

# Webinar FAQs

## What web browser works best?

Google Chrome works best for quoting in the new homeowners portal.

## Do you have to bind the policy 16 days prior to the effective date in order to receive the Advanced Quote Discount?

You do not have to bind 16 days prior to the effective date in order to receive the Advance Quote Discount.

## Does the new program download?

IVANS downloads are available with the new program.

## How long is the underwriting review?

Underwriting review typically will be completed within in the hour. If you have a quote that needs to be reviewed immediately please call customer service team at 1-800-627-0000 ext. 4703.

## How will the agent be notified, if there are application/policy underwriting follow-ups that need to be addressed?

If a quote needs to be approved by underwriting you will see a pop-up that explains why the quote must be submitted on the underwriting questions page. At this time you can upload supporting documentation and type comments for the underwriting team to review. Your agency will receive email notification as soon as the quote has been reviewed.

## Are there breed restrictions on the Animal Liability form?

Yes, there are the typical dog breeds and exotic animals listed on the Animal Liability form. This list has not changed in the new program. Please review the form for the complete list. The form is posted on our agent portal under the Forms section.

## Does the age of the hot water heater effect the quote's premium?

No, we do not rate based on the age of the heater, it is used for underwriting.

## Do you offer a discount for the self-inspection option?

No, but it offers a flexibility in that an outside vendor will not need to schedule and meet at insured's home. Clients can always opt for an inspector to complete the inspection, if they change their mind.

## Will the quote proposal include all the payment options?

All payment options are shown on the quote proposal.

## What are the age of roof guidelines in the new program?

Please reference the older home guidelines and quick reference guide for age of roof requirements because they vary based on roof type.

## If a discount is applied that requires proof be submitted, will the discount be applied right away?

It will be applied on the quote, but if no documents are submitted it will be removed.

## If client signs up for self-inspection will they be required to climb on the roof or into their attic to take photos of their hot water heater?

The client is not required to climb on the roof. We want them to remain safe, so a quality photo from the ground showing all elevations should suffice. The insured will not be required to enter the attic, however, if they choose not to the age of the hot water heater will be considered to be the same age as the home.

## Are solar panels covered?

Detached solar panels will be considered coverage B and attached will be considered coverage A. Insured must own the panels to have this considered.