



WATERCRAFT PTS HELP DOCUMENT

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STARTING A NEW QUOTE

1. From the Main Menu choose Lookup Quote or New Quote. To Search by name, enter at least one character from the first name and two characters from the last name. To search by Quote or Policy Number, enter at least 5 consecutive numbers
2. Input the policy effective date, choose the Line of Business, and enter **Mooring ZIP** code
3. Start Quote
4. YELLOW highlighted boxes required for quoting a risk

APPLICANT AND POLICY INFORMATION

1. Watercraft titled in Name of Corporation?
 - a. If watercraft is corporately titled for tax purposes check box and provide information. Corporate Ownership Surcharge will apply to all watercraft listed on the policy. Must be pleasure use only. Watercraft cannot be used for any business purposes. All operators of insured watercraft must be listed on the application. Liability limit cannot be greater than \$300,000
2. Complete Applicant name and mailing address
 - a. Named Insured must be 18 years old
3. Have you had watercraft insurance in the past 30 days?
 - a. If Yes, Persistent Policyholder Discount is applied at new business
 - b. If No but named insured is actively deployed in the U.S. Military risk is eligible, considered 'Compliant without Insurance'
4. Select Primary Residence Type. If named insured owns a home, condominium, townhouse or mobile home the risk is eligible for Homeownership Discount. Not available if Corporation
5. Do you have any other policies in force with any American Reliable Insurance Company? If yes, risk is eligible for Multi Policy Discount
6. Additional Owner, if applicable check the box and provide the type of owner and address information
 - a. Maximum of two owners per policy
 - b. Additional Owner is not available if Named Insured is a corporation
7. Continue

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OPERATORS

1. Operator number one will populate from the information entered on the Applicant and Policy Information screen. All operators must be listed
 - a. Named insured must be 18 years or greater
 - b. Operators must be 14 years old. Enter 'Not yet Licensed' for driver license number
 - c. Operators over the age of 17 must have a valid U.S. or Canadian Drivers License
 - d. When there is an operator less than 21 years of age the liability limit cannot be greater than \$300,000
 - e. If years of boat ownership is less than 3, liability limit cannot be greater than \$300,000
2. Discounts
 - a. Safety Course Discount. Check all that apply. Only the highest discount will be given
 - b. Association Discount. Check all that apply. Only the highest discount will be given
 - c. Affinity Discount. Not available in all States. If agent authority has been given check all that apply. Only the highest discount will be given
3. Driving Record (points may vary per State)
 - a. If more than 8 points or more than 5 minor violations the operator/risk is ineligible
 - i. Each Minor Violation is: 1 Point
 - ii. Each At-Fault Accident is: 3 Points
 - iii. Each Major Violation is: 4 Points
 - b. If the operator has an accident or violation the policy liability limit cannot be greater than \$300,000
 - c. Reliable Driver Discount applies if operator has 0 violations/accidents
4. Watercraft Losses Within Last 36 Months
 - a. Select Type of claim from dropdown, enter date of loss and claim amount
 - i. Ineligible if more than 3 non-weather related losses in the past 36 months
 - ii. Surcharge applies for Non-weather related, Weather related (except FL and AL) or Other claim and the amount paid on the claim is greater than \$500
5. Add New Operator. Maximum of 6 operators per policy
6. Continue

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WATERCRAFT DISCRIPTION

7. Complete Hull Information, Hull ID not mandatory for quoting. When Year, Manufacturer and Model are selected the Class, Hull Material, Length, Motor Type will auto populate
 - a. Model year prior to 1968 are ineligible
 - b. If the Model type and HP you need is not displayed choose Model with the HP closest to, without going over, the actual HP. Adjust the Total Horsepower field to the actual HP. If Model is not listed at all contact your Underwriter
 - c. Enter Maximum Speed
 - i. Maximum speed for Bass Boats is 80 MPH; all other boats maximum speed is 65 MPH
 - ii. Premier Level (see DISCOUNTS on Page 6) security device will be a pre-requisite for insurance on all boats with 3 engines
 - iii. CC's only appear for Personal Watercraft; field cannot be edited
 - d. Purchase Price. Enter the purchase price of the boat, motor and installed equipment. This is for information purposes. The value entered in this field is not the insured value
 - e. Enter Date of Purchase
 - i. A professional survey that is less than 1 year old may be required on any watercraft owned by an insured for more than 30 days without prior insurance
 - ii. A professional survey, including photos, that is less than 1 year old is required in the following instances:
 1. Any boat greater than 14 years old with a value in excess of \$50,000; or
 2. Any boat greater than 24 years old with a value in excess of \$25,000; or
 3. Any boat greater than 40 years old requires a fully completed professional 'Out of Water' survey
 - iii. Of no survey, risk is not eligible
 - f. Assign Primary Operator
 - g. Select Primary Navigation
 - h. Select Usage
 - i. Racing/Speed Contest only available for Sailboats
 - ii. Business/Commercial only available when boat is titled in corporation for tax purposes only
 - i. Lay-up Discount

