DWELLING QUOTE
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BEFORE YOU GET STARTED

CONTACT FIRST

To begin a new quote, you must first locate an **Existing Customer** or create a **New Customer**. Additional information may need to be entered in the Customer Info section to complete the quote.

For more information, please see the **CUSTOMERS & CONTACTS** training.

ENTERING INFORMATION

It is important to know that any information entered into Sapiens will display and print **EXACTLY** the way you enter it into the system. For example, if you do not capitalize your customer's name, it will not be capitalized when their billing statements are produced and mailed or emailed to them. To ensure a professional look, make sure to either properly capitalize everything entered into the system, or turn your CAPS on and capitalize everything that is entered.

SAVE YOUR WORK

You do not want to lose any of the information you entered, so make sure to click **Submit** or **Next** before leaving any screen in Sapiens to avoid losing the information you entered on each screen.

HELP

 If you have questions regarding any of the fields in Sapiens, simply click the question mark icon next to the item in question. A box will open to provide you with more information.

ERRORS & REQUIRED FIELDS

Make sure to complete all fields marked with a * **Red Asterisk**, because you will not be able to proceed unless all the required fields are completed. If you try to click **SUBMIT** or change to another screen without completing all the required fields, you will see an **ERROR** message pop up listing all the required fields, which will turn red, that require information to be entered or answered before you continue.


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NEW QUOTE / POLICY INFO

The **Policy Info** section is where you will begin entering information specific to the **Dwelling** quote, which includes:

- Basic Information
- Underwriting Questions
- Additional Named Insured
- Additional Interests
- (Multiple) Property Information
- Optional Coverages
- Policy Exclusions
- Location Exclusions
- Losses
- Premium Summary
- Forms
- Policy Notes

Some new items may appear in the left-hand column based on what has been entered or selected, and if additional information is needed.
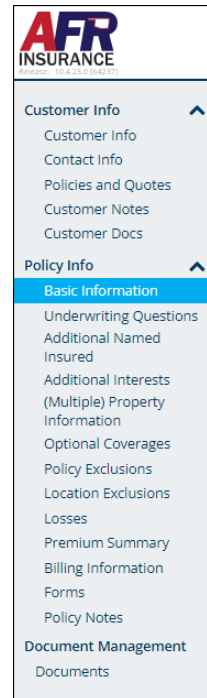
BASIC INFORMATION

On the Basic Information page is where you will add Policy Details, Agency/Agency Information, and Applicant Information.

Required fields are marked with a *Red Asterisk and must be completed. The blue hyperlinks provide quick easy access to edit or add information, such as:

- Edit Named Insured
- Edit Contact Info
- Edit Residence Address
- Edit Mailing Address

See **CUSTOMERS & CONTACTS** for more information.

Once finished with the Basic Information page, click **Submit** to save your changes, or **Reload** to erase the changes you made and start over.

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UNDERWRITING QUESTIONS

From the Underwriting Questions screen, you must answer a handful of Yes or No Underwriting questions from a drop-down box. Any questions answered with a **YES**, will open another box allowing you to provide more details. Once you have answered all the Yes and No questions, and provided all the necessary details, click **Submit** or **Next** to continue.

NAMED INSURED & ADDITIONAL INTEREST

An **Additional Named Insured** is typically someone who is jointly covered by an insurance policy, such as a Spouse, a Child, a Household Member, or possibly a Trust.

An **Additional Interest** is typically an entity that has a financial interest in the insured property, such as Mortgagee, Lienholder, Contract of Sale, or even an Additional Insured.

Please see the **NAMED INSURED & ADDITIONAL INTEREST** training for more information.

(MULTIPLE) PROPERTY INFORMATION

On the Multiple Property Information page, is where you will add each additional property that needs to be covered by the policy. You have the option to **Add**, **Edit**, or **Delete** any of the listed properties here. To add a property to the Schedule, click **ADD** and enter the required information, including:

- Property Address
- Insurance Information
- General Details
- Construction Details
- Protection Details
- Additional Details
- Basic Coverage

Highlight the desired property then click **EDIT** to enter the Property Information for **EACH** location.

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PROPERTY ADDRESS

Confirm that the risk address is correct. If not, click Edit Risk Address and make the necessary corrections.

Property Address

✱ Add Location

✱ County (Moratorium)

Additionally, you must re-enter the County for use in case of a Moratorium. This is the same as the County of the Risk Address.

Remember, it is very important to know that the address will print **EXACTLY** the way it is entered into the system. Please make sure the street address, city, state, and zip code are all spelled correctly and capitalized properly.

