

# HOMEOWNERS QUOTE

PolicyPro By Sapiens



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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.

Name	Name	Name
chris gaines	Chris Gaines	CHRIS GAINES

### 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.

The screenshot shows the 'Basic Information' form in Sapiens. A red box highlights the 'Errors' message at the top right, which states: 'The following fields are required: County (moratorium), Document Delivery Method'. Another red box highlights the 'Document Delivery Method' dropdown menu, which has a red asterisk and the text 'Please make a selection'. A third red box highlights the 'County (moratorium)' dropdown menu, which also has a red asterisk. The form includes fields for Applicant Information (Name, Membership Number, Active Membership Number, Document Delivery Method, Home Phone Number, Home Email, Work Email), Edit Residence Address, and Edit Mailing Address.

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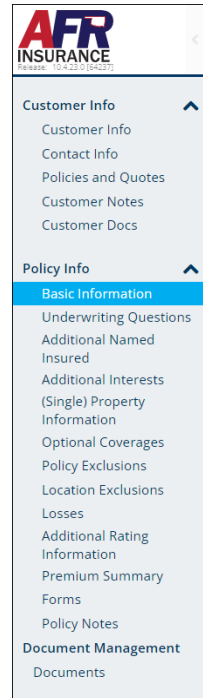
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## NEW QUOTE / POLICY INFO

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

- Basic Information
- Underwriting Questions
- Additional Named Insured
- Additional Interests
- (Single) Property Information
- Optional Coverages
- Policy Exclusions
- Location Exclusions
- Losses
- Additional Rating Information
- 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.

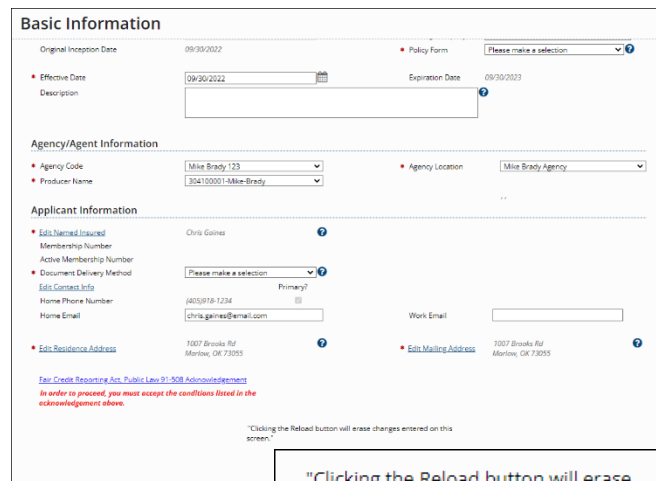


## BASIC INFORMATION

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

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

**Submit**

**Reload**

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## FAIR CREDIT REPORTING ACT

To proceed from the Basic Information page, you must accept the conditions listed in the Fair Credit Report Act acknowledgment. Simply click on the hyperlink, read the acknowledgment, answer **YES** from the drop-down menu, then click Submit. If you select **NO** you will not be allowed to proceed.

### Fair Credit Reporting

**NOTE TO APPLICANT: THE FAIR CREDIT REPORTING ACT, PUBLIC LAW 91-508**

AN INVESTIGATION MAY BE MADE OF THE INSURABILITY OF ANY PERSON APPLYING FOR INSURANCE IN THIS APPLICATION. THE PERSON SIGNING THE APPLICATION AND ANY OTHER PERSON WHO IS IDENTIFIED IN THE APPLICATION OR IN A RESPONSE TO THIS APPLICATION AS A NAMED INSURED, AS WELL AS ANY PERSONS IDENTIFIED IN THIS APPLICATION AS OPERATORS. THE INDIVIDUAL SIGNING THIS APPLICATION REPRESENTS THAT HE OR SHE HAS AUTHORITY TO ACT FOR ALL OTHER PERSONS IDENTIFIED AS APPLICANTS OR OPERATORS IN THIS APPLICATION AND FOR ALL PERSONS IDENTIFIED AS NAMED INSUREDS IN ANY POLICY ISSUED IN RESPONSE TO THIS APPLICATION, AND DOES AUTHORIZE THE COMPANY TO CONDUCT SUCH INVESTIGATION, INCLUDING AUTHORIZATION TO OBTAIN ANY AND ALL REPORTS WHICH THE COMPANY MAY REQUEST.

