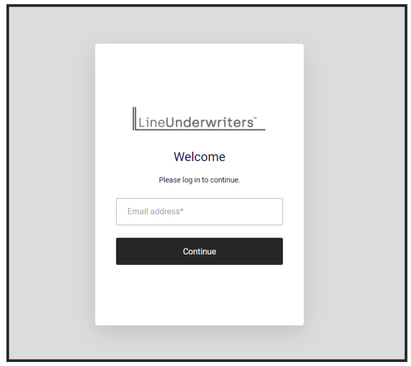
E&S Coastal Business Owners Policy Service Guide

LineUnderwriter's policy platform puts the power to service policies back into your hands. Use this guide to learn about accessing the system, working tasks in the Inbox, setting up email subscriptions, looking up customers, taking ownership of a policy or quote, policy documents, billing, processing change requests and cancellations, policy renewal process, and how to ask underwriting questions.

Accessing the Portal

To begin, log into my.lineunderwriters.com and enter your Username and Password. User credentials are emailed to each user once appointed.

If you have not received this email, contact us at coastline.support@lineunderwriters.com.

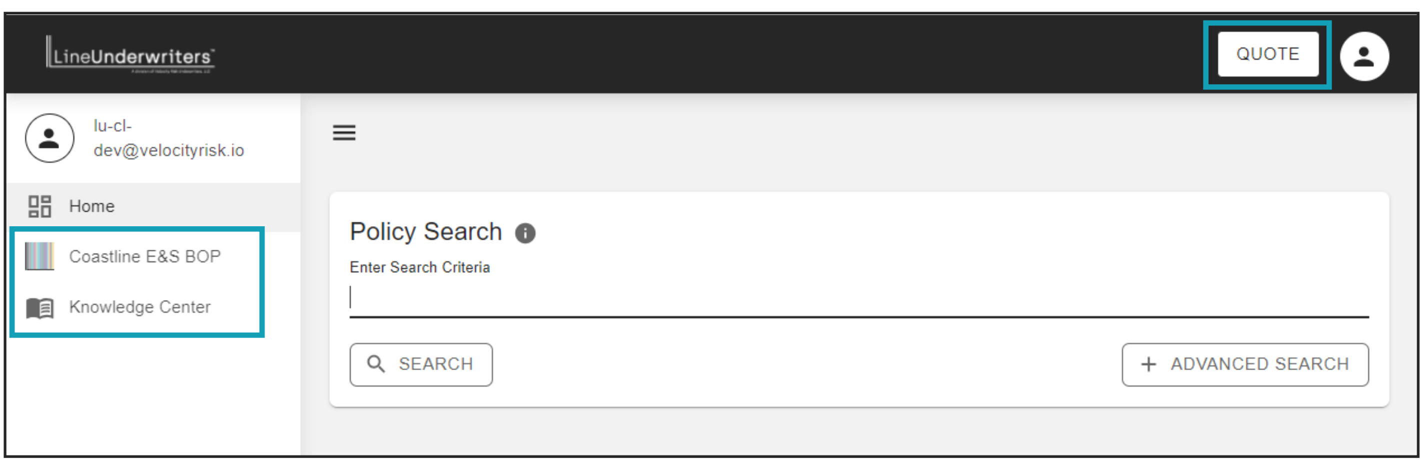


Portal Dashboard

The dashboard provides quick links to our policy administration systems and our **Knowledge Center**, your online resource center for product and system information.

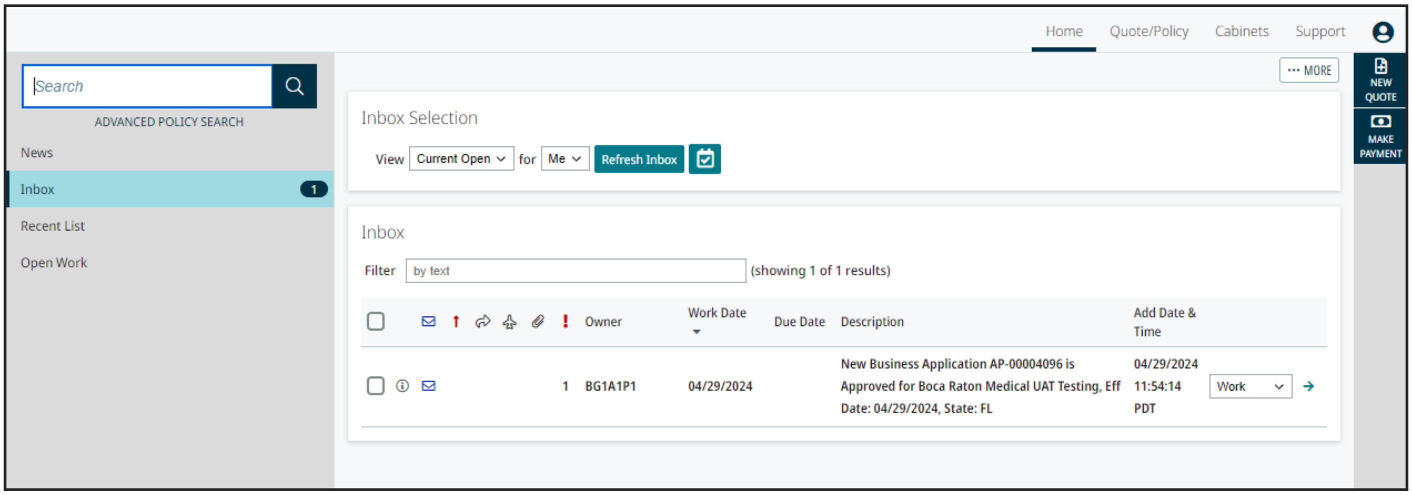
The Dashboard **Policy Search** feature will by name, address, policy/quote/app # across all platforms.

The **Coastline E&S BOP** link on the left is where all new quotes and policies will be generated. You will have access to service your new policies in this platform. You may also start a quote by clicking the **Quote** button on the top right.



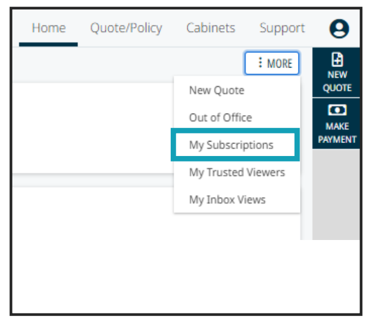
System Tasks and the Inbox

Our policy system manages notifications and tasks in the Inbox. Tasks in bold indicate new tasks that have not been viewed. The Recent List tab displays recently viewed policies and quotes. The Open Work tab list tasks that are currently open and active.



