

CATcoverage Application Update

Home Page Changes:

The home page now has a single quote option instead of selecting Personal or Commercial

Old Site

Old Site

Navigation: Home, Quote, Track & Manage, Administration, My Agency, FAQ, Claim Center, Make Payment

Search for policy/indication GO

Welcome LAURIE HEALY

Get a Quote

Select Quote Type: Personal

Enter Policy #:

Enter Zip Code:

GO

Continue an existing quote

Make a Payment

Enter Policy #:

Pay Now

View accounts waiting on payment

Search

Search by policy characteristic:
(i.e. policy number, named insured, property address, etc.)

GO

Advanced Search

Information Center

- Compare HCIT
- New Business Process Overview
- Renewal Business Overview
- Watch NCIP Overview Video

More...

Track and Manage

- Applications
- Waiting on Payment
- Policies
- On Hold

Contact Us

Send us an email or give us a call

801.268.2600 Option 2

New Site

New Site

Navigation: Home, Quote, Track & Manage, Administration, My Agency, FAQ, Claim Center, Make Payment

Search for policy/indication GO

Welcome LAURIE HEALY

Get a Quote

Get a Personal or Commercial Lines Quote

Get Quote

Continue an existing quote

Make a Payment

Enter Policy #:

Pay Now

View accounts waiting on payment

Search

Search by policy characteristic:
(i.e. policy number, named insured, property address, etc.)

GO

Advanced Search

Information Center

- Compare HCIT
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More...

Track and Manage

- Applications
- Waiting on Payment
- Policies
- On Hold

Contact Us

Send us an email or give us a call

801.268.2600 Option 2

Application Summary

Application #:

Status:

Application Type:

Producer:

Annual Cost:

Inception Date:

Broad line of business

Select the broad line of business to start a quote.

Personal



Commercial



Continue

Broad line of business selection:

When you click "Quote" on the home page you are taken to a page to select the line of business.



Basic Features All Lines of Business

Reactive Page Sizing

This new application is designed to adjust the sizing of field and icons based on the size of your screen.

The first-place you may notice this is the menu items at the top of the screen. If your window is too small instead of listing things like Home, Quote, Track & Manage, ...

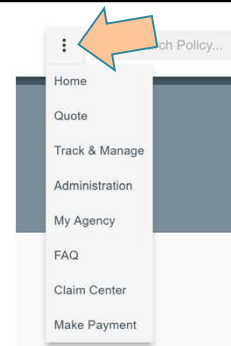
The options and condensed to three dots you can click on for a drop down menu.

Larger Screen Area

Home Quote Track & Manage Administration My Agency FAQ Claim Center Make Payment

Search Policy...

Smaller Screen Area



Application Summary

The upper left-hand corner of the page contains an application summary, you can quickly see the following application information in this box:

Application Number

Status

Application Type (personal or commercial)

Producer (you can expand this information by clicking the down arrow, you can then change the producer or agency)

Annual Cost (estimate unless approved)

Inception Date (this can be changed by clicking on the pencil icon)

Application Summary

Application #:	884813
Status:	New
Application Type:	Personal
Producer:	▼ Laurie Healy
Annual Cost:	---
Inception Date:	✎ 06/16/2020

Producer: ▼ Laurie Healy

Producer Name:	✎ LAURIE HEALY
Producer Email:	lhealy@poulton.com
Agency Name:	✎ POULTON ASSOCIATES, LLC
Agency Number:	801-268-2600

Property Address


Application Options

Options that do not affect the rate on an application can be accessed by clicking the “hamburger” (three lines) next to Application Summary. Options accessible here are:


- Copy Application
- [Print Application](#)
- Review Application (links to Underwriter Review)
- [Eligibilities](#)
- [Notes](#)
- [Email Activity](#)





Application Summary	
Application #:	884813
Status:	New
Application Type:	Personal
Producer:	▼ Laurie Healy
Annual Cost:	---
Inception Date:	✎ 06/16/2020




Application Options


 Copy To New Application


 Print Application

 Review Application

 Eligibilities

Activity

 (1) Notes

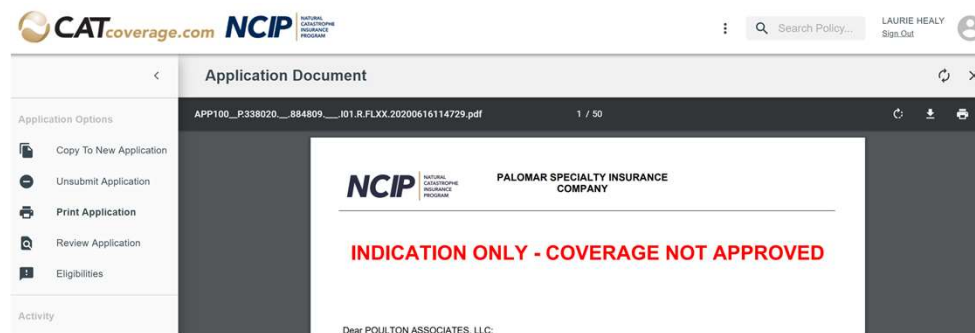
 (1) Email Activity

Print Application

The ability to view and print a PDF copy of the application is only available AFTER the application has been submitted to underwriting.

When you click Print Application from Application Options section a PDF copy of the application will expand to the right. You can then print view or save a copy of the application from here.

Currently this link times out /expires if you receive an error try refreshing the page and clicking on it again.



Eligibilities

Formerly known as BAA Selection Notes

When you click on Eligibilities a section will expand showing the Binding Authorities and currently turned on for new business.

A quick view will show you with contracts the application met eligibility for and which ones failed.

If you click on one of the contract lines the line will expand to display the validation messages.

Note: this section by default shows 10 lines, you may have to click the right arrow to view the additional contracts.

Binding Authority Eligibilities

BA# 188
Eligible

BA# 242
Ineligible

BA# 338
Ineligible

BA# 375
Ineligible

BA# 242
Ineligible

Validation Messages

Message Type:	ERROR
Process:	Eligibility
Method:	ValidatePolicyPerils
User Message:	This product offering cannot cover the Flood peril.
Technical Message:	This product offering cannot cover the Flood peril.

Adding Notes

When you click on Notes a section will expand showing the notes on this application