INSURANCE INFORMATION

The Insurance Information must be answered by two **Yes/No** questions.

Insurance Information

✱ Is this a new purchase?   No
✱ Are you currently insured?   Yes   ✱ Inception date with current insurance company   09/30/2021
✱ Current Insurance Company   Other   ✱ If Other, provide name   XYZ Insurance Co.

- Is this a new purchase?
- Are you currently insured?

If they are currently insured, you will be required to enter the name of their **Current Insurance Company** and **Inception Date**. On a **Dwelling Policy**, make sure to answer if **THIS** property, that you are currently working on, is currently insured.

GENERAL DETAILS

Under General Details, you will answer questions regarding the:

- Dwelling Form
- Residence Type
- Number of Families
- Occupancy
- Is dwelling a builder's risk?
- Is dwelling a manufactured home? (Not Currently Allowed on a Dwelling Policy)

General Details

✱ Dwelling Form   Dwelling Property 2 - Broad Form
✱ Residence Type   Dwelling   ✱ Number of Families   1
✱ Occupancy   Owner
✱ Is dwelling a builder's risk?   Yes   Builders Risk: What date was construction started?   09/01/2022
✱ Is dwelling a manufactured home? Yes

Some additional questions may appear based on how you answer the primary questions. For example, if the property is a Builder Risk, you will need to enter the date the construction began.

Currently, AFR does not allow Manufactured Homes to be written on a Dwelling Policy.

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CONSTRUCTION DETAILS

In the Construction Details section, you will begin by clicking the **EVALUATE PROPERTY** button. Much of this information will prefill based on the **Replacement Cost Estimator**, but the rest will need to be entered manually.

- Year Built
- Total Living area (Sq Ft)
- Roof Year
- Roof Cover
- Number of Stories
- Exterior Wall Construction
- Continuous Foundation

- Garage Style
- Age of Home
- Age of Roof
- Exterior Finish
- Type of Foundation

REPLACEMENT COST ESTIMATOR

To update property information and Replacement Cost Estimator, **FIRST**, complete all required fields on the Property Information page, **THEN** use the **EDIT PROPERTY VALUATION** button at the bottom of the page to connect to the replacement cost estimator and make the required changes.

Once the Replacement Cost Estimator is updated, **THEN** refresh the property information by using the **REFRESH PROPERTY INFO AND RCE** button below. Your edits may change the Replacement Cost Estimate and property construction information.

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PROTECTION DETAILS

The Protection Details section contains information regarding:

- Responding Fire Dept. name
- Distance from dwelling to the fire hydrant
- Distance to Fire Station (maintained road miles)

Get Protection Class

Protection Details

Get Protection Class

Protection Class		
* Responding Fire Dept. name		* Distance to Fire Station (miles)
* Distance from dwelling to the fire hydrant.	Please make a selection	

The Protection Class can be updated by clicking the **Get Protection Class** button.

If the protection class returns a **Split Class**, you will be required to answer additional questions including the number of feet to the nearest fire hydrant, and the nearest fire station in **maintained** road miles.

ADDITIONAL DETAILS

The Additional Details section contains several questions regarding information such as:

Additional Details

Is there a wood stove?	No		
Number of acres risk is located on	2.00	Electric status – year updated	1997
Heat and cooling status – year updated	2018	Plumbing status – year updated	1997
Is the dwelling for sale?	No		
Is dwelling a foreclosure?	No		
Is there any dispute or litigation concerning this property?	No		
Is anyone other than the named insured the sole and unconditional owner of this property?	No		
Is dwelling under renovation or reconstruction?	No		
Are any buildings located on the premises rented to others?	No		
Are any animals, dogs or exotic pets kept on the premises?	No		
Was the dwelling originally built for other than a private residence and then converted?	No		
Are business activities conducted on the premises?	No		
Are there any recreational vehicles and/or items located on the premises?	No		

- Wood Stove
- Number of Acres
- Heating & Cooling
- Electrical Status
- Plumbing Status
- Is the dwelling for sale, in foreclosure, under renovation, or was it originally built for something other than a private residence?
- Disputes or litigation concerning the property
- Additional owners of the property
- If any buildings on the property rented to others
- If any animals, dogs, or exotic pets kept on the premises
- If any business activities conducted on the premises
- If any recreational vehicles and/or items located on the premises

If you answer **YES** to the **Wood Stove** question, you will be directed to complete a form, for more information once you complete this screen.

Is there a wood stove?	Yes

You will be directed to the Solid Fuel Burning Device Questionnaire when you complete this screen.

