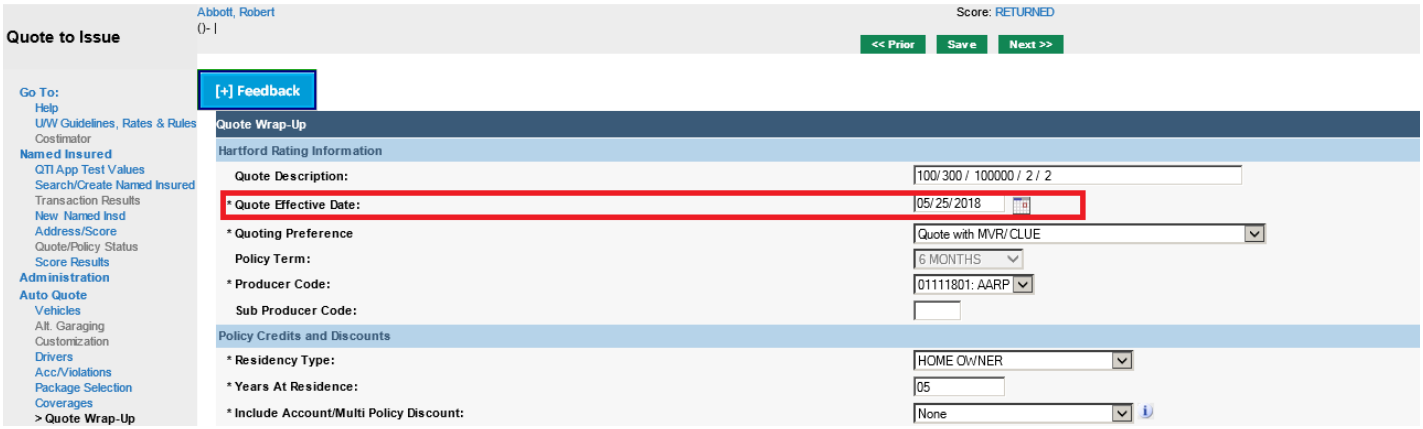
## Coverage Questions

- Can I change the issue date of a policy?
    - You can change the effective date of the policy by going to the Quote Wrap Up or Auto General Information Page using the menu options to change the effective date to the date of requested issue.




- Can I quote for an insured that does not have a U.S. driver's license?
    - No, underwriting guidelines require a U.S. driver's license to be present on the policy.


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# Coverages - **Auto**

- Personal Umbrella Policy (PUP)
  - Can I quote a Personal Umbrella Policy (PUP)?
    - For New Business Auto policies, you can check the box *"include Personal Umbrella Policy in Quote"* on the Quote Wrap Up screen.
    - To obtain an umbrella quote for an existing policy holder, in PCC select to Change the In Force Auto Policy. On the Quote Snap Shot screen select the option at top of screen to "Add Personal Umbrella Policy". When adding PUP changes to Auto Policy cannot be made in the same transaction.
    - **Note:** Texas is not eligible to be written within QTI or PCC. You must call into customer service at 1-800-771-8557 to quote or issue an Umbrella policy in Texas.




  - How many rental properties are eligible for an umbrella?
    - A maximum of 4 owned residences/living units held for rental to others are permitted. An Underwriter will need to review the additional residence information prior to issue.

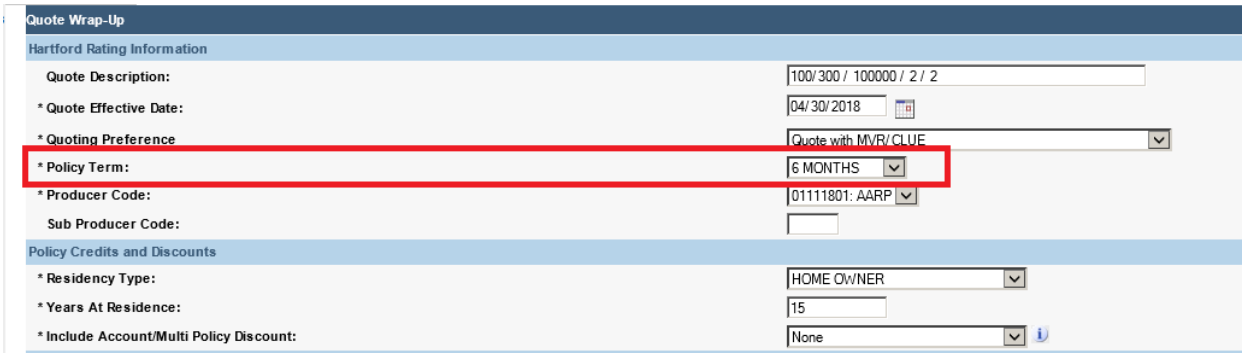

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# Coverages - **Auto**

- How do I remove an Auto coverage?
  - On the Coverages page, you can uncheck the box next to the name of the coverage. **Note:** For Uninsured/Underinsured Motorist coverage, you can reject coverage, but this will require a signed Supplemental Application from the Insured.




