FARM LIABILITY 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 includes:

- Basic Information
- Underwriting Questions
- Additional Named Insured
- Additional Interests
- Locations
    - Property Additional Interest Schedule
- Policy Coverages
- Location 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.
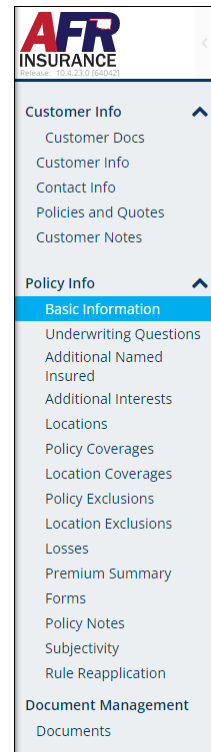
BASIC INFORMATION

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 you are 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 a Mortgagee, Lienholder, Contract of Sale, or even an Additional Insured.

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

LOCATIONS

On the Locations page, you will see a list of the covered properties. You have the option to Add, Edit, or Delete any of the listed properties.

To add multiple locations, click **ADD** and enter the **Number of Acres**, then either the **Legal Address** or **Legal Description** of the covered property, enter a **Description**, then click **SUBMIT**.

A **Legal Address** is an official street address, while a **Legal Description** includes Section, Township, Range, & County information.

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PROPERTY ADDITIONAL INTEREST SCHEDULE

On the Property Additional Interest Schedule screen, you will list the additional interest names for each of the scheduled properties. The Additional Interest types are:

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

Keep in mind that the Additional Interest names **MUST** be entered on the **Additional Interests** screen before they will be available to select from on the Property Additional Interest Schedule screen.

Once you have completed the information, click **Submit and Return**, which will then take you to the **Policy Coverages** screen to complete the coverage information.

POLICY COVERAGES

The Policy Coverages page is where you will add additional coverages such as:

- Liability
- Medical Payments to Others
- Named Persons Medical Payments
- Animal Collision
- Damage to Property of Others
- Farm Machinery
- Personal Injury
- Additional Interest Endorsement for Leased Farm Equipment
- General Liability
- Professional Liability
- Farm Employer's Liability and Farm Employee's Medical Payments Insurance

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POLICY COVERAGES (cont.)

Coverage Q – Liability: You will choose your limit from the drop-down box, then the total number of acres of the entire policy. Under herd information, enter the number of head for each type of livestock. As you enter the number of head it will sum up all the different types in the Number of Head field.

Coverage R Medical Payment to Others: Choose your limit of coverage from the drop-down box, ranging from $500 to $2,000.

Coverage S Named Person Medical Payments:
When selected, follow the hyperlink to fill out the schedule of requested items. Click on **Add Row**, then choose the limit, deductible, and named insured from the drop-down boxes.

We will not provide medical payments to others or named persons medical payments coverage for anyone who 1) Has a medical history which makes then ineligible for standard health rates, or 2) Is less than 6 years old or more than 65 years old for named persons medical payments only.

Coverage T Animal Collision: Pays the market value up to the amount stated for death of livestock caused by collision with a motor vehicle. This coverage does not apply to 1) Loss caused intentionally by or at the direction of the insured, or 2) Loss caused by a motor vehicle owned or operated by an insured or any employee of the insured. To add, simply choose the number of head and amount of coverage per head. You must enter a minimum of $300 per head, since that is the minimum include in the base premium.

Coverage U: Pays for damage to property of others if caused by an insured or animals owned by or in the care of an insured. Simply fill in the desired amount after selecting the checkbox.

Coverage V Farm Machinery: Covers the insured's interest in specifically described farm machinery (or a replacement). Irrigation equipment cannot be scheduled. Click on the hyperlink to schedule and enter the limit, peril code type of equipment, year, make and model and if you want to add an additional interest. This process will need to be completed for each individual item.

- If leased equipment, add the **FL-109** endorsement to add the Additional interest.

FL-108 Personal Injury: Click on the check box to add the coverage. No additional information is needed.

FL-109 Additional Interest Endorsement: Click on the hyperlink to schedule and enter all the information for any leased Farm Equipment.

FL-120 General Liability: This provides coverage for business activities listed in the drop-down box. There is a minimum premium charge for gross receipts up to $10,000. To add, you will follow the hyperlink to schedule, click **Add** Row, select the business activity from the drop-down box, then enter their gross receipts amount.