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BASIC COVERAGES

In the Basic Coverage section, the Replacement Cost Estimate should already be filled in. If not, scroll up to the Construction Details section and click **EVALUATE PROPERTY**. Next, you will complete the following information:

- Deductible
- Coverage A – Dwelling
  - Dwelling Limit
- Coverage B – Other Structures
  - Other Structures Limit
- Coverage C – Personal Property
  - Personal Property Limit
- Coverage D – Fair Rental Value / E. Additional Living Expense
  - Fair Rental Value/Additional Living Expense Limit
- Personal Liability & Medical Payment Coverage?
- Coverage L – Personal Liability
  - Personal Liability Limits
- Coverage M – Medical Payments to Others
  - Medical Payment to Others Limit

Coverage C

Coverage C – Personal Property Limit can be Increased or Reduced by entering the desired amount in either the Increased or Reduced box. The Coverage C limit can be increased up to 100% of Coverage A for all forms except HO-4 and HO-6. Coverage C limit can be reduced to not less than 40% of Coverage A limit, but is not permitted when Endorsement ML-55 is attached to the policy, or with the HO-4 or HO-6. Coverage C can also be zero if the insured wishes not to have contents coverage in the dwelling.

Coverage D & E

On **DP1** we only offer **Coverage D - Fair Rental Value,** which is coverage for the loss of the fair rental value of a building eligible for insurance under Coverages A or B; or, private living quarters eligible under Coverage C. Reduces Coverage A by the amount paid for the same loss.

D – Fair Rental Value	Up to 20% of Coverage A	Reduces Coverage A

On **DP2** we offer **Coverage D and E**, but it is a shared limit. **Coverage D – Fair Rental Value** coverage is for the loss of the fair rental value of a building eligible for insurance under Coverages A or B; or, private living quarters eligible under Coverage C. Coverage Limit is shared with Coverage E. **Coverage E – Additional Living Expense** coverage is for the additional living expenses incurred to maintain the insured's household. Coverage Limit is shared with Coverage D.

D – Fair Rental Value	Up to 20% of Coverage A	Additional Coverage
E – Additional Living Expense		

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Coverage L & M

It is also important to notice that **Personal Liability (Cov L)** and **Medical Payments to Others (Cov M)** limits will default to the minimum limits unless you manually increase them. If you add Liability to any of the locations on the policy, then the liability limits must be the same for all locations.

Coverage B

Some coverages will be grayed out and cannot be changed without modifying the underlying amount of coverage, such as **Coverage B - Other Structures**, since it is merely a percentage of **Coverage A - Dwelling**.

PROPERTY ADDITIONAL INTEREST SCHEDULE

The Property Additional Interest Schedule screen will open to allow you to Schedule and add Additional Interests related to the risk address. Additional Interest types include:

- Additional Insured
- Certificate Holder
- Land Contract Holder
- Lessor
- Lienholder
- Loss Payee
- Mortgagee
- Other

Additional Interests **MUST** be entered as a **CONTACT** first before they will be available to select here.

OPTIONAL COVERAGES

The Optional Coverages page is where you will add additional coverages not currently on the policy. The Optional Coverages are broken down into two categories: **Property** and **Liability**.

Make sure you have selected the correct property at the top of the screen, so that you are adding the right coverage to the right property.

After clicking the checkbox next to an additional coverage, you may be asked to enter a dollar amount, choose a coverage amount from a drop-down box, or follow a hyperlink and complete additional information needed to add coverage on the scheduled items, such as for **Additional Insured - Property**.

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POLICY EXCLUSIONS

The Policy Exclusions page is simple and straightforward. Simply select the checkbox next to the exclusion that needs to be added and follow the hyperlink to add additional information when required.

Policy Exclusions include:

- ATV UTV Exclusion
- Business & Building Exclusion
- Business Exclusion
- Dog Exclusion
- Dog Business Exclusion
- Horse Exclusion

All Exclusions, which can be printed in **FORMS**, <u>must be Signed & Uploaded</u> at the time of submission.

REMEMBER: **Policy Exclusions** apply to the entire policy, while **Location Exclusions** only apply to a specified location.

LOCATION EXCLUSIONS

Since Location Exclusions only apply to a specified location, it is important to begin by selecting the appropriate location from the dropdown box at the top of the screen. Next, click the box next to the desired exclusion, then complete the required information and details. Location Exclusions include:

- Aluminum Siding, Aluminum Roof & Awning Exclusion
- Hot Tub Exclusion
- Mobile Home Liability Exclusion
- Outbuilding Exclusion
- Paint Exclusion
- Roof Exclusion
- Siding Exclusion
- Swimming Pool Exclusion
- Trampoline Exclusion
- Trim Exclusion

All Exclusions, which can be printed in **FORMS**, <u>must be Signed & Uploaded</u> at the time of submission.