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- i. Discount is given depending on the number of months (maximum of 6) your watercraft is out of commission. During this time your watercraft can not be operated. The lay-up can be removed at any time, by endorsement, for year round use. Date format must be MM/DD/YYYY. Example: 11/01/2013 – 05/01/2014 = 6mths
- j. Mooring address. Check box if mooring address is same as mailing address. If different, enter the mooring physical address. Mooring location is where the watercraft is moored/used for 6 months or more during the year. Mooring zip code would be the same as the mooring ZIP entered at the beginning of the quote process
- k. Select Mooring Type
- l. Performance Hazard Surcharge. If the watercraft has any engine or outdrive components installed to enhance performance beyond hull and/or engine manufacturer stock configurations (i.e. performance outdrives, turbo/supercharges, nitrous oxide systems, high performance props/stainless steel impellers, etc.) this surcharge would be applicable

8. COVERAGE'S

- a. Select Hull Physical Damage Type
 - i. Liability only. If selected the Liability Only Surcharge applies
 - ii. Actual Cash Value. Based on current market value verified using Price Digest, ABOS
 - iii. Agreed Value. Watercraft must be less than 11 years of age. Not available for Personal Watercraft. Policy. Will remain Agreed Value unless insured requests Actual Cash Value Coverage
 - iv. Replacement Cost. Available if the model year is one year less than current system year, current system year or 1 year past the system year. (Example: if the current year is 2013, the coverage can be purchased if the model year is 2012, 2013 or 2014) Not available for Personal Watercraft
 - v. At renewal if the model year is greater than 4 years Replacement Cost Coverage will automatically change to Agreed Value. Coverage will remain Agreed Value unless insured requests Actual Cash Value Coverage
- b. Choose Boat, Motor(s) and Installed Equipment Physical Damage Deductible
- c. Value of Boat, Motor(s) and Installed Equipment Enter the value, based on current market value, verified using Price Digest, ABOS
 - i. Permanent Equipment is fastened to the watercraft using bolts or brackets, including slide out brackets
 - ii. Portable boating equipment is detachable boating equipment customarily kept in or on the watercraft for the maintenance or use of the watercraft

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- d. Diminishing Deductible Option. Hull Physical Damage must be purchased. Provides a reduction of 25% in Hull Physical Damage deductible at renewal for each subsequent policy period for which there are no Physical Damage losses. After four, there will be no deductible. Deductible returns to its original amount upon the next renewal after a claim has been paid
- e. Replacement Cost Personal Effects (\$250 Deductible). Maximum \$10,000
- f. Fishing Equipment (\$250 Deductible). Maximum \$10,000. Pays up to \$1,000 for damage or loss to any one item
- g. Towing and Emergency Service (no deductible) Maximum \$5,000
- h. Reliable Outdrive (\$250 Deductible each breakdown) Not available in all States. Can be purchased when watercraft model is less than 11 years old. Will pay for the cost to repair or replace a mechanical breakdown that occurs in the lower unit of an outboard engine, or in the upper and lower units of an inboard/outboard (stern drive) engine. Wear, tear and defects are all covered. Coverage does not apply to claims which occur less than 31 days after the insured requests coverage for the watercraft. Must purchase Towing and Emergency Services Coverage
- i. Select Trailer Coverage if applicable. Enter rating base, current market value. Trailer deductible will be \$250 if trailer rating base is \$5,000 or less; \$500 if trailer rating base is greater than \$5,000. Maximum \$15,000
- j. Extended Coastal Navigation. Available only for powered boats at least 28 feet in hull length with two primary engines and sailboats at least 28 feet in hull length with one inboard engine. This coverage extends the policy standard navigation limits to 125 nautical miles (all states). Will also cover you boating within the territorial waters of the Commonwealth of the Bahamas as long as you are 125 nautical miles or less from the United States coast. Coverage can be added midterm and removed only at renewal. Premium is fully earned

9. DISCOUNTS

- a. Protective Devices. Discounts may apply based on the type of Protective Devices installed on the watercraft. Multiple discounts are available, however only one discount applies per Level regardless on the number of devices from that level are installed on any one watercraft
- b. Premier Level is a pre-requisite for insurance on all boats with 3 engines
- c. Add New Watercraft. Maximum of 4 units per policy

