PL Policy Change Center Frequently Asked Questions

This document provides answers to frequently asked questions about the Policy Change Center.

General Questions

1. On the Search screen, is the **Named Insured** field case sensitive?	*No, the **Last Name** and **First Name** fields are not case sensitive.*
2. Does the insured's name have to be entered exactly as displayed on the Declarations?	*Yes, you can search by the last name and first initial. Then you can select the named insured from the results.*
3. When I return to a saved transaction, can I make changes?	*Yes, the saved transaction will be available for additional changes.* ***Saved Transactions:*** • *Only saved transactions are kept on file (you can only have one saved and one completed transaction). This helps you avoid accidentally backdating coverages or submitting changes in error.* • *When you re-access a saved transaction and then save it again, the older version is erased. Submitting a transaction you previously saved erases the saved transaction from the transactions list.* • *Completed transactions are available in the EBC for 14 days, or until you submit another change. You can access the completed policy to view the summary and print information about the submitted changes.*
4. After I completed my change and clicked **Get Quote**, I received a message "This must be processed by an employee of The Hartford." What does this mean?	*We can't quote some things in real-time. Examples include: Adding a fifth vehicle, adding a sixth driver, and some homeowner endorsements.*
5. How can I get a quote on the transactions that are sent to an employee?	*In many cases you'll receive a quote before the transaction goes to our staff. They'll then review it within 24 hours. However, you can contact customer service at 1-800-771-8557 to request a quote before we process a change.*
6. I saved a transaction and now cannot re-access it. Why?	*This happens when someone at the agency processes an additional change. In this case you'll see a message that says you can no longer access the saved transaction and we'll remove it from the list.*
7. Can I backdate my change request?	*You can only backdate the effective date 30 days or to the effective date of the last change.*Change should be effective whichever date comes first.*
8. Can I change the named insured in the Policy Change Center?	*Auto policies: No. Please call customer service at 1-800-771-8557 to make this change. Home policies: Yes. You can add or delete a named insured. However, the policy will be referred after the change is submitted.*
9. What can't I process in the Policy Change Center?	*You can't make changes to Personal Umbrella Policies, Federal Employee Endorsements, Fire Dwelling, Pleasurecraft/Watercraft (BIX), or Home Based Business (HBB).*

10. Is this transaction real time?	*When you request a quote on a change, we process it in real time. This means your quote and summary figures are accurate and immediately available. If the submission is successful, we'll process the change overnight. You'll then be able to view the change in EBC the next day.*
11. How will making changes in the Policy Change Center affect my Download?	*There is no difference in the Download process. If you use the Download function, it'll work the same as it does today.*
12. How many changes can I make to a policy?	*Auto policies: You can make multiple changes with a single submission. You can submit changes three times per day. Home policies: You can make multiple changes with a single submission. For example: You can change the deductible, add endorsements, and change the mortgagee with a single submission. You can submit changes once per day.*
13. Where do I get my forms after I make a change?	*You receive your forms on the submission confirmation after making a change.*
14. How do I make a payment or change EFT information?	*On the EBC home page, click **Service Customer**. From this drop down, select **Billing Services**. Then click **Express Pay** to complete online payments to a customer's account.*

Auto Policy Questions

15. How do I get ID cards?	*Enter the policy number on the **Search** screen and click **Retrieve**. On the search results screen, click the **PRINT ID** tab.* *If you're adding a new vehicle in addition to making other changes on a policy, you won't be able to see the updated change on the EBC until the next day. However, you can print ID Cards immediately after successfully submitting a change. To print an ID Card click the **ID Cards/Forms** tab.*
16. What type of premium bearing changes can I make to get a real-time quote?	*You can add or delete drivers, add or delete vehicles, and change addresses. You can also change vehicle Physical Damage coverages and policy coverages, like Bodily Injury and Uninsured Motorists.*

17. When should I click **Get Quote**?	*You should click **Get Quote** to run "what if" scenarios for the insured. To complete the request, you can click **Apply Changes to Policy**.*
18. Are the Date Licensed and Age Licensed fields always required fields, or are these fields state specific?	*These fields are state specific; usually the date licensed is required.*
19. Can I see the billing breakdown after I apply the changes?	*Yes, you can see the billing breakdown link on the Quote Summary screen. Click **Print This Page** to keep a copy. It won't be available once you click **Apply Changes to Policy**.*
20. Will the changes I request be viewable immediately in EBC?	*If you see "Your Submission was Successful" on the **Submission Confirmation** screen, you'll be able to view the change in EBC the next business day. The change to the billing pages will take up to three days to reflect in the new scheduled installments in EBC. You should print the **Quote Summary** and **Billing Breakdown** pages if you want to access this information right away.* *If you see "The policy update must be processed by an employee of The Hartford" you'll be able to view the change in EBC about two days later. It'll take three days from the completion of the change to view updated billing information in the EBC.* *You can review the changes you entered by re-accessing the completed changes in the Policy Change Center.* *ID cards for newly added vehicles are available immediately in the Policy Change Center.*
21. When are MVRs ordered after the policy is issued?	*MVRs are ordered at next renewal. California & Colorado require that an employee of The Hartford order an MVR prior to completing the change.*
22. I processed a change to a lien holder, and when I reviewed the policy inquiry the next day the address was different. Why?	*We have a list of preferred mailing addresses for loss payee's and leasing companies that we frequently update. Our system recognizes the company you entered and updates the address to the most recent address on file. We do this to ensure the finance companies receive the policy information.*

