



**BRIDGE SPECIALTY GROUP**

# **‘THE BRIDGE’**

*Personal Lines Interactive Submissions  
Application Reference Guide*

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## Change History

Whenever changes are made to this document, please indicate what was changed in the table below.

Version Date	Changed By	Changes Made
<b>4/10/2023</b>	Lauren Weisberg	<b>Version 1.1 Changes</b>
9/15/2022	Lauren Weisberg	Original Document

## 'THE BRIDGE' APPLICATION OVERVIEW

- Welcome to the Personal Lines Interactive Submissions Application. Some of the great features this new application provides is listed below:
  - Interactive Dashboard: Monitor and track all submissions through each stage of the process: from creating a new submission all the way through to binding.
  - Interview Screens: Navigational screens made easy to just request a quote in minutes.
  - Pre-Filled Risk Data: Manual data entry has been reduced by the pre-filled data fields; all you need is to confirm the data that has been populated for you.
  - Request a Bindable Quote: Complete the simple interview screens and request a bindable quote in minutes.
  - Document Library: Simple upload and download functionality to both retrieve and send, like bindable quotes, policy documents, invoices, signed applications and more.
  - Policy Bound: receive notification as soon as your bound policy has been uploaded and available for you immediately in the document library.

### 'The Bridge' Support

- For technical support, please send an email to [TheBridgeSupport@bridgespecialty.com](mailto:TheBridgeSupport@bridgespecialty.com).
- For Underwriting Questions, please contact your Account Executive.
- For training or product information, please contact your Account Executive.

## SUBMISSION STATUS OVERVIEW

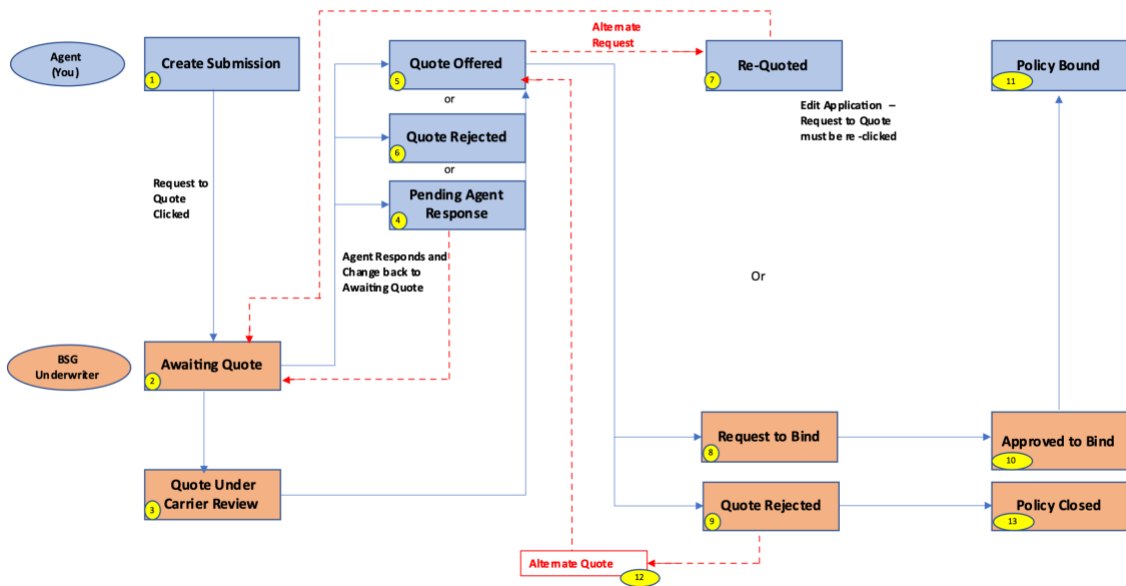
- Below is a workflow of how your submission will move through the system from Agent (you) to the Underwriter until the policy is bound.

PLEASE NOTE: All statuses shown below are visible to the Agent as the status changes through the system.

- The Submission Status Overview has been updated to reflect additional status categories that have been added to the application in v.1.1.

## THE BRIDGE Status Workflow

Blue Line – Standard Submission Workflow  
Red Dotted Line – Alternate Submission Workflow