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LOSSES

The Losses screen is where you will list loss history information. Make sure to add **ALL** Additional Named Insureds, Additional Interests, and Coverage Locations **BEFORE** running the **CLUE** report.

Begin by first clicking **Run CLUE Report**, then fill in any other known loss history. If the claim does not belong to the insured or the risk, it can be marked as "**Loss Does Not Apply**." To add a loss, simply click **ADD** and complete the loss details, including:

- Claim Number
- Date of Loss
- Cause of Loss
- Description of Loss
- Loss Applies to:
- Location of Loss
- Named Insured on Loss
- Policy Number
- Loss Status
- Paid Amount
- Insurance Company

PREMIUM SUMMARY

The Premium Summary page is where you can see the breakdown of coverages and premium for the quoted policy, which includes separate figures for each location.

To share this quote with your customer, simply go to **ACTIONS** at the top right-hand corner of the screen and select **Print Quote Proposal.** If they are ready to commit to the policy as quoted, choose **Convert to Application**.

First, enter all the information required to complete the application. Next, click on **Rate** in the **Actions** menu, then go to the **Forms** screen and select **Preview Forms** in order to print the **Application** and any other signature documents.

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BILLING INFORMATION

The Billing Information screen will only be visible after selecting **Convert to Application**, which will then require payment information to bind coverage. For more information, see **BILLING & PAYMENTS**.

FORMS

The Forms page is where you will find forms that apply to the policy as it is currently quoted.

Again, during the Application process, you may need to print off certain **Documents** and **Exclusions** for signatures, which can be accessed on the **Forms** screen on the left-hand navigation pane.

Forms

These are the forms that apply to the policy as currently quoted. To view the form, click on preview forms at the bottom of the screen or in the action screen and select preview forms.

Form Number	Edition Date	Form Name
AFRAPP01	08 22	Application
OK HO MPC	10 22	OK HO MPC - Mutual Policy Conditions
Form 3	11 21	Form 3 - Special Form
HO-61	10 17	HO-61 Scheduled Personal Property Coverage
HO-405	10 17	HO-405 Windstorm or Hail Deductible
HO-0407	11 21	HO-0407 Dog Liability Limitation Endorsement
HO 500	11 09	HO 500 Roof Damage Limitation Endorsement
HO-1890	04 15	HO-1890 Lead Liability Exclusion
HO-2010	07 18	HO-2010 Vacancy or Unoccupancy Limitation
ML-55	02 00	ML-55 Replacement Value Loss Settlement Terms
ML-119	11 21	ML-119 Amendatory Endorsement - Oklahoma
ML-147	01 00	ML-147 Punitive Damage Exclusion
ML-208	04 17	ML-208 Water Damage - Sewers, Drains, and Sumps
ML-406	01 00	ML-406 Oklahoma Notice
ML-435	01 01	ML-435 Pollution Liability Exclusion
ML 5100	06 07	ML 5100 Amendatory Endorsement
OK PP NPP	11 14	OK PP NPP - Notice of Privacy Policy
IL 304J	12 16	IL 304 Trampoline Exclusion

[Preview Forms]

From the **Forms** screen, click on **Preview Forms**, which will launch a PDF document containing all the listed Forms. Choose the documents you wish to print, then click **Print**.

Preview Forms
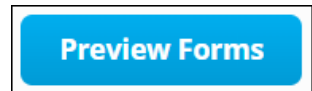
REMEMBER: All Exclusions, which are printed here in **FORMS**, must be Signed & Uploaded at the time of submission.

POLICY NOTES

Policy Notes, including notes from underwriters and agents, can be viewed by simply clicking Policy Notes in the left-hand navigation menu.

Policy Notes do not print on any documentation or forms and are for internal documentation purposes only.

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MISSING / INVALID INFO

The Missing and Invalid Info screen will appear when you have more information that needs to be added before you proceed or required questions that have not been answered. The hyperlinks provide easy navigation to the corresponding page.

If there are multiple errors, there is a **NEXT ERROR** button in the screen's lower right-hand corner that will take you to the next error, so you do not have to tab through all the screens looking for the errors.

