



Homeowners & Dwelling Fire Program

For Members Agencies
of



HOMEOWNERS & DWELLING FIRE PROGRAM

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Hyundai Insurance

Welcome to the Hyundai and ANE Portal Help Guide

When you first login to the ANE web portal you will see the following choices:



Retrieve Existing Applications
Click Here To Retrieve List Of Prior Apps

Start New Applications
E & S Liability Application 
Artisan Contractors WC Program (coming soon)
Workers Comp "if any" Application (coming soon)
 Hyundai Homeowners Portal (Note: This will forward you to the Hyundai Insurance site where a separate login is currently required.)

Once you click on the Hyundai Homeowners Portal you will be asked for the zip code of the insured location. Once you input the zip code you will either see **Sorry, THIS ZIPCODE IS NOT ACCEPTABLE FOR THIS PROGRAM**, or it will take you to the Portal to continue with quoting.

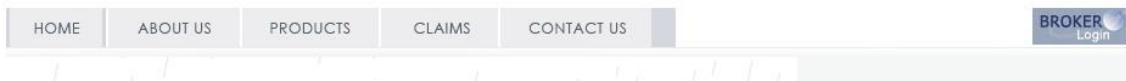
SORRY. THIS ZIPCODE IS NOT ACCEPTABLE FOR THIS PROGRAM

Please Enter The Insured's Zip Code:

If the Zip is not on the prohibited list you will be taken to the quote portal to login.

 Hyundai Insurance

 Hicar HiLife



Here you will need to use your credentials given to you from ANE for Hyundai. Please note we are only able to give one sign-in per agency so you will need to share the user name and password with your agency staff.

It is **IMPORTANT** that you always login as we have outlined above. Failure to access the Hyundai quote portal without logging into ANE first will result in the company only paying 10% in commission as opposed to 15%.

We have designed this guide to walk you through every aspect of getting a successful quote. As the sites are updated we will also update this guide.

Note there are a few changes that are soon to be rolled out. The first list of Zip Codes ineligibility list was quite extensive, they are in the process of updating the prohibited list to a much narrower band. In the meantime if you enter a zip into the first screen as outlined above and then later in the app get a message that the zip code doesn't qualify, continue with the app. This just becomes a referral to us where we will ascertain distance to the water and assure it meets the balance of the guidelines for eligibility.