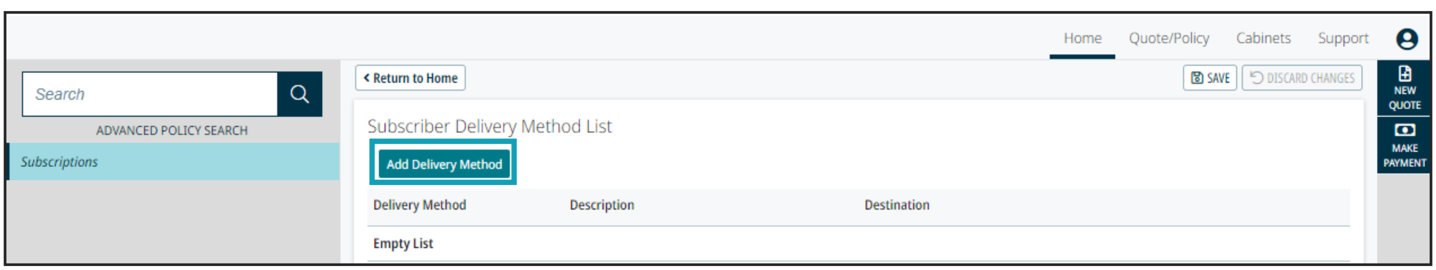
Inbox Subscriptions

To receive Inbox notifications and Tasks to your email, set up a Subscription.

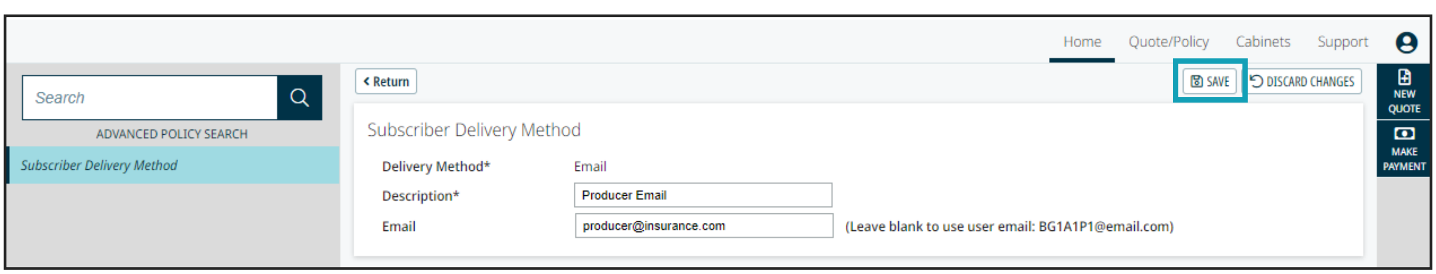


Select **My Subscriptions** from the More menu.

Click **Add Delivery Method** from the Subscriber Delivery Method List.

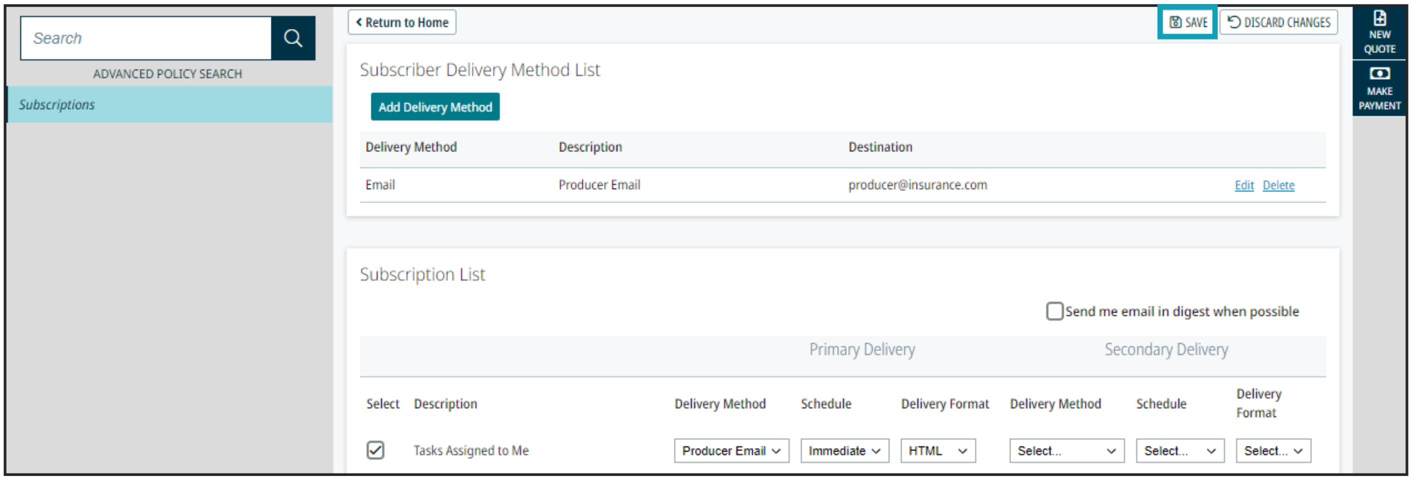


Choose the Email delivery method, enter a description, email, and **Save**. You can set up as many email delivery methods as needed.



Inbox Subscriptions continued...

Select the tasks from the subscription list that you wish to have sent to your email. You can choose to have these tasks sent daily or immediately when generated. Select the Primary Delivery Method email you wish the tasks to go, as well as the format (HTML or Text) and **Save** the selection.