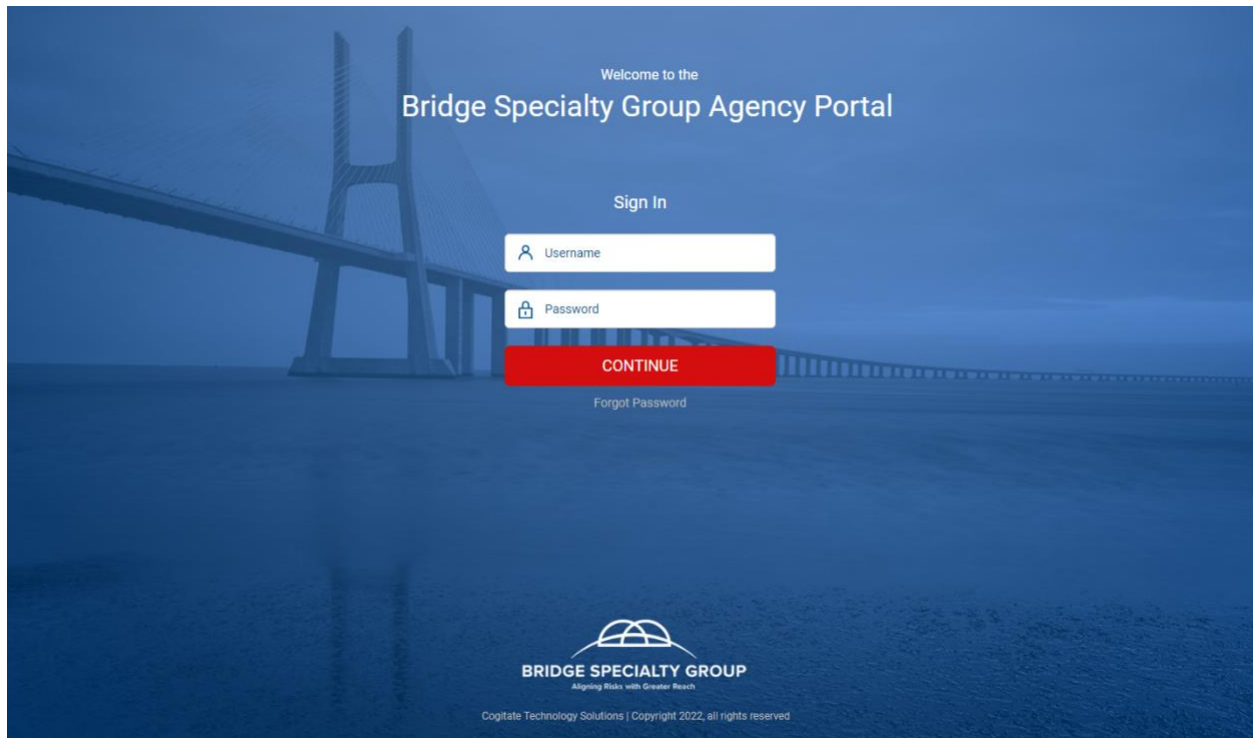


Submission Status	Description	Responsible Party
1 Create Submission	Create Submission <ul style="list-style-type: none"> <li>Request Quote</li> <li>Close Submission (added functionality to re-open submission for both Agent and BSG if Submission was closed in error)</li> </ul> If neither is selected – the status will remain in a submission status – BSG underwriter will not market the risk until the Request to Quote has been clicked to move the submission to the next status.	Agent
2 Awaiting Quote	Quote has been requested. <ul style="list-style-type: none"> <li>Pending agent response: The BSG is requesting additional information in order to quote the submission.</li> </ul>	Underwriter
3 Quote Under Carrier Review	Quote is now in a review stage. Depending on the response from the carrier, the BSG Underwriter will move the submission into the next status category.	Underwriter
4 Pending Agent Response	A submission will be placed in this status category if the BSG Underwriter is requiring further information or documentation from the Agent in order to Quote this submission. Once the response is received, the Agent will change the status back to Awaiting Quote and the BSG Underwriter will continue the quote process and move the submission into the next status category.	Agent
5 Quote Offered	BSG Underwriter has now uploaded a Formal Quote in the application, and it is now accessible to the agent for review.	Agent
6 Quote Rejected	BSG Underwriter has reviewed the submission and has determined that the submission is not eligible for quoting, the reasoning for the rejection is now accessible to the Agent for review.	Agent
7 <b>Re-Quote (Alternate Submission Status)</b>	Once a quote has been offered, the Agent also has the ability to request a Re-Quote if the need to change, remove, or add additional risk data to the submission is required. Process: <ol style="list-style-type: none"> <li>Change the status to Re-quoted and click update.</li> <li>Go back into the submission and the edit application button is now available – the system will re-direct back into the interview screens to change, remove or add additional information. Go through to the end of the interview screens until you reach the summary screen again.</li> <li>At the bottom of the screen, you <b>MUST</b> re-affirm the data and click the Request Quote button again.</li> <li>The submission will be placed in the Awaiting Quote status, and it will follow the same process as listed above.</li> </ol>	Agent

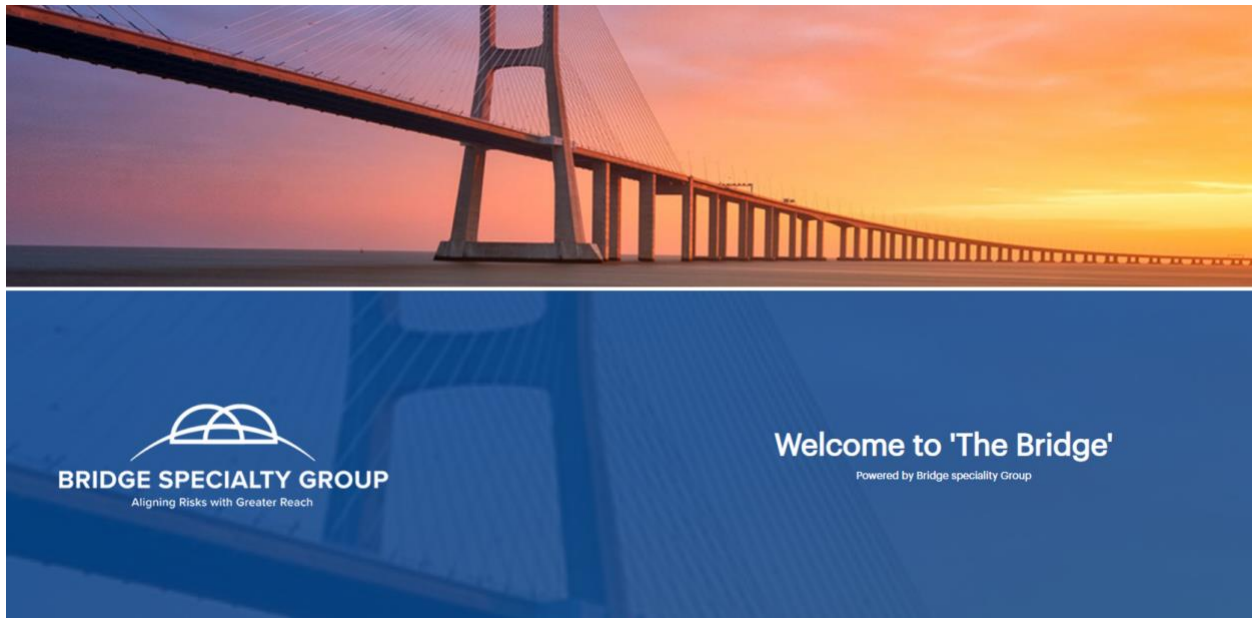
	Submission Status	Description	Responsible Party
8	Request to Bind	Select the Quote and change the status to Request to Bind. Select the Billing Type (Agency, Insured or Mortgagee Bill) and confirm the effective/expiration date of the policy and click Update.	Agent
9	Quote Rejected	If the Quote is not acceptable, the Agent has the ability to select Quote Rejected and enter the Reason why the quote is being rejected. Depending on the reason, the BSG may be able to offer an alternate quote at this time. (See Status #11 below).	Agent
10	Approved to Bind	The BSG Underwriter has reviewed the Request to Bind and has now placed the submission in an approved to bind category for the BSG processing team to issue the policy.	BSG Underwriter
11	<b>Alternate Quote (Alternate Submission Status)</b>	If the Agent has rejected the Quote(s) the BSG Underwriter might have the ability to offer an alternate quote. At this time, the BSG Underwriter would upload an alternate quote and change the status back to Quote Offered. The Agent will receive an email notification information that an alternate quote has been uploaded.	BSG Underwriter
12	Policy Bound	The Final Policy Documents and Invoice are now available for download in the system.	BSG Processing Team
13	Policy Closed	If the Agent has rejected the quote – or a request to bind has not been received – the Policy was closed in the application as the final status for this submission.	BSG Underwriter

## LOGGING INTO THE SYSTEM

- Log in to the platform with your SSO credentials.



- The Bridge Landing Page will display for a few seconds while the system verifies your permissions:



## NAVIGATING THE ACCOUNT HUB

- Once you log into the application – your landing page, otherwise called “Account Hub” will list all submissions for the entire office.

