

# CATcoverage Application Update

# Home Page Changes:

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

## Old Site

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

Search for policy/indication GO

Welcome LAURIE HEALY

Personal  
Commercial

### Get a Quote

Select Quote Type:  
Residential  
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

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
- 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

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, ...

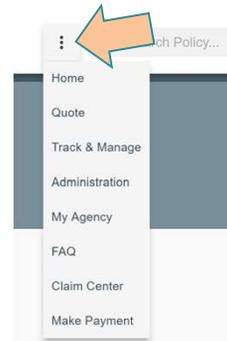
The options and condensed to three dots you can click on for a drop down menu.

## 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)

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

<b>Producer:</b>	▼ Laurie Healy
<b>Producer Name:</b>	✎ LAURIE HEALY
<b>Producer Email:</b>	lhealy@poulton.com
<b>Agency Name:</b>	✎ POULTON ASSOCIATES, LLC
<b>Agency Number:</b>	801-268-2600

# Application Options

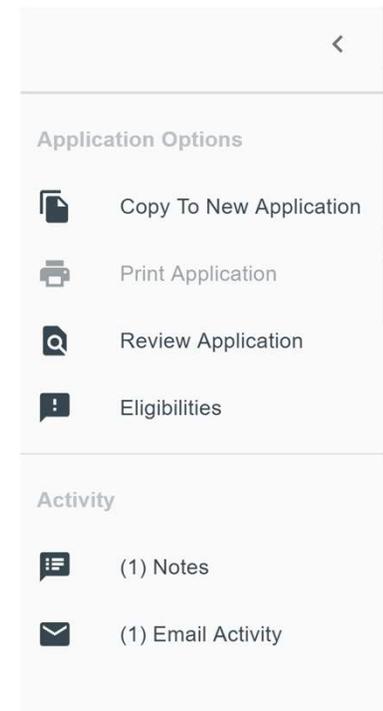
Options that do not affect the rate on an application can be accessed by clicking the “hamburger” (three lines) next to Application Summary. Options accessible here are:

- 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

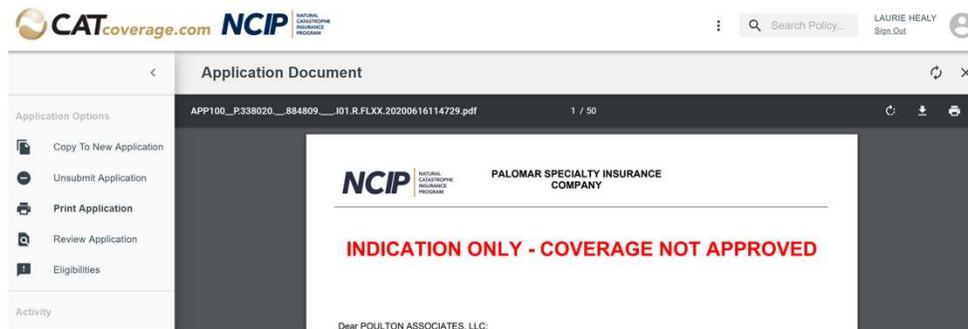
- 💬 (1) Notes
- ✉️ (1) Email Activity

# 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.*



The screenshot displays the CATcoverage.com interface. At the top, the logo for CATcoverage.com and NCIP (National Catastrophe Insurance Program) is visible. A search bar and user profile for LAURIE HEALY are also present. The main content area is titled "Application Document" and shows a PDF viewer for the file "APP100\_P338020\_\_884809\_\_I01.R.FLXX.20200616114729.pdf". The PDF content includes the NCIP logo, "PALOMAR SPECIALTY INSURANCE COMPANY", and a prominent red warning: "INDICATION ONLY - COVERAGE NOT APPROVED". Below this, it says "Dear POULTON ASSOCIATES, LLC:". On the left side of the interface, there is a sidebar with "Application Options" including: Copy To New Application, Unsubmit Application, Print Application, Review Application, and Eligibilities. An "Activity" section is also visible at the bottom of the sidebar.