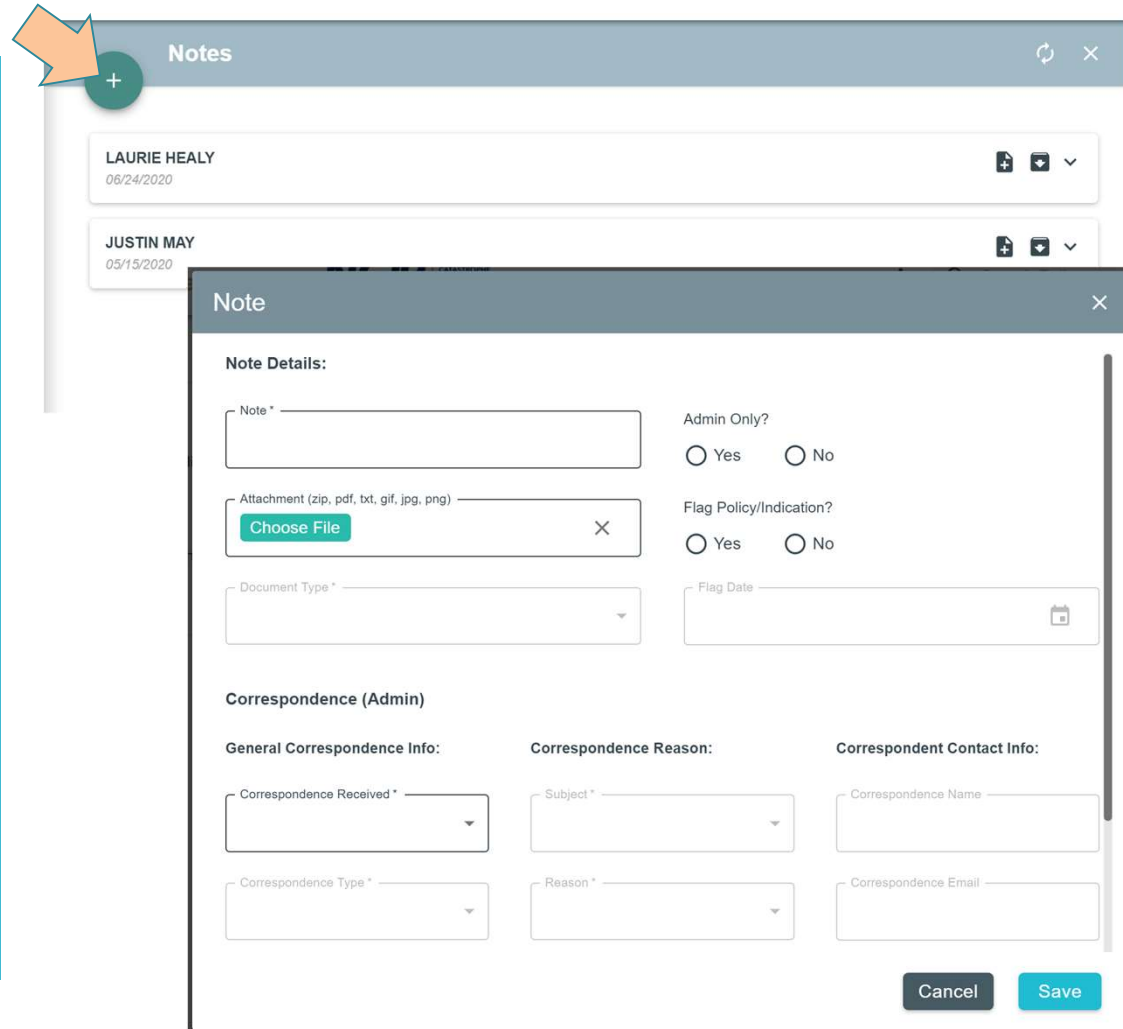
To add a **NEW** note

Click the round plus sign in the left hand corner.

A pop up will appear with the fields to add a note. As you make selections or add attachments different fields will become available depending on what you select.

If there is an asterisk next to the line it is required

Once you have completed the note click Save.



The screenshot displays the 'Notes' application interface. At the top, a header bar labeled 'Notes' contains a refresh icon and a close icon. Below the header, a list of notes is shown, each with a name and a date. An orange arrow points to a green circular button with a white plus sign, located in the left-hand corner of the notes list. A modal form titled 'Note' is open in the foreground. The form is divided into several sections: 'Note Details' with fields for 'Note *', 'Attachment (zip, pdf, txt, gif, jpg, png)' (with a 'Choose File' button), 'Document Type *', 'Admin Only?' (radio buttons for Yes/No), 'Flag Policy/Indication?' (radio buttons for Yes/No), and 'Flag Date'. Below this is the 'Correspondence (Admin)' section, which is further divided into 'General Correspondence Info' (with 'Correspondence Received *' and 'Correspondence Type *'), 'Correspondence Reason' (with 'Subject *' and 'Reason *'), and 'Correspondent Contact Info' (with 'Correspondence Name' and 'Correspondence Email'). At the bottom right of the modal are 'Cancel' and 'Save' buttons.

Notes

LAURIE HEALY
06/24/2020

JUSTIN MAY
05/15/2020

Note

Note Details:

Note *

Attachment (zip, pdf, txt, gif, jpg, png)
Choose File

Document Type *

Admin Only?
☐ Yes ☐ No

Flag Policy/Indication?
☐ Yes ☐ No

Flag Date

Correspondence (Admin)

General Correspondence Info:

Correspondence Received *

Correspondence Type *

Correspondence Reason:

Subject *

Reason *

Correspondent Contact Info:

Correspondence Name

Correspondence Email

Cancel Save

Viewing and Editing Notes

Formerly known as Note & Documents

When you click on Notes a section will expand showing the notes on this application

You should see a list of notes associates with this application each line will show you who wrote the note and the date the note was entered.

To view the note click on the line for the note.

This section by default shows 10 lines, you may have to click the right arrow to view the additional notes

The screenshot displays the 'Notes' application interface. At the top, there is a header bar with a green circular button containing a white plus sign and the title 'Notes'. Below the header, a list of notes is shown. Each note entry includes the name of the person who wrote it and the date it was entered. The notes are:

- LAWSON SHEPHERD, 06/16/2020
- LAWSON SHEPHERD, 06/16/2020
- MARK SILVER, 06/16/2020

Each note entry has a small icon of a document with a plus sign and a dropdown arrow to its right. The third note, 'MARK SILVER', is selected, and its details are expanded below. The expanded view shows two sections: 'Note Information' and 'Note'.

Note Information

Submitted By:	MARK SILVER
Submit Date:	06/16/2020
Admin Only:	No
Is Mailed:	No

Note

This policy was copied to new policy/application #: 884815

An orange arrow points to the dropdown arrow icon next to the 'MARK SILVER' note entry. Below the expanded note view, there is a modal window titled 'Add Note' with a text input field and 'Cancel' and 'Save' buttons.

Flagged Notes

When the application has a flagged note there is an icon below the note saying if the flag has been resolved or not.

To change the flag date click on the calendar icon. An explanation is required when you change the date.

To mark a flag as complete click the check mark. An pop up will appear requiring an explanation.

Change Flag Date

Mark as Complete

LAURIE HEALY
06/16/2020
Flag Unresolved

LAURIE HEALY
06/16/2020
Flag Resolved

Change Flag Date

Flag Date
06/26/2020

Explanation *

Cancel Save

Explanation required

Explanation *

Mark as Complete Pop Up

Cancel Submit

Email Activity

Date Created: 06/16/2020

lhealy@poulton.com

Date Created: 06/16/2020

lhealy@poulton.com

(Admin Only)

Date Created: 06/16/2020

CatCoverage system

Date Created: 06/16/2020

Email Activity

CatCoverage system

Date Created: 06/16/2020

Correspondence Information

Correspondence Name:

Correspondence Email:

lhealy@poulton.com

Correspondence Phone #1:

Correspondence Phone #2:

Complaint Initiated:

Received:

Outgoing

Type:

Email

Who:

Producer

Subject:

Policy

Reason:

Email

Email Subject: Submission Confirmation for LAURIE TEST
NCIP884809-2020

Email Body:

Suppressed email generated from DEMO system. This email did
not actually go out to anyone.
TO:
lhealy@poulton.com
CC:

BCC:
Body to follow:

NCIP | NATURAL
CATASTROPHES

Email Activity

When you click on Email Activity a section expands showing all emails sent from the catcoverage system and read only copies of notes on the application.

Similar to the notes eligibilities section if you click on an email it will expand to show the full body of the the email or the note.

As you complete a section a check show next to the section name on the left hand side.
If a check is missing the section is not complete.

✓ Perils And Deductibles

✓ **Buildings**

Insured

Underwriting Questions

Mortgagees

Disclosure

Pay And Issue Policy

✓ Perils And Deductibles

✓ **Property Address**

✓ Occupancy

✓ Structure

Coverages

Insured

Underwriting Questions

Mortgagees

Disclosure

Pay And Issue Policy

Personal Applications

On the new application we
have renamed Residential
Applications to Personal
Applications.

Continue

In the first section of the new application you can select the peril and deductible combination as well as specify the requested inception date. The inception date defaults to today's date but can be changed to a date up to 60 days in the future.