23. Are the credits and coverages displayed according to policy plan and state specific rules?	*Yes, all coverage and credit values in the Policy Change Center are filtered by state and policy plan. This ensures the displayed selections are applicable to that policy.*
24. When can I change a policy package?	*You'll only be able to change packages on the effective date of renewal in states where policy packages are available. Mid-term changes won't display the policy packages.*
25. How do I request policy-level coverages changes?	*You can enter changes to policy level coverages (BI, PD, Med Pay, etc.) on the Coverages screen.*
26. Are the coverage choices on the coverages screen state specific?	*Yes, all coverages in the Policy Change Center are filtered by state to ensure the displayed selections are only applicable to that policy.*
27. I am changing the mailing address to a PO Box address and I need to add an Alternate Garaging address. Where do I do this?	*Click the **Vehicles** tab at the top of the screen to add the alternate garaging address. You'll need to select each vehicle on the policy and add the physical address of each vehicle.*
28. My insured is shopping around for different cars and would like a quote on several different vehicles. How do I do this in the Policy Change Center?	*Start by adding the first vehicle and the appropriate coverages. Then click **Get Quote**. For each subsequent vehicle, delete the previous vehicle and add the next one. Apply the appropriate coverages each time before clicking **Get Quote**. You can repeat this process for each vehicle you're quoting. You'll want to print or record the premiums as the system won't store each quote.*
29. Can I see the impact of the change(s) I submit on billing?	*Yes. Click the **Billing Breakdown** link on the Quote Summary screen to access this information.*
30. How do I view the policy snapshot?	*Once you enter the effective date of the policy change, Policy Change Center will bring you straight to the policy snapshot. You can only view this screen once. When you click on another tab you won't have access to it again.*
31. How do I add another driver to the policy?	*Click the **Drivers** tab and select **Add a Driver**.*
32. How do I remove a vehicle from the policy?	*Click the **Vehicle** tab and select which vehicle you would like to remove. Then click **Delete Selected Vehicle**.*

33. How do I add vehicle credits?	*Click the* ***Vehicle*** *tab and select which vehicle you would like to add credits to. Then makes changes under Vehicle Credits.*
34. How do I update a VIN for a vehicle on a policy?	*Click the* ***Vehicle*** *tab and select the vehicle you need to update the VIN for. Then update the VIN and review changes at the bottom under Vehicle Information.*
35. How do I add/remove an insured?	*Click the* ***Named Insured Details*** *tab and select* ***Add Named Insured*** *to add a named insured. Or select* ***Edit Named Insured*** *to change or remove one.*
36. How do I change the address on a policy?	*Click the* ***Name Insured Details*** *tab. Then change the address under the Mailing Address/Contact info section.*
37. How do I add driver credits?	*Click the* ***Driver*** *tab. Then select the driver you need to change under Driver Credits Changes.*

Homeowners Policy Questions

38. How do I submit a Home Policy change?	*Select the* ***Home Policy*** *tab to access the homeowner's changes form.*
39. How do I add/remove an insured?	*Click the* ***Named Insured Details*** *tab and select* ***Add Named Insured*** *to add a named insured. Or select* ***Edit Named Insured*** *to change or remove one.*
40. How do I get a declarations page the same day when updating the mortgagee clause?	*Go to the* ***Lender Verification Portal*** *and make the changes there. You will then be able to print or email a declarations page.*
41. Can I request a change for homeowner coverage?	*Click the* ***Coverages*** *tab and select the specific coverage you would like to change.*
42. How do I add credits to the homeowner policy?	*Click on the* ***Credits*** *tab to add credits to the policy.*

43. How do I view the policy snapshot?	*Once you enter the effective date of the policy change, Policy Change Center will bring you straight to the policy snapshot. You can only view this screen once. When you click another tab you won't have access to it again.*
44. How do I get a Paid in Full conformation receipt when making a payment?	*Go to the **Lender Verification Portal** and make the payment. We'll send a confirmation receipt.*
45. What if I don't see a change I would like to make?	*To make other changes, click on the **Other Changes** tab. Enter the details of the change you want to make.*
46. How do I add rating information?	*Click the **Property Info** tab. You can add rating info related to swimming pools or pets.*
47. How do I change billing information?	*Click the **Premium Payor** tab is where you can change where the bill is being sent to.*
48. Where do I go to find the descriptions for each endorsement?	*Click the **Endorsement** tab. Each endorsement link contains a description of the coverage that'll give you more information.*
49. Why can't I successfully recalculate the Replacement Cost Value?	*When using the Costimator in Policy Change Center**,** you must manually update the Dwelling field and the Replacement Cost Value field to successfully quote the change.*