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 2

Action	Screen
On the <i>New Submissions</i> screen, PolicyCenter defaults the Rate State to match the prospective member's mailing address. You can update the Default Effective Date on this screen or the <i>Policy Info</i> screen. Select the radio button to the left of the Dwelling Fire field. Select the Select button.	Desigtop Account Policy Search Ieam Administration Testing Testi
	Recreational Vehicle Motorhomes, Travel Trailers, Utility Trailers



Step 3

Action		Screen	
To begin the application, you must answer/verify the qualification questions. These questions are used to determine	PolicyCenter [™] Des <u>k</u> top Actions ₽		Testing Training Ien Parnell Account: 264997
eligibility for the type of insurance being sought.	Submission 368221 Pending	Qualification Next> Quote Withdraw Submission Is primary residence insured with Nationwide?	• Yes No
	Qualification	Any insured or household member been convicted of insurance fraud?	🔿 Yes 💿 No
Select the appropriate answer for each	Policy Contract	Any business operation being conducted from the premises?	🔿 Yes 💿 No
question.		Is dwelling(s) in foreclosure process?	🔿 Yes 💿 No
	Policy Info	Is the dwelling rented to others as a vacation or short-term rental?	🔾 Yes 💿 No
Select the Next > button.	Dwelling Dwelling Protection/Risk Det		

Step 4	
Action	Screen
On the <i>Policy Info</i> screen: Select the Yes radio button to select the Give Privacy, Credit Report and Insurance Score	PolicyConter® Dealary + Account + Enkry + Search + Learn definitiation + Testing + Training + Percent Lines Support Technology Support
Notice Disclosure option.	Princy Namel Insured Oung To: Princy Namel Insured Princy Name Insured
Select the OK button on the pop-up window after reviewing the disclosure.	Durling Pulicy Advanse Charge Tro: Pulicy Try Durling Contraction/Tilla Durling Frie Table Methods Table Methods Durling Contraction/Tilla Durling Contraction/Tilla Durling Frie Effects Durling Frie Effects Durling Frie Durling Contraction/Tilla Durling Contraction/Tilla Durling Frie Effects Durling Frie Effects Durling Frie Durling Contraction/Tilla Durling Contraction/Tilla Durling Frie Effects Durling Frie Effects Durling Frie Durling Contraction/Tilla Durling Contraction/Tilla Durling Contraction/Tilla Durling Contraction/Tilla Durling Frie Effects Durling Frie Effects Durling Frie Undownting Book Transfer Fried No Effects Durling Fried Effects Durling Fried Undownting Prior Tilla Durling Fried No Effects Durling Fried Effects Durling Fried Undownting Prior Tilla Durling Fried No Effects Durling Fried Effects Durling Fried Undownting Prior Tilla Durling Fried No Effects Durling Fried Effects Durling Fried Undownting Prior Tilla Durling Fried No Effects Durling Fried Effects Durling Fried
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Step 5

On the Policy Info screen:

Complete the remaining required fields. Those include:

Action

- 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
- o Email Address
- o 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.

Step 6	
Action	Screen
On the Dwelling screen:	U Desktop ▼ Account ▼ Policy ▼ Search ▼ Ieam Administration ▼ Testing ▼ : © © 60
Review and complete all required fields.	Actions Submission (Pending) Dwelling Fire Alabama Effective: 11/07/2021 Eileen Parmell Account: 2440596153 Submission 29014167 DWelling <a>Back Next> Quote Withdraw Submission
Select " Dwelling " from the Dwelling Type drop-down list.	Details Geographic Data Policy Contract Location Name 2: 642 JEFFERSON ST, AL EXANDER CITY, AL 35010-1456 County TALLAPOOS
Select the Next > button.	Dwelling Location Details Territory 041 Dwelling Protection/Risk Det Occupancy * Tenant Miles To Fire Station 01
	Dwelling Construction Date Purchased * 03/16/2020 Coverages Dwelling Type * Dwelling Underwriting # Families * 1
	Quote Secondary Yes No Fire Department ALEXANDER Mortgagez/Billing Registered Historic Home Yes No Fire Station ALEXANDER Registered Historic Home Yes No EQ Zone 21 Modular Home Yes No FD Subscription Tax

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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
Desktop Actions :⇒	Account Policy Search Ieam Administration Testing Format Policy Search Ieam Administration Testing Format Policy Policy
Pending Qualification	Dwelling Protection Fire Protective Device Sector
Policy Contract Policy Info Dwelling	Durgial Alarm Central Station Fortified Home <none> Dwelling Risk Details</none>
Dwelling Protection/Risk Det Dwelling Construction Coverages	Is there a swimming pool on * Yes No premises? Is there a trampoline on the * Yes No premises?
Underwriting Quote Mortzaeee/Billing	Any dangerous or exotic * Ves No animals owned? Do you currently own an * Yes No animal that has caused injury 7
Payment	Any dogs on premises? * Yes No Incidental Farm * Yes No