ANY PERSON WHOSE INSURABILITY IS INVESTIGATED MAY MAKE A REQUEST TO THE COMPANY CONCERNING THE NATURE AND SCOPE OF THIS INVESTIGATION. THE REQUEST MUST BE IN WRITING AND SUBMITTED TO THE COMPANY AT THE ADDRESS SHOWN ON THIS APPLICATION WITHIN A REASONABLE TIME AFTER THIS NOTICE IS RECEIVED.

THE INVESTIGATION AS TO INSURABILITY MAY INCLUDE INFORMATION AS TO CHARACTER, GENERAL REPUTATION, PERSONAL CHARACTERISTICS, AND MODE OF LIVING. THE INVESTIGATION MAY ALSO INCLUDE REVIEW OF DRIVING AND INSURANCE CLAIMS RECORDS FOR EACH PERSON IDENTIFIED IN THE APPLICATION AS AN APPLICANT OR OPERATOR AND FOR EACH PERSON WHO IS IDENTIFIED AS A NAMED INSURED IN ANY POLICY TO BE ISSUED IN RESPONSE TO THIS APPLICATION. THE INVESTIGATION MAY ALSO INCLUDE REVIEW OF A CREDIT REPORT CONCERNING EACH PERSON IDENTIFIED AS AN APPLICANT IN THIS APPLICATION AND FOR EACH PERSON WHO IS IDENTIFIED AS A NAMED INSURED IN ANY POLICY TO BE ISSUED IN RESPONSE TO THIS APPLICATION. THE INVESTIGATION MAY ALSO INCLUDE USE OF CREDIT-BASED INSURANCE SCORES BASED ON INFORMATION CONTAINED IN SUCH CREDIT REPORTS. FOR EACH PERSON IDENTIFIED AS AN APPLICANT IN THIS APPLICATION AND FOR EACH PERSON WHO IS IDENTIFIED AS A NAMED INSURED IN ANY POLICY WHICH MAY BE ISSUED IN RESPONSE TO THIS APPLICATION, THE COMPANY MAY USE THE SERVICES OF A THIRD PARTY IN CONNECTION WITH THE DEVELOPMENT OF ANY INSURANCE SCORE.

In order to proceed, you must accept the conditions listed in the acknowledgement above.

### Applicant Information

\* [Edit Named Insured](#) Chris Gaines ?

Membership Number

Active Membership Number

\* [Document Delivery Method](#) Please make a selection ?

[Edit Contact Info](#) Primary?

Home Phone Number (405)918-1234

Home Email chris.gaines@email.com

\* [Edit Residence Address](#) 1007 Brooks Rd Marlow, OK 73055 ?

[Fair Credit Reporting Act, Public Law 91-508 Acknowledgement](#)  
**In order to proceed, you must accept the conditions listed in the acknowledgement above.**

Please make a selection  
Please make a selection  
☐ Yes  
☐ No

## 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.

### Underwriting Questions

Has any named insured ever been convicted of a felony? No

Has the applicant ever had insurance cancelled or non-renewed by AFR or any other insurance company for any reason? Yes Details State Farm non-renewed 7 years ago

Is the named applicant an LLC, LLP, Partnership, Corporation or other entity? No

Has the applicant been sued for libel or slander, or involved as a defendant in a current or pending suit? Yes Details Sued for slander 4 years ago

Have you experienced a loss within the last 6 years? No

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## 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.

## (SINGLE) PROPERTY INFORMATION

On the Single Property Information page is where you will list the details regarding the covered property. The categories of information include:

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

The screenshot shows the AFR Insurance PolicyPro system interface. The top header includes fields for Membership #, Name, Quote #, Line Of Business, Agency Name, Effective Date, Policy Status, and Conversion Pol#. The sidebar on the left contains navigation links for Customer Info, Policy Info, and Document Management. The main content area is titled 'Property Information' and includes sections for Property Address, Insurance Information, General Details, and Construction Details. The Property Address section shows the address 1007 Brooks Rd, Marlow, OK 73055, Stephens County. The Insurance Information section includes questions about new purchases and current insurance. The General Details section includes questions about residence type, occupancy, and dwelling status. The Construction Details section includes questions about year built, total living area, and roof year.

## PROPERTY ADDRESS

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

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.