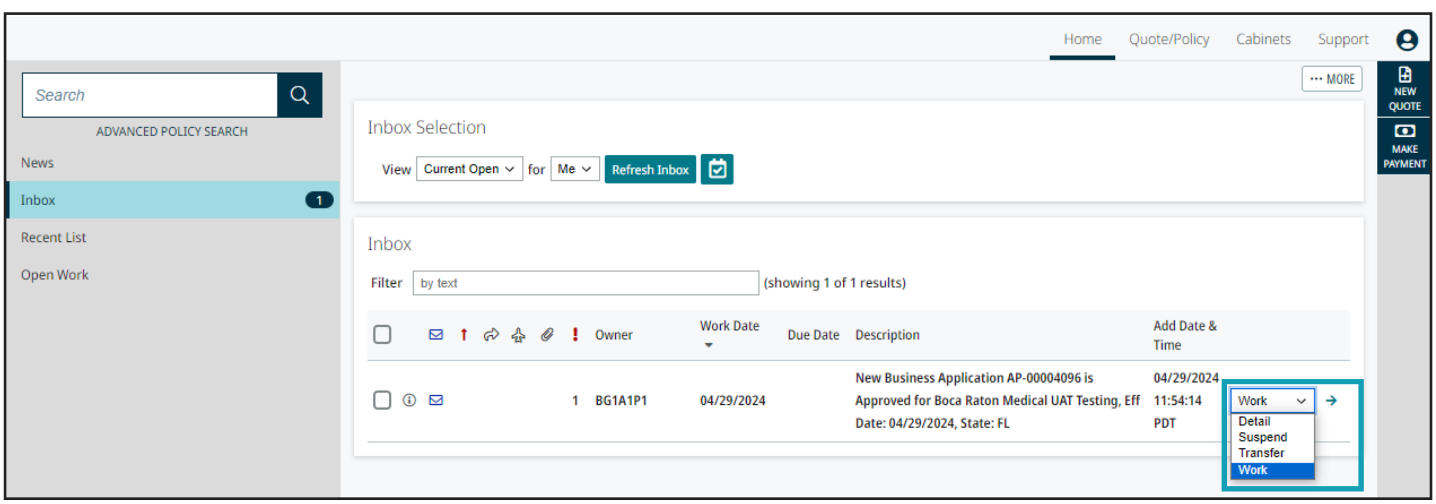


Tasks will now be sent to the indicated email from noreply@velocityrisk.com. Be sure to add this email to your safe sender list.

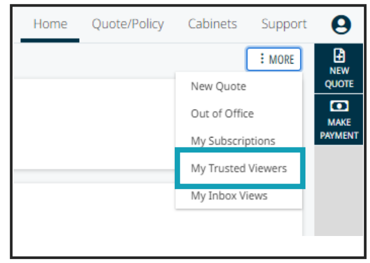
Working a Task

To work a task from the inbox, click the right arrow ➔ on the far-right side of the task. The option in the drop-down field will default to **Work**. Options in the drop-down list are:

- **Work** - opens the item the task is associated with to work it.
- **Detail** - opens the task details and includes the task history
- **Suspend** - change the work date of the task
- **Transfer** - transfer the task to a new owner



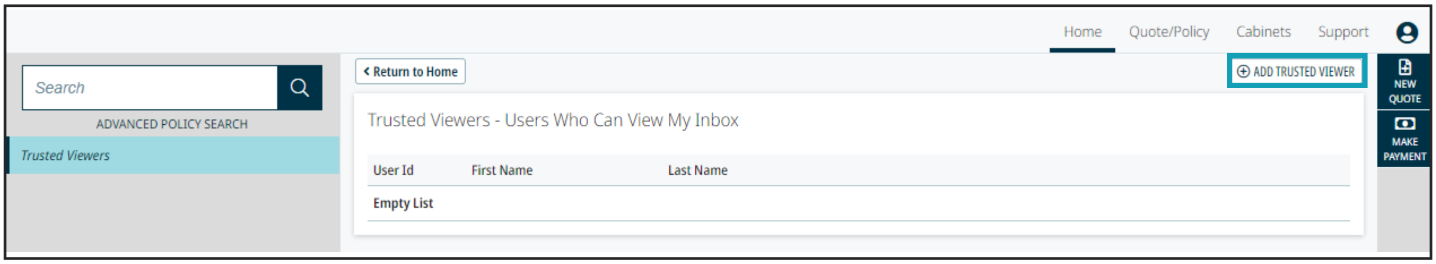
Trusted Viewers



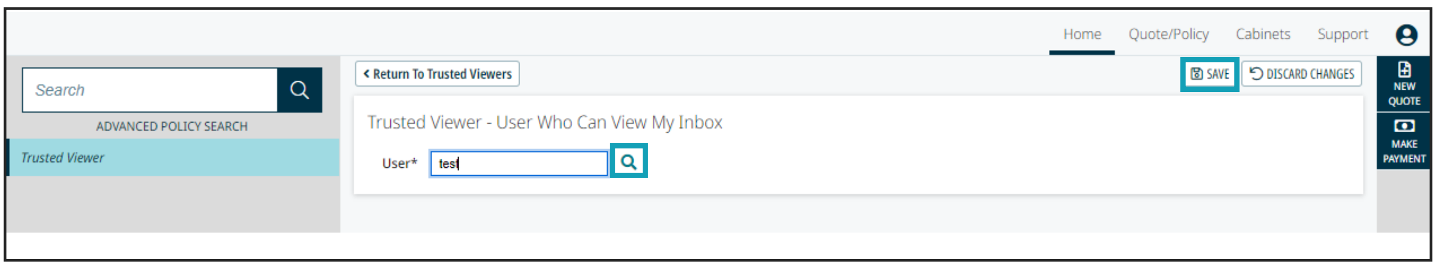
To allow others to view work items in your inbox set up a trusted viewer. Trusted viewers can work tasks directly in your inbox with the same options.

Select **My Trusted Viewers** from the More menu.

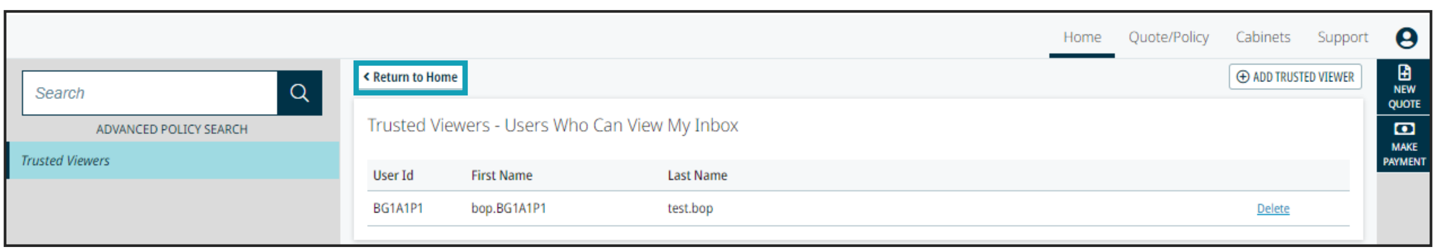
Click the **Add Trusted Viewer** button at top of the page.