- Is there a way to change the quote from 6 to 12 months, or vice versa?
  - Non-AARP policies: all states except CA can obtain an annual policy only when they have added the Advantage Plus Endorsement Package.
  - CA Policies: all policies can be updated to either a 6 or 12 month policy term from the Quote Wrap Up screen.
  - AARP Policies are all annual policies and the term cannot be changed.

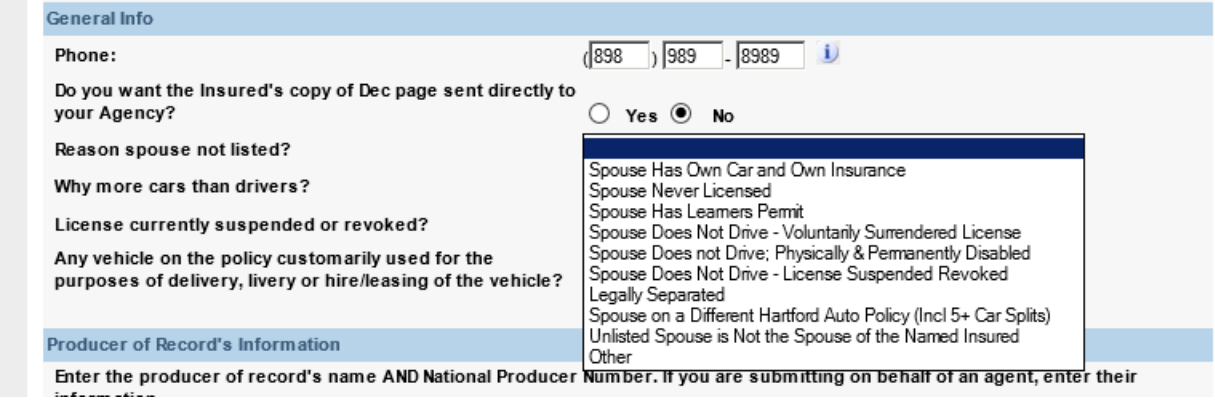




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# Coverages - **Auto**

- How many vehicles can I quote on a policy?
    - The maximum number of vehicles allowed on one policy is 4. To quote more than 4 vehicles and split the policy, you can rate the second policy directly in QTI and select Companion Policy on the Quote Wrap Up page to get the multi policy discount.
- How do I remove a driver?
    - Navigate to the Driver screen and click Delete next to the driver's name. Remember to ensure the vehicle assignment is updated.
- How do I handle a Married Driver when spouse is not included as a driver?
    - When driver/applicant is married, but their spouse is not listed on the policy, the system will ask why the spouse is not listed as a driver on the General Information screen prior to Issue. Please select one of the reasons provided.