Perils and Deductibles

Select the peril(s) & corresponding deductible(s) you would like to insure against

Earthquake



Earthquake Deductibles *

Flood



Flood Deductibles *
\$5,000 specified deductible

Landslide



Landslide Deductibles *

Additional Coverage Information

If contents are stored, in a basement, or at elevations lower than the lowest elevated floor of an elevated post-fire building; is your intent to insure contents in these areas?

☐ Yes ☐ No

Intent to store contents
in basement

When you select the peril of flood as the only peril an additional coverages question appears on the perils and deductibles section asking if they intend to insure contents stored in the basement.

Application Summary

Application #: 885320
Status: In The Works
Application Type: Personal
Producer: Laurie Healy
Annual Cost: —
Inception Date: 06/24/2020

✓ Perils And Deductibles

✓ Property Address

Occupancy

Structure

Coverages

Insured

Underwriting Questions

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Property Address

✓ Completed.

Please provide the address of the property you would like to cover. [Change Location](#)

Address 1 *
1637 E MULBERRY WAY

Address 2

City *
SANDY

State *
Utah

Zip *
84093-6742

<< Back

Continue

Property Address:

Once you continue on from the Perils and Deductibles section you are taken to the property address section, as you type in the address the site will make suggestions based on that information entered.

If the producer feels the address didn't map correctly they can click on the "Change Location" link on the right side to move the map marker.

Address Verification



Did you mean this address? ☒



Address 1

1 Box 8 Crawford Rd

Address 2

City

Phenix City

State

AL

zip

36870

Use the address I entered: ☐



Address 1

Rt 1 Box 8 Crawford Rd O

Address 2

City

Phenix City

State

AL

zip

36870

Cancel

Continue


Address Verification:

When an address is entered on our site we attempt to verify the address, if we find something similar a pop up appears asking if that is the correct address or if you would like to use the address you entered.

Location Verification

×

! We are unable to locate the address provided. The location may be too new or the location is in a rural area. Please drag the marker to the building's location.



Google

Map data ©2020 Imagery ©2020, Maxar Technologies, U.S. Geological Survey, USDA Farm Service Agency Terms of Use Report a map error

Latitude

32.467303

Longitude

-85.02781

Cancel

Continue

Location Verification:

If we are unable to find the address provided on a map a location verification pop-up will appear asking the producer to drag the map marker to the roof top of the house. Click on the map marker and drag it to the house location.

If you find out the incorrect location was selected you can go back to the Property Address section and click on the Change Location link to move the marker

CATcoverage.com NCIP NATIONAL CATASTROPHE INSURANCE PROGRAM

Search Policy... LAURIE HEALY Sign Out

Application Summary

Application #: 885320
Status: In The Works
Application Type: Personal
Producer: Laurie Healy
Annual Cost: —
Inception Date: 06/24/2020

✓ Perils And Deductibles
✓ Property Address
Occupancy
Structure
Coverages
Insured
Underwriting Questions
Mortgagees
Disclosure
Pay And Issue Policy

Occupancy Info

Building Occupancy Type *

Building Use *

Is the property under course of construction.
☐ Yes ☒ No

<< Back Continue

Occupancy Info:
3 simple questions regarding occupancy type and building use.

Structure Info:

This section you will answer questions regarding the construction of the risk.

When you select the lowest floor information a drop down appears for additional details.

Structure Info

Please provide information about the property structure.

Construction Type *

Number of Stories Above Grade *

Square Footage *

Year of Construction *

Is this a split level property?

☐ Yes ☐ No

Is the property built over water?

☐ Yes ☐ No

Lowest Floor Information

Slab On Grade

 ☐

Slab On Grade Detail *

Below Grade

 ☐

Below Grade Detail *

Elevated Floor

 ☐

Elevated Floor Detail *

Crawl Space

 ☐

Crawl Space Detail *

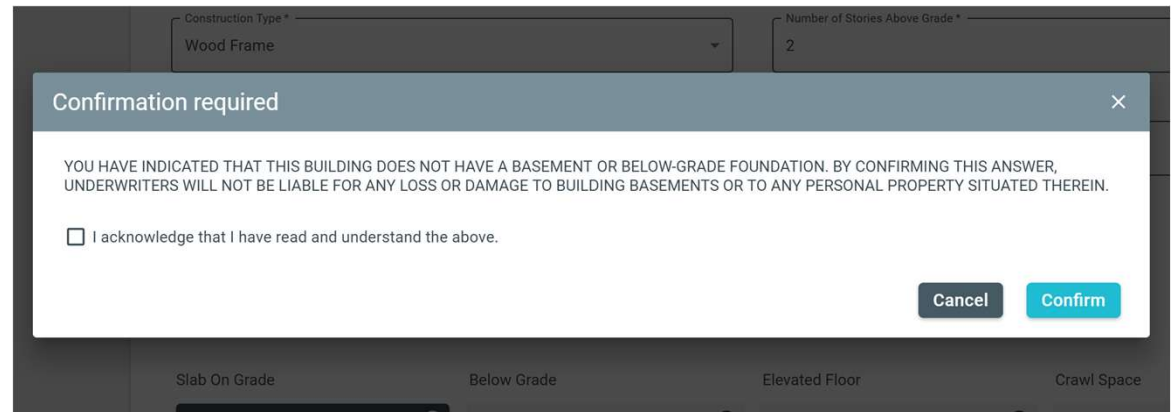
<< Back

Continue

Structure Info - basement confirmation.

Anytime you select a lowest floor that DOES NOT include a basement you will need to confirm that there is no basement before you can continue.

Note: If you unsubmit an application for any reason you have to check this confirmation again.



Construction Type *
Wood Frame

Number of Stories Above Grade *
2

Confirmation required [X]

YOU HAVE INDICATED THAT THIS BUILDING DOES NOT HAVE A BASEMENT OR BELOW-GRADE FOUNDATION. BY CONFIRMING THIS ANSWER, UNDERWRITERS WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE TO BUILDING BASEMENTS OR TO ANY PERSONAL PROPERTY SITUATED THEREIN.

☐ I acknowledge that I have read and understand the above.

Cancel Confirm

Slab On Grade Below Grade Elevated Floor Crawl Space

Coverages:

The coverage fields displayed will depend on the information selected on the previous sections. For Example: Rented to others will not have an option for Additional Living Expense and Earthquake application will not have a separate building limit.

Coverages

Building Replacement Cost *	Building Limit *
0	0
Appurtenant Structures Limit *	
0	
Personal Property Limit *	Personal Property Valuation *
0	Actual Cash Value
Additional Living Expense Limit *	
5000	
Increased Cost of Materials Limit *	
0	

<< Back

Continue

Acknowledgement required

Notices

The limit for Additional Living Expense has been adjusted from the submitted limit of \$55,000.00 to the maximum allowed limit of \$25,000.00 for this risk.

☐ I acknowledge that I have read and understand the above.

Acknowledgement required

Notices

Buildings (including the Personal Property and Apr. Structures) with values up to twenty million dollars (\$20,000,000) may be insured by our program but only to a coverage limit of five million dollars (\$5,000,000).

Total Entered Limit of Insurance: \$6,550,000.00
Limit to be Covered by Primary Policy: \$5,000,000.00

☐ I acknowledge that I have read and understand the above.

Cancel

Confirm

Coverages – Additional Acknowledgements:

Depending on the limits entered on the coverages section and the risk eligibility there could be additional items to be acknowledged before you can proceed with the application.

Insured Information:

If the mailing address is the same as the property address there is a link you can click on to auto populate the address.

Insured email address and phone number are now required.