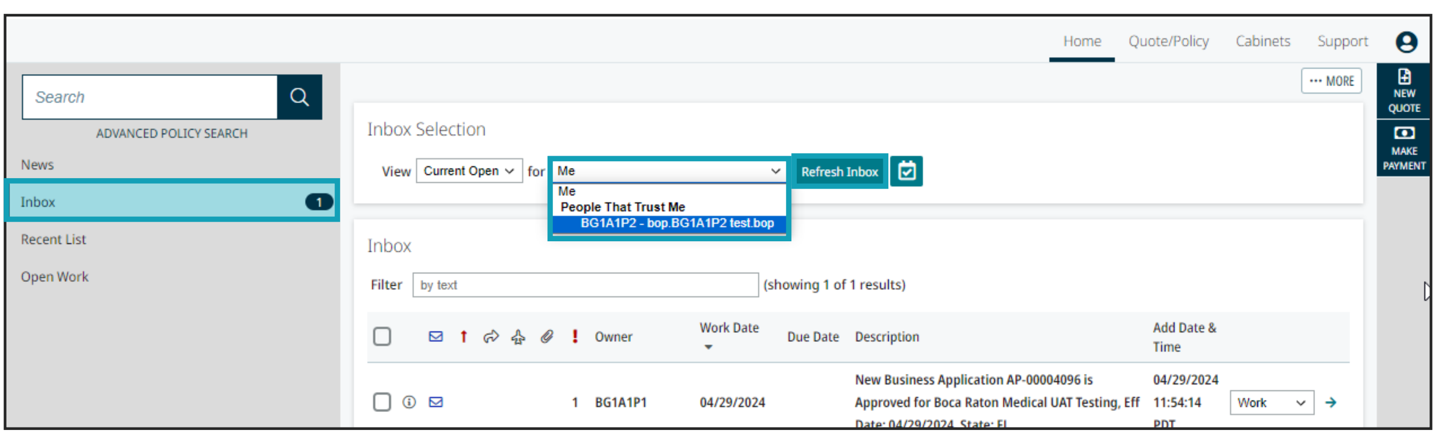
Click the search icon to search for the user you wish to designate as a trusted viewer and click on their name to add them to the trusted viewer list. Then click **Save**.



Review the list of trusted viewers and click **Return to Home.**

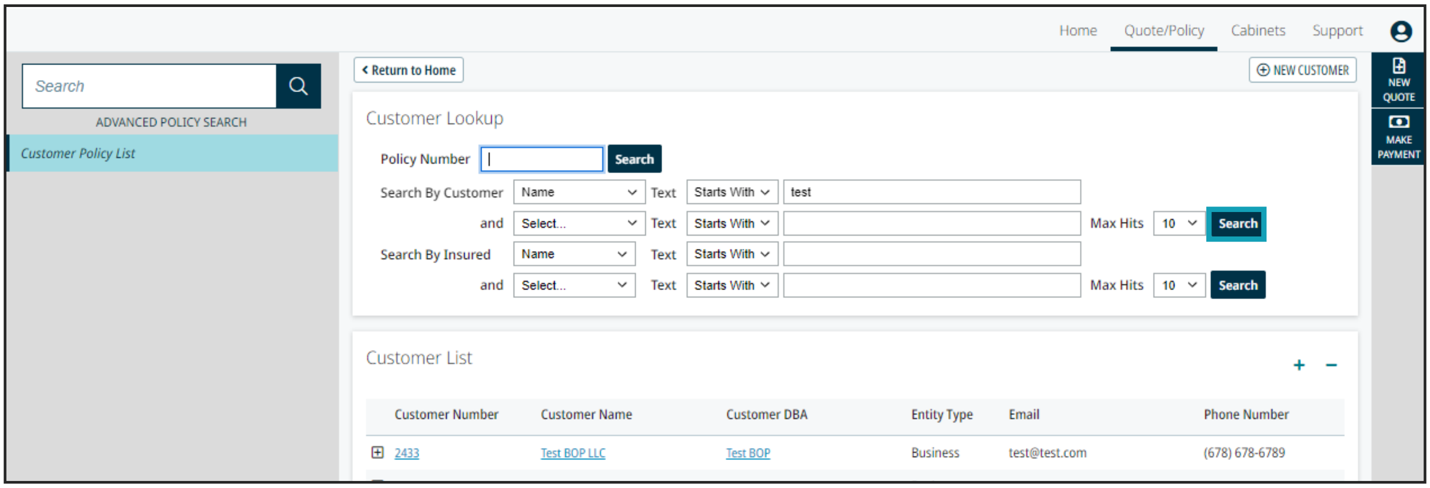


The user assigned as a trusted viewer will see the available inboxes under the **for** field. Select the desired inbox and click **Refresh Inbox** to view. The Inbox label reflects the selected inbox.



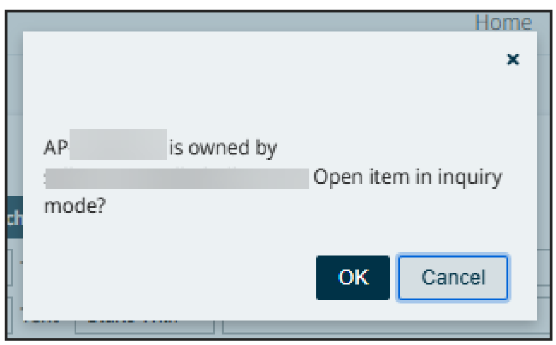
Policy Look up

The **Search button** will permit you to search by policy, quote number, application, or customer name. To search by address click **Advanced Policy Search** and click the link in the Customer List.