COVERAGES

- a. Select Watercraft Liability (BI/PD), Uninsured Boatowners and Medical Payments coverage limits
 - i. If limit greater than \$300,000 is selected :

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1. No operator under age 21
 2. Named Insured must have a minimum of 3 yrs ownership experience
 3. No operators with any accidents or violations in the last 3 years
 4. No watercraft losses in the last 3 years
- ii. Uninsured Boat owners can be equal to or less than BI coverage limit
- b. Paid In Full Discount – Optional
10. Rate button will produce a quote sheet
- a. Print the Quote Sheet
 - b. You may edit the quote by clicking on the Edit Quote Button at the top of the screen. For optional quotes use the Edit Quote, each time a Quote is edited a new quote number will be assigned
 - c. To convert quote to an application click the Submit Button

CONVERTING A QUOTE TO AN APPLICATION

1. If the quote was done at an earlier time, from the main menu choose the Lookup Quote link. To Search by name, enter at least one character from the first name and two characters from the last name. To search by Quote or number enter at least 5 consecutive numbers. Place cursor over Policy or Quote numbers found in search and click on that number. This will retrieve the quote. Review the quote, if changes are needed use the Edit Quote button. Make changes, Rate and print your revised quote. Note a new quote number will be assigned
2. Retrieve the quote with the coverage's/premium insured accepted. Click on Submit button at the top of the page
3. Confirm Effective date, allowable range will display. Click Continue
4. You will need to go through all sections; Policy Information, Applicant, Operator Information, Watercraft Information, Policy Coverage's and enter any missing information in the Yellow highlighted boxes. You will need to open and Edit each operator and watercraft screen. Once all sections are completed select Continue button
5. UW Questions
 - a. Read the questions to the insured and check 'I Agree' if applicable. Risk is not eligible if any one question does not apply
6. Process Quote

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7. You will be brought to the Policy Information tab. Review and use the PRINT button to print this screen. Suggested if any changes were made to rating information during application entry
8. Forms Tab – **IMPORTANT**
 - a. **The application will be available for printing only on the date the down payment is applied. After that it will not be available for printing**
 - b. Select the FORMS tab, select the application listed. The Watercraft Application will come up for viewing. Verify coverage prior to binding. Use Print button to print the application
 - c. Select the INFO or BACK button to return to the Policy Information Screen
 - d. Once secured signed application and payment or EFT information select the PAY button
 - e. You may bind the policy with a credit card, Insured EFT, or Agent EFT
 - i. Choose the payment plan and click on bind coverage to make the down payment
 - ii. Input the down payment amount, the system will show the current balance which reflects the down payment amount due. Tab to continue
 - iii. Choose payment method and payment type
 - iv. Click Post Payment. Again, note once the quote is accepted, bound and converted to a Policy the application is no longer available for printing
 - v. Click Post Payment. Wait for the system to assign a policy number and the Point of Sale document to appear. Print the Point of Sale documents; Declaration Page and applicable forms
9. Have the insured sign and date the application, including initialing the State Specific Fraud Warnings and Statements Form. Provide the signed Application, Fraud Warnings and Statements Form along with all discount/s verification documents (shown on page 3 of the application) to your General Agent. If the insured is paying with a check include the down payment check with the application
 - a. Policy documents will be mailed to the insured after Binding

PRINTING FORMS

1. From the Policy information screen, click on the FORMS button at the top of the screen
2. You may print any policy forms from this screen. Click on the form name and click the PRINT button at the top of the screen
3. The application will be available only on the date the down payment is applied. After that it will not be available

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4. Click on the INFO button or BACK button to go back to the policy Information screen

ENDORSEMENT QUOTING

1. ALWAYS use the E-QUOTE button at the top of the screen to endorse an active policy
2. Choose the endorsement date and click Continue. NOTE: allowable range of dates will display
3. Choose the Endorsement reason, a list of reasons is provided. Hold down the Ctrl key to select multiple reasons. If you choose 'other reason' you may type in a more specific description
Continue
4. You may click on the applicable tabs that require change. It is not necessary to click on all tabs
 - a. Example: if you are changing coverage limits click on the Policy Coverages tab, make applicable change and then click E-QUOTE Policy
5. Make all applicable changes and click on E-QUOTE policy
6. The Quote Summary screen shows the Change in Premium and provides the opportunity to Decline, Process, or Save the Endorsement Quote
 - a. The summary indicates the estimate additional premium, or return premium, and outlines the estimated monthly payments
 - b. If you choose to save the quote for later, you can retrieve the quote under the Status tab from the Policy Information screen and view quote, edit, or apply the quote. I advise to view quote prior to processing
7. After you process the endorsement you can print the new DEC page
8. Premium bearing out of sequence endorsements are not available in the system
 - a. Example: A prior endorsement was processed to add a new watercraft effective 1/1/2014. It is later determined that an endorsement to add an operator was to be done effective 12/15/2013. You will need to contact underwriting and the policy will need to be rewritten, then the endorsements can be processed in sequence

