FARM UMBRELLA QUOTE

PolicyPro By Sapiens

SAPIENS
Partnering for Success

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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 **Personal Umbrella** quote, which includes:

- Basic Information
- Underwriting Questions
- Additional Named Insured
- Additional Interests
- Underlying Policies
- Risk Exposures
- Policy Coverages
- Policy Exclusions
- Losses
- Premium Summary
- Forms
- Policy Notes

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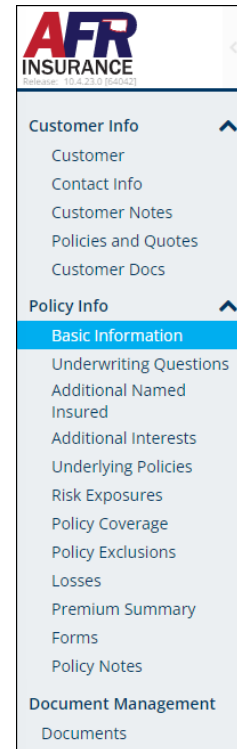
BASIC INFORMATION

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.

"Clicking the Reload button will erase changes entered on this screen."

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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.

UNDERLYING POLICIES

Since Umbrella Insurance is designed to extend the protection beyond what is provided by existing limits and coverages on other policies, you will need to list those Underlying Policies in this section. Policy examples include:

- Auto Liability
- Farm & Ranch
- Motorcycle
- Recreational
- Vehicle Liability
- Rental Dwelling
- Secondary Dwelling
- Watercraft Liability

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RISK EXPOSURE

Risk Exposures has been simplified. Agents no longer have to itemize each additional item, providing VIN and Serial numbers. Risk Exposures can be added by selecting the checkbox next to the risk type, such as:

- Automobile
- Farmowner
- Motorcycle
- Operators
- Farming Activities
- Recreational Vehicles
- Watercraft – Jet Ski
- Watercraft – Non-Jet Ski

Additional information will be required regarding each Risk Exposure that applies to the insured on all the underlying products. For example, if an insured owns a Chevy Impala, a Ford Explorer, and a Dodge Pickup, you will enter 2 under the number of exposures for private passenger vehicles, and 1 in the appropriate truck field based on that truck's gross vehicle weight. Please see the product manual for more information on risk exposure requirements.

Both Watercraft Risk Exposures contain hyperlinks that will take you to the Policy Coverage page to Schedule each Watercraft you want to be covered on the policy.

POLICY COVERAGES

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

- Umbrella Liability Coverage
- *Specified Business Activities
  - Business Activities
  - Incidental Business Pursuits
  - Professional, Private School, or Studio Occupancy
- Watercraft – Jet Ski
- Watercraft – Non-Jet Ski

Options that are grayed out are either not applicable to the policy, or requires optional coverages be added before the underlying coverages can be added. (Exp: *Specified Business Activities)

Again, both **Watercraft Risk Exposures** contain hyperlinks that must be followed to Schedule each Watercraft you want covered on the policy.

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POLICY EXCLUSIONS

Policy Exclusions, which eliminates coverage for certain acts, property, types of damage, or locations, can be added on the Policy Exclusions page. Click the checkbox next to the exclusion that needs to be added and follow the hyperlink to add information to the **Scheduled** items list, when required. Be aware that descriptions will be visible to customers when Policy Exclusions are printed. Policy Exclusions include:

- Designated Premises Exclusion
- Designated Operations Exclusion
- Designated Products Exclusion
- Designated Vehicles or Watercraft Exclusion
- Designated Driver Exclusion
- Trampoline Exclusion
- Swimming Pool and Accessories Exclusion
- Canine and Exotic Animal Exclusion
- Personal Injury Exclusion

Policy Exclusions do not have to be signed by the Insured on Umbrella coverage policies.

LOSSES

The Losses screen is where you will list loss history information. Make sure to add **ALL** Additional Named Insureds and Additional Interest/Named Insured **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


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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** or **Convert to Application** to commit to the policy.

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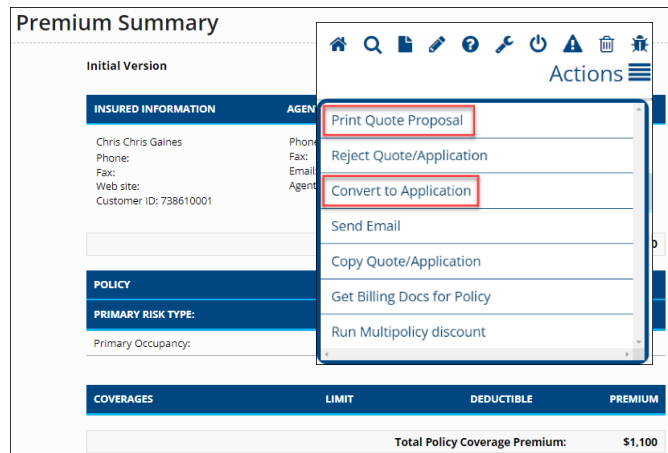
First, enter all the information required to complete the application. Next, click on **Rate** in the **Actions** menu, then go to the **Forms** screen and select **Preview Forms** in order to print the **Application** and any other signature documents.