The screenshot shows the 'Property Information' page with the 'Property Address' section highlighted. It includes an 'Edit Risk Address' link and a dropdown menu for 'County (Moratorium)'. The address is 1007 Brooks Rd, Marlow, OK 73055, Stephens County. The County (Moratorium) is Stephens County.

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## INSURANCE INFORMATION

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

- Is this a new purchase?
- Are you currently insured?
  - If **YES**, you will be required to enter the name of their **Current Insurance Company** and **Inception Date**.

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

## GENERAL DETAILS

Under General Details, you will answer questions regarding the:

- Residence Type
- Occupancy
- Is dwelling a builder's risk?
- Is dwelling a manufactured home?
- Number of years at the risk location
- Number of Families
- Is dwelling an underground home?

General Details	
• Residence Type	Dwelling
• Occupancy	Owner
• Is dwelling a builder's risk?	Yes
• Is dwelling a manufactured home?	Yes
Number of years at this risk location	2.00
• Number of Families	1
• Is dwelling an underground home?	No
Builders Risk: What date was construction started?	05/01/2022
• Manufactured Home Freezing Exclusion	Applies
Previous address (if less than 3 yrs)	1005 Brooks Rd. Marlow, OK 73055

Some additional questions may appear based on your answers. For example, if the **Number of Years at the Risk Location** is less than 3 years, you will be required to list their **Previous Address**.

## 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.

Construction Details	
<a href="#">Evaluate Property</a>	
Please click Evaluate Property button to get the Replacement Cost Estimator	
Year Built	YYYY
Total living area (Sq Ft)	YYYY
• Roof Year	YYYY
• Roof Cover	Please make a selection
Number of Stories	Please make a selection
Exterior Wall Construction	Please make a selection
• Continuous Foundation	Please make a selection
Garage Style	Please make a selection
Exterior Finish	Please make a selection
Type of Foundation	Please make a selection
Is dwelling a fortified home?	Please make a selection

- Year Built
- Age of Home
- Total Living area (Sq Ft)
- Roof Year
- Roof Cover
- Impact Resistance rating
- Number of Stories
- Exterior Wall Construction
- Exterior Finish
- Continuous Foundation
- Type of Foundation
- Garage Style
- Is dwelling a fortified home

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## 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.

**Edit Property Valuation**

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.

**Refresh Property Info and RCE**

1 TO 4 FAMILY - 1005 BROOKS RD, MARLOW OK 73055

Primary Information

Year Built \* 2004

Total Finished Square Feet \* 2400

Includes: Finished area in attic/additions.  
Excludes: Finished or unfinished basement area and built-in or attached garages.

+ Enter Additions

Home Quality Grade: Standard

General Shape & Style

Economy Standard Above Average Custom Premium

Typical Economy features:

- Minimal design details
- Square/rectangular foundation
- No interior spaces extending past the foundation, e.g. bay/bow window, (also known as cantilevers)
- Gently sloping roof

Exterior Features & Finishes

Economy Standard Above Average Custom Premium

Interior Features & Finishes

Economy Standard Above Average Custom Premium

Cabinets & Countertops

Economy Standard Above Average Custom Premium

CONTINUE >

## PROTECTION DETAILS

The Protection Details contains information regarding:

- Automatic Sprinklers
- Burglar Protection Systems
- Fire Protection Systems
- Responding Fire Dept. name
- Distance to Fire Station (maintained road miles)
- Distance from dwelling to the fire hydrant
- Is risk located inside the city limits?

Protection Details

Automatic Sprinklers Please make a selection

Burglar Protection System Please make a selection

Fire Protection System Please make a selection

Get Protection Class

Protection Class

Responding Fire Dept. name Please make a selection

Distance to Fire Station (miles) Please make a selection

Distance from dwelling to the fire hydrant Please make a selection

Is risk located inside the city limits? Please make a selection

**Get Protection Class**

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.

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## ADDITIONAL DETAILS

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

- Wood Stove
- Number of Acres
- Electrical Status
- HVAC system
- 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 animals, dogs, or exotic pets are kept on the premises
- If business activities conducted on the premises
- If recreational vehicles and/or items are located on the premises

Is there a wood stove?	Yes	?
<i>You will be directed to the Solid Fuel Burning Device Questionnaire when you complete this screen.</i>		

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.

Additional Details			
Is there a wood stove?	No	?	
Number of acres risk is located on	2.00	?	
Heat and cooling status – year updated	2018	?	
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	?	
			Electric status – year updated 1997 ?
			Plumbing status – year updated 1997 ?