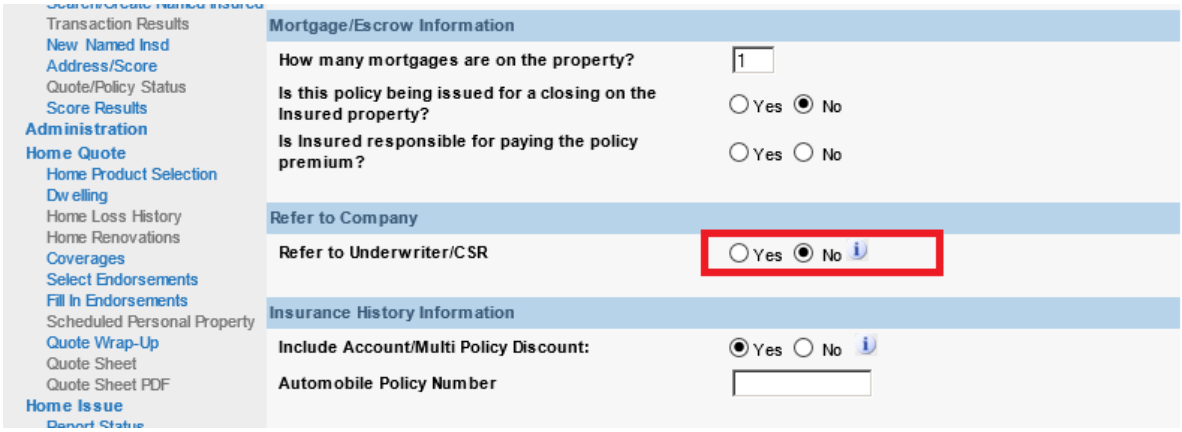




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# Coverages - **Auto**

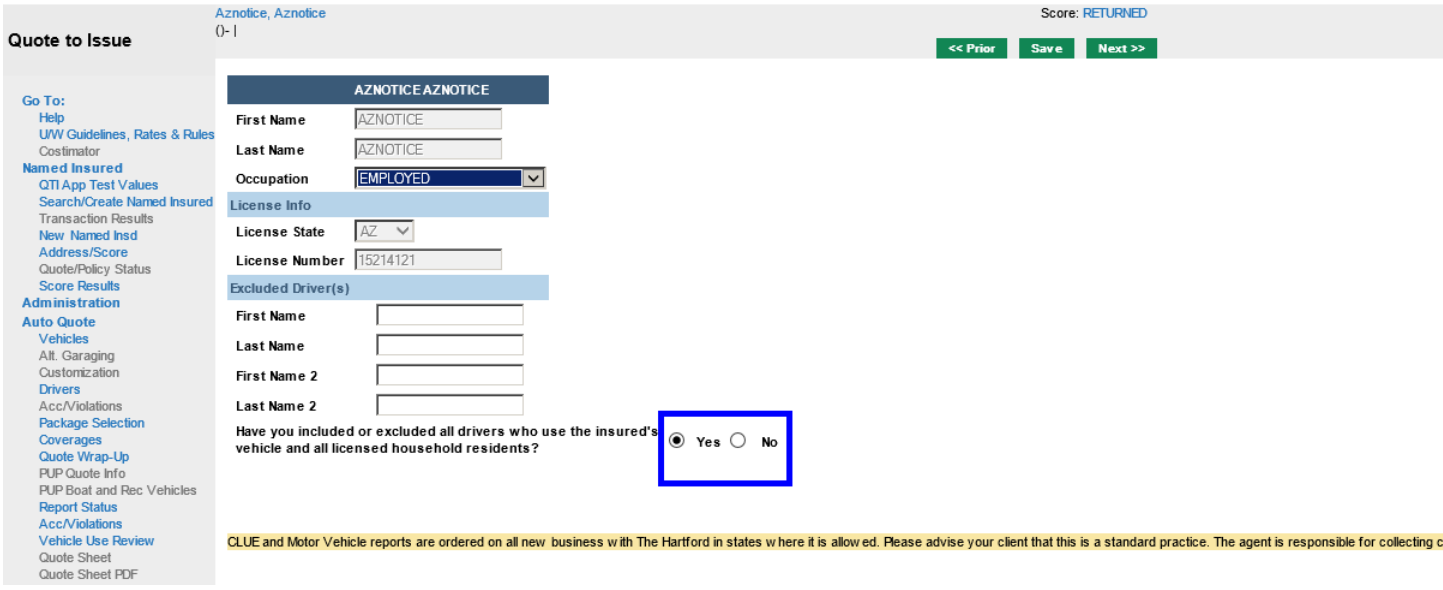
- How do I dispute a loss?
  - On the loss entry screen for losses returned with CLUE, you will be presented with an option to dispute the loss and select from a list of reasons.
  - Also, the Underwriting Issue Questions screen contains an option to refer the policy to a Underwriter/CSR. After selecting, you will be prompted to enter the reason you are referring to Underwriter.





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- How do I exclude a driver on an auto quote?
    - In the Auto Issue section, on the Drivers Screen, you are presented a question asking if all drivers have been added or excluded. Enter the name of the drivers to be excluded in the displayed fields.




- My insured lives with his parents. Do they need to be listed as drivers on his policy?
    - This varies state by state:
        - If the state offers driver exclusion, then the parents should either be listed as drivers or excluded if they do not drive the insured's vehicle.
        - In states that do not offer driver exclusion, the parents would need to be listed unless they do not drive the insured's vehicle and have their own vehicle/insurance.


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