The screenshot shows the 'Insured Information' section of a web application. On the left is a sidebar with an 'Application Summary' and a list of sections: 'Perils And Deductibles', 'Property Address', 'Occupancy', 'Structure', 'Coverages', 'Insured', 'Underwriting Questions', 'Mortgagees', 'Disclosure', and 'Pay And Issue Policy'. The 'Insured' section is currently selected. The main content area is titled 'Insured Information' and contains two columns of form fields. The left column is for 'Mailing Address' and includes fields for 'Address 1 *', 'Address 2', 'City *', 'State *', and 'Zip *'. The right column is for 'Contact Info' and includes fields for 'First Name *', 'Last Name *', 'Email *', 'Home Phone *', and 'Mobile Phone *'. A yellow arrow points to a link labeled 'Use property address' located between the two columns. At the bottom of the form are '<< Back' and 'Continue' buttons. The top of the page features the 'CATcoverage.com NCIP' logo, a search bar, and a user profile for 'LAURIE HEALY' with a 'Sign Out' link.

CATcoverage.com NCIP

Application Summary

Application #: 085320
Product #: 188
Status: In The Works
Application Type: Personal
Producer: ~ Laurie Healy
Annual Cost: ~ \$291.36
Inception Date: 06/24/2020

✓ Perils And Deductibles
✓ Property Address
✓ Occupancy
✓ Structure
✓ Coverages
Insured
Underwriting Questions
Mortgagees
Disclosure
Pay And Issue Policy

Insured Information

[Use property address](#)

Mailing Address:


Address 1 *
Address 2
City *
State *
Zip *


Contact Info:

First Name *
Last Name *
Email *
Home Phone *
Mobile Phone *

<< Back Continue

Underwriting Questions:
Formerly Application Questions.
Depending on information
entered earlier in the application
process some of these questions
will vary.

 **CAT**coverage.com

 **NCIP**
NATURAL
CATASTROPHE
INSURANCE
PROGRAM

Home

Quote

Track & Manage

Administration

My Agency

FAQ

Application Summary

Application #: 885320

Product #: 188

Status: In The Works

Application Type: Personal

Producer: Laurie Healy

Annual Cost: \$291.36

Inception Date: 06/24/2020

✓ Perils And Deductibles

✓ Property Address

✓ Occupancy

✓ Structure

✓ Coverages

✓ Insured

Underwriting Questions

Mortgagees

Disclosure

Pay And Issue Policy

Underwriting Questions

General Questions

Does the building have additions or extensions supported by posts, piers, or beams?
☐ No ☐ Yes

Are foundations and walls free of cracks?
☐ No ☐ Yes

Does the dwelling include an attached Garage?
☐ No ☐ Yes

Is the building vacant?
☐ No ☐ Yes

Has the property been condemned?
☐ No ☐ Yes

Please acknowledge that no coverage will extend to contents or personal property outside of the dwelling.
☐ No ☐ Yes

Has the location ever experienced loss or damage from the perils for which coverage is being sought? Your answer is relied upon as a material representation to determine coverage eligibility.
☐ No ☐ Yes

Does the named insured currently have a policy through NCIP for the location you are requesting coverage at?
☐ No ☐ Yes

Flood Questions

If the property is in a flood zone, what flood zone?

<< Back

Application Summary

Application #: 885320
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 Inception Date: 06/24/2020

- ✓ Perils And Deductibles
- ✓ Property Address
- ✓ Occupancy
- ✓ Structure
- ✓ Coverages
- ✓ Insured
- ✓ Underwriting Questions

Mortgagees

Mortgagee Info



Mortgagees

Add Mortgagee

Mortgagee Information:

Mortgage Name *

Loan Number *

List Position *

Include "Its Successors and/or Assigns"?

☐ Yes ☐ No

Include "As Their Interests May Appear"?

☐ Yes ☐ No

Mortgagee billed?

☐ Yes ☐ No

Is this policy being required by the mortgagee?

☐ Yes ☐ No

Mortgagee Address:

Address 1 *

Address 2

City *

State *

Zip *

Cancel

Save

Mortgages:

Adding a mortgagee

To add a mortgagee click on the round + sign in the upper left corner.

A pop up will appear where you can enter the mortgagee data. Each field needs to be answered.

If there is no mortgagee simply click continue.

☰ Application Summary

Application #: 885320
Product #: 188
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Producer: ▾ Laurie Healy
Annual Cost: ▾ \$291.36
Inception Date: ✎ 06/24/2020

- ✓ Perils And Deductibles
- ✓ Property Address
- ✓ Occupancy
- ✓ Structure

Mortgagee Info

✔ Completed.

Mortgagees



BAN K NAME

999 10TH AVE, SHEPPARD AFB, TX, 76311-2321



Mortgagees



BAN K NAME

999 10TH AVE, SHEPPARD AFB, TX, 76311-2321

Edit



Delete

Mortgagee Information

Loan Number:	123321123	Include ISAOA:	Yes
List Position:	1	Mortgagee Billed:	No
Include ATIMA:	No	Required By Mortgagee:	Yes

Mortgagee Info:

Viewing or editing a mortgagee

Once a mortgagee has been added it will appear in this section with a bank name and address.

You can view the rest of the mortgagee data by clicking on the line for the mortgagee.

To edit the mortgagee click on the pencil icon.

To delete the mortgagee click on the trash can icon.



Disclosures:

Any state requires notices , fraud statements and warranty statements are included in this section.

If our risk data show a flooding depth greater than 4 feet you will have an option to upload an elevation certificate here

In order to proceed and submit the application a signature is required.

If you unsubmit the application you are required to sign again.



Home

Quote

Track & Manage

Administration

My Agency

FAQ

Claim Center

Make Payment

Search Policy...

Laurie Healy Sign Out

Application Summary

Application #:

885320

Product #:

188

Status:

In The Works

Application Type:

Personal

Producer:

Laurie Healy

Annual Cost:

\$291.36

Inception Date:

06/24/2020

Perils And Deductibles

Property Address

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Disclosures

Surplus Lines Insurer Notice:

I ATTEST THAT AT THE TIME OF PRESENTING THIS INSURANCE INDICATION, THE INSURED WAS MADE AWARE OF THE FOLLOWING IN WRITING:

The insurance policy that the insured is applying to purchase is being issued by a surplus lines insurer (Insurer).

The Insurer is not licensed by the state of Utah. Insurers conducting business in but are not licensed by the state of Utah are known as "nonadmitted" or "surplus line" insurers.

While not licenced by the state of Utah the Insurer has been approved to conduct business in this State as an eligible surplus lines insurer.

The Insurer issuing the policy that is being applied for may be domiciled in the United States or a non-United States domiciled (alien) insurer. Alien insurers are domiciled and licensed in a country outside of the United States and as allowed, may engage in the business of insurance.

As a surplus lines insurer they are not subject to the financial solvency regulation and enforcement that apply to Utah licensed insurers. Additionally the Insurer does not participate in any of the insurance guarantee funds created by Utah law. Therefore, these funds will not pay the insured's claims or protect the insured's assets if the Insurer becomes insolvent and is unable to make payments as promised.

The Insurer does conform to the eligibility and financial solvency requirements of section 524 of the Nonadmitted Reinsurance Reform Act of 2010 (the "NRRRA") and is approved by the National Association of Insurance Commissioners (NAIC) and appear on the NAIC's International Insurance Department Quarterly Listing of Alien Insurers. To obtain a copy of this list you may visit the NAIC's website at www.naic.org.

For additional information the insured may contact the surplus line broker, insurance producer, or the Utah Department of Insurance.

Utah Policy Disclosure

ACCORDING TO THE RULES AND REGULATIONS OF THE STATE WHERE THIS POLICY IS TO BE ISSUED, ALL CONTRACTS SHALL CONTAIN THE FOLLOWING STATEMENT:

The insurer issuing this policy does not hold a certificate of authority to do business in this state and thus is not fully subject to regulation by the Utah Insurance Commissioner. This policy receives no protection from any of the guaranty associations created under Chapter 28, Title 31A (UC 31A-15-103 [8]).

