



Property Dwelling Fire Submission

Description:

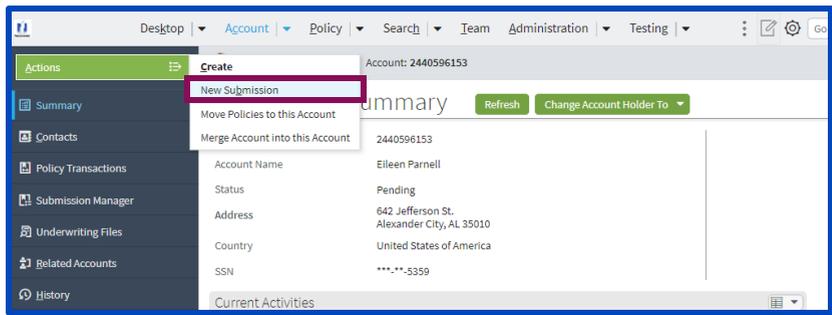
This job aid outlines the differences between Dwelling Fire and Homeowner submissions and explains how to complete a Property Dwelling Fire full application submission in PolicyCenter.

Key differences from a Homeowner submission:

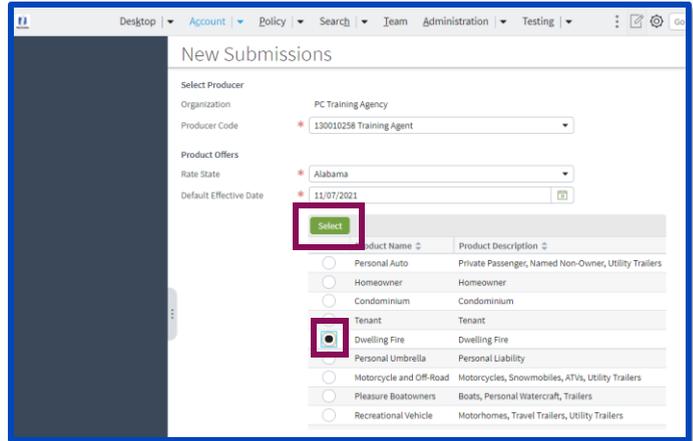
- Different set of **Qualification** questions
- Dwelling Fire has an additional **Coverages** tab

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	Screen
<p>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.</p> <p>Select the appropriate answer for each question.</p> <p>Select the Next > button.</p>	

Step 4

Action	Screen
<p>On the <i>Policy Info</i> screen:</p> <p>Select the Yes radio button to select the Give Privacy, Credit Report and Insurance Score Notice Disclosure option.</p> <p>Select the OK button on the pop-up window after reviewing the disclosure.</p>	

Step 5

Action	Screen
<p>On the <i>Policy Info</i> screen:</p> <p>Complete the remaining required fields. Those include:</p> <ul style="list-style-type: none"> ○ 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 <p>Note: Many of the required fields default but can be changed, as needed. You may need to scroll down to view additional fields.</p> <p>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.</p> <p>Select the Next > button.</p> <p>Note: Discounts can be added or updated in the <i>Discounts</i> section.</p>	

Step 6

Action	Screen
<p>On the <i>Dwelling</i> screen:</p> <p>Review and complete all required fields.</p> <p>Select “Dwelling” from the Dwelling Type drop-down list.</p> <p>Select the Next > button.</p>	

Step 7

Action	Screen
<p>On the <i>Dwelling Protection/Risk Details</i> screen:</p> <ul style="list-style-type: none"> 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. <p>Note: On a Dwelling Fire submission, only one protection system may be chosen.</p>	

Step 8

Action	Screen
<p>You can create a new Reconstruction Cost Estimate or find an existing estimate.</p> <p>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.</p> <p>Select the Launch MSB button</p> <p>Note: You will be launched to MSB. Complete the MSB screens, then return to PolicyCenter.</p> <p>To create a new estimate:</p> <p>Select the Retrieve from MSB button.</p>	

Step 9

Action	Screen
<p>When you Select the Retrieve from MSB button, additional fields prefill from MSB.</p> <p>Review and complete all other required fields. They include:</p> <ul style="list-style-type: none"> 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) <p>Note: It may be necessary to scroll down to view all fields.</p> <p>Select the Next > button.</p>	

Step 10

Action	Screen
<p>All coverages are added on the <i>Coverages</i> screen.</p> <p>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.</p> <p>Complete all required information.</p> <p>Select the Next > button</p>	