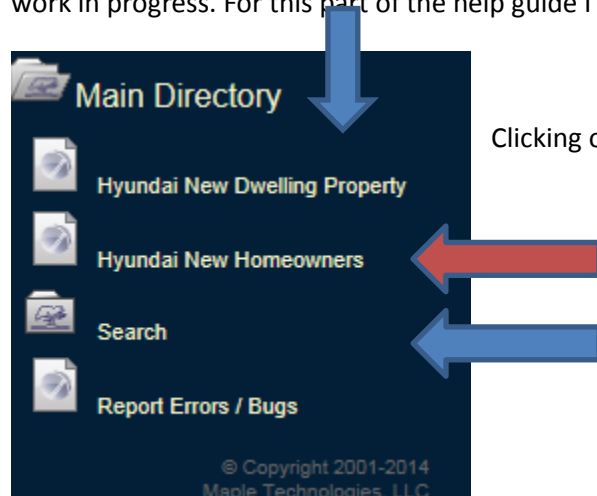
Ineligible Risks

- 1) Dwelling that is a seasonal residence or secondary
- 2) Dwelling that is a log home, a mobile home, a manufactured or earth home, a fiberglass home, Yurt, or unusual type of construction.
- 3) Dwelling with exterior walls that is covered by synthetic stucco
- 4) Dwelling that is a Town house, or Row house without fire walls
- 5) Dwelling does not have operational smoke alarm
- 6) Home built prior to 1950, except renovated totally within 30 years.
- 7) Dwelling older than 20 years without roof replacement/update
- 8) Dwelling older than 30 years without Electrical system update
- 9) Dwelling older than 30 years without plumbing update (Except copper pipe)
- 10) Dwelling with an unfenced swimming pool, pool with diving board or slide
- 11) Risk with freestanding wood, coal, pellet stove or fire place
- 12) Risk with trampolines, skate board ramps, or bicycle jumps on the premise
- 13) Risk that has home daycare services provided by the owner
- 14) Risk that has underground and/or above ground oil/fuel storage tank on the premise
- 15) Risk that has any animal with bite history on the premise
- 16) The roof is flat roof, tar paper, rolled, plywood boards, stapled roof, showing the sign of wear, or not updated for 20 years.
- 17) Dwelling under construction or renovation
- 18) Boarding or Rooming House, Halfway or Group house, or Fraternities, Sororities or other student group residence
- 19) Property located in noted Flood Zones or within 2 miles of the ocean, inlet or bay
- 20) Property owned by a business or entity other than individual
- 21) Applicant with arson, fraud charge or conviction during last 5 years
- 22) Applicant had a foreclosure, bankruptcy, repossession, judgment or lien during the past 5 years
- 23) Risk that has the following dog breeds on the premise Akita, Alaskan, American Pit Bull Terrier, American Staffordshire Terrier, Bull Mastiff or Mastiff, Chow, Dingo, Doberman Pinscher, German Shepherd, Dane, Husky (All Varieties), Malamute, Pit Bull Terrier, Presa Canario, Rottweiler, St. Bernard, Staffordshire Bull Terrier, Wolf Breed Dog including Alaskan Malamutes, etc. Any other exotic or wild animals.
- 24) Risk with farming activity

Homeowners: Minimum Limits: Coverage A - \$130,000; Maximum - \$1,000,000
Dwelling Fire: Minimum Limits: Coverage A - \$100,000; Maximum - \$ 800,000

GETTING STARTED

When first signing into the website you will see the following menu on the left hand side where you can choose what type of policy you want to rate. The first is for the Dwelling Insurance the second is for their Homeowners Product, and under that you can search for applications or endorsements or other work in progress. For this part of the help guide I will choose homeowners.



Clicking on the second link will bring you to the start of a new homeowners application.

You will be presented with the screen where it lists 24 statements of eligibility and then asks if the insured is eligible. (these 24 items are what we started the guide with to let you know what is and isn't eligible).

Once you answer- Yes to this question 5 other underwriting drop down boxes appear.

Other Underwriting Questions

1) Does the insured have 3 or more mortgages?

2) Will the dwelling be vacant or unoccupied for more than 30 days?

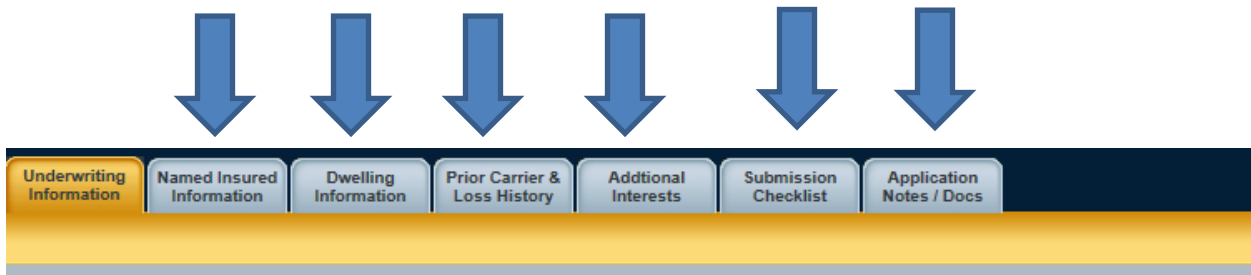
3) Has the insurance for the property declined, cancelled or non-renewal during the last 3 years?

4) Is there an unusual or potential hazardous condition located on, in or near the premises to be covered?

5) Is there any undesirable situation or problem need to be fixed in sidewalk around house?

If you answer Yes to any of these additional questions the insured may not eligible to be written in this program (it generates a company referral).

Once you complete the five questions and the statement of eligibility you may wonder what the next step is as there is no continue or next button. You will need to click on one of the tabs at the top of the section to continue with the application.



Notice how the Underwriting information tab is now gold as opposed to blue? This signifies the tab that you are presently working in. As we have completed this tab, I will click on Named Insured Information as that is the next logical tab.