Warranty Statement

I hereby declare that upon diligent inquiry the above statements and particulars of the application being submitted for consideration are true, that I have not suppressed or misstated any material facts. I agree that this application shall be the basis upon which coverage is being considered and the application becomes part of the policy, that I may be liable for damages incurred due to my material or negligent misrepresentations and that such material misrepresentations may render all or part of the insurance policy null and void.

I understand that coverage may not be backdated and that Coverage becomes effective only after Underwriter approval and no earlier than the time when full payment of the annual premium is recognized as received by the Program Administrator, Poulton Associates, LLC. I understand that the insurance coverage being applied for under this application may not be available and that the offer of insurance which may be provided based upon submission of this application may differ from what has been applied for in this application. I understand and agree that only the policy Declarations in combination with the policy Terms and Conditions constitute a reliable description of the insurance coverage that might result from the submission of this application.

By confirming this submission you understand that the date, time, and Internet Protocol Address are recorded to the transaction. You agree that your typed signature below will serve as your actual signature in accordance with the Electronic Signatures in Global and National Commerce Act (15 U.S.C. Ch. 96).?

Signature *

<< Back

Submit Application

Pay & Issue Policy

PENDING UNDERWRITER APPROVAL

Thank you for your submission. The Underwriter has been notified and will review your application to determine coverage eligibility shortly. You will be notified of the Underwriters decision via email within 24 hours.

Coverage will not become effective until the Underwriter has approved the application and the total annual cost has been processed and received by Poulton Associates, LLC. The inception date of coverage may not predate payment of premium. Premium payment does not automatically attach coverage. There are waiting periods, as described in the insurance contract that apply.

Please feel free to contact us with any questions or concerns you might have.

[Review Application](#)[Print Application](#)[Make Changes](#)[Copy Application](#)

When your application has been approved by underwriting, initiate coverage by making payment.

[Proceed with payment](#)

Pay & Issue Policy:

Once the application has been submitted you are taken to the Pay & Issue Policy section, on this section you can:

- See the current status
- Review the application (underwriter review page)
- Print or download a PDF copy
- Make Changes
- Copy to a new Application

Pay & Issue Policy: Make Changes

Once an application has been submitted to underwriting you can Edit the application by clicking on the “Make Changes” button on the Pay & Issue Policy page. A pop-up will appear asking what you would like to change.

Selecting the option “Other” will unsubmit the application, which could result in a change in the rate and application will go back to underwriting.

Pay & Issue Policy

APPROVED APPLICATION

This application has been approved by the Underwriter and is valid for 30 days after the date it was approved. Coverage will not become effective until the total annual cost has been processed and received by Poulton Associates, LLC.

The inception date of coverage may not predate the payment of premium. No coverage will be provided in the event of insufficient policy premium funds. Premium payment does not automatically attach coverage. There are waiting periods, as described in the insurance contract, that apply.

[Review Application](#)[Print Application](#)[Make Changes](#)[Copy Application](#)

Your application has been approved by underwriting, initiate coverage by making payment.

[Proceed with payment](#)

Make Application Changes

Please select the changes you would like to make

- ☐ Change Insured
- ☐ Change Mortgagees
- ☐ Change Requested Inception Date
- ☐ Change Flood Zone
- ☐ Other Changes (Unsubmit)

Note:

Selecting the “Other Changes” option will unsubmit the application and void any previous pricing indication and/or approved application.

By making this selection, the application will be subject to re-rating and will require you to submit for underwriting approval.

“Other Changes” are considered material and include, but are not limited to, modifications to the property address, building information, requested inception date, coverage options, deductibles, limits, and declared values.

If you have any questions, please contact us before making this selection.

[Cancel](#)[Continue](#)

Pay & Issue Policy

APPLICATION IS ON HOLD

Your application has been placed on hold by the Underwriter for the following reasons:

- User: LAURIE HEALY [07/07/2020]

Application Placed On Hold: please change the flood deductible and resubmit

To have your application reconsidered please read the following:

If you would like the Underwriter to reconsider this submission please respond to the comments above. You may respond by making necessary corrections to the corresponding section of the application. If necessary you may add a note or document to the application in the section below. Once you have completed your response, it will be necessary to resubmit the application for Underwriter approval.

Coverage will not become effective until the application has been approved by the Underwriter and the total annual cost has been processed and received by Poulton Associates, LLC.

 Print Application

 Make Changes

 Copy Application

 Resubmit Application

Application Resubmission

Please provide the following information for resubmission.

Note *

Supporting Document (zip, pdf, txt, gif, jpg, png)

Choose File

Cancel

Resubmit

Pay & Issue Policy: Application on Hold

When an application is placed on hold by the underwriter with a follow up question and the producer needs to reply to this can be done by clicking the Resubmit Application button. A pop up will appear asking for a note and giving the option to add supporting documents. If changes to the application need to be made use the "Make Changes" button to make the change and resubmit.

Pay & Issue Policy

DECLINED APPLICATION

Your application has been declined by the Underwriter for the following reasons:

- User: Auto Underwriter [07/16/2020]

Application Declined: This application does not meet our core underwriting criteria or falls outside of our underwriting appetite or contractual guidelines currently in place. You marked "no" to the following underwriting question: "Please acknowledge that you understand coverage does not extend to contents or personal property outside of the dwelling." If you wish to correct this response you may do so by editing and resubmitting this application.

To have your application reconsidered please read the following:

If you would like the Underwriter to reconsider this submission please respond to the comments above. You may respond by making necessary corrections to the corresponding section of the application. If necessary you may add a note or document to the application in the section below. Once you have completed your response, it will be necessary to resubmit the application for Underwriter approval.

Coverage will not become effective until the application has been approved by the Underwriter and the total annual cost has been processed and received by Poulton Associates, LLC.

 [Review Application](#) [Print Application](#) [Unsubmit Application](#) [Copy Application](#)

Pay & Issue Policy: Application Declined

When an application declined and you need to unsubmit to make a change and resubmit. There is an "Unsubmit Application" button which will unsubmit the app changing the status to In The Work so you can make any change and resubmit for consideration.




Commercial Applications


Perils and Deductibles:

In the first section of the new application you can select the peril and deductible combination as well as specify the requested inception date.

The inception date defaults to today's date but can be changed to a date up to 60 days in the future.

For commercial applications this is also where you will specify TRIA, course of construction, or if the property is bank owned.

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Search Policy...

Laurie Healy
Sign Out

Application Summary

Application #: 885329

Status: New

Application Type: Commercial

Producer: Laurie Healy

Annual Cost: —

Inception Date: 06/24/2020

Perils And Deductibles

Buildings

Insured

Underwriting Questions

Mortgagees


Disclosure

Pay And Issue Policy

Perils and Deductibles


Select the peril(s) & corresponding deductible(s) you would like to insure against

Earthquake




Earthquake Deductibles *

Flood



Flood Deductibles *

Landslide



Landslide Deductibles *

Terrorism Risk Insurance Act (TRIA)

Do you wish to be covered by act of terrorism?

☐ Yes, I want TRIA coverage

☒ No, I am rejecting TRIA coverage

General Information

Are any of the properties bank owned or real estated owned?

☐ Yes

☒ No

Are any of the properties under the course of construction?

☐ Yes

☒ No

Inception Date

06/24/2020

Continue

Buildings Schedule: Adding a building

To add a building click on the + sign in the upper left corner. A pop up will appear asking for the Building Description. Once this has been added click Save to continue

This will direct you to a series of sections specific to the building you are adding.