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FL-125 Professional Liability: This provides professional liability coverage for Nurses, not including surgery or emergency room coverage, and for Teachers, not including corporal punishment coverage. Follow the hyperlink, click **Add** Row, then choose the business activity from the drop-down.

FL-132 Farm Employer's Liability and Farm Employee's Medical Payments Insurance: To add the FL-132 coverage, select the checkbox and complete the required information. Two **Man Months** are included in the base policy. Additional **Man Months,** over 2, may be added. The **Maximum Number of Employees** are the total number of employees at any one time.

LOCATION COVERAGES

On the Location Coverages screen, it is important to begin by selecting the correct location from the drop-down box above, then add additional coverages specific for each location, such as:

- Additional Insured
- Additional Residence
- Additional Set of Farm Buildings
- Two Family Dwelling for Primary Residence
- Outboard Motors Owned by the Insured

FL-112 Additional Insured: Click on the schedule to add the additional insured. Once in the schedule, add the additional insured from the drop-down options that were entered from the additional interest page.

FL-126 Additional Residence: This endorsement may be added to the Farm Liability Policy to provide Liability and Medical Payments for one and two-family occupancy dwellings occupied by an insured or tenant and is limited to eight rental units. Click add, to add the occupancy, then the number of families from the drop-down box.

FL-126 Additional Set of Farm Buildings: This endorsement can be added to cover Liability and Medical Payments to additional sets of farm buildings located on an insured premise listed on the policy. The Basic Coverage includes premium for one set of farm buildings on the insured location(s). If any other sets of farm buildings are located on an insured location (owned or rented), this charge applies to each additional set of farm buildings. An additional set of farm buildings means a set of 2 or more buildings away from a residence location.

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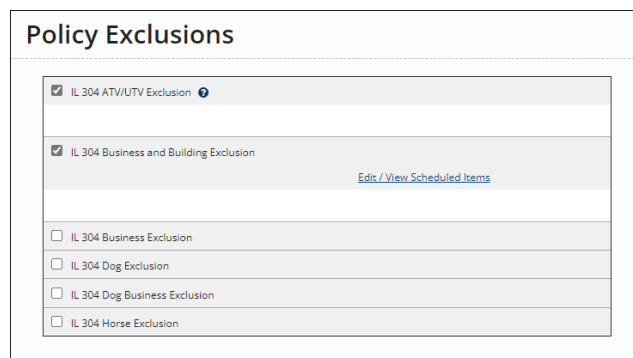# FARM LIABILITY QUOTE

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FL-126 Two Family Dwelling – Primary Residence: This charge is made for a two-family dwelling which the insured owns and rents to others.

Outboard Motors Owned by the Insured: The policy covers the insured's liability for outboard motors on watercraft with 24 horsepower or less. If it is more than 24 horsepower, than there is a charge. Click on the schedule, add to select the horsepower, then enter make and serial number. The description field is primarily used for converted information.

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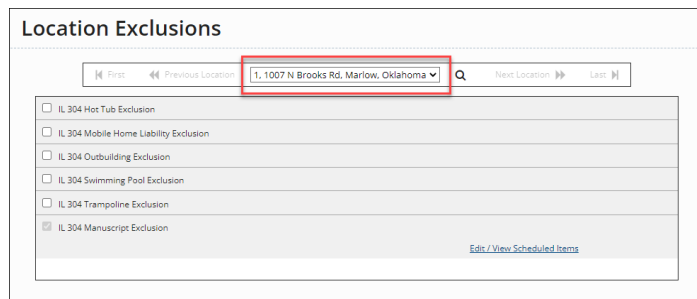
All Exclusions, which can be printed in **FORMS**, must be Signed & Uploaded at the time of submission.

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:

- Hot Tub Exclusion
- Mobile Home Liability Exclusion
- Outbuilding Exclusion
- Swimming Pool Exclusion
- Trampoline Exclusion

All Exclusions, which can be printed in **FORMS**, must be Signed & Uploaded 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 Interest/Named Insured, 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**.

Once you **Convert to Application**, it is **VERY IMPORTANT** that you Print the Application for signatures, because you are **NOT** able to print the application once the policy has been issued.