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## BASIC COVERAGES

In the Basic Coverage section, you will notice 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
  - Valuation
  - Dwelling Limit
- Coverage B – Other Structures
  - Other Structures Limit
- Coverage C – Personal Property
  - ML-55 – Replacement Value
  - Personal Property Increased Limit
  - Personal Property Reduced Limit
  - Personal Property Limit
- Coverage D – Additional Living
  - Additional Living Limit
- Personal Liability & Medical Payment Coverage?
- Coverage L – Personal Liability
  - Personal Liability Limits
- Coverage M – Medical Payments to Others
  - Medical Payment to Others Limit

Basic Coverages	
Replacement Cost Estimator	309,153 ?
* Deductible	2,500 ?
<b>Coverage A - Dwelling</b>	
* Valuation	Replacement ?
* Dwelling Limit	300,000 ?
<b>Coverage B - Other Structures</b>	
* Other Structures Limit	30,000 ?
<b>Coverage C - Personal Property</b>	
ML-55 Replacement Value	? ?
Personal Property Increased Limit	? ?
Personal Property Reduced Limit	? ?
* Personal Property Limit	150,000 ?
<b>Coverage D - Additional Living</b>	
* Additional Living Limit	60,000 ?
* Personal Liability & Medical Payments Coverage?	Yes ?
<b>Coverage L - Personal Liability</b>	
* Personal Liability Limit	25,000 ? per occurrence
<b>Coverage M - Medical Payments to Others</b>	
* Medical Payments to Others Limit	500 ? each person

### Coverage C

The **Personal Property Limit (Cov C)** 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. This option is not permitted when Endorsement ML-55 is attached to the policy, or with the HO-4 or HO-6.

### 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.

### 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**.

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## 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

### Property Additional Interest Schedule

Additional Interest Name	Additional Interest Type	Mortgagee Type	Loan Number	Description
Please make a selection	Please make a selection			
<div><div>Add</div><div><div>Please make a selection</div><div>Additional Insured</div><div>Certificate Holder</div><div>Land Contract Holder</div><div>Lessor</div><div>Lienholder</div><div>Loss Payee</div><div>Mortgagee</div><div>Other</div></div></div>		<div><div>Submit and Return</div><div>Cancel</div></div>		

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 three categories: **Property, Liability, & Personal Property.**

After clicking the checkbox next to an additional coverage, you may be asked to enter a dollar amount, follow a hyperlink to add scheduled items, choose a coverage amount from a drop-down box, or complete additional information needed for the added coverage.

Some options cannot be selected until another required coverage is selected first, such as adding coverage for **Jewelry** first requires **HO-65 Coverage C** to be added first. The instructions will be listed under each of those items.

If a **Wind & Hail deductible** is required, the system will require you to add that deductible amount before adding any other coverages.

[illegible]

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## POLICY EXCLUSIONS

Policy Exclusions can be selected by checking the box next to the exclusion that needs to be added to the entire policy, then following the hyperlink to add additional information to the Schedule. 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:

- 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
- Manuscript Exclusion (required)

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.

Losses

Enter losses that apply to the insured(s). CLUE Report will be ordered on quote.

Date of Loss	Named Insured on Loss	Cause of Loss	Amount Paid	Loss Status	Description
04/01/2018	Chris Gaines	Hail	12,000.00	Closed	Hail damage to roof
06/01/2020	Chris Gaines	Accidental Discharge/Leakage	5,000.00	Closed	Dishwasher leaked

[Add](#) [Edit](#) [Delete](#) [Run 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

Prior Loss Information

Source: Self-Reported

Claim Number: If Known

Date of Loss: Please make a selection

Cause of Loss: Please make a selection

Description of Loss: Please make a selection

Loss Applies to: Please make a selection

Location:

Named Insured on Loss:

Policy Number:

Loss Status: Please make a selection

Paid Amount:

Loss does not Apply: ☐

Insurance Company:

[Submit](#) [Cancel](#)

## ADDITIONAL RATING INFORMATION

Some Additional Rating Information may already be filled in based on previous entries, but others may require a response from you, such as:

- Apply Multi-Policy Discount
- Claims Free Discount
- Do you want to override claims free discount?
- Roof Surface Discount
- Roof Surface Surcharge

Additional Rating Information

Multi policy discount Check: No

Apply Multi-policy Discount: Yes

Claims Free Discount: No

Do you want to override claims free discount?: No

Roof Surface Discount: No

Roof Surface Surcharge: No

Companion Policy: 123456789

The **Multi-Policy Discount Check** will verify if there are any active auto policies within the Sapiens system. If it is unable to locate the policy, you will have the ability to add the discount and provide the policy number.