Action	Screen
You can create a new Reconstruction Cost	11 Desatop • Account • Policy • Search • Team Administration • Testing • : 🖉 🕲 Goto Jack
Estimate or lind an existing estimate.	Actions E Submission (Pending) Dwelling Fire Alabama Effective: 11/07/2021 Elleen Parnell Account: 2440596153
To find an existing estimate, enter the	Submission 2014167 DWelling CONStruction <beck next=""> Quote 12thdraw Submission Pending MSB Internet Submission Pending * () Yes () No course of countercharter () Yes () No</beck>
estimate number or policy number in the	Qualification Reconstruction Cost Edimate Policy Contract Oracte new Create new Cr
appropriate field. In this example, you will	Policy info Policy in
create a new estimate.	Dwelling Protection (Yold Det Dwelling Construction Dwelling Construction
Select the Launch MSB button	Coverages information from completed Total Coverages entropy from Math
	Counts E Construction Type Con
Note: You will be launched to MSB. Complete the MSB screens, then return to PolicyCenter	Commonly rype Commonl
	Toold Piers-Raised Notes Stab
To create a new estimate:	Participants Additional Foundation Ved plan Ved plan Type(k)
Select the Patriave from MSP button	Nidory Square Footage Number of stories
	Roof Year * Tooley * Tooley *
	Flat Roof * 🔿 Yes 💿 No
	Poof Condition
	Supplemental Heat None
	Biectric * Circuit Breaker Automative Wee Kook Tube Preve Box
	Number of Amps *



Step 9

Action Screen : 🖉 🕲 Go to (A When you Select the Retrieve from MSB Policy | Search | Team Administration | Testing | button, additional fields prefill from MSB. Dwelling Construction www.searchitecommutations.com Review and complete all other required fields. They include: Home Located in a Historic District **Roof Year** Flat Roof radio button Yes No **Roof Condition** Thermostatically Controlled Central Daylight/ Heating? radio button Piers- Raised Electric Number of Amps Additional **Dwelling Construction** questions (right-hand column) Yes No Note: It may be necessary to scroll down to view all fields. Select the Next > button.

Step 10

Action	Screen
All coverages are added on the Coverages screen.	Desktop • Account • Policy • Search • Ieam Administration • Testing • : @ @ Go Actions Bubmission (Pending) Dwelling Fire Alabama Effective: 11/07/2021 Eileen Parmell Account: 2440596153
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.	Submission 29014167 COVErages Pending Coverages Qualification MSB Dwelling Information Policy Contract Estimate # Policy Info Section I Coverages Desting Protection/Risk Det Section I Coverages
Complete all required information. Select the Next > button	Dwelling Construction Section I Deductibles Personal Liability Underwrting All Peril 1,000 Limit # 300,000 Underwrting Wind & Hall 1% Compared on the section of

Step 11



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Submission 29014167 Pending

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Policy Info

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Submission (Pending)

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Screen

Account | 👻 Policy | 👻 Search | 👻 Team Administration | 👻 Testing | 👻

 Name \$\\$
 Third Party Type \$
 Lien Type \$
 Address \$
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 Loan Number \$

 No data to display
 No data to display

Name
Third Party Type
Additional Insured Type
Address
Certificate Required
No data to display

Primary Named Insured

Primary Named Insured

Primary Named Insured

 Name \$\Dim Third Party Type \$\Dim Lien Type \$\Dim Address \$\Dim EDI Number \$\Dim Certificate Required \$\Dim Loan Number \$\Dim Loan Number \$\Dim Number \$\Dim

No data to display

Mortgagee/Billing < Back Quote Withdraw Submission

Dwelling Fire Alabama Effective: 11/07/2021 Eileen Parnell Account: 2440596153 Bill to

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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.

Step 13





Step 14

Action	Screen
The system displays a progress bar as a visual cue of running validations report ordering. Once validations are complete, the system automatically displays the <i>Payment</i> screen. Note: If a validation or report fails, PolicyCenter continues to display a validation message, warning, or Underwriting rule on the impacted screen.	Image: Desktop • Account • Policy • Search • Ieam Administration • Testing • Training • Actions Image: Desktop • Account • Policy • Search • Ieam Administration • Testing • Training • Actions Image: Desktop • Account • Policy • Search • Ieam Administration • Testing • Training • Submission 29014167 Processing Qualification Policy Contract ^ Policy Info Policy Info

Step 15



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

In the Down Payment Details section:

Enter the amount of the down payment.

Select the Submit Payment button.

Note: Depending on which Down Payment option is selected, additional information may be required.

Note: In some cases, you may need to select the **Submit Payment** button multiple times to submit the down payment.

Screen					
Forms Mortgagee/Billing	Down Payment Initial Down Payment Total Submitted	* (\$ 17.77 \$17.77			
Tools A Notes	Down Payment Deta	Description Cash	emittance will be used for Cash, Chec	Amount © \$17.77	
Available Coverages Occuments Participants	Policy Number Payment Method	7701DP003422 Cash		-	
• Workplan	Amount	* \$ 17.77			

Step 18	
Action	Screen
The <i>Submission Bound</i> screen displays. The submission has been bound, the Billing Account successfully created, and the down payment was accepted. You have successfully created a Property Dwelling Fire submission.	Desktop Account Policy Search I eam Administration Testing Training Training Submission (Bound) Dwelling Fire Alabama Effective: 11/07/2021 Elleen Parnell Account: 2440596153 Policy:
	Submission Bound
	Your Submission (#29014167) has been bound. Billing Account Number:7777057688 An on-site review of the property may be completed by a vendor approved by the company. • View your submission (#29014167) • View your policy (#7701DP003422)
	Go to the submission manager for this account Go to the submission manager for this account
Note: You must collect the documents required to complete the bind process.	Occuments Submit an application for a different account Go to your desktop

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