# 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.

The screenshot shows a window titled "Binding Authority Eligibilities" with a refresh icon and a close button in the top right corner. It contains a list of four binding authorities, each with a status indicator and a dropdown arrow on the right:

- BA# 188: Eligible (green checkmark)
- BA# 242: Ineligible (yellow triangle)
- BA# 338: Ineligible (yellow triangle)
- BA# 375: Ineligible (yellow triangle)

The screenshot shows the expanded view for BA# 242, which is marked as "Ineligible" with a yellow triangle. Below the header, there is a section titled "Validation Messages" containing a table of error details:

<b>Message Type:</b>	ERROR
<b>Process:</b>	Eligibility
<b>Method:</b>	ValidatePolicyPerils
<b>User Message:</b>	This product offering cannot cover the Flood peril.
<b>Technical Message:</b>	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 shows a web application interface for managing notes. At the top, there is a header bar labeled "Notes" with a refresh icon and a close icon. Below the header, a list of notes is displayed. The first note is for "LAURIE HEALY" dated "06/24/2020". The second note is for "JUSTIN MAY" dated "05/15/2020". An orange arrow points to a green circular plus sign in the top left corner of the notes list, which is used to add a new note.

The "Note" modal form is open, showing the following fields and options:

- Note Details:**
  - Note \* (text input)
  - Attachment (zip, pdf, txt, gif, jpg, png) with a "Choose File" button and a close icon (X).
  - Document Type \* (dropdown menu)
  - Admin Only? (radio buttons for Yes and No)
  - Flag Policy/Indication? (radio buttons for Yes and No)
  - Flag Date (calendar icon)
- Correspondence (Admin)**
  - General Correspondence Info:**
    - Correspondence Received \* (dropdown menu)
    - Correspondence Type \* (dropdown menu)
  - Correspondence Reason:**
    - Subject \* (text input)
    - Reason \* (dropdown menu)
  - Correspondent Contact Info:**
    - Correspondence Name (text input)
    - Correspondence Email (text input)

At the bottom right of the modal, there are "Cancel" and "Save" buttons.

# 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, the title 'Notes', and a close button (X). 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

The 'MARK SILVER' note is selected and expanded. It shows a table of 'Note Information' and a text area for the 'Note' content. An orange arrow points to the right arrow icon in the top right corner of the expanded note view, indicating how to view more notes.

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

**Add Note**

Note \*

Cancel Save

# 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.

LAURIE HEALY  
06/16/2020  
Flag Unresolved

LAURIE HEALY  
06/16/2020  
Flag Resolved

Change Flag Date

Mark as Complete

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:  
.....  


# 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.

Application Summary

Application #: 885320  
Status: New  
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

## Perils and Deductibles

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

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
		
Earthquake Deductibles *	Flood Deductibles *	Landslide Deductibles *
<input type="text"/>	<input type="text"/>	<input type="text"/>

### General Information

Inception Date  
06/24/2020

Continue

### 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.

## 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
- Mortgagees
- Disclosure
- Pay And Issue Policy

## 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

Address 2

City

State

zip

**Use the address I entered:**

Address 1

Address 2

City

State

zip

Cancel Continue

**Address Verification:**

When an addresses 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.

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  
Mortgages  
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 \*