The screenshot displays the CATcoverage.com NCIP application interface. On the left, the 'Application Summary' sidebar shows details for application #885329, status 'In The Works', application type 'Commercial', producer 'Laurie Healy', and inception date '06/24/2020'. Below this, a list of sections includes 'Perils And Deductibles', 'Buildings', 'Insured', 'Underwriting Questions', 'Mortgagees', 'Disclosure', and 'Pay And Issue Policy'. The main content area is titled 'Buildings' and features a '+ Building Schedule' button with a green plus icon. A yellow arrow points to this button. A dark grey 'Add Building' pop-up is overlaid on the screen, containing a text input field for 'Description *' and 'Cancel' and 'Save' buttons at the bottom.

CATcoverage.com NCIP NATURAL CATASTROPHE INSURANCE PROGRAM

Application Summary

Application #: 885329
Status: In The Works
Application Type: Commercial
Producer: Laurie Healy
Annual Cost: ---
Inception Date: 06/24/2020

✓ Perils And Deductibles
Buildings
Insured
Underwriting Questions
Mortgagees
Disclosure
Pay And Issue Policy

Buildings

+ Building Schedule

Add Building


Provide a brief description of the commercial property you intend on using for the application.


Description *

Cancel Save

Buildings Schedule: Adding a building – Property Address

As you fill out the address we will provide predicted address options. You can select this address if it's correct to complete the address to type in the data.

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⋮

Search Policy...

LAURIE HEALY
Sign Out

≡ Application Summary

Application #: 885329

Status: In The Works

Application Type: Commercial

Producer: ~ Laurie Healy

Annual Cost: ---

Inception Date: 06/24/2020

< Back

Property Address

Occupancy

Structure

Coverages

Property Address

Please provide the address of the property you would like to cover.

Address 1 *

7580 S Sandy L

Address 2


7580 S Sandy Land Ln, Midvale, UT, 84047-2798

City *

State *

Buildings Schedule: Adding a building – Occupancy Info

Select Occupancy Type
Parking Type
Building Use

 **CATcoverage.com**


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INSURANCE
PROGRAM

⋮

Search Policy...

LAURIE HEALY
[Sign Out](#)



☰ Application Summary

Application #: 885329

Status: In The Works

Application Type: Commercial

Producer: ▾ Laurie Healy

Annual Cost: ---

Inception Date: 06/24/2020

< Back

✓ Property Address

Occupancy

Structure

Coverages

Occupancy Info

Building Occupancy Type *

Building Parking Type *

Building Use *


<< Back

Continue

Buildings Schedule: Adding a building – Structure Info

The questions on this section are similar to the personal application.

On the Lowest Floor Information if you select a foundation that DOES NOT have a basement there is a confirmation.

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NCIP
NATURAL CATASTROPHE
INSURANCE PROGRAM

⋮

Search Policy...

LAURIE HEALY
Sign Out

Application Summary

Application #: 885329
Status: In The Works
Application Type: Commercial
Producer: ~ Laurie Healy
Annual Cost: ---
Inception Date: 08/24/2020

< Back
✓ Property Address
✓ Occupancy
Structure
Coverages

Structure Info

Please provide information about the property structure.

Construction Type *

Flood Zone

Number of Stories Above Grade *

Square Footage *

Year of Construction *

Is the property built over water?
☐ Yes ☒ No

Lowest Floor Information

Below Grade

Crawl Space

Slab On Grade

Elevated Floor


Confirmation required

YOU HAVE INDICATED THAT THIS BUILDING DOES NOT HAVE A BASEMENT OR BELOW-GRADE FOUNDATION. BY CONFIRMING THIS ANSWER, UNDERWRITERS WILL NOT BE LIABLE FOR ANY LOSS OR DAMAGE TO BUILDING BASEMENTS OR TO ANY PERSONAL PROPERTY SITUATED THEREIN.

☐ I acknowledge that I have read and understand the above.

Cancel Confirm

Coverages:
The coverage fields displayed will depend on the information selected on the previous sections. For Example: Course of Construction removed Contents and BIEE

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PROGRAM

⋮

Search Policy...

LAURIE HEALY
Sign Out

≡ Application Summary

Application #: 885329
Status: In The Works
Application Type: Commercial
Producer: ✓ Laurie Healy
Annual Cost: ---
Inception Date: ✓ 06/24/2020

< Back

✓ Property Address

✓ Occupancy

✓ Structure

Coverages

Coverages

Replacement Cost of Building *
0

Insured Amount of Building *
0

Insured Amount of Contents *
0

Insured Amount of Building Income and Extra Expenses *
0

<< Back

Continue

Buildings:

Viewing or editing a building

Once a building has been added it will appear in this section with the building description and address. If additional information is required on the building there will be a yellow warning otherwise there is a green note saying complete

You can view the rest of the building data by clicking on the line for the building.

To edit the building description click on the note icon.

To edit the building click on the pencil icon.

To delete the building click on the trash can icon.

The screenshot displays the CATcoverage.com NCIP application interface. The top navigation bar includes the logo, a search bar, and the user name LAURIE HEALY with a sign-out link. The left sidebar contains a menu with 'Application Summary' (selected), 'Perils And Deductibles', 'Buildings', 'Insured', and 'Underwriting Questions'. The main content area is titled 'Buildings' and features a 'Building Schedule' section. This section lists two buildings: 'Retail Shop' and 'Garage'. The 'Retail Shop' entry is marked as 'Complete - Completed' with a green checkmark, while the 'Garage' entry is marked as 'In The Works - Structure information is incomplete' with a yellow warning triangle. Each entry has icons for viewing, deleting, and editing. A detailed view of the 'Retail Shop' entry is shown below, displaying its description, address, and various coverage and characteristic details.

Application Summary

Application #: 885329
Product #: 786
Status: In The Works
Application Type: Commercial
Producer: Laurie Healy
Annual Cost: \$2,052.05
Inception Date: 06/24/2020

✓ Perils And Deductibles
Buildings
Insured
Underwriting Questions

Buildings

Building Schedule

Retail Shop
7580 S SANDY LAND LN , MIDVALE, UT, 84047-2798
Complete - Completed.

Garage
7580 S SANDY LAND LN , MIDVALE, UT, 84047-2798
In The Works - Structure information is incomplete.

Building Schedule

Retail Shop
7580 S SANDY LAND LN , MIDVALE, UT, 84047-2798
Complete - Completed.

Building Coverages

Coverage	Declared Value(s)	Requested Limit of Insurance
A) Building	\$350,000.00	\$250,000.00
B) Contents	\$0.00	\$0.00
C) Building Income and Extra Expenses	\$0.00	\$0.00

Building Characteristics

Year Built:	1999	Parking:	Detached
Number of Stories:	2	Flood Zone:	---
Construction:	Wood Frame	Over Water:	No
Square Feet:	1250	Foundation Type:	Crawl Space
Building:	Retail	Foundation Type Detail:	Crawl Space Partial Enclosure
Occupancy:	Commercial Retail		

When you copy an commercial policy to a new application the building section may require updates as there are new questions .


As soon as you go to the buildings section the schedule tells you what needs to be completed. Some older policies did not require a building description, this is a required field now, the new application will provide you with a link to update the description.

After you update the description if there is additional information missing the yellow error will show a new message saying what is incomplete.

Click the pencil icon to update the building attributes.


Buildings

Building Schedule	
---	  
1108 CHURCH STREET, MILTON, WV, 25541 ⚠ In The Works - Building description is missing. (Add Description)	
laundry building 1108 CHURCH STREET, MILTON, WV, 25541 ⚠ In The Works - Structure information is incomplete.	   
---	  
1046 HARRISON STREET, MILTON, WV, 25541 ⚠ In The Works - Building description is missing. (Add Description)	

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Search Policy...