Account Hub Last Updated on 04-12-2023 @ 10:07:08

Account Hub

SELECT ALL Search

INSURED NAME	ADDRESS	LOB	SUBMISSION#	POLICY#	AGENT	AGENCY	UNDERWRITER	EFFECTIVE DATE	TRANSACTION DATE	STATUS	ACTIONS
Sally Scott	76 Bahia Trace Circle, Ocala, FL, USA	Homeowners Special - HO3	BSG1GA231198		Lauren Weisberg	Abora Insurance Group LLC	master UW	4/10/2023	4/12/2023	Quote Offered	
Lauren Test	2914 Marble Crest Drive, Land O' Lakes, FL, USA	Homeowners Special - HO3	BSG1GA231200		Lauren Weisberg	Abora Insurance Group LLC	Courtney Rigg	4/10/2023	4/11/2023	Submission Closed	
Seth Test	97 Northwest 45th Loop, Ocala, FL, USA	Homeowners Special - HO3	BSG1GA231197	988776777	Lauren Weisberg	Abora Insurance Group LLC	master UW	4/10/2023	4/11/2023	Policy Bound	
John Test	98 Northeast 36th Avenue, Ocala, FL, USA	Homeowners Special - HO3	BSG1GA231196		Lauren Weisberg	Abora Insurance Group LLC	master UW	4/10/2023	4/11/2023	Request To Bind	
Jonathan Test	100 Southwest 52nd Avenue, Ocala, FL, USA	Homeowners Special - HO3	BSG1GA231199		Lauren Weisberg	Abora Insurance Group LLC	master UW	4/10/2023	4/11/2023	Awaiting Quote	
Michael Test	2914 Southeast Maricamp Road, Ocala, FL, USA	Homeowners Special - HO3	BSG1GA231195		Lauren Weisberg	Abora Insurance Group LLC	master UW	4/10/2023	4/11/2023	Awaiting Quote	

10 - Showing rows 1 to 6 of 6 Prev 1 Next

### Filtering the Dashboard

- You can filter your list of submissions by:
  - Agent Name
  - Underwriter Name
  - Insured Name
  - From Date and To Date

- You can also filter by the Submission Status

- If you would like to see all your new submissions that have been received and the status is “Awaiting Quote”
  - Click on the status drop-down list and select the “Awaiting Quote” status.
  - The system will filter by this status.
- To view a list of your submissions – click on the funnel in the top right corner and select your name from the drop-down menu.

**PLEASE NOTE: The Filter will work exactly the same way for all Submissions status entries, and you can sort accordingly, ie. “Request to Bind” etc.**

- Then click Apply: a list of your submissions should now be visible.

## CREATING A NEW SUBMISSION

- Click on the “Generate Quote” link to create a new submission.

INSURED NAME ↑↓	ADDRESS	LOB ↑↓	SUBMISSION# ↑↓
CHANDRA RAJPUT	311 GA-49, Byron, GA, USA	Homeowners Special - HO3	BSG1GA220727

- **Enter the Risk Location Address**
  - Start typing the address and select from the returned response from the Google Integration.



**Select Line Of Business**  
 Welcome to our Online Portal ... Let's start off with just a few questions to get you started on your way to obtaining a Bindable Quote...

Go ahead and enter the risk address and then select your Product of Choice.

Risk Location Address: 2914 Marble Crest Drive, Land O' Lakes, FL, USA

UNDERWRITER\*: Please Select

Dwelling Special - DP3
  Homeowners Special - HO3
  Homeowners Special - HO4
  Homeowners Comprehensive - HO5
  Homeowners Comprehensive - HO6
  Builders Risk
  Personal Article Floater

**START SUBMISSION**

- Whether or not the address you are looking for is available in the search results – go ahead and double check that the information is correct. If the address was not returned, you will need to enter the address manually (ie. a new construction that has not yet been added to google maps).
  - Slide the toggle button to the right to display the address fields and edit if necessary.

**Select Line Of Business**  
 Welcome to our Online Portal ... Let's start off with just a few questions to get you started on your way to obtaining a Bindable Quote...

Go ahead and enter the risk address and then select your Product of Choice.

UNDERWRITER\*: Please Select

Check & Update Address Manually

Unit/Suit	Street Number	Street	City
	2914	Marble Crest Drive	Land O' Lakes
State	Territory	County	Country
Florida		Pasco County	United States
Zipcode			
34638			

- Select your assigned underwriter from the drop-down box and then select the Line of Business you would like to quote and click the “Start Submission” button.

Go ahead and enter the risk address and then select your Product of Choice.

Risk Location Address: 2914 Marble Crest Drive, Land O' Lakes, FL, USA

UNDERWRITER\*: master UW

Check & Update Address Manually

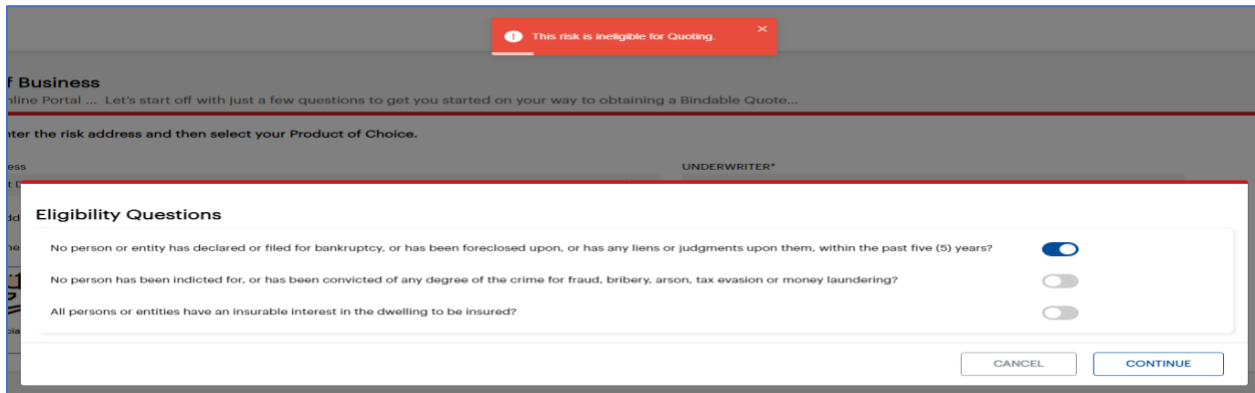
Select Line of Business

Dwelling Special - DP3
  Homeowners Special - HO3
  Homeowners Special - HO4
  Homeowners Comprehensive - HO5
  Homeowners Comprehensive - HO6
  Builders Risk
  Personal Article Floater

**START SUBMISSION**

- **Eligibility Questions:**

- An Eligibility Questions pop-up box will appear.
  - Review and answer the questions on the screen.
    - If the responses to all questions are “NO” you can click continue to move to the next screen.
    - If the response is “YES” to any of the questions, you will receive “The Risk is ineligible to Quote” message when you click the continue button, and the application will not allow you to continue to request a quote.