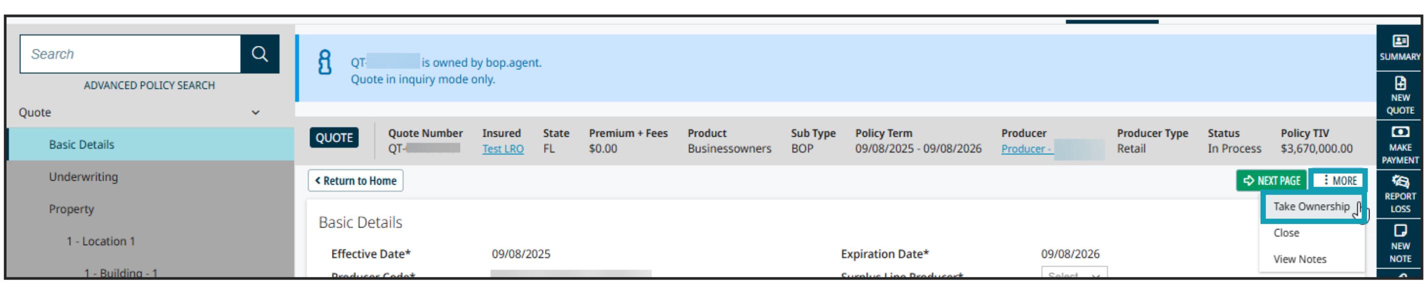


Taking Ownership

If a policy or quote has been accessed by another, such as an underwriter, you may find that you need to take ownership. To take ownership it is a 2-step process. First, a notification message will ask you to open the policy or quote in inquiry mode. Click **OK**. Inquiry mode is similar to a read-only status.

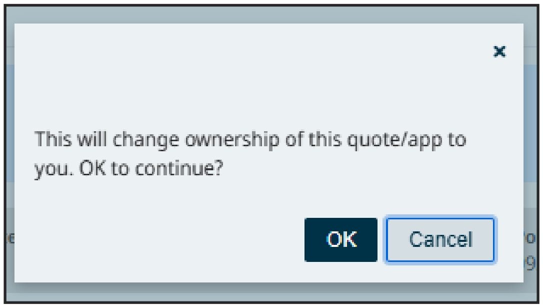


A banner will display on the top advising the policy is in inquiry mode. To take ownership click the **...More button** on the top left of the workflow buttons to access the menu. Select **Take Ownership**.



Taking Ownership continued...

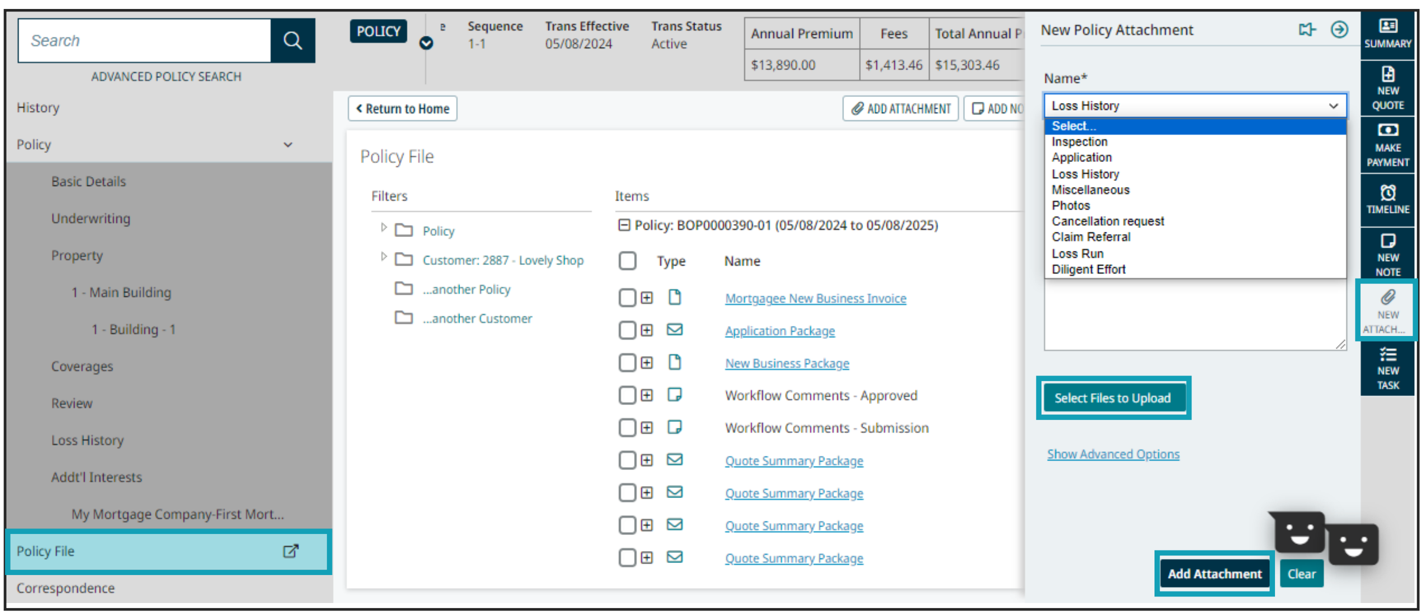
A message will display to confirm you wish to take ownership of the policy or quote. Click **OK**. You will now have full access to the policy or quote.



Policy Documents

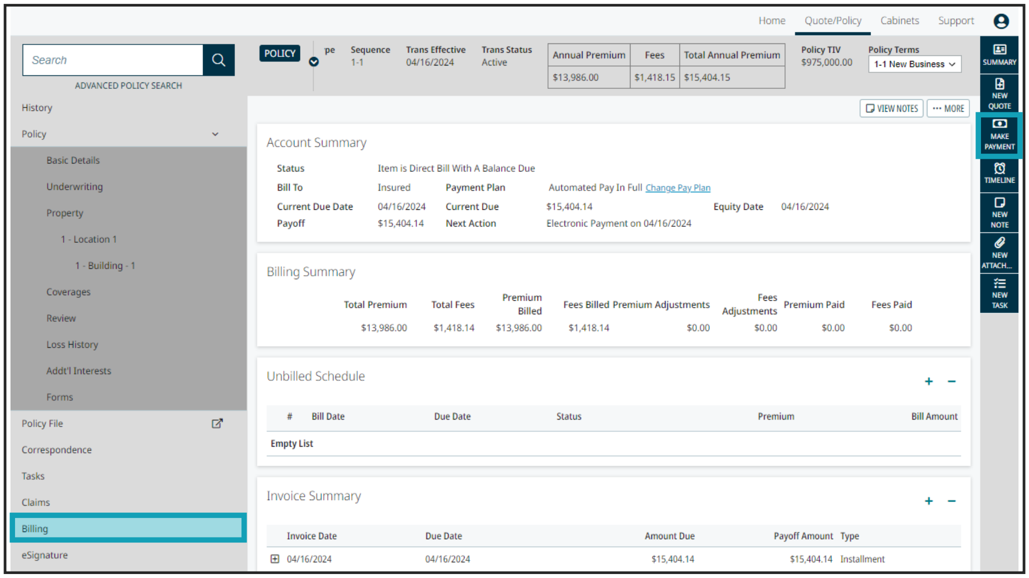
All policy documents, including the application, declaration page, renewal packet and invoices can be located under the **Policy File** tab.