Multi policy discount Check: No

Apply Multi-policy Discount: Yes

Companion Policy: R001234567

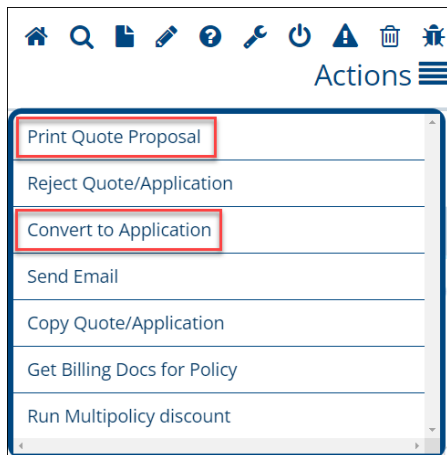
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## PREMIUM SUMMARY

The Premium Summary page is where you can see the breakdown of coverages and premium for the quoted policy.

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**.



**Premium Summary**

Chris Gaines  
1007 Brooks Rd  
Marlow, OK 73055  
Email: chris.gaines@email.com  
Phone Number: 405-918-1234

American Farmers & Ranchers  
Mutual Insurance

Quote#: 560360001  
Version #: 1  
Effective Date: 09/30/2022  
Expiration Date: 09/30/2023  
Product Type: Form 2 - Broad Form

**Total Premium** \$3,659.00

**LOCATION: 1007 BROOKS RD, MARLOW, OK, 73055**

COVERAGES	LIMIT	DEDUCTIBLE	PREMIUM
<b>Basic Coverages</b>			
Coverage A - Dwelling	\$300,000.00	\$2,500.00	\$3,642.00
Coverage B - Other Structures	\$30,000.00		
Coverage C - Personal Property	\$150,000.00		
Coverage D - Additional Living	\$60,000.00		
Coverage L - Personal Liability	\$25,000.00		
Coverage M - Medical Payments	\$500.00		
<b>Optional Coverages</b>			
HO-405 Windstorm or Hail Deductible			-\$416.00
<b>Location Discounts and Surcharges</b>			
Burglar Discounts			-\$73.00
Age of Home Surcharge			\$73.00
Manufactured Home Surcharge			\$546.00
<b>Location Premium:</b>			<b>\$3,772.00</b>
<b>Policy Discounts and Surcharges</b>			
Insurance Score Adjustment			-\$113.00
<b>Total Premium</b>			<b>\$3,659.00</b>

Keep in mind that there is more detailed information on the **Premium Summary Page** than there is on the **Quote Proposal** printed for your clients.

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.

**Forms**

Form Number	Edition Date	Form Name
AFRAPP01	08.22	Application

**Add** **Preview Forms**

## 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](#).

# HOMEOWNERS QUOTE

PolicyPro By Sapiens

## 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-304	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.

**AFR**  
INSURANCE

Membership # Name Quote # Line Of Business Agency Name Effective Date Policy Status

Chris Gaines 560360001 Homeowners 08/20/2022

Customer Info

Customer Info

Contact Info

Policies and Quotes

Customer Notes

Customer Docs

Policy Info

Basic Information

Underwriting Questions

Additional Named Insured

Additional Interests (Single) Property Information

Property Additional Interest Schedule

Optional Coverages

Policy Exclusions

Location Exclusions

Losses

Additional Rating Information

Premium Summary

Forms


Policy Notes

Document Management

Documents

Policy Notes

No Policy notes found.

This website is 

Previous

Next

# HOMEOWNERS QUOTE

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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 where more information must be added.