## Insured Information Screen

### Adding an Individual Insured:

- All required fields throughout the application will have an asterisk\* next to the field name. This information is required to move to the next screen.
- Some fields have been defaulted – for example “INSURED TYPE” has been defaulted to “Individual” – if this is not accurate for your risk, select the appropriate response in the drop-down menu.
- Required Fields:
  - First Name
  - Last Name
  - Date of Birth
  - Insured Email Address
  - Occupation (if “Is insured High Profile” is selected “YES”)
  - Insured Phone Number

**Primary Policy Holder**  
Tell us about the Applicants ....

INSURED TYPE Individual	FIRST NAME* Lauren
MIDDLE NAME Please enter insured middle name (Min 2 - Max 50 alphabets)	LAST NAME* Test
DATE OF BIRTH* 11/15/1985	OCCUPATION* Sports Star
Is Insured High Profile (Such as a Politician, Entertainer, Professional Athlete or CEO etc.)? <input checked="" type="checkbox"/>	
INSURED EMAIL ADDRESS* lweisberg@bridgespecialty.com	INSURED PHONE NUMBER 111-222-3333
Is Mailing Address Same as Risk Address? <input checked="" type="checkbox"/>	

**Joint Policy Holder Details**

Need to add additional insured?

- Is the Mailing Address Same as Risk Address? - has been defaulted to “YES”, if this is not accurate, move the toggle to the left and enter the appropriate mailing address for the Insured.
  - This works the same as the risk address – start typing in the address field and select from the returned response from Google. Then click on the “Check & Update Address Manually” to confirm that the data populated correctly.

**Primary Policy Holder**  
Tell us about the Applicants ....

INSURED TYPE Individual	FIRST NAME* Lauren
MIDDLE NAME Please enter insured middle name (Min 2 - Max 50 alphabets)	LAST NAME* Test
DATE OF BIRTH* 11/15/1985	OCCUPATION* Sports Star
Is Insured High Profile (Such as a Politician, Entertainer, Professional Athlete or CEO etc.)? <input type="checkbox"/>	
INSURED EMAIL ADDRESS* lweisberg@bridgespecialty.com	INSURED PHONE NUMBER 111-222-3333
Is Mailing Address Same as Risk Address? <input type="checkbox"/>	
Insured Address 2914 Marble Crest Drive, Land O' Lakes, FL, USA	Check & Update Address Manually <input type="checkbox"/>

- Add a Joint Policy Holder
  - To add a joint policy holder to this submission, just move the toggle to the right to select “YES” and enter the same required information described above for the Joint Policy Holder.

**Joint Policy Holder Details**

Need to add additional insured?

Middle NAME  
Please enter insured middle name (Min 2 - Max 50 alphabets)

DATE OF BIRTH\*  
mm/dd/yyyy

Is Insured High Profile (Such as a Politician, Entertainer, Professional Athlete or CEO etc.)?

INSURED EMAIL ADDRESS\*

Is Mailing Address Same as Risk Address?

FIRST NAME\*  
Please enter insured first name (Min 2 - Max 50 alphabets)

LAST NAME\*  
Please enter insured last name (Min 2 - Max 50 alphabets)

OCCUPATION

INSURED PHONE NUMBER  
111-222-3333

### Adding an Entity Insured

- If the Insured Type is an entity.
  - Change to the required entity. (ie. LLC) and fill out the required information.
    - Required Fields:
      - Entity Name
      - Type of Business
      - Insured Email Address
    - The Is Mailing Address Same as Risk Address? (Same as above for individual insured)

**Primary Policy Holder**  
Tell us about the Applicants ....

INSURED TYPE  
LLC

ENTITY NAME\*  
South Central LLC

TYPE OF BUSINESS\*  
Retail

DOING BUSINESS AS

Is Insured High Profile (Such as a Politician, Entertainer, Professional Athlete or CEO etc.)?

INSURED EMAIL ADDRESS\*  
lweisberg@bridgespecialty.com

INSURED PHONE NUMBER  
111-222-3333

Is Mailing Address Same as Risk Address?

- Enter Individual(s) Details
  - Enter the names of the individuals associated with this entity.
    - Required Fields:
      - First Name
      - Last Name
      - Address (Manually enter address)
      - Date of Birth
      - Role
    - Click Save.

INDIVIDUAL(S) DETAILS

FIRST NAME\* MIDDLE NAME LAST NAME\* SUFFIX

Mary [ ] Smith [ ]

ADDRESS\* DATE OF BIRTH ROLE\*



2914 Marble Crest Drive, Staten Island, New York 10309 11/15/1984 Owner

CANCEL SAVE

- To add additional Individuals.
- Click the “ADD INDIVIDUAL” button and add the information as required above.

INDIVIDUAL(S) DETAILS

ADD INDIVIDUAL

NAME	DOB	ADDRESS	ROLE	ACTIONS
John Smith	2022-09-15	2914 Marble Crest Drive, Staten Island, New York 10309	President	 

### Property Information Screen

- Policy Details
  - Policy Effective Date and Policy Expiration Date
    - These two date fields are auto populated with the date you are creating the submission. If this is not accurate, change the policy effective date and the expiration date will auto-populate (12-month term)

Policy Details

You are making great progress, almost there... make sure to fill in the required questions to move on to the next screen..

POLICY EFFECTIVE DATE\* POLICY EXPIRATION DATE\*

09/12/2022 09/12/2023

- Vacancy Details
  - This field has been defaulted to “NO” – if the question is changed to “YES” by moving the toggle button to the right – the following questions are required.

### Vacancy Details

---

Is the Property Vacant?

Reason for Vacancy\* Months left Vacant\*

Selling Property 2

Building Condition\* Pre-Existing Damage\*

Good None

Regular Checks\* Locked and Secured\*

Weekly

Building Boarded\*

Utilities Operational\*

Model Home?\*

Live in Caretaker?\*

○ Occupancy Details

- Occupancy Type – is a required field.
- Number of Families – has been defaulted to “1” – if that is not accurate, manually update this field with the correct number.
- Regularly Inhabited throughout the Year? - has been defaulted to “YES”, if that is not accurate and is changed to “NO” – the following question is required:
  - Months left Unoccupied
- Short Term Rental – has been defaulted to “NO” – if that is not accurate and is changed to “YES” – the following questions are required:
  - Is Property AirBnB or B&B? - has been defaulted to “NO” – if that is not accurate and is changed to “YES” – the following question is required:
    - Which One? AirBnb or B&B
  - Rental Term
  - Days Rented per Year
  - Rented Furnished

Occupancy Type\* Number Of Families

Please Select 1

Regularly Inhabited throughout the year?\*

Months left Unoccupied\*

0

Short Term rental

Is Property AirBnB or B&B?\*

Which One\* Rental Term\*

Air BnB Please Select

Days Rented per year\*

Rented Furnished?\*

- Property Basic Details
  - The questions that are highlighted in light blue – have been pre-filled by a third-party vendor.