DOCUMENTS

The Documents section allows you to view Policy, Billing, and Conversion Documents. You can add Policy Documents by clicking **ADD**, selecting from the appropriate **Document Subfolders**, then choosing your **Document Type**. Documents **MUST** be uploaded and **NOT** mailed to the home office.

The three Document Subfolders are:

- Applications, Quotes, Reports, and Photos
- Letters, Emails, Underwriting Docs, and Signed Exclusions
- Photos, Inspections, and Ag Field Reviews

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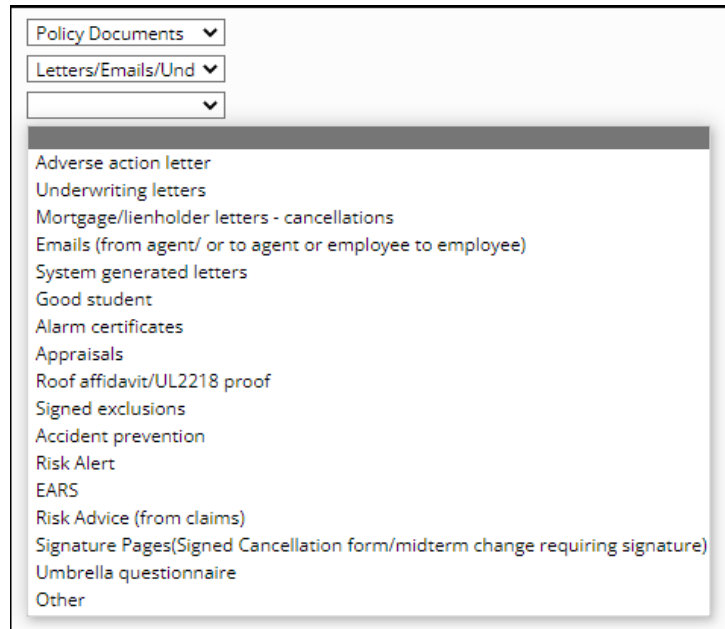**Applications, Quotes, Reports, and Photos** options include:

- Applications
- Quotes
- CLUE Report
- Insurance Scores
- Criminal Report
- Prior Carrier Information
- MVR
- Cost Estimators
- Photos
- Other

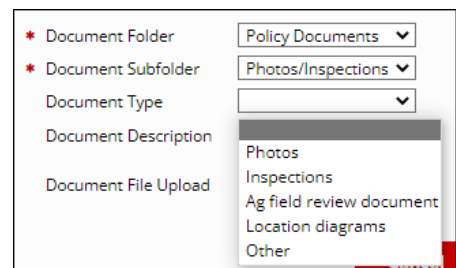**Letters, Emails, Underwriting Docs, and Signed Exclusions** options include:

- Adverse Action Letter
- Underwriting Letters
- Mortgage/Lienholder Letters – Cancellations
- Emails (from agent, to agent, or employee to employee)
- System Generated Letters
- Good Student
- Alarm Certificates
- Appraisals
- Roof Affidavit UL2218 Proof
- Signed Exclusions
- Accident Prevention
- Risk Alerts
- EARS
- Risk Advice (from claims)
- Signature Pages (singed cancellation form/midterm change requiring signature)
- Umbrella Questionnaire
- Other

Photos, Inspections, and Ag Field Reviews options include:

- Photos
- Inspections
- Ag Field Review Document
- Location Diagrams
- Other

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ACTIONS

The **ACTIONS** options, in the top right-hand corner of the screen, are where you will take action on the policy, such as:
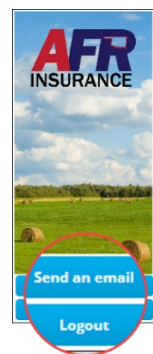
- Rate
- Print Quote Proposal
- Convert to Application
- Issue Transaction

For more information, please see **ACTIONS MENU**.

EMAIL & LOGOUT

Finally, on the right-hand side of the screen, you can easily launch an email regarding PolicyPro, or logout quickly and easily with the click of a mouse.

HELP & TRAINING DOCS

Help is always available when you know where to look.

Clicking on the **Question Mark (?)** icon next to the form fields will provide helpful information relevant to the field the icon is near.

The **Training Docs** button, found on the right-hand side of the **PolicyPro** Home Page, provides you access to an online library of **Sapiens Training & Help Resources**, broken down by line of business.

You can also access the Sapiens Help & Training Resources directly by going to https://sapienshelp.afrmic.com.

WHAT'S NEXT?

Make sure to see our other instructional training documents and videos, where we take a deeper dive into PolicyPro by Sapiens.

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