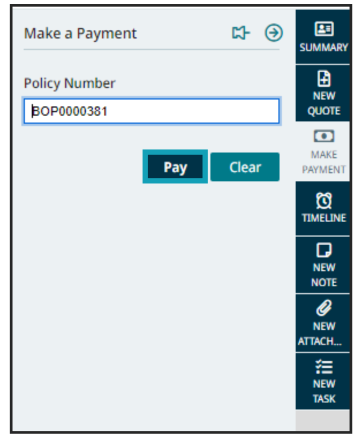
To upload policy documentation such as loss runs, photos, and signed forms, click the **New Attachment** button, select the documentation type, browse the file, upload the document and Add Attachment.



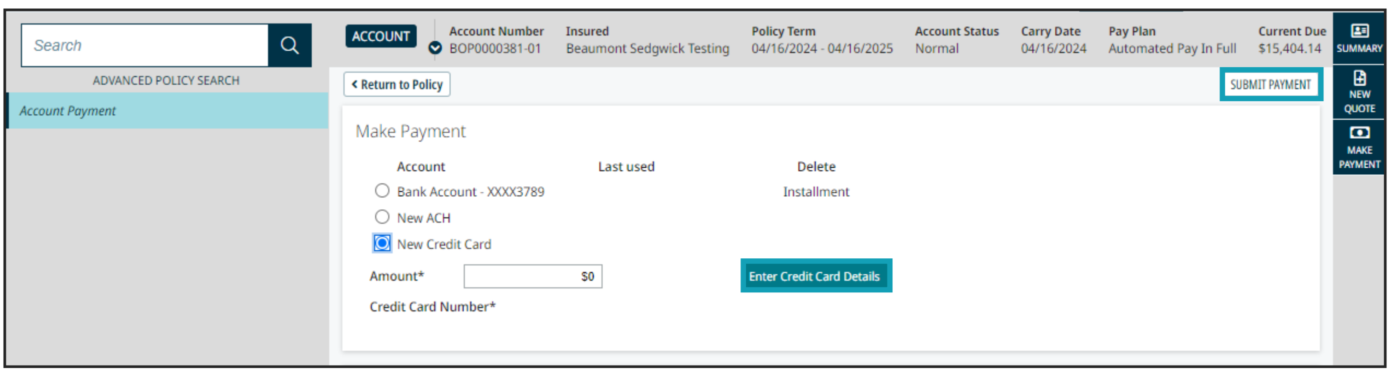
Billing and Payments

Click the **Billing** section to see payment history and make payments. Direct bill policies can make a payment using the **Make Payment** button, verify the policy number and click **Pay**. Online payments can only be made by the agent. We do not have an insured facing payment portal. We accept all major credit cards and electronic checks. Commission statements are sent monthly.



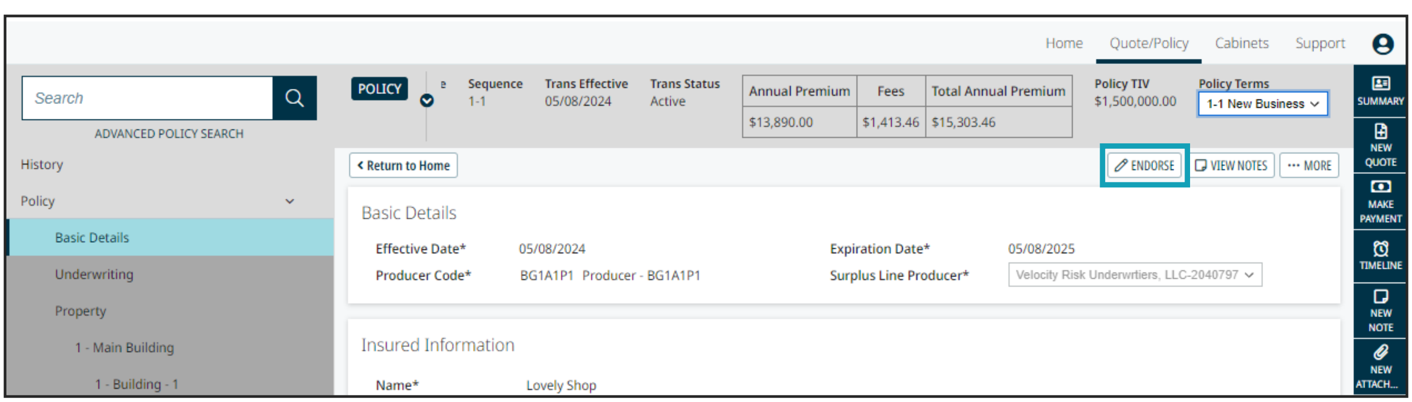


To make a payment, select payment method and enter payment details. Click **Submit Payment** to post the payment to the policy.



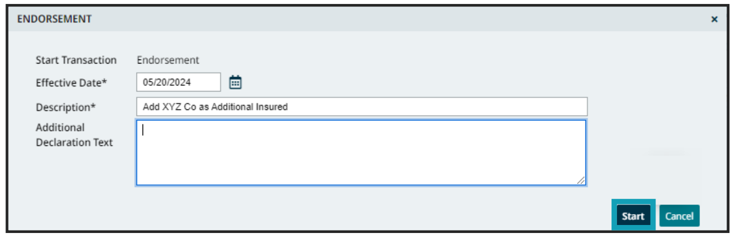
Policy Changes and Endorsements

Policy changes can be processed by clicking the **Endorse** button.