**Please remember to Review the data that has been pre-populated to confirm that it is in fact accurate – if any of the data needs to be changed, for example, Year Built – you are able to manually change the information.**

- Year Built
- Number of Stories
- Crime Score
- Distance to Coast (in Miles)
- Square Foot
- Construction Type
- Quake Zone
- **Architectural Elements: This is a new field that has been added. It is not a pre-fill and has been defaulted to Unknown, you can leave as unknown or update with the applicable selection. (added v.1.1)**

#### PROPERTY BASIC DETAILS

Made easier for you, some of the data has already been Pre-filled for you. Take just a few minutes to verify the information.

Year Built*	2006	Square Foot*	4500
Number of Stories*	2	Construction Type*	Wood Frame
Crime Score*	29	Quake Zone*	A
Distance to Coast (in Miles)*	16.47	Architectural Elements	Unknown

- Property Other Details
  - Renovated to Studs
  - Approved Opening Protection – has been defaulted to “UNKNOWN”
  - Residence Type – has been defaulted to “DWELLING” –
    - Selections
      - DWELLING
      - ROWHOUSE
      - TOWNHOUSE
    - If Rowhouse or Townhouse is selected – the following question is required:
      - Number of Units
  - Asbestos in Property – has been defaulted to “NO”
  - Whether the property is located in a brush zone? – has been defaulted to “NO”. If the response is changed to “YES” – the following question is required:
    - Distance in feet from the brush zone boundary

- **Foundation Type:** This is a new field that has been added in v1.1. has been defaulted to “UNKNOWN”.

- Protection Class Details
  - This field has been pre-filled by third party vendor.

- Roofing and Safeguards
  - Roof Material – this has been pre-filled by a third-party vendor. If this is not correct – you can go ahead and change from the selection list.
  - Roof Geometry – has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
    - If Hip is selected – additional question “Slope Angle (In Degrees) is required. (Added in v.1.1.)
    - If Gable is selected – two additional questions have been added: (Added in v.1.1.)
      - Slope Angle (In Degrees)
      - Braced
    - If Flat is selected, additional question “Parapets” has been added. This field has been defaulted to “Unknown”. (Added in v1.1.)
  - Anchor – has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
  - Roof Basis of Evaluation – has been defaulted to “RCV”
  - Any obvious roof distress – has been defaulted to “NO”
  - Active Burglar Alarms - has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
  - Active Fire Alarms - has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
  - Active Sprinkler System - has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.



- Active leak detection & shut off system in Place - has been defaulted to “Unknown” – select from the drop down list to make a specific selection.

**Roofing And Safeguards**

Roof Material* Composite Shingle	Roof Geometry Unknown
Anchor Unknown	Roof Basis of Evaluation RCV
Any obvious roof distress	<input type="checkbox"/>
Active Burglar Alarms Unknown	Active Fire Alarms Unknown
Active Sprinkler System Unknown	Active leak detection & Shut off system in Place Unknown

○ Heating, Plumbing, Electrics & Wind

- Plumbing Source - has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
- Heat Source - this has been pre-filled by a third-party vendor. If this is not correct – you can go ahead and change from the selection list.
- Electrical Protection - has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
- Hurricane Shutters - has been defaulted to “Unknown” – select from the drop-down list to make a specific selection.
- Impact Resistant Glass – has been defaulted to “NO”.
- Hurricane Straps – has been defaulted to “NO”.
- Supplemental Heating – has been added in v.1.1. Has been defaulted to “NO”.

**Heating, Plumbing, Electrics & Wind**

Plumbing Source Unknown	Heat Source* Forced Air
Electrical Protection Unknown	Hurricane Shutters Unknown
Impact Resistant Glass	<input type="checkbox"/> NO/YES
Hurricane Straps	<input type="checkbox"/> NO/YES
Supplemental Heating	<input type="checkbox"/> NO/YES

- Updates
  - Has the property been updated – has been defaulted to “NO”. If any updates have been made to the property – move the toggle to the right for “YES” and update the relevant questions.
    - All the questions have been defaulted to None. Select the relevant update and change to either Full or Partial.
    - Then update the corresponding Update Year.

### Loss History Information Screen

- Are there any Home Insurance Claims in the last 3 years? – Has been defaulted to “NO”. If there are any claims to report – slide the toggle to the right for “YES” and update the required fields.
  - Date of Loss
  - Type of Incident
  - Claim Status
  - Amount Paid
  - Is claim Fully Repaired?
  - Claim Description.
- Once all required information has been added – click the save button.

- To add additional claims – click the “ADD CLAIM” button and enter the same information listed above.

**Loss History**  
No Claims to Report ... Go ahead and skip this screen!!

Are there any Home Insurance Claims in the last 3 years?

[ADD CLAIM](#)

TYPE	DATE	PAID	RESERVE	STATUS	ACTIONS
Flood	2022-09-12	\$8,000	\$	Closed	

## Coverages Information Screen

### o Deductible Details

- AOP – All other Perils – has been defaulted to \$1,000 – select from the drop-down selection list to make a change.
- Theft – has been defaulted to “EXCLUDED” select from the drop-down selection list to add theft deductible.
- Windstorm and Hail – has been defaulted to 2% - select from the drop-down selection list to make a change.
- Named Storm? – has been defaulted to “NO” to select Named Storm – slide the toggle to the right for “YES” and the Windstorm and Hail label will change to Named Storm and the percent selection will remain the same.
- Earthquake – has been defaulted to “EXCLUDED” – select from the drop-down selection list to make a change.
- **Is the Insured willing to accept an X-Wind Quote? This has been added in v1.1. It is default to “NO” – select “YES” if the insured is willing to accept a quote(s) without wind coverage.**

**Deductible Details**  
Almost there ... go ahead and adjust the coverage amounts and select from the Additional Coverage Options...

AOP - All Other Perils \$1,000	Theft Excluded
Windstorm And Hail 5%	Named Storm? <input type="checkbox"/> NO/YES
Earthquake Excluded	Is the insured willing to accept an X-Wind quote? <input type="checkbox"/> NO/YES

### o Coverage Details

- Coverage A – Dwelling – enter the amount of coverage A.
- Coverage B – (if application to the Line of Business) – 10% of Coverage A will be pre-filled. Change the amount manually if not the desired amount.
- Coverage C – 50% of Coverage A will be pre-filled. Change the amount manually if not the desired amount.
- Personal Property Replacement Cost (For Coverage C) – has been defaulted to “EXCLUDED”

- Coverage D – Loss of Use – 20% of Coverage A will be pre-filled. Change the amount manually if not the desired amount.
- Coverage E – Personal Liability – has been defaulted to “EXCLUDED” – select from the drop-down list to make a change.
- Coverage F – Medical Expense – has been defaulted to “EXCLUDED” and is only available if Coverage E has been taken. Select from the drop-down list to make a change.
- Settlement Type For A: Added in v.1.1 – Settlement Type for Coverage A – has been defaulted to “Replacement Cost”
- Settlement Type for B: Added in v.1.1. – Settlement Type for Coverage B – has been defaulted to “Replacement Cost”
- Settlement Type for C: Added in v.1.1. – Settlement Type for Coverage C – has been defaulted to “Replacement Cost”