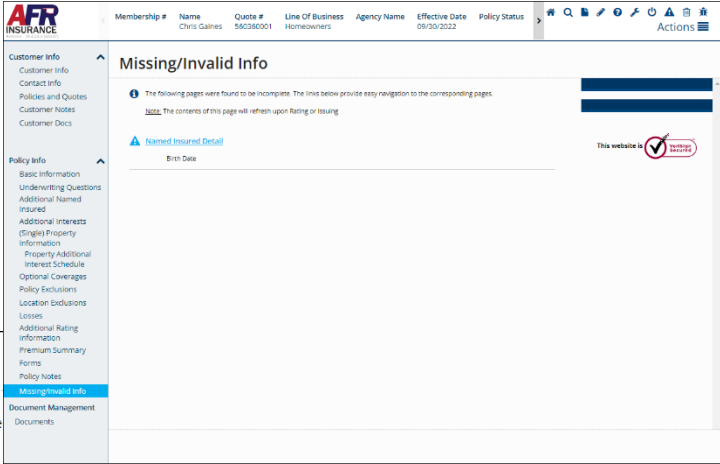
### Missing/Invalid Info

The following pages were found to be incomplete. The links below provide easy navigation to the corresponding pages.

Note: The contents of this page will refresh upon Rating or Issuing

[Named Insured Detail](#)

Birth Date



**Next Error**

If there are multiple errors, there is a **NEXT ERROR** button in 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

### Policy Documents

Policy Documents | Billing Documents | Conversion Documents

Policy Documents

File Name	Sub Folder	Document Type	Description	View Document
1007 N Brooks Rd, Marlow, OK 73055 (...)	Applications/Quotes/Reports/photos	Photos	Front	<a href="#">View Document</a>
1007 N Brooks Rd, Marlow, OK 73055 (...)	Applications/Quotes/Reports/photos	Photos	Back	<a href="#">View Document</a>
1007 N Brooks Rd, Marlow, OK 73055 (P...	Applications/Quotes/Reports/photos	Photos	Pool	<a href="#">View Document</a>
1007 N Brooks Rd, Marlow, OK 73055 (K...	Applications/Quotes/Reports/photos	Photos	Kitchen	<a href="#">View Document</a>
1007 N Brooks Rd, Marlow, OK 73055 (...)	Applications/Quotes/Reports/photos	Photos	Bathroom	<a href="#">View Document</a>
1007 N Brooks Rd, Marlow, OK 73055 (F...	Applications/Quotes/Reports/photos	Photos	Fireplace	<a href="#">View Document</a>

[Add](#) [Delete](#)

System Generated Documents

File Name	Sub Folder	Description	View Document	User ID	Processed Date
There are no documents of this type to display.					

# HOMEOWNERS QUOTE

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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

A screenshot of a web application interface showing a dropdown menu. The menu is open, displaying a list of document types. The 'Document Folder' is set to 'Policy Documents' and the 'Document Subfolder' is set to 'Applications/Quote'. The 'Document Type' dropdown is currently open, showing a list of options: Applications, Quotes, CLUE, Ins Scores, Criminal Report, Prior Carrier, MVR, Cost Estimator, Photos, and 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 (signed cancellation form/midterm change requiring signature)
- Umbrella Questionnaire
- Other

A screenshot of a web application interface showing a dropdown menu. The menu is open, displaying a list of document types. The 'Document Folder' is set to 'Policy Documents' and the 'Document Subfolder' is set to 'Letters/Emails/Und'. The 'Document Type' dropdown is currently open, showing a list of options: Adverse action letter, Underwriting letters, Mortgage/lienholder letters - cancellations, Emails (from agent/ or to agent or employee to employee), System generated letters, Good student, Alarm certificates, Appraisals, Roof affidavit/UL2218 proof, Signed exclusions, Accident prevention, Risk Alert, EARS, Risk Advice (from claims), Signature Pages(Signed Cancellation form/midterm change requiring signature), Umbrella questionnaire, and Other.

**Photos, Inspections, and Ag Field Reviews** options include:

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

A screenshot of a web application interface showing a dropdown menu. The menu is open, displaying a list of document types. The 'Document Folder' is set to 'Policy Documents' and the 'Document Subfolder' is set to 'Photos/Inspections'. The 'Document Type' dropdown is currently open, showing a list of options: Photos, Inspections, Ag field review document, Location diagrams, and Other.



# HOMEOWNERS QUOTE

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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:

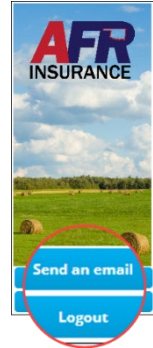
- Rate
- Print Quote Proposal
- Convert to Application
- Issue Transaction

For more information, please see [ACTIONS MENU](#).

Actions 

## 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.