Policy Information

Policy Number	Effective Date	Expires	Billing Plan
	04/22/2014	04/22/2015	Full Payment

General Agent: ANE, Agency Network Exchange, LLC (GA0006)

Producer: JGS Insurance (AN0017)

You will **not** put anything in the policy number field; this will be assigned once coverage is bound. Do note that any field in blue is required to be answered. In the case above that is payment option and agency name. Effective date always defers to today's date, and you will want to change that to the

effective date of the policy. Changing the effective date will automatically change the expiration date to one year later.

First Name	Last Name	Soc. Sec. No.	Date of Birth	Phone	Fax	Mobile	Added	Removed
							04/22/2014	X

Add 1 Current Count: 1

Insured information is next and again you will need to add the first name, last name date of birth and a contact number to complete this section. All other fields are not required at this time. If you have more than one named insured, i.e. husband and wife; you will need to click the add button to add the additional name. Once completed we will go onto the address section:

Type	Address Line 1	Address Line 2	Zip	City	County	State
Mailing	960 Holmdel Road		07733	Holmdel	Monmouth	NJ
Billing						

Go Green Election

This is very simple and straight forward, the only thing that I constantly do wrong is enter the city name in the zip field. As the zip code comes first once completed the program automatically completes the county and state field for you. As you start to type the town name in the city field, a drop down box of towns appear where you can click on the appropriate response. Then if billing address is the same as mailing address, use the Copy Mailing address button to fill in the billing fields.

If you have your clients email address and they like everything sent electronically, you may check off yes to the **Go Green** where another field will appear for you to insert email address. Dwelling information is the next tab and we will click on that now.

Street Address	Address 2	Zip	City	County	State	Description

Dwelling Coverage Limits Dwelling Property Details

First thing to do is copy mailing address to location address by using the copy button if they are the same. Here you will find if you have an ineligible zip code, once I copied the mailing address to the location address a pop up box appeared telling me Sorry, this risk is ineligible. The dwelling is in a prohibited ZIP. For demonstration purposes I changed it to an acceptable Zip Code.

AN IMPORTANT NOTE - SEE ZIP CODE LIST AT BACK OF THIS GUIDE. SOME ZIP CODES WILL REFER TO THE UNDERWRITER.

The nice thing about the app is there are many drop down boxes to choose from as you see above. Completing the Coverage A Dwelling amount will automatically fill in the Coverage B, C, D options. The zip code will also apply the appropriate hurricane deductible, if any to the app. You have the option of increasing this, but not decreasing it.

Coverage E - Liability gives you the option from \$100,000 to \$1,000,000 in \$100,000 increments.

Coverage F - Medical Payments Option is from \$1,000 to \$5,000. If there are no employee's put 0 in the Number of full time employees' box. You may choose either \$100,000 or \$500,000 WC limit.

You have two nice optional coverages next

Limited Fungi/Wet/Dry Rot/Bacteria: Property Limit \$10,000 is built in with options of \$25 or \$50,000

Limited Fungi/Wet/Dry Rot/Bacteria: Liability Limit \$50,000 is included with option of \$100,000.

Dwelling Property Details

Structure Type: [Dropdown]

Construction: [Dropdown]

Year Built: [Text]

Date purchased: [Text]

Sq. Ft. Living Area: [Text] [Zillow](#)

Primary Heating Type: [Dropdown]

Supplemental Heat (Stove): [Dropdown]

Occupancy: [Dropdown]

Usage: [Dropdown]

Protection Class: 5

Distance to Fire Hydrant: [Dropdown]

Distance to Fire Department: [Dropdown]

Wiring Type: [Dropdown]

Electric System: [Dropdown]

Roofing Material: [Dropdown]

Wiring Year: [Text]

Heating Year: [Text]

Plumbing Year: [Text]

Roof Year: [Text]

Supplemental information / remarks: [Text Area]

Is it located within: [MapRisk](#)

4 miles from the Ocean, Inlet or Bay? [Dropdown]

500 feet from a lake front, River or other similar body of water? [Dropdown]

10 feet from an adjacent building? [Dropdown]

Protection Device

Central Station - Fire Alarm

Central Station - Burglar Alarm

Local Burglar Alarm

Police Station Burglar Alarm

Fire Extinguisher

Dead Bolt Locks on all exterior doors

Fire Department Fire Alarm?

Local Fire Alarm

Automatic Sprinkler (all Areas)

Automatic Sprinkler (Except attic, bathroom(s) and closet(s))

Smoke Detectors?