**Coverage Details**

Coverage A - Dwelling*	Coverage B - Additional Structures (This amount displayed is 10% of Coverage A)*
\$	\$
Coverage C - Personal Property (This amount displayed is 50% of Coverage A)*	Personal Property Replacement Cost (For Coverage C)*
\$	Excluded
Coverage D - Loss of Use (This amount displayed is 20% of Coverage A)*	Coverage E - Personal Liability
\$	Excluded
Coverage F - Medical Expense	Settlement Type For A
Excluded	Replacement cost
Settlement Type For B	Settlement Type For C
Replacement cost	Replacement cost

○ Additional Coverage Details

- Personal Injury - has been defaulted to “EXCLUDED” and is only available if Coverage E has been taken. Select from the drop-down list to make a change.
- Golf Cart Physical Damage – has been defaulted to “NO” – if “YES” is selected – the following questions are required.
  - Including Collision? - has been defaulted to “NO” – if “YES” is selected – the following question is required.
    - Golf Cart Value
- Increased Limits for Business Property – has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.
- Ordinance or Law – has been defaulted to 10% - select from the drop-down selection list to increase coverage.
- Sinkhole – has been defaulted “NO” and is only available in certain counties of Florida.
- Limited Mold Coverage - has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.
- Special Computer – has been defaulted to “NO” - select from the drop-down selection list to add coverage.

- Extended Replacement Cost - has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.
- Identity Fraud - has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.
- Loss Assessment – has been defaulted to “\$1,000” – select from the drop-down list to increase coverage.
- Catastrophic Ground Collapse – has been defaulted to “NO” – select from the drop-down list to add coverage.
- Equipment Breakdown - has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.
- Refrigerated Property - has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.
- Water Backup - has been defaulted to “EXCLUDED” – select from the drop-down selection list to add coverage.

**Additional Coverage Details**

<p>Personal Injury Excluded</p> <p>Golf Cart Physical Damage Yes</p> <p>Golf Cart Value* 5000</p> <p>Increased Limits for Business Property Excluded</p> <p>Ordinance or Law 10%</p> <p>Sinkhole No</p> <p>Limited Mold Coverage Excluded</p> <p>Special Computer No</p>	<p>Extended Replacement Cost Excluded</p> <p>Including Collision? <input checked="" type="checkbox"/></p> <p>Identity Fraud Excluded</p> <p>Loss Assessment \$1,000</p> <p>Catastrophic Ground Collapse No</p> <p>Equipment Breakdown Excluded</p> <p>Refrigerated Property Excluded</p> <p>Water Backup Excluded</p>
--	---

- Schedule Personal Property
  - Is Scheduled Personal Property – has been defaulted to “NO” – to add an item(s) move the toggle button to the right and enter the following information:
    - PLEASE NOTE: IF OVER \$25,000 it must be SCHEDULED and not BLANKET BASIS.
      - Scheduled or Blanket Basis
      - Type – select from the drop-down list
      - Description
      - Value
    - Click Save

**Scheduled Personal Property**

Is Scheduled Personal Property?

Scheduled or Blanket Basis\* Type Description Value\*

Scheduled Watches - Women's Rolex \$ 15,000





CANCEL SAVE

- To add additional items
  - Click “ADD SCHEDULED PERSONAL PROPERTY” and enter the information for the additional items.

**Scheduled Personal Property**

Is Scheduled Personal Property?

ADD SCHEDULE PERSONAL PROPERTY

TYPE	DESCRIPTION	VALUE	SCHEDULED/BLANKET	ACTIONS
Furs	Silver Fox	\$5,000	Scheduled	 
Watches - Women's	Rolex	\$15,000	Scheduled	 

## Additional Interest Screen

- Mortgagee Details
  - To add a Mortgagee – slide the toggle to the right to change from “NO” to “YES” and enter the required information.
    - Name of Mortgagee
    - Loan Number
    - Address
    - Email and Fax number (are not required at this time – if the insured selects mortgagee billed – either the email or the fax number will be required later.
  - Click Save

**Mortgagees Details**

Are there any Mortgagees Involved?

Name LOAN NUMBER ADDRESS\*

Test Mortgage Company 78574554 11 South La Salle Street, Chicago, IL, USA

Email FAX NUMBER

98555555

CANCEL SAVE

- To add an additional mortgagee – Click “ADD MORTGAGE” button and enter the information listed above for the additional mortgagee.

**Mortgagees Details**

Are there any Mortgagees involved?

[ADD MORTGAGEE](#)

NAME	LOAN#	ADDRESS	EMAIL	FAX	ACTIONS
Test Mortgage Company	78574554	11 South La Salle Street, Chicago, IL, USA		777-777-7777	

- Add Loss Payee Details
  - Are there any Loss Payee? To add a Loss Payee – slide the toggle to the right and enter the required information
    - Name
    - Address
  - Click Save

**Loss Payee Details**

Are there any Loss Payee?

Name:

ADDRESS:

[CANCEL](#) [SAVE](#)

- To add an additional Loss Payee, click the “ADD LOSS PAYEE” button and add the information listed above for the additional loss payee.

**Loss Payee Details**

Are there any Loss Payee?

[ADD LOSS PAYEE](#)

NAME	ADDRESS	ACTIONS
Test Loss Payee	98 Main Street, Southington, CT, USA	

- Additional Insured Details
  - Need to add additional Insured? To add an additional insured – slide the toggle to the right and enter the required information:
    - Name
    - Address
  - Click Save

**Additional Insured Details**

Need to add additional insured?

Name: Test Additional Insured

ADDRESS: 87 South Central Avenue, Phoenix, AZ, USA

- To add another additional insured, click the “ADD ADDITIONAL INSURED” button and add the information listed above for the additional insured.

**Additional Insured Details**

Need to add additional insured?

NAME	ADDRESS	ACTIONS
Test Additional Insured	87 South Central Avenue, Phoenix, AZ, USA	<input type="button" value="edit"/> <input type="button" value="delete"/>

### Underwriting Information Screen

- The remaining application/underwriting questions have all been defaulted to “NO” - slide the toggle to the right if any of these questions should be changed to “YES”. There may be additional questions once the response has been changed.
  - The application will prompt if any required field has not been completed before it allows you to move to the final screen.

**Underwriting Questions**

You've made it to the last screen. Review and make changes before Clicking the Request Quote on the next Screen.

Animals or exotic pets kept on premises?

Any business on the premises?

Any existing and/or unrepaired damage to the property?

Is there any swimming pool on premises?

Any Hot Tub on the premises?

Is there a trampoline, tree house or playground on the premises?

Does the applicant have Homeowners Insurance in Place?

If no, please explain\*  
New Construction

Has there been a lapse in coverage?

Is risk located in Special Hazard Flood Area A or V?

- Additional questions added in v1.1.



