** radio button
- Paperless Billing Consent** radio button

Select the **"Issue Policy"** button.

Select **OK** on the confirmation pop-up window.

Screen



Step 16

Action

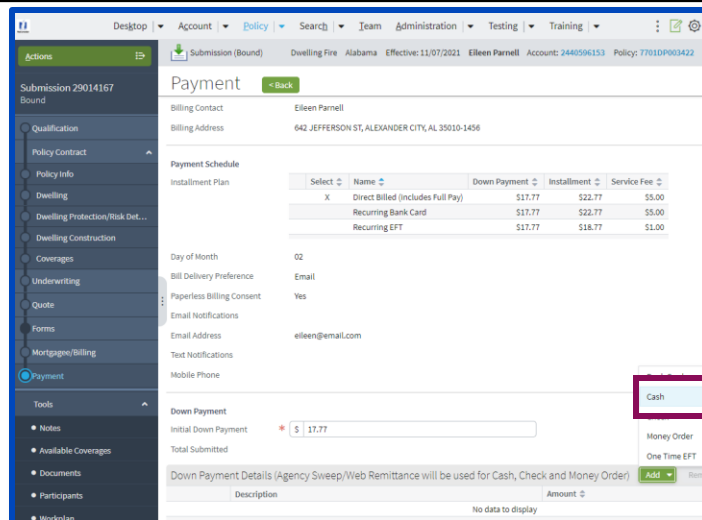
Next, complete the *Down Payment Details* information (scroll down to view this section).

Select the **Add** button.

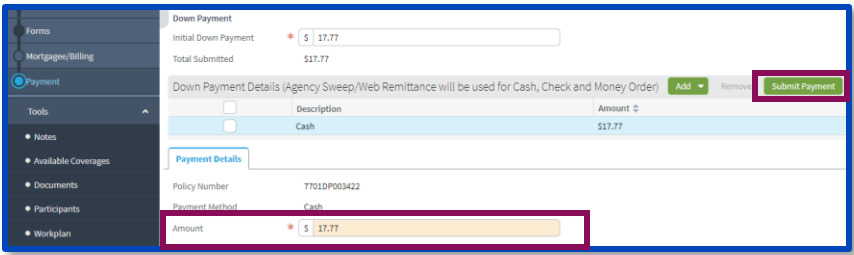
Select the appropriate down payment option from the drop-down list. In this example, **"Cash"** is selected.

Note: The Initial Down Payment is the amount which must be submitted for down payment. In certain circumstances, like Billing to a 3rd Party Mortgagee, 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.

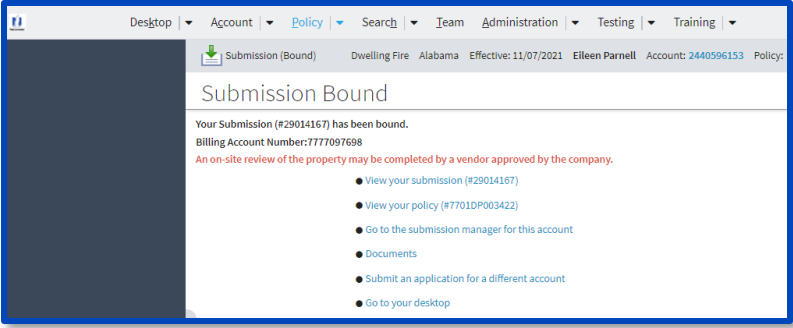
Screen



Step 17

Action	Screen
<p>In the <i>Down Payment Details</i> section:</p> <p>Enter the amount of the down payment.</p> <p>Select the Submit Payment button.</p> <p>Note: Depending on which Down Payment option is selected, additional information may be required.</p> <p>Note: In some cases, you may need to select the Submit Payment button multiple times to submit the down payment.</p>	

Step 18

Action	Screen
<p>The <i>Submission Bound</i> screen displays. The submission has been bound, the Billing Account successfully created, and the down payment was accepted.</p> <p>You have successfully created a Property Dwelling Fire submission.</p> <p>Note: You must collect the documents required to complete the bind process.</p>	

By accepting a copy of these materials:

- (1) I agree that I am either: (a) an employee or Contractor working for Nationwide Mutual Insurance Company or one of its affiliates or subsidiaries ("Nationwide"); or (b) an Independent Sales Agent who has a contract and valid appointment with Nationwide; or (c) an employee of or an independent contractor retained by an Independent Sales Agent; or (d) an Independent Adjuster who has a contract with Nationwide; or (e) an employee of or an independent contractor retained by an Independent Adjuster.
- (2) I agree that the information contained in this training presentation is confidential and proprietary to Nationwide and may not be disclosed or provided to third parties without Nationwide's prior written consent.
- (3) I acknowledge that: (i) certain information contained in this training presentation may be applicable to licensed individuals only and access to this information should not be construed as permission to perform any functions that would require a license; and (ii) I am responsible for acting in accordance with all applicable laws and regulations.
- (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.