Storm Shutters for all exterior openings

Hurricane resistant laminated glass

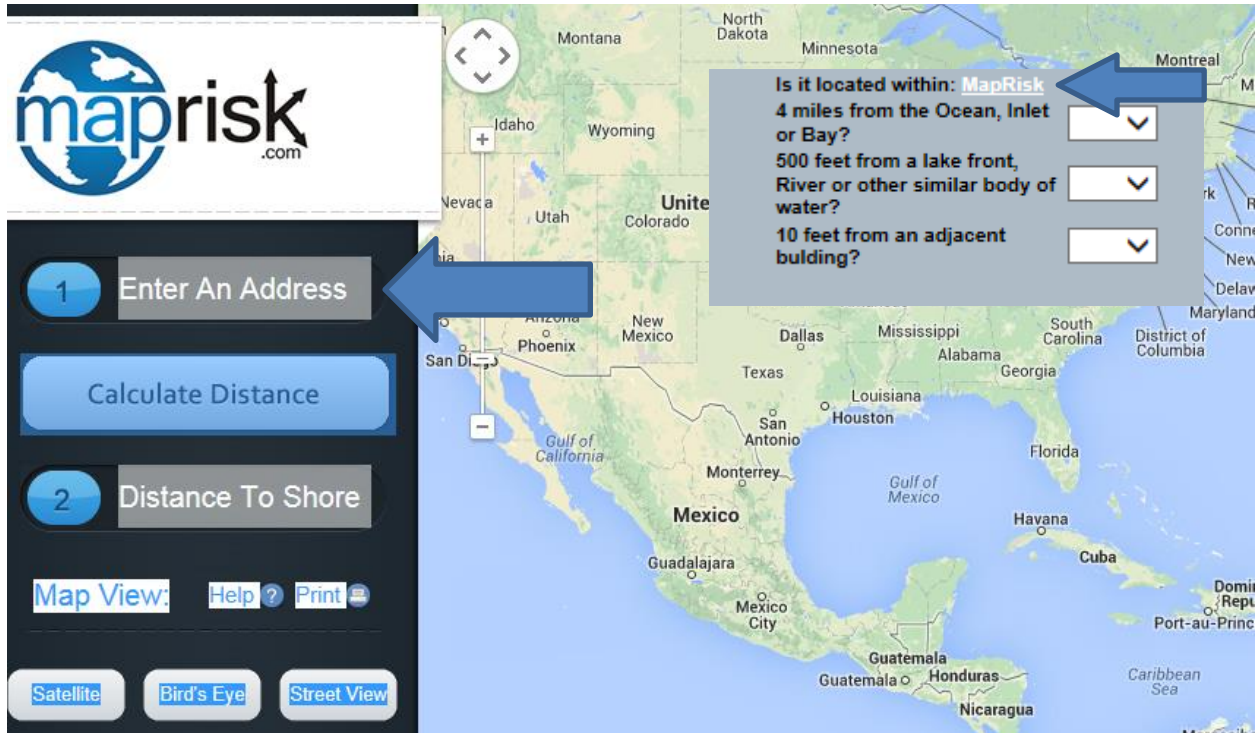
Optional Endorsements: [Dropdown]

Do Not click on Zillow as it will close the app and take you to the Zillow site. You can retrieve the information but it's a hassle. Just put in correct square footage.