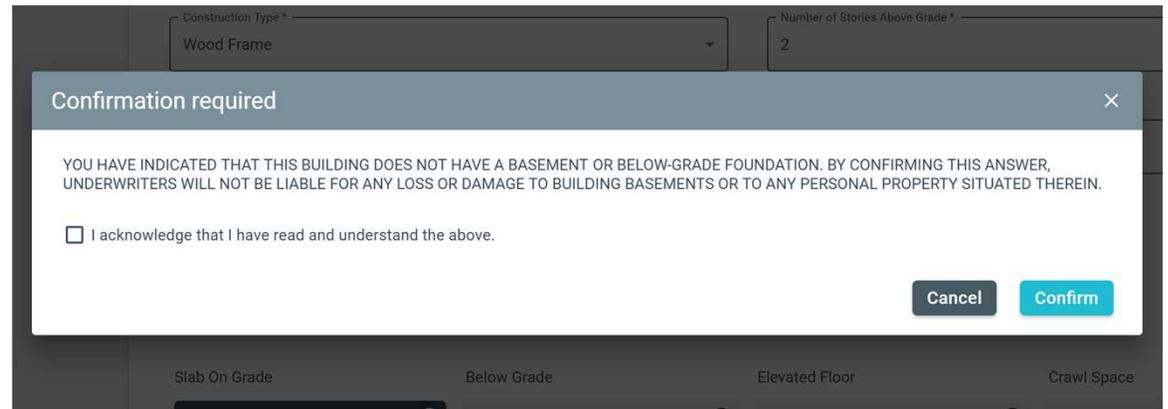
<< Back

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

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 \*  
0

Building Limit \*  
0

Appurtenant Structures Limit \*  
0

Personal Property Limit \*  
0

Personal Property Valuation \*  
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' page of the CAT coverage.com NCIP application. The page is divided into three main sections: a left sidebar for navigation, a central form area, and a right sidebar for contact information.

**Header:** CAT coverage.com NCIP logo, search bar, and user profile (LAURIE HEALY, Sign Out).

**Left Sidebar (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

**Navigation Menu:**

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

**Central Form Area (Insured Information):**

**Mailing Address:** [Use property address](#)

Address 1 \*  
Address 2  
City \*  
State \*  
Zip \*

**Contact Info:**

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

**Buttons:** << Back, Continue

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

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
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

**Mortgages**

## Mortgage Info



**Add Mortgage** [X]

<b>Mortgage Information:</b>	<b>Mortgage Address:</b>
Mortgage Name *	Address 1 *
Loan Number *	Address 2
List Position *	City *
Include "Its Successors and/or Assigns"?	State *
<input type="radio"/> Yes <input type="radio"/> No	Zip *
Include "As Their Interests May Appear"?	
<input type="radio"/> Yes <input type="radio"/> No	
Mortgage billed?	
<input type="radio"/> Yes <input type="radio"/> No	
Is this policy being required by the mortgagee?	
<input type="radio"/> Yes <input type="radio"/> No	

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  
 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

## 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

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.

**CAT**coverage.com **NCIP** NATURAL CATASTROPHE INSURANCE PROGRAM

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  
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- Perils And Deductibles
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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 licensed 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](http://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.



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



### 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: 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)

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.

The screenshot displays the 'Perils and Deductibles' section of a commercial insurance application on the CATcoverage.com NCIP platform. The interface includes a top navigation bar with the company logo, a search bar, and a user profile for Laurie Healy. A left-hand sidebar contains an 'Application Summary' panel with details such as Application # (885329), Status (New), Application Type (Commercial), Producer (Laurie Healy), and Inception Date (06/24/2020). Below this is a menu for 'Perils And Deductibles' with options for Buildings, Insured, Underwriting Questions, Mortgagees, Disclosure, and Pay And Issue Policy. The main content area is titled 'Perils and Deductibles' and prompts the user to 'Select the peril(s) & corresponding deductible(s) you would like to insure against'. It features three selectable options: Earthquake, Flood, and Landslide. Each option includes an icon, a checkbox, and a dropdown menu for selecting a deductible amount. Below these options, there are sections for 'Terrorism Risk Insurance Act (TRIA)' with radio buttons for 'Yes, I want TRIA coverage' and 'No, I am rejecting TRIA coverage', and 'General Information' with radio buttons for 'Are any of the properties bank owned or real estated owned?' and 'Are any of the properties under the course of construction?'. At the bottom, there is an 'Inception Date' field set to 06/24/2020 and a 'Continue' button.

## 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. At the top, the logo for CATcoverage.com and the NCIP (Natural Catastrophe Insurance Program) is visible. On the left, there is a sidebar with an 'Application Summary' section containing the following details:

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

Below the summary, a list of sections is shown, with 'Buildings' selected and highlighted in blue. A yellow arrow points to a green circular '+' button in the upper left corner of the 'Buildings' section. A modal window titled 'Add Building' is open, featuring a close button (X) in the top right corner. The modal contains the instruction: 'Provide a brief description of the commercial property you intend on using for the application.' Below this is a text input field labeled 'Description \*'. At the bottom right of the modal are two buttons: 'Cancel' and '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.

 **NCIP** NATURAL CATASTROPHE INSURANCE PROGRAM 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

### Property Address

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

Address 1 \*   
7580 S Sandy Land Ln, Midvale, UT, 84047-2798

Address 2

City \*

State \*

**Buildings Schedule:**  
Adding a building – Occupancy Info  
Select Occupancy Type  
Parking Type  
Building Use

 **CATcoverage.com** **NCIP** NATURAL CATASTROPHE INSURANCE PROGRAM

⋮  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.