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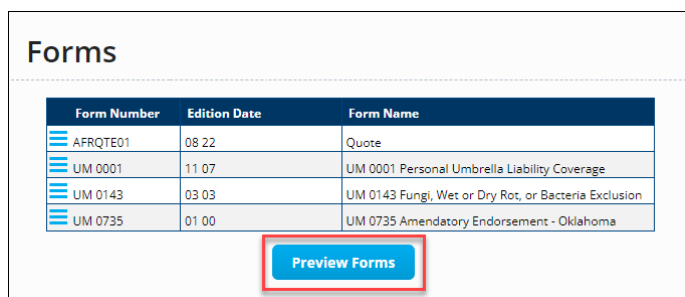
From the **Forms** screen, click on **Preview Forms**, which will launch a PDF document containing all the listed Forms. Choose the documents you wish to print, then click **Print**.

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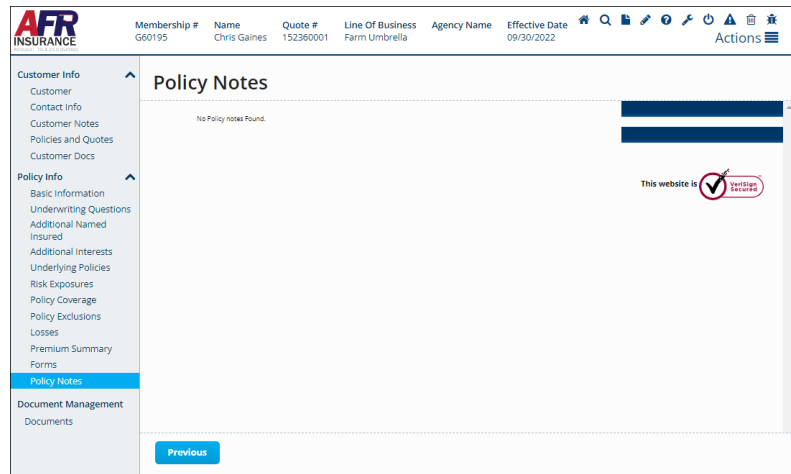
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POLICY NOTES

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.

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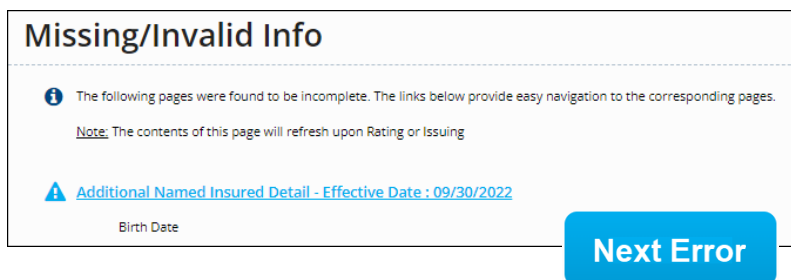
If there are multiple errors, there is a **NEXT ERROR** button in the screen's lower right-hand corner that will take you to the next error, so you do not have to tab through all the screens looking for the errors.

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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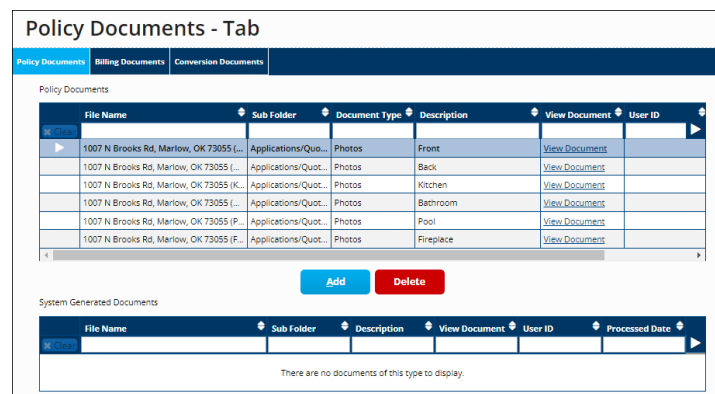
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Applications, Quotes, Reports, and Photos options include:

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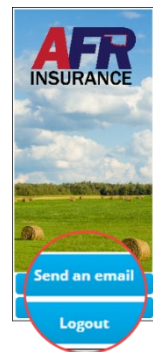
- Rate
- Print Quote Proposal
- Convert to Application
- Issue Transaction

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 watch our other instructional videos, where we take a deeper dive into PolicyPro by Sapiens.