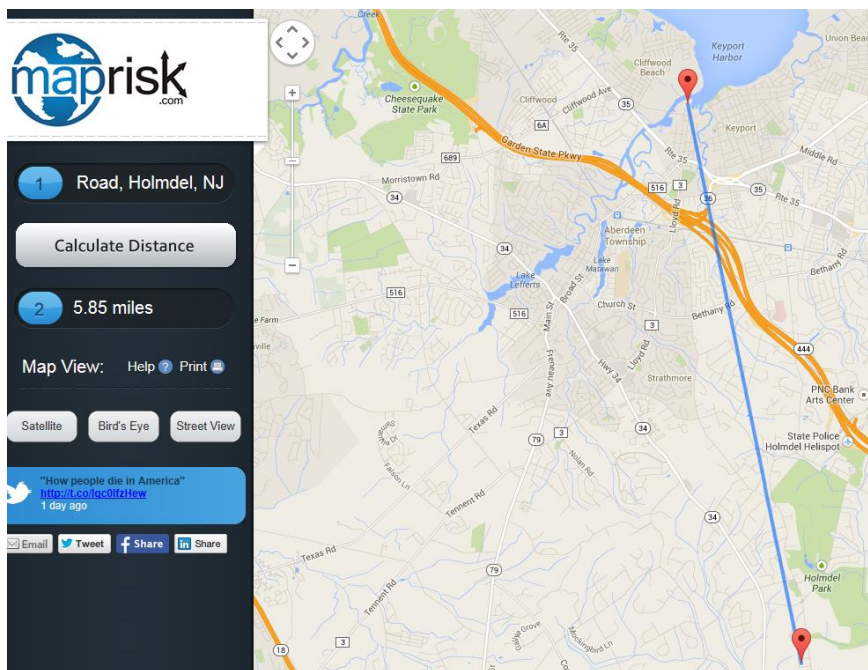
Year built is important as credits for newer construction is contemplated from this field. The next important field is Sq. Ft. Living Area. If your square footage is inappropriate for the Dwelling Value chosen you will get an error message. As an example I chose a dwelling limit of \$450,000 and put in 3,500 square feet, this prompted an error pop up box that says:

Please check the square footage and Coverage A limit. Coverage A minimum is \$150 per square foot of Living Area. I clicked ok to close the box and put in the correct square footage.

A neat app that works great is their **Map Risk** clicking on the words **Map Risk** will open up a different window that allows you to input the street address in:



Entering the address in the appropriate field and the click calculate distance will display a map zoomed in showing the location and proximity to the shore as you can see my risk is 5.85 miles away which is well within their guidelines. You can also choose Satellite View or Birds Eye View to take a look at the subject property. It's a good exercise to do if you haven't visited the property lately. It also helps you to accurately answer the questions about distance to water, or 10 feet from an adjacent building.



Protection Devices and **Optional Endorsements** complete this tab:

Protection Device

Central Station - Fire Alarm <input type="checkbox"/>	Fire Department Fire Alarm? <input type="checkbox"/>
Central Station - Burglar Alarm <input type="checkbox"/>	Local Fire Alarm <input type="checkbox"/>
Local Burglar Alarm <input type="checkbox"/>	Automatic Sprinkler (all Areas) <input type="checkbox"/>
Police Station Burglar Alarm <input type="checkbox"/>	Automatic Sprinkler (Except attic, bathroom(s) and closet(s)) <input type="checkbox"/>
Fire Extinguisher <input type="checkbox"/>	Smoke Detectors? <input type="checkbox"/>
Dead Bolt Locks on all exterior doors <input type="checkbox"/>	Storm Shutters for all exterior openings <input type="checkbox"/>
	Hurricane resistant laminated glass <input type="checkbox"/>

Optional Endorsements:

Clicking on certain boxes will tell you that you will need to upload a certificate to receive credit; i.e. automatic sprinklers or Fire Department Alarm to name a few. Smoke Detectors are required so don't forget this box.

We would recommend choosing **optional endorsements** as the pricing will be shown separately and the insured can choose whether or not to include them. This section also helps you to enhance coverages to create an apples to apples comparison to what other forms may include.

Hurricane resistant laminated glass

Optional Endorsements:

Optional Endorsements

Additional Section I: Property

Other Private Structures - Coverage B

No.	Description	On the Premises?	Rented to others?	Limit	Added	Removed

Current Count: 0

Ordinance or Law additional Limit <input type="button" value="None"/>	Other members of insured's household? <input type="button" value="v"/>
Optional Increased/Decreased Personal Property (+/-) <input type="text"/>	Tree Removal? <input type="button" value="v"/>
Optional Increased Loss of Use <input type="text"/>	Home System Protection? <input type="button" value="v"/>
Personal Property - Replacement cost? <input type="button" value="v"/>	Service Line Coverage? <input type="button" value="v"/>
Sinkhole Collapse Coverage: <input type="button" value="v"/>	ID Recovery? <input type="text"/>
Water backup or sump pump discharge or overflow? <input type="button" value="None"/>	
Residence held in trust? <input type="button" value="v"/>	
Assisted Living Care? <input type="button" value="v"/>	

Additional Section II: Liability

Additional residence rented to others?