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ADDING A LIENHOLDER/ADDITIONAL INTEREST (Marina)

1. From the Policy Information screen click the E-QUOTE button at the top of the screen
2. Choose the effective date of the endorsement and click Continue button
3. From the Watercraft screen, click the EDIT button adjacent to the vehicle requiring the lien holder
4. Choose the CLICK HERE link to add lienholder or additional interest
5. Click the UPDATE button to save the information
6. Click on E-Quote policy to complete the process
 - a. You may print a new DEC page if required from the FORMS tab on the policy from the Policy Information Screen

CANCELLATION AND NON-RENEWAL PROCEDURE

1. From the Policy Information screen click the MEMOS button at the top of the screen
2. Click the NOTICES link
3. Choose either the Cancellation or Non-Renewal link
4. Choose the Reason for Cancelling/Non-Renewal policy from the drop down menu
 - a. If you choose Underwriting Reasons you may manually note the reason if you would like to be more specific with your wording
5. The cancellation date will automatically populate when you choose a cancel reason. The system will set the non-renewal date automatically as well
6. Click on the Get Memo button to generate the cancellation memo. The letter will be mailed the next business day
7. Click the Info button at the top of the screen to take you back to the Policy Information screen. The policy Status will change to a RED **“Active”** until the cancellation process is complete, either the next day for insured cancel request or based on the cancel date populated by the system
8. If you need to reinstate or reverse the non-renewal, notify your underwriter to complete

NOTE: ONLY GENERAL AGENTS CAN PROCESS

CANCELLATIONS AND NON-RENEWALS

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REQUEST FOR UNDERWRITING INFORMATION MEMO

1. From the Policy Information screen click the MEMOS button at the top of the screen
2. Click the GENERAL link
3. Choose the Request for Underwriting Information link
4. You may input an Attention to: Test Tester or leave the Attention field blank
5. Input a Suspense Date for follow up. If the information is not received you can take further action at that date
6. In the Remarks section you will fill in the body of your letter
7. Click the Get Memo button to complete
8. Click the Info button at the top of the page to return to the Policy Information screen

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POLICY INFORMATION SCREEN TABS

1. POLICY INFO Tab

- a. This tab has all pertinent insured information including:
 - i. Insured address
 - ii. Watercraft description
 - iii. Loss Payee/Additional interest information
 - iv. Driver information
 - v. Current Coverage's
 - vi. Discounts
 - vii. Policy Premium

2. BILLING Tab

- a. Financial Snapshot
 - i. Shows premium due as of current date
 - ii. Next Payment due
 - iii. Last payment received including date
 - iv. Remaining payments
 - v. True Balance-Includes installment fees
- b. Items/Charges Due
 - i. Shows due date of installments
 - ii. If the line is grey, the installment bill has been mailed
- c. Insured Payments & Invoices
 - i. Shows the payment date, description of the payment(Payment type), and user ID that entered payment

3. STATUS Tab

- a. Shows policy changes, including Bound date, endorsements, and cancellations

4. OPER/WC Tab

- a. Shows operators, watercraft and lienholder/additional interest information

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5. COV/PREM Tab

- a. Shows the coverage's, policy coverage's and discounts and policy premiums

6. NOTES/SUSP TAB

- a. Notes, any viewable policy notes
- b. Click Add to insert a note on the policy
 - i. Example, if you endorse the policy please add a short note with the description of the endorsement. This will help customer service determine what the policy change was when they receive a customer call. It may help avoid a follow up call to your office
- c. Policy Suspense
 - i. Add a follow up date on the policy, example if you are waiting for additional documents, etc. from the insured
- d. Memos
 - i. Will include any UW or General agent generated memos
- e. Batch Items
 - i. All mailed documents will be found under the Batch Items
 - 1. If a date specific DEC page is needed print it here

REPORTS

1. Click on the Reports link at the top of the page
2. Choose report
 - a. Policy Inforce Premium
 - i. View premium in force based on a specific date

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INSURED PORTAL

1. The insured portal website appears on each payment remittance slip
2. The insured is able to print documents including DEC page and ID cards
3. The insured is able to make payments via the portal
4. The website location is: www.aricpolicyservice.com
5. The insured can also call ARIC during normal business hours to make a payment
 - a. **(800) 535-1333**