Any applicant had a foreclosure, repossession or bankruptcy during the past 5 years?	NO/YES <input type="radio"/>
Document was last saved: Just now	
Have any property condition and/or liability issues caused coverage to be declined, cancelled, or non-renewed during the last 3 years?	NO/YES <input type="radio"/>
Any existing damage to the dwelling?	NO/YES <input type="radio"/>
Is the dwelling occupied as student housing, or other similar occupancy?(applies to Rental usage only)	NO/YES <input type="radio"/>
Is dwelling designated as historical?	NO/YES <input type="radio"/>
Any dwelling made of unconventional materials or unusual construction, design, and/or structures not originally intended as a dwelling, or structures that have been converted?	NO/YES <input type="radio"/>
Is any supply line plumbing made of galvanized, Polybutylene, cast iron, or lead?	NO/YES <input type="radio"/>
Are any exit/waste plumbing pipes made of galvanized, Polybutylene, cast iron, or lead?	NO/YES <input type="radio"/>
Any animals or livestock on premises?	NO/YES <input type="radio"/>
Any commercial livestock, breeding, boarding, riding lessons, farming or ranching activity?	NO/YES <input type="radio"/>
Is any business conducted on the premises (even if minor and/or insured elsewhere)?	NO/YES <input type="radio"/>

## REQUEST QUOTE – AWAITING QUOTE STAGE

- Once all interview screens have been completed – you will land on the DETAILS/SUMMARY SCREEN.
  - Review all information that has been captured through your responses and confirm that all information is correct.
  - If any of the information needs to be edited/added/deleted – click on the Edit Application button in the top right corner and the application will bring you back to the interview screens. Just follow the same process through the screens until you reach the DETAILS/SUMMARY Screen.

**DETAILS** Edit Application

---

**LAUREN TEST**

921-900-3011	LWEISBERG@BRIDGESPECIALTY.COM	2914, MARBLE CREST DRIVE, LAND O' LAKES, FLORIDA, , PASCO COUNTY, UNITED STATES, 34638
BSG1GA220728	09-12-2022 - 09-12-2023	SUBMISSION
HOMEOWNERS SPECIAL - HO3		MASTER UW

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**DOCUMENTS** UPLOAD DOCUMENT

TYPE	NAME	DESCRIPTION	DATE	ACTIONS

---

**SUMMARY**

INSURED DETAILS

APPLICANT INFO

- Once all the information has been confirmed:
  - The data will need to be acknowledged by clicking the check box
  - Also, the consumer reporting check box will need to be acknowledged before click the REQUEST QUOTE button.

I agree that, I have validated all the information entered or prefilled in the interview questions.

I acknowledge the company routinely requests consumer reports, including credit reports, on applicants. I understand the consumer reports will be used as an underwriting tool in order to establish eligibility and/or premium for insurance coverage.

[REQUEST QUOTE](#)

- Once you click the Request Button – the submission has now been placed in an Awaiting Quote Status and the Underwriter that was selected on the initial interview screen – will be notified that a Request Quote has been submitted for their review.

Account Hub Last Updated on 09-13-2022 @ 08:24:03

SELECT ALL b Search

INSURED NAME	ADDRESS	LOB	SUBMISSION#	POLICY#	AGENT	UNDERWRITER	TRANSACTION DATE	STATUS	ACTIONS
Lauren Test	2914 Marble Crest Drive, Land O' Lakes, FL, USA	Homeowners Special - HO3	BSG1GA220728		Will Turner	master UW	9/13/2022	Awaiting Quote	

## QUOTE OFFERED STAGE

- Once the bindable quote has been uploaded into the application. You will receive an email notification that the quote is now available.
- Review and Download your Bindable Quote:
  - On the Account Hub Screen – the status of the submission will now show as “QUOTE OFFERED”
    - Click on the View button under the Actions column to open up the DETAILS/SUMMARY SCREEN.

Account Hub Last Updated on 09-13-2022 @ 08:24:03

SELECT ALL b Search

INSURED NAME	ADDRESS	LOB	SUBMISSION#	POLICY#	AGENT	UNDERWRITER	TRANSACTION DATE	STATUS	ACTIONS
Lauren Test	2914 Marble Crest Drive, Land O' Lakes, FL, USA	Homeowners Special - HO3	BSG1GA220728		Will Turner	master UW	9/13/2022	Awaiting Quote	
CHANDRA RAJPUT	311 GA-49, Byron, GA, USA	Homeowners Special - HO3	BSG1GA220727			master UW	9/9/2022	Submission	
Lauren Test	2914 Marble Crest Drive, Land O' Lakes, FL, USA	Homeowners Special - HO3	BSG1GA220722	98877677	Will Turner	Ananka Willocks	9/8/2022	Policy Bound	
Lauren Test	2914 Marble Crest Drive, Land O' Lakes, FL, USA	Homeowners Special - HO3	BSG1GA220726		Will Turner	Ananka Willocks	9/8/2022	Quote Offered	

- The Bindable Quote(s) will be available for download or email under the FORMAL QUOTES Section. (Changed in v1.1.)

FORMAL QUOTES

CARRIER	REFERENCE ID	VERSION	BASE PREMIUM	FEES	TAXES	FINAL PREMIUM	ACTIONS
MARKEL	Q7877777	1	\$4,500.00	\$250.00	\$325.00	\$5,075.00	[i] [↓] [✉]
VAVE	18766665	1	\$4,500.00	\$325.00	\$536.36	\$5,361.36	[i] [↓] [✉]

- The name of each quote will contain (changed in v1.1.) The carrier, Reference/Quote ID, Base Premium, Fees, Taxes and Final Premium)
- Under the Actions Section: (Added in v1.1.)
  - There is an information button – if you hover over the information button it will display the description – which will contain coverages/information that will help to identify each quote.
  - Download button – to download and view the Quote.
  - Email button – allows you to email the quote from the application.

Required Documents (added v.1.1)

- All required documents that will be needed in order to Request to Bind will be displayed in the Required Document section of the DOCUMENTS Screen.
  - If there is a template available, you can download the form directly from this section, have the form completed and then upload the completed form under the Actions Section.
  - If it is a document that does not include a template, but the Report or Form or Certificate etc. is required, there will be a line item requesting this document, you can then upload the requested/required document form under the Actions Section.

DOCUMENTS

Policy Required Document Other

Templates

[↑] UPLOAD REQUIRED DOCUMENTS

TYPE	NAME	DESCRIPTION	TEMPLATE	DATE	ACTIONS
REQUIRED DOCUMENTS	Quote Cover Page	Please review Terms and Conditions	[↓]	04-12-2023	[i] [↓] [✉]
REQUIRED DOCUMENTS	Statement of No Loss	Complete and Upload	[↓]	04-12-2023	[i] [↓] [✉]
REQUIRED DOCUMENTS	Statement of Diligent Effort	Complete and Upload	[↓]	04-12-2023	[i] [↓] [✉]
REQUIRED DOCUMENTS	Application	Complete, Sign and Upload	[↓]	04-12-2023	[i] [↓] [✉]
REQUIRED DOCUMENTS	Wind Mitigation	Please Upload Wind Mitigation Report		04-12-2023	[i] [↓] [✉]

Upload Document

- Click the Upload button, and upload the completed document.