Step 11

Action	Screen
<p>On the <i>Underwriting</i> screen, underwriting issues will not be identified until the submission has been quoted for the first time.</p> <p>Access additional tabs as necessary.</p> <p>Select the Next > button.</p>	

Step 12

Action	Screen
<p>On the <i>Mortgagee/Billing</i> screen, in the <i>Policy/Billing Options</i> section, you can determine the billing for New Business and Renewals. By default, billing is sent to the Primary Named Insured.</p> <p>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.</p> <p>Renewal Policy To applies ONLY to print, so Primary Named Insured is generally the chosen option.</p> <p>Complete all required fields, as needed.</p> <p>Select the Quote button.</p>	

Step 13

Action	Screen
<p>The <i>Quote</i> screen provides a detailed breakdown of premium cost for each policy coverage.</p> <p>Select the Finalize Quote button.</p> <p>Note: Selecting the Finalize Quote places the submission in Binding status. After binding the policy, you can advance to the <i>Payment</i> screen, enter the billing information, and issue the policy.</p> <p>Select the OK button on the Finalize Quote pop-up window after reviewing the disclosure statement.</p>	

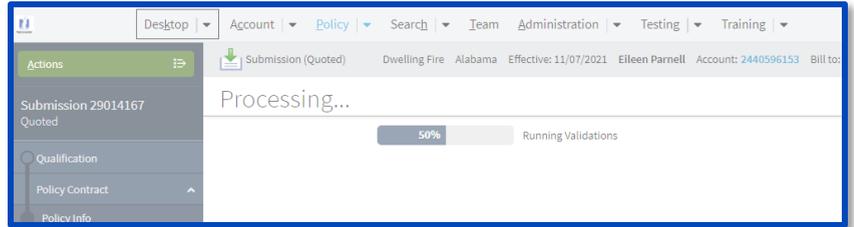
Step 14

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**.

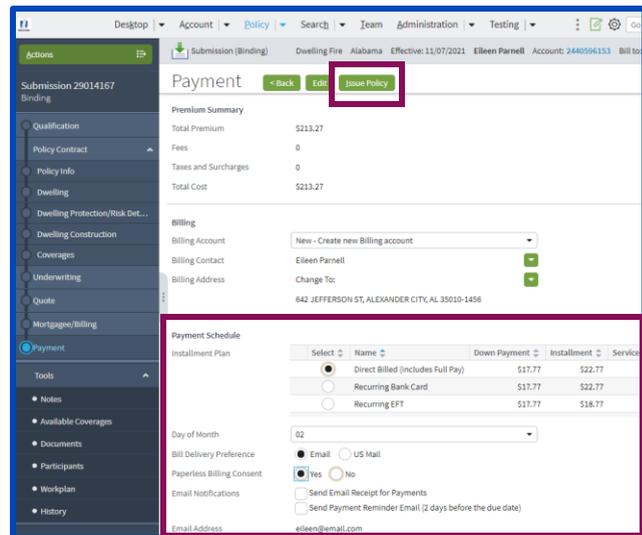
Complete the required information. Those fields include:

- 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

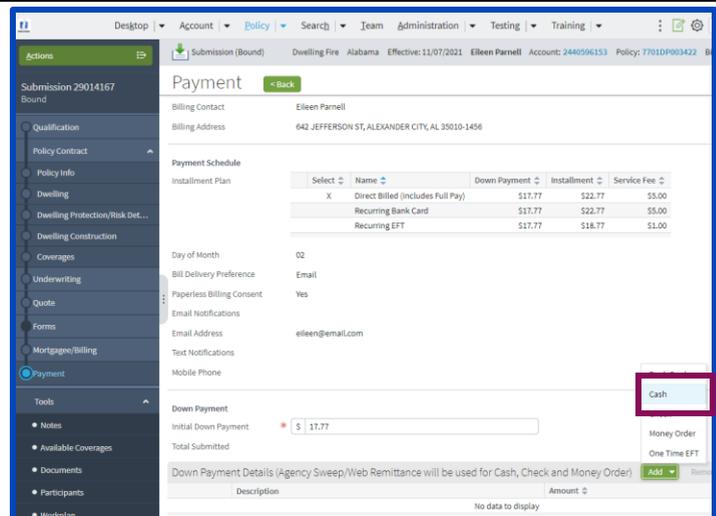
Next, complete the *Down Payment Details* information (scroll down to view this section).

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>	

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