The Increased **Personal Property** limit must be 10% of Coverage A, optional increased Loss of Use you may enter a dollar amount. Note that you may choose Replacement Cost on Personal Property; but there isn't an option to do so for dwelling. Replacement cost on dwelling is automatic as we use ISO DP2, DP3, HO2 and HO3 forms.

Water backup or **sewer pump discharge** is available up to \$25,000. Home System Protection is equipment breakdown coverage and I would recommend that you always offer this option. It's a nice feature that many companies do not offer. Service Line coverage, most of us that lived through Sandy found out how important an option this coverage is. ID Recovery gives you 3 options. Do not forget to answer yes or no Additional residence rented to others.

Next tab is **Prior Carrier**:

Prior Carrier Name	Prior Carrier Policy No.	Effective Date	Expiration Date	Description of Insurance	Amount of Coverage	Policy Premium
--------------------	--------------------------	----------------	-----------------	--------------------------	--------------------	----------------

Current Count: 0

Has this property sustained any losses during the past 3 years?

Click on Add button to allow you to enter prior carrier information.

Prior Carrier Name	Prior Carrier Policy No.	Effective Date	Expiration Date	Description of Insurance	Amount of Coverage	Policy Premium
Hyundai	12345678	05/01/2013	05/01/2014	Homeowners	\$450,000	\$1,900

Current Count: 1

Has this property sustained any losses during the past 3 years?

Click Add as many times as you need to show prior carrier info.

Additional Interests Tab works in the same fashion. This is where you can add mortgage information.

Underwriting Information | Named Insured Information | Dwelling Information | Prior Carrier & Loss History | **Additional Interests** | Submission Checklist | Application Notes / Docs | Billing | Premiums

No.	Type	Name	Loan No.	Bill Premium	Street Address	Zip	City	State	Added	Removed
-----	------	------	----------	--------------	----------------	-----	------	-------	-------	---------

Current Count: 0

You have for the most part completed the application. Review the **Submission Checklist** tab to see what information you will need to either upload or send in.

The application notes/docs allows you to include any **additional information** you feel the underwriter may need in order to accept your submission. Here you will have the ability to include any pertinent information or documents required.

The screenshot displays two sections of the application interface. The top section is titled 'Notes Index' and contains a table with columns for 'No.', 'Date', 'Last Edited By', and 'Note'. Below the table, it shows 'Current Count: 0' and a 'Reload' button. The bottom section is titled 'Documents/Attachments' and contains a table with columns for 'No.', 'Date', 'Last Edited By', and 'File Name'. Below this table, it also shows 'Current Count: 0' and a 'Reload' button.

At this point in time in order to get the actual quote you will need to hit the button **submit application**. It will take about 30 seconds to process the application, and if acceptable you will then be able to review the pricing as well as application and quote letters to present to the insured. If there are any errors an error tab will appear and it will tell you what information is missing or needs to be corrected. Just update where it tells you then resubmit. (I removed D/O/B which is a required field and can generate credits).



The screenshot shows a navigation bar with several tabs: 'Underwriting Information', 'Named Insured Information', 'Dwelling Information', 'Prior Carrier & Loss History', 'Additional Interests', 'Submission Checklist', 'Application Notes / Docs', and 'Errors / Referrals'. The 'Errors / Referrals' tab is highlighted in red. Below the navigation bar, a 'Data Validation' error message is displayed, stating: 'Please enter the required information for named insured 2.' and 'Please enter the required information for named insured 1.'. A blue arrow points from the 'Errors / Referrals' tab to the error message.

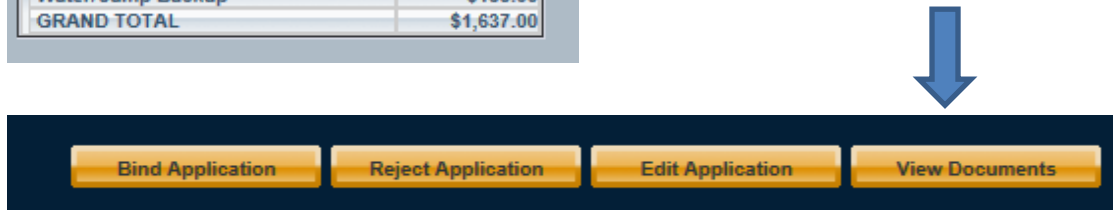
Once the application is error free you will see additional tabs:



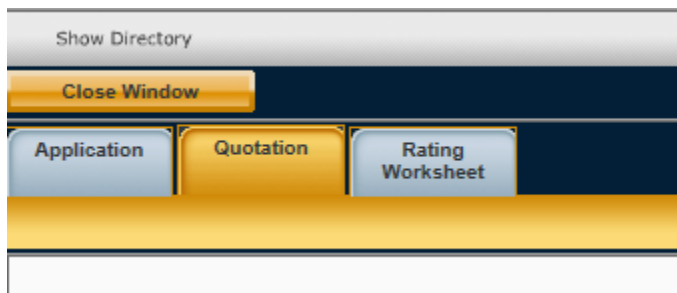
The **Premiums Tab** will show you all of the premiums including all of the options you have chosen and will look like this:

Rates, Premiums & Fees	
	Premium / Fee
Add'l Loss of Use - Cov D	\$286.00
Base Coverage incl Inc/Dec Cov C	\$849.00
Coverage E - Increased Limits	\$47.00
Coverage F - Increased Limits	\$8.00
Fee	\$0.00
Home System Protection	\$36.00
ID Recovery	\$18.00
Limited Fungi/Wet/Dry Rot/Bact - Liab	\$3.00
Limited Fungi/Wet/Dry Rot/Bact - Prop	\$19.00
Residence Employee Workers Comp	\$1.00
Service Line Coverage	\$29.00
Sinkhole Collapse	\$168.00
Tree Removal	\$40.00
Water/Sump Backup	\$133.00
GRAND TOTAL	\$1,637.00

On the far right of the screen above the tabs we have been working with you will see 4 additional boxes.



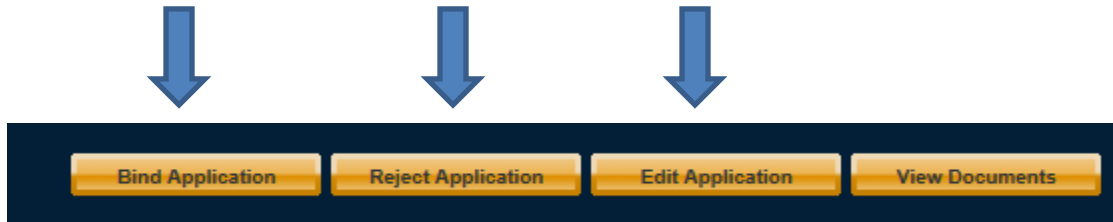
The first box you should click on is the **View Documents** which brings up a new window with 3 choices to view:



Quotation will give you a PDF application that you can download for your file and gives all of the coverages and premium breakouts. It will list all of the endorsements and coverages chosen for the insured.

The other tab will display the application which you will need to download and have the insured sign in the appropriate spots as well as your agency/producer signature. This will need to be uploaded to us when you want to bind coverage.

Also please note the close window or show directory options. You will want to choose close window which will bring you back to the tabs you have been working in.



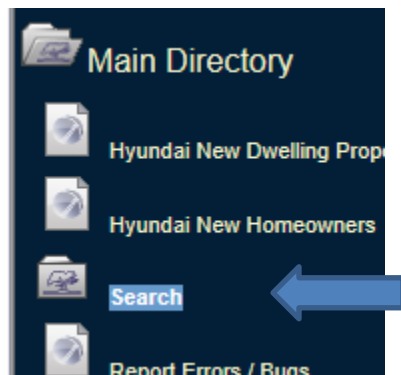
If you do not plan to proceed you may reject the application which will make it unavailable to your permanently, so do not choose this option unless you have bound it elsewhere. You will be able to edit the application by choosing edit button at any time. You may realize some of the pricing on optional coverages makes it less attractive then you would like, so you can go back to change them at any time. You may also find that these additional coverages weren't as expensive as you thought and may want to tweak them to get higher limits, or perhaps you noticed a spelling error that needs to be corrected.

Clicking on edit application will remove the new tabs on premiums, bind or review documents.