## UPLOAD REQUIRED DOCUMENTS

### UPLOAD FILES\*

Choose Files | No file chosen

\* Maximum file size - 100 MB

\*\* Allowed Formats - jpeg, jpg, png, gif, bmp, xls, xlsx, doc, docx, odt, txt, pdf, pptx, ppt, rtf, eml, csv

CANCEL

UPLOAD REQUIRED FILES

- If there are any documents that are not listed in the Required Documents Section – you can always upload additional documents in the Other Section.

### DOCUMENTS

Policy Required Document Other

UPLOAD DOCUMENT

TYPE	NAME	DESCRIPTION	DATE	ACTIONS
No Results Found !!!				

## REQUEST TO BIND STAGE

- In order to request to Bind, all required documents must be uploaded in the Required Documents section.

### Select the Quote to Bind v.1.1

- Change the status to “REQUEST TO BIND”
  - The Effective date and the Expiration date are now available for viewing. You can edit the Effective Date (THERE IS ABSOLUTELY NO BACKDATING)
  - Billing Type (added in v.1.1)
    - Select Billing Type
      - Agency
      - Insured – Insured Email address is required and should have been entered on the Insured Screen. (Please note: if the email is not correct – the Insured will not receive a copy of the Insured Invoice).
      - Mortgagee – If the mortgagee information is not filled it – the mortgagee section will appear and you will need to update the information and include either an email address or a fax number for the mortgage company.

## ACTIONS

STATUS*	EFFECTIVE DATE*	POLICY EXPIRATION DATE*
Request To Bind	04/11/2023	04/10/2024
BILLING TYPE*		
MORTGAGE BILL		
<input type="button" value="UPDATE"/>		
Name*	LOAN NUMBER*	ADDRESS
Enter Name	Enter Loan Number	
Email	FAX NUMBER	
Enter Email	111-222-3333	
<input type="button" value="SAVE"/>		

- Select the Quote that you are requesting to bind. The selected line will now be highlighted. Click the UPDATE button (Change in v1.1)

## ACTIONS

STATUS*	EFFECTIVE DATE*	POLICY EXPIRATION DATE*
Request To Bind	04/11/2023	04/10/2024
BILLING TYPE*		
AGENCY BILL		
<input type="button" value="UPDATE"/>		

## FORMAL QUOTES

CARRIER	REFERENCE ID	VERSION	BASE PREMIUM	FEES	TAXES	FINAL PREMIUM	ACTIONS
<input checked="" type="radio"/> MARKEL	Q7877777	1	\$4,500.00	\$250.00	\$325.00	\$5,075.00	<input type="button" value="i"/> <input type="button" value="d"/> <input type="button" value="c"/>
<input type="radio"/> VAVE	18766665	1	\$4,500.00	\$325.00	\$536.36	\$5,361.36	<input type="button" value="i"/> <input type="button" value="d"/> <input type="button" value="c"/>

- The system will ask you to confirm if the document you selected is correct. If yes, click CONFIRM at this time and the Status for this submission has now moved into the REQUEST TO BIND, and the Request to Bind has been sent to the selected Underwriter for review.

Are you sure to request quote bound with carrier name: **MARKEL** and premium: **\$5,075.00**

## QUOTE REJECTED STAGE

- Once the Quote(s) have been offered and you do not want to request to bind the offers that have been presented.
  - Change the Status to QUOTE REJECTED.
  - Fill out the Reason for the Rejection and click Update

- The status will be changed to Quote Rejected and no further action on this submission will be taken.

**ACTIONS**

---

STATUS\*  
Quote Rejected

REASON\*  
Insured went with another carrier.

**UPDATE**

- Added in v1.1 - We have added the ability to either request a new Quote or to change it back to Quote Offered and select the Quote that you would like to Request to Bind.
  - Change the status to “Awaiting Quote” and the AE will receive this request as a request to offer a new/alternate quote.
  - Change the status to “Quote Offered” – and you will have the ability to Request to Bind this quote.
- Click on the View button for the submission in the Account Hub and the Status field will be available.

INSURED NAME	ADDRESS	LOB	SUBMISSION#	POLICY#	AGENT	AGENCY	UNDERWRITER	EFFECTIVE DATE	TRANSACTION DATE	STATUS	ACTIONS
Lauren Test	2914 Marble Crest Drive, Land O' Lakes, FL, USA	Homeowners Special - HO3	BSG1GA231201		Lauren Weisberg	Abora Insurance Group LLC	master UW	4/11/2023	4/12/2023	Quote Rejected	 

**ACTIONS**

---

STATUS\*  
Quote Offered

**UPDATE**

## RE-QUOTED STAGE

- To make a change on a submission that is already in the Awaiting Quote status, you will need to wait for the submission to be moved into the QUOTE OFFERED status.
  - If any changes to the information that has already been entered requires the submission to be Re-Quoted.
    - Change the status to Re-Quoted and click Update.
    - Click back into the submission and there will be an Edit Application button in the top right corner. By clicking on this button, the system will take you back into the submission, edit/change the information.

- **PLEASE MAKE SURE TO AFFIRM THE DATA AT THE BOTTOM OF THE SUMMARY SCREEN AND CLICK REQUEST QUOTE.**
- This will bring the submission back to an AWAITING QUOTE status and the submission will now go through the same submission process and the Underwriter will present a bindable quote for review.

**DETAILS** ✎ Edit Application

---

**JONATHAN TEST**

📞 921-900-3011

☰ BSG1GA220760

🏠 HOMEOWNERS SPECIAL - HO3

✉ LWEISBERG@BRIDGESPECIALTY.COM

📅 09-16-2022 - 09-16-2023

📍 2914, MARBLE CREST DRIVE, LAND O' LAKES, FLORIDA, , PASCO COUNTY, UNITED STATES, 34638

🛡 RE-QUOTED

✍ ANANKA WILLOCKS

## POLICY BOUND STAGE

- Once a policy has been bound and it is available for review/download – a notification email will be sent out from the system and the new documents will be available in the DOCUMENTS section.
  - Change in v1.1 – A new Section has been added to the Documents Screen – “POLICY”
  - The Policy and the Invoice will now be available for download.
  - Click on the View button under the Actions column

**DOCUMENTS**

Policy   Required Document   Other

📄 UPLOAD DOCUMENT

TYPE	NAME	DESCRIPTION	DATE	ACTIONS
POLICY	Market Invoice	Policy Invoice	04-12-2023	📄
POLICY	Market Policy	Market Policy Documents	04-11-2023	📄