LAURIE HEALY
[Sign Out](#)



≡ Application Summary

Application #: 885329
Product #: 786
Status: In The Works
Application Type: Commercial
Producer: ▾ Laurie Healy
Annual Cost: ▾ \$2,052.05
Inception Date: 06/24/2020

✓ Perils And Deductibles

✓ Buildings

Insured

Underwriting Questions

Mortgagees

Disclosure

Pay And Issue Policy

Insured Information

Mailing Address:

Address 1 *

Address 2

City *

State *

Zip *

Contact Info:

Company Name *

Email *

Company Phone *


Mobile Phone


Insured Information:

Because of the possibility of having more than one building at different addresses there is not an option to use the property address. As you type in the addresses the system will attempt to predict the address you can then click on to populate the rest of the address.

Insured email address and phone number are now required.

Underwriting
Questions:
Formerly Application
Questions.
This section is new to
commercial
applications.

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PROGRAM

Search Policy...

Laurie Healy

Sign Out



Application Summary

Application #: 885329

Product #: 786

Status: In The Works

Application Type: Commercial

Producer: ✓ Laurie Healy

Annual Cost: ✓ \$2,052.05

Inception Date: ✓ 06/24/2020

✓ Perils And Deductibles

✓ Buildings

✓ Insured

Underwriting Questions

Mortgagees

Disclosure

Pay And Issue Policy

Underwriting Questions

General Questions

Does the named insured currently have a policy through NCIP for any of the locations you are requesting coverage at?

☐ No ☐ Yes

Have any of the locations ever experienced loss or damage from the perils for which coverage is being sought? Your answer is relied upon as a material representation to determine coverage eligibility.

☐ No ☐ Yes



Application Summary

Application #: 885329
 Product #: 786
 Status: In The Works
 Application Type: Commercial
 Producer: v Laurie Healy
 Annual Cost: v \$2,052.05
 Inception Date: 06/24/2020

- ✓ Perils And Deductibles
- ✓ Buildings
- ✓ Insured
- ✓ Underwriting Questions
- ✓ **Mortgagees**
- Disclosure
- Pay And Issue Policy

Mortgagee Info

✓ Completed.

Mortgagees



BANK NAME

999 5TH ST, FLORALA, AL, 36442-3216



Mortgagees



BANK NAME

999 10TH AVE, SHEPPARD AFB, TX, 76311-2321

Edit



Delete

Mortgagee Information

Loan Number:	123321123	Include ISAOA:	Yes
List Position:	1	Mortgagee Billed:	No
Include ATIMA:	No	Required By Mortgagee:	Yes

Mortgagee Info:

Viewing or editing a mortgagee
 Once a mortgagee has been added it will appear in this section with a bank name and address.

You can view the rest of the mortgagee data by clicking on the line for the mortgagee.

To edit the mortgagee click on the pencil icon.

To delete the mortgagee click on the trash can icon.



Disclosures:

Any state requires notices, fraud statements and warranty statements are included in this section.

If our risk data show a flooding depth greater than 4 feet you will have an option to upload an elevation certificate here

In order to proceed and submit the application a signature is required.

If you unsubmit the application you are required to sign again.



LAURIE HEALY

Sign Out

Search Policy...

Application Summary

Application #: 885329

Product #: 786

Status: In The Works

Application Type: Commercial

Producer: Laurie Healy

Annual Cost: \$2,052.05

Inception Date: 06/24/2020

✓ Perils And Deductibles

✓ Buildings

✓ Insured

✓ Underwriting Questions

✓ Mortgagees

Disclosure

Pay And Issue Policy

Disclosures

Additionally the insurer does not participate in any of the insurance guarantee funds created by Utah law. Therefore, these funds will not pay the insured's claims or protect the insured's assets if the Insurer becomes insolvent and is unable to make payments as promised.

The Insurer does conform to the eligibility and financial solvency requirements of section 524 of the Nonadmitted Reinsurance Reform Act of 2010 (the "NRRA") and is approved by the National Association of Insurance Commissioners (NAIC) and appear on the NAIC's International Insurance Department Quarterly Listing of Alien Insurers. To obtain a copy of this list you may visit the NAIC's website at www.naic.org.

For additional information the insured may contact the surplus line broker, insurance producer, or the Utah Department of Insurance.

Utah Policy Disclosure

ACCORDING TO THE RULES AND REGULATIONS OF THE STATE WHERE THIS POLICY IS TO BE ISSUED, ALL CONTRACTS SHALL CONTAIN THE FOLLOWING STATEMENT:

The insurer issuing this policy does not hold a certificate of authority to do business in this state and thus is not fully subject to regulation by the Utah Insurance Commissioner. This policy receives no protection from any of the guaranty associations created under Chapter 28, Title 31A (UC 31A-15-103 [8]).

Warranty Statement

I hereby declare that upon diligent inquiry the above statements and particulars of the application being submitted for consideration are true, that I have not suppressed or misstated any material facts. I agree that this application shall be the basis upon which coverage is being considered and the application becomes part of the policy, that I may be liable for damages incurred due to my material or negligent misrepresentations and that such material misrepresentations may render all or part of the insurance policy null and void.

I understand that coverage may not be backdated and that Coverage becomes effective only after Underwriter approval and no earlier than the time when full payment of the annual premium is recognized as received by the Program Administrator, Poulton Associates, LLC. I understand that the insurance coverage being applied for under this application may not be available and that the offer of insurance which may be provided based upon submission of this application may differ from what has been applied for in this application. I understand and agree that only the policy Declarations in combination with the policy Terms and Conditions constitute a reliable description of the insurance coverage that might result from the submission of this application.

By confirming this submission you understand that the date, time, and Internet Protocol Address are recorded to the transaction. You agree that your typed signature below will serve as your actual signature in accordance with the Electronic Signatures in Global and National Commerce Act (15 U.S.C. Ch. 96).?

Signature *

<< Back

Submit Application

Pay & Issue Policy:

Once the application as been submitted you are taken to the Pay & Issue Policy section, on this section you can:

- See the current status
- Review the application (underwriter review page)
- Print or download a PDF copy
- Make Changes
- Copy to a new Application

Pay & Issue Policy

PENDING UNDERWRITER APPROVAL

Thank you for your submission. The Underwriter has been notified and will review your application to determine coverage eligibility shortly. You will be notified of the Underwriters decision via email within 24 hours.

Coverage will not become effective until the Underwriter has approved the application and the total annual cost has been processed and received by Poulton Associates, LLC. The inception date of coverage may not predate payment of premium. Premium payment does not automatically attach coverage. There are waiting periods, as described in the insurance contract that apply.

Please feel free to contact us with any questions or concerns you might have.

[Review Application](#)[Print Application](#)[Make Changes](#)[Copy Application](#)

When your application has been approved by underwriting, initiate coverage by making payment.

[Proceed with payment](#)[<< Back](#)

Pay & Issue Policy: Make Changes - This is a new feature to commercial applications

Once an application has been submitted to underwriting you can Edit the application by clicking on the “Make Changes” button on the Pay & Issue Policy page. A pop-up will appear asking what you would like to change.

Selecting the option “Other” will unsubmit the application, which could result in a change in the rate and application will go back to underwriting.

Pay & Issue Policy

APPROVED APPLICATION

This application has been approved by the Underwriter and is valid for 30 days after the date it was approved. Coverage will not become effective until the total annual cost has been processed and received by Poulton Associates, LLC.

The inception date of coverage may not predate the payment of premium. No coverage will be provided in the event of insufficient policy premium funds. Premium payment does not automatically attach coverage. There are waiting periods, as described in the insurance contract, that apply.

[Review Application](#)[Print Application](#)[Make Changes](#)[Copy Application](#)

Your application has been approved by underwriting, initiate coverage by making payment.