**CATcoverage.com NCIP** NATIONAL CATASTROPHE INSURANCE PROGRAM

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

### 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

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

**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.

### 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.

**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. [\(Add Description\)](#)

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.

The screenshot displays the user interface for the CATcoverage.com NCIP (Natural Catastrophe Insurance Program). The top navigation bar includes the logo, a search bar, and the user's name 'LAURIE HEALY' with a 'Sign Out' link. A left-hand sidebar contains a menu with 'Application Summary' selected, and other options like 'Perils And Deductibles', 'Buildings', 'Insured', 'Underwriting Questions', 'Mortgagees', 'Disclosure', and 'Pay And Issue Policy'. The main content area is titled 'Underwriting Questions' and features a 'General Questions' section. The first question asks if the named insured currently has a policy through NCIP for any of the locations being requested for coverage, with radio button options for 'No' and 'Yes'. The second question asks if any of the locations have ever experienced loss or damage from the perils for which coverage is being sought, with a note that the answer is used as a material representation for coverage eligibility, and also has radio button options for 'No' and 'Yes'.

**CATcoverage.com NCIP** NATURAL CATASTROPHE INSURANCE PROGRAM

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: ✓ 08/24/2020

✓ 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: Laurie Healy  
 Annual Cost: \$2,052.05  
 Inception Date: 06/24/2020

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

## Mortgage Info

✓ Completed.

**Mortgages**

**BANK NAME**  
 999 5TH ST, FLOREALA, AL, 36442-3216

✎ 🗑️

## Mortgage 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.

**Mortgages**

**BANK NAME**  
 999 10TH AVE, SHEPPARD AFB, TX, 76311-2321

**Edit** ✎ 🗑️ **Delete**

Mortgagee Information

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

## 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.

 **NCIP** NATIONAL CATASTROPHE INSURANCE 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

## 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](http://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)

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.