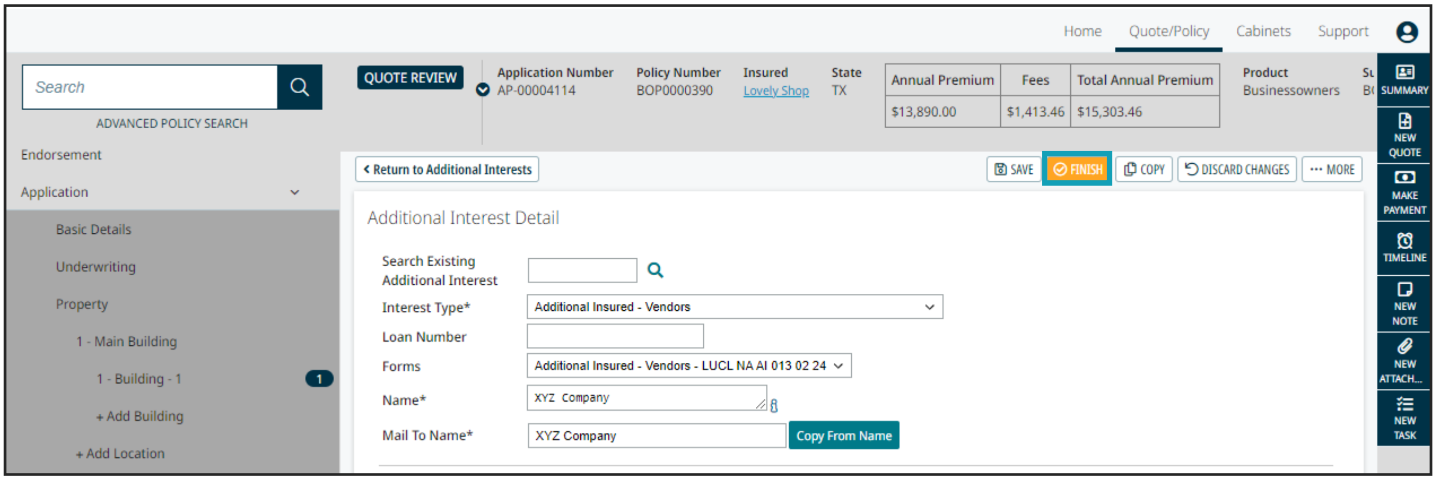


Endorsements continued...

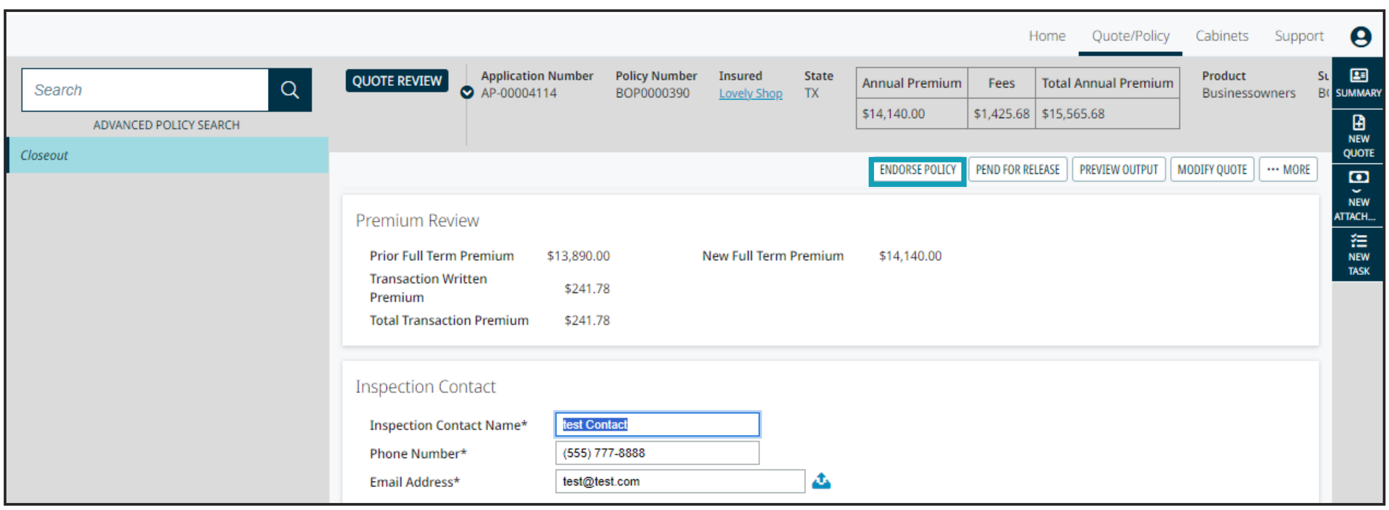
Select the effective date of the endorsement provide a brief description and click **Start**. The description will be displayed on the updated declarations page.



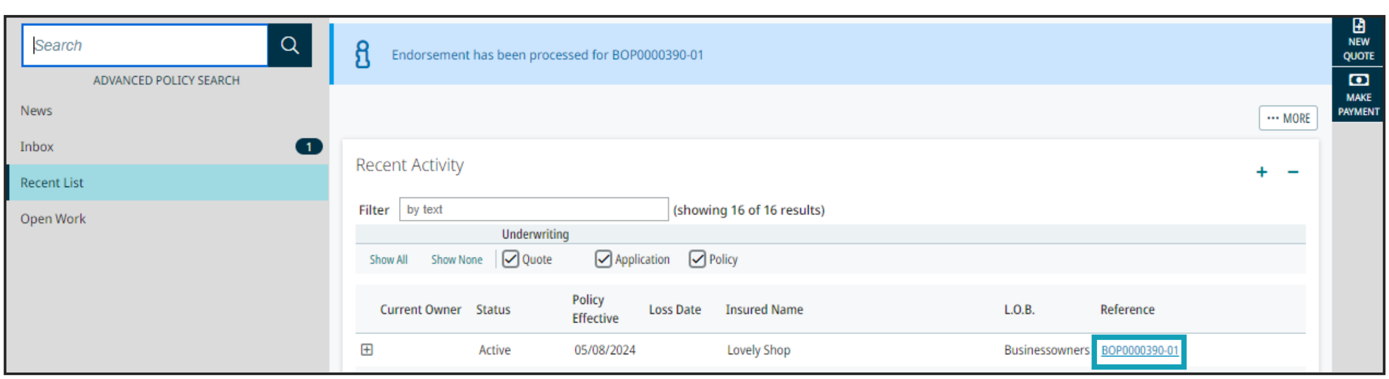
Make the change to the policy by clicking that section and making the adjustment and click **Finish**.



The Closeout section will display the premium adjustment if applicable. Click **Endorse Policy** to finalize the transaction.