[Proceed with payment](#)

Make Application Changes

Please select the changes you would like to make

- ☐ Change Insured
- ☐ Change Mortgagees
- ☐ Change Requested Inception Date
- ☐ Change Flood Zone
- ☐ Other Changes (Unsubmit)

Note:

Selecting the “Other Changes” option will unsubmit the application and void any previous pricing indication and/or approved application.

By making this selection, the application will be subject to re-rating and will require you to submit for underwriting approval.

“Other Changes” are considered material and include, but are not limited to, modifications to the property address, building information, requested inception date, coverage options, deductibles, limits, and declared values.

If you have any questions, please contact us before making this selection.

[Cancel](#)[Continue](#)

Pay & Issue Policy

APPLICATION IS ON HOLD

Your application has been placed on hold by the Underwriter for the following reasons:

- User: LAURIE HEALY [07/07/2020]

Application Placed On Hold: please change the flood deductible and resubmit

To have your application reconsidered please read the following:

If you would like the Underwriter to reconsider this submission please respond to the comments above. You may respond by making necessary corrections to the corresponding section of the application. If necessary you may add a note or document to the application in the section below. Once you have completed your response, it will be necessary to resubmit the application for Underwriter approval.

Coverage will not become effective until the application has been approved by the Underwriter and the total annual cost has been processed and received by Poulton Associates, LLC.

 Print Application

 Make Changes


 Copy Application

 Resubmit Application

Application Resubmission

Please provide the following information for resubmission.

Note *

Supporting Document (zip, pdf, txt, gif, jpg, png) 

Choose File

Cancel

Resubmit

Pay & Issue Policy: Application on Hold

When an application is placed on hold by the underwriter with a follow up question and the producer needs to reply to this can be done by clicking the Resubmit Application button. A pop up will appear asking for a note and giving the option to add supporting documents. If changes to the application need to be made use the "Make Changes" button to make the change and resubmit.

Pay & Issue Policy

DECLINED APPLICATION

Your application has been declined by the Underwriter for the following reasons:

- User: Auto Underwriter [07/16/2020]

Application Declined: This application does not meet our core underwriting criteria or falls outside of our underwriting appetite or contractual guidelines currently in place. You marked "no" to the following underwriting question: "Please acknowledge that you understand coverage does not extend to contents or personal property outside of the dwelling." If you wish to correct this response you may do so by editing and resubmitting this application.

To have your application reconsidered please read the following:

If you would like the Underwriter to reconsider this submission please respond to the comments above. You may respond by making necessary corrections to the corresponding section of the application. If necessary you may add a note or document to the application in the section below. Once you have completed your response, it will be necessary to resubmit the application for Underwriter approval.

Coverage will not become effective until the application has been approved by the Underwriter and the total annual cost has been processed and received by Poulton Associates, LLC.

 Review Application

 Print Application

Unsubmit Application

 Copy Application



Pay & Issue Policy: Application Declined

When an application declined, and you need to unsubmit to make a change and resubmit. There is an "Unsubmit Application" button which will unsubmit the app changing the status to In The Work so you can make any change and resubmit for consideration.

Advisory, Error and Warning Messages

There are some messages that only appear on the page for a maybe a minute. If a producer calls about an error and you do not see it when you go to the page, try clicking continue it may pop up for you at that time.

Advisory Messages:

These messages are yellow and typically refer to eligibility advising why the application currently shows as ineligible. The message remains on the upper right corner for about 30 seconds but can be cleared away by clicking on it.

If you navigate to an application that originally showed an advisory the message will not appear until you click Continue.

The screenshot displays the CIP (California Insurance Program) interface for the Natural Catastrophe Insurance Program. The main heading is "Buildings". Below this, there is a "Building Schedule" section with a green plus icon. Two building entries are listed:

- Apartment Building**
16215 MERRILL AVENUE, FONTANA, CA, 92335-2333
Status: Complete - Completed.
- Apartment Building**
16225 MERRILL AVENUE, FONTANA, CA, 92335-4558
Status: In The Works - Structure information is incomplete.

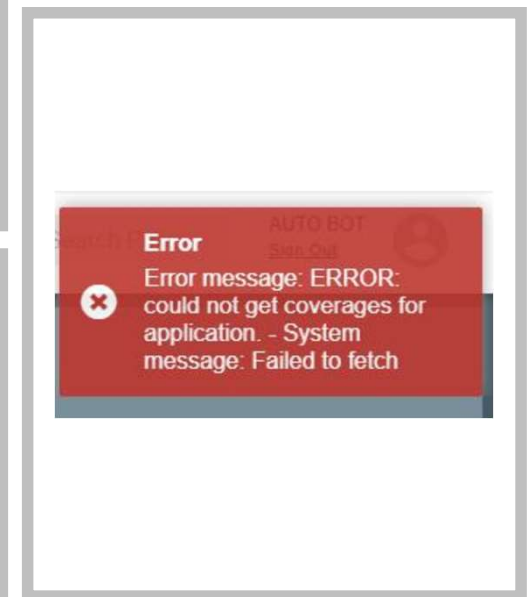
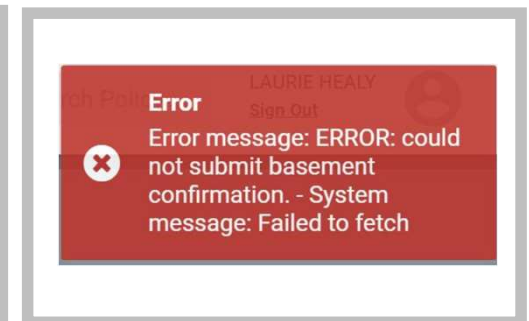
Three advisory messages are shown in yellow boxes with exclamation icons:

- Advisory**
All buildings must pass validation before eligibility can complete. Building 'Apartment Building' at '16225 MERRILL AVENUE, FONTANA, CA 92335-4558': Building foundation detail information is missing.
- Advisory**
Earthquake policies cannot be written in this state ('CA').
- Advisory**
Cannot quote values over \$2,500,000.00.

Failed to Fetch

If you see this error message or one similar that mentions failed to fetch this means the connection to the database timed out before the data could be returned to the application. You should be able to click the button again and continue with the application.

Like the advisory messages these will disappear after 30-60 seconds



Warnings:

If you click on a section that has questions dependent on another sections of the application. There will be a red warning letting you know that the previous sections need to be complete prior to this section.

If you look at the sections list on the left side of the screen, click on the sections missing a check mark and continue with the application.

☰ Application Summary

Application #:

848524

Product #:

742

Status:

In The Works

Application Type:

Commercial

Producer:

▼ Hans Eskelsen

Annual Cost:

▼ \$1,112.89

Inception Date:

✎ 06/27/2020

✓ Perils And Deductibles

✓ Buildings

Insured

Underwriting Questions

Mortgagees

Disclosure

Pay And Issue Policy

Underwriting Questions

ⓘ All previous sections must be completed before entering this information.

ERROR: invalid email, please be sure the email address is written in the correct format

Non Premium Bearing Endorsement

Non-Premium Bearing Endorsements on current policies :

The insured's email address is now required, when you do a non-premium bearing endorsement you will be required to enter a valid email address for the insured. If you try to submit the endorsement without an email address you will receive an error at the top of the screen saying the email address is invalid

Commercial Premium
Bearing Endorsements on
current policies :
When adding a building to a
current commercial policy
you will be prompted to
answer the prior loss question
in relation to the new building
you are adding.

Modify Endorsement Options

Prior Loss Questions

Have any of the locations ever experienced loss or damage from the perils for which coverage is being sought? Your answer is relied upon as a material representation to determine coverage eligibility.

--Select-- ▼

Perils and Deductibles