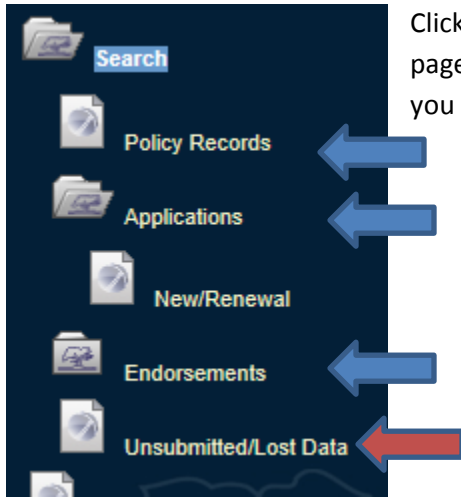
If everything is good and you are ready to move on you may go to Show Directory box to get to the main directory where you can start a new app or search for another.



The search feature is a powerful tool and will help you find apps that are in process, or ones where you may have had to leave and hadn't gotten to finish. To find works in process choose the Search button:



Clicking on the search function you will be able to choose from a number of options: One of the most important ones I found was the search unsubmitted/lost data . Here you can find apps that weren't saved or if you were signed out due to inactivity this data is here as well.



Clicking on any of the options on the left will bring up a robust search page. I believe when doing a search less is more, so I would suggest you put in limited data to try to find your insured or lost data.

Search Criteria

Results per page Find by

In addition to the "Find by" options above, you can use wildcards in your searches with non-date fields. Use a question mark (?) to identify a single unknown character, or an asterisk (*) to identify zero or more missing characters.

Unsubmitted/Lost Data Information			General Information		
Application Number:	<input type="text"/>		Policy State	Line of Business	
Policy/Client Number:	<input type="text"/>		<input type="text" value="--SELECT--"/>	<input type="text" value="--SELECT--"/>	
Application Status:	<input type="text" value="--Choose--"/>		Additional Interest Information		
Effective:	<input type="text"/>	to	Loan No.		
Exp Date:	<input type="text"/>	to	<input type="text"/>		
Named Insured Information			Mailing Address Information		
Last Name	First Name	Middle	Address		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
Company			City	State	Zip
<input type="text"/>			<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>
General Agent Information			Dwelling Address Information		
<input type="text" value="ANE, Agency Network Exchange, LLC (GA0006)"/>			Address		
Broker Information			<input type="text"/>		
<input type="text" value="--SELECT--"/>			City	State	Zip
			<input type="text"/>	<input type="text" value="Select"/>	<input type="text"/>

I just did a search by our agency and found this:

Displaying 1-1 of 1 Records.
(Click the Client Number that you want to see.)

App. No. ▲	Named Insured	Status	Effective Date	Expiration Date	Version	Updated
QHONJ2014040058	Tracey, Michael	Unsubmitted	05/01/2014	05/01/2015	1	04/21/2014 1:38PM
UNASSIGNED	Hager, Kenneth	Unsubmitted	05/18/2014	05/18/2015	1	04/21/2014 10:50AM
UNASSIGNED	Hager, Kenneth	Unsubmitted	05/18/2014	05/18/2015	1	04/21/2014 12:47PM
UNASSIGNED		Unsubmitted	04/22/2014	04/22/2015	1	04/22/2014 1:41PM
UNASSIGNED	Hutnick, Douglas	Unsubmitted	04/21/2014	04/21/2015	1	04/22/2014 1:43PM
UNASSIGNED	Hutnick, Douglas	Unsubmitted	04/21/2014	04/21/2015	1	04/22/2014 1:55PM

If that doesn't retrieve the record you are looking for just click on the field to the left (i.e. applications) and choose a field put in some info (such as town) and hit perform search.

I knew the account I was looking for was located in Holmdel and so just completed that part of the search box

Mailing Address Information

Address

City State Zip

Dwelling Address Information

Address

City State Zip

Hit perform search and found the account:

Search Results Print Results

Displaying 1-1 of 1 Records.
(Click the Application Number that you want to see.)

App. No. ▲	Named Insured	Status	Effective Date	Expiration Date	Version	Updated
+QHONJ2014040058	Insured, Test	Quote Approved	05/01/2014	05/01/2015	2	04/22/2014 3:28PM



Good Luck and let's get binding!