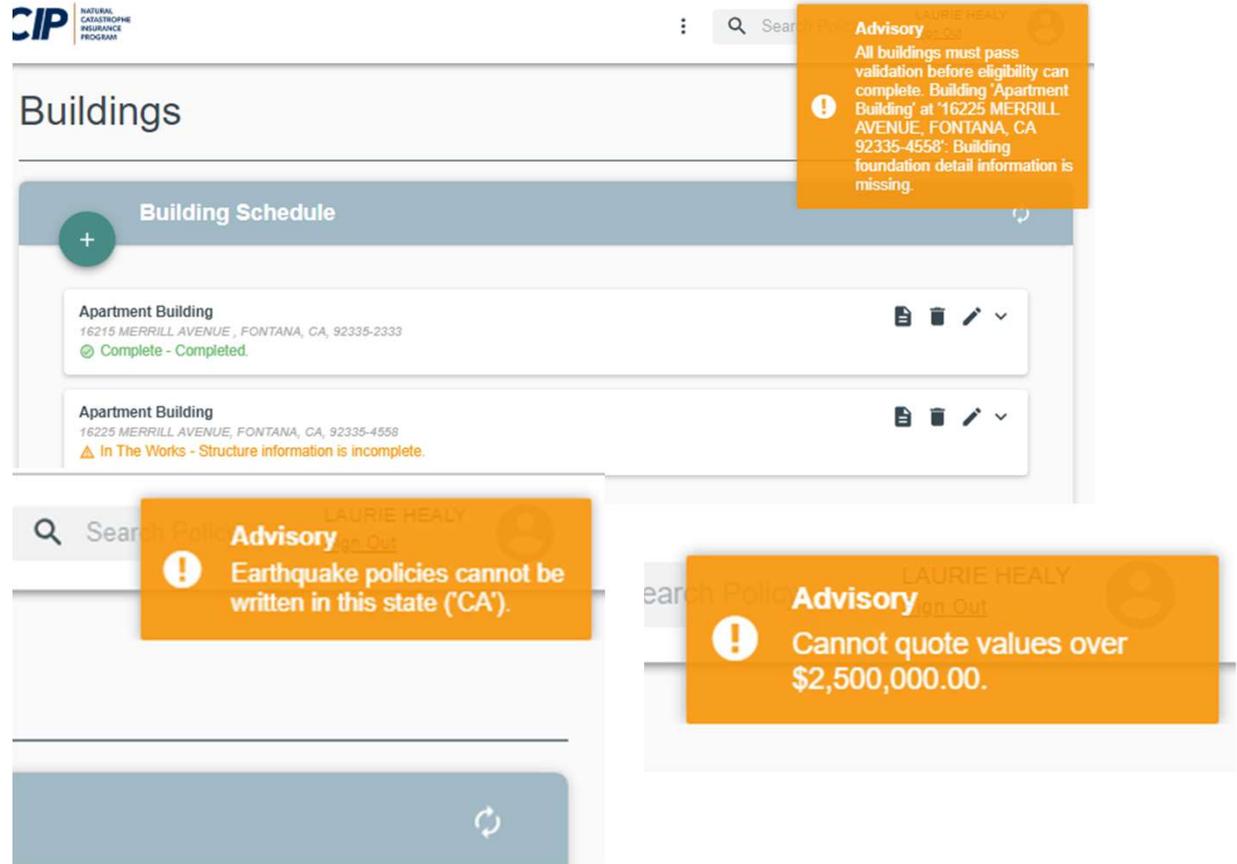
# Advisory, Error and Warning Messages

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.

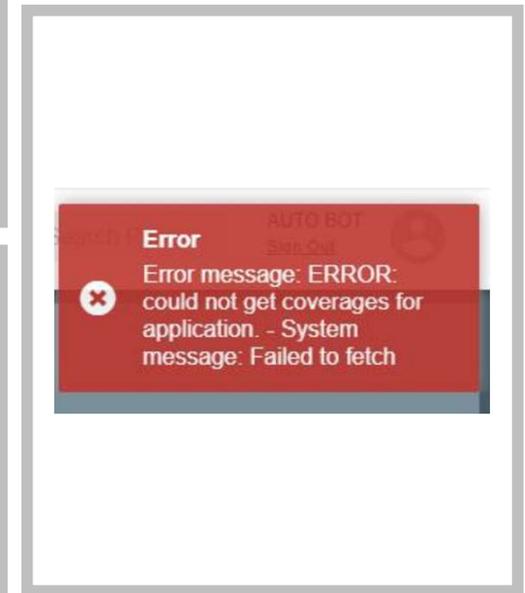
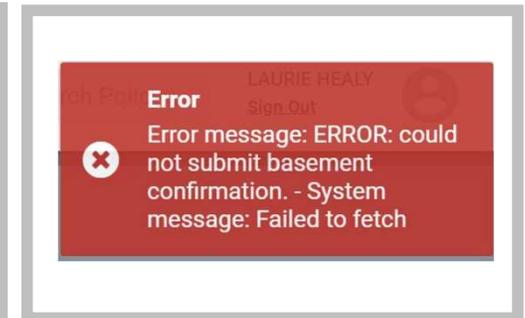
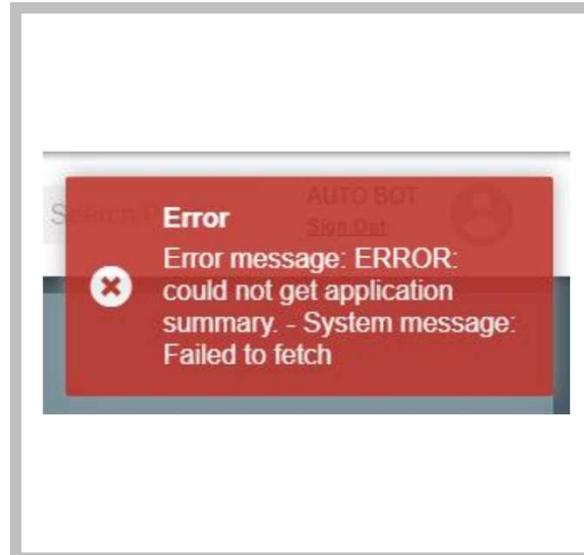
If you navigate to an application that originally showed an advisory the message will not appear until you click Continue.



## 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.

##### Perils and Deductibles