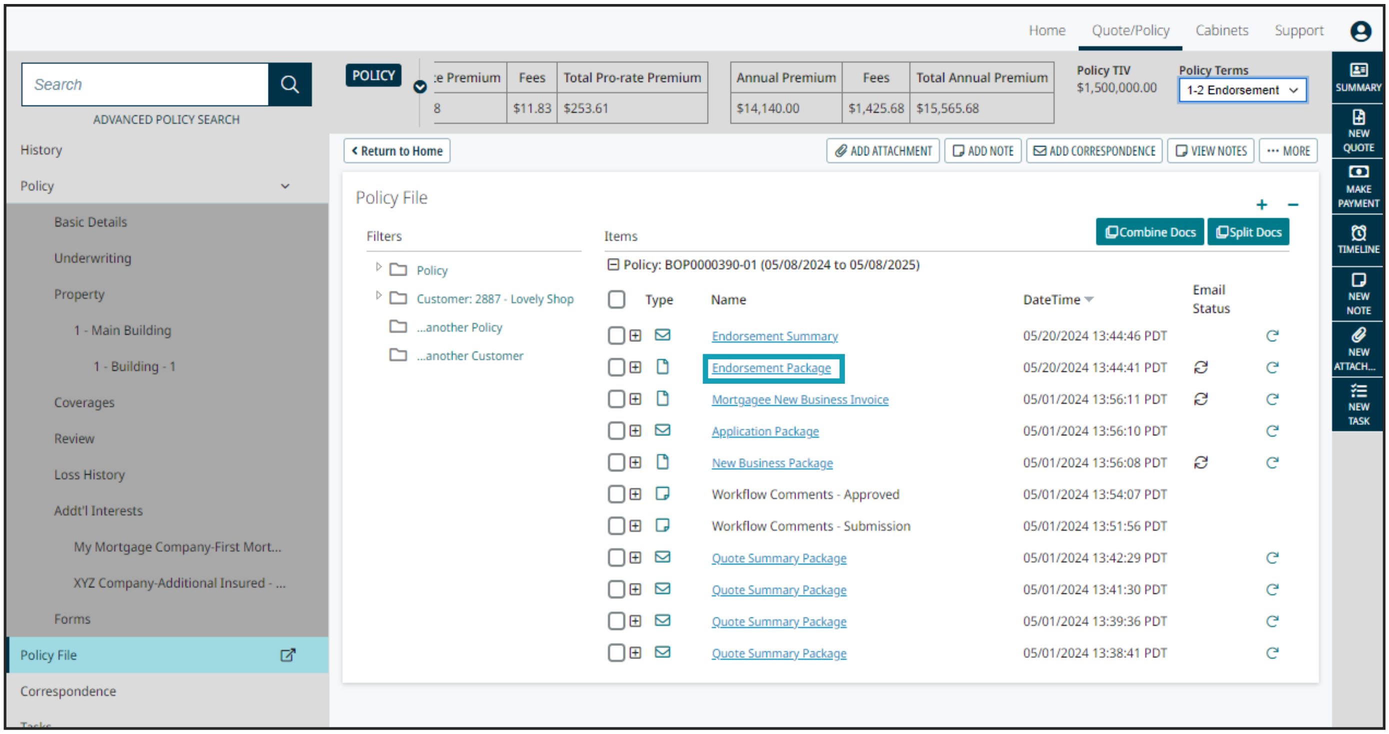


A notification that the endorsement has been processed will be displayed. Click the link to access the policy.



Endorsements continued...

The updated endorsement declaration is available in the Policy File section.



Cancellations

Requests to cancel a policy must be submitted to our team by emailing coastline.underwriting@lineunderwriters.com. A signed LPR and any additional needed documentation is required.

Underwriting Communications

Questions to underwriting may be submitted by emailing our team at coastline.underwriting@lineunderwriters.com.

Renewal Process

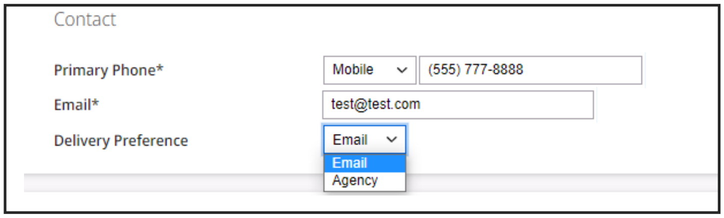
The BOP renewal process is fully automated. Once a renewal offer is extended, the system automatically generates the renewal 35 days prior to the expiration date of the current policy.

If the insured has elected automatic payment withdrawal, the renewal payment will be deducted on the policy effective date and will follow the same payment plan selected on the active policy. For policies not set up on automatic payment, online payments must be submitted by the agent in the system for the renewal term.

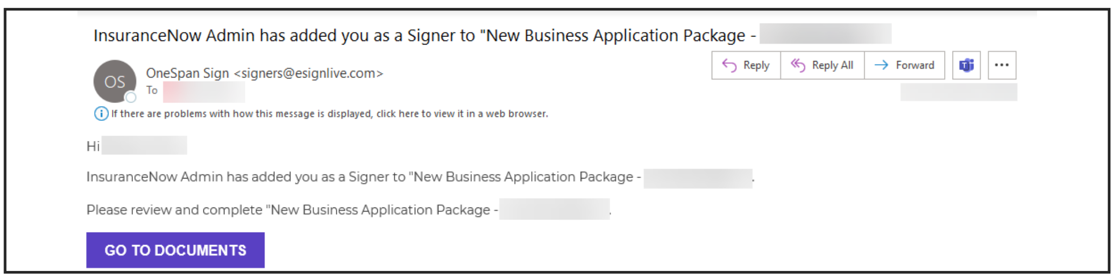
If the insured has provided an email address, they will also receive a copy of their renewal via email. We do NOT mail physical copies of the renewal packet. The renewal packet can be found under the **Policy File** tab.

Signing the Application and Delivery Preference

All policies require a signed application. The preferred method is to utilize the e-signature function that is built into our system. When the delivery preference is **Email** an application is automatically sent to the provided insured email once the policy is bound. In addition, all policy documents are delivered electronically to the insured. If the delivery preference is **Agency**, the agency will assume responsibility of collecting the signed application as well as delivering all documents to the insured. Policy documents are located in the Policy File tab.



The request to electronically sign the application is emailed to the insured immediately upon binding the policy. The email will direct the insured to **Go To Documents** to review and sign. Once the insured completes signing the application, the agency will receive an email to sign as well. The email will be sent to the email address for the user that bound the policy.



Once both the insured and agent signatures are completed the **Policy File** will reflect the e-signed application. Click the link to view the signed application. If the application needs to be resent click the **Reprocess icon**. If necessary, the email address can also be changed under the reprocess icon and will not update the email address on the policy.