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**.
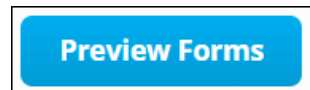
FORMS

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.

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**.

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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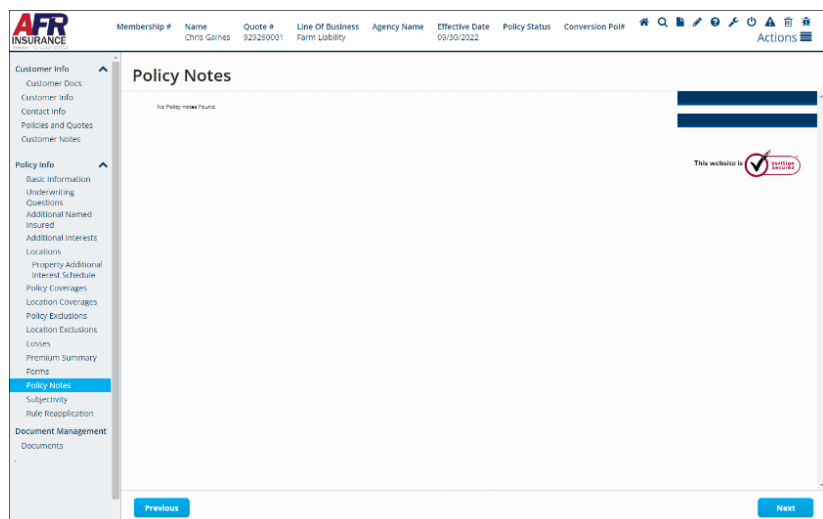
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MISSING / INVALID INFO

The Missing and Invalid Info screen will only 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 to look 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:
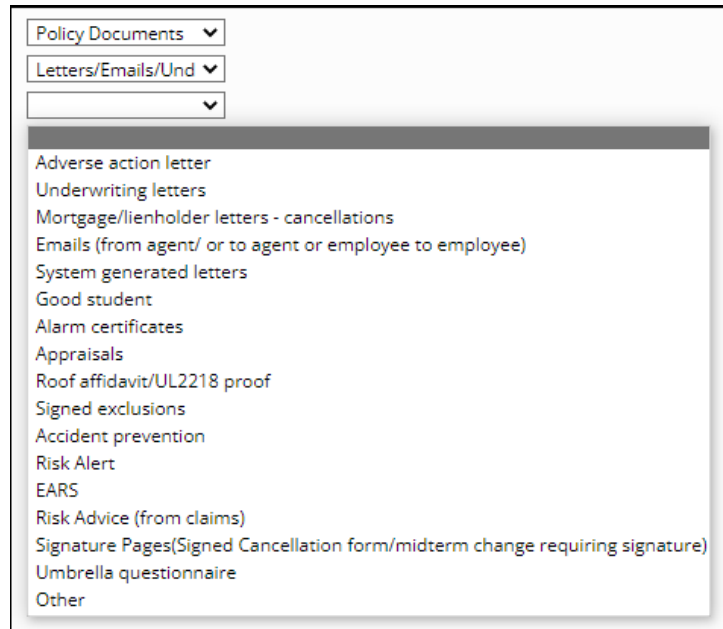
- Applications
- Quotes
- CLUE Report
- Insurance Scores
- Criminal Report
- Prior Carrier Information
- MVR
- Cost Estimators
- Photos
- Other

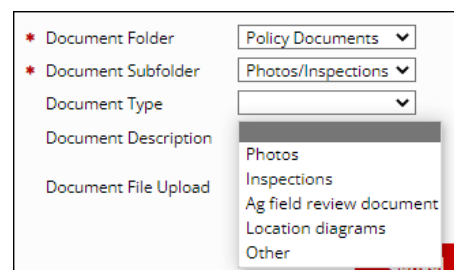**Letters, Emails, Underwriting Docs, and Signed Exclusions** options include:

- 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:
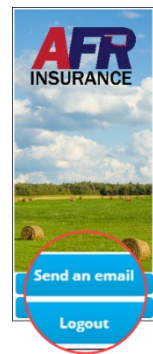
- Rate
- Print Quote Proposal
- Convert to Application
- Issue Transaction

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

EMAIL & LOGOUT

Finally, on the right-hand side of the Home Page 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 document and videos, where we take a deeper dive into PolicyPro by Sapiens.

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