

Policy Bind Process

1



Agents cannot bind policies.

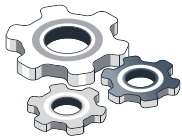
2



Step 2

If the applicant would like to bind coverage, the agent should first upload photos of all sides of the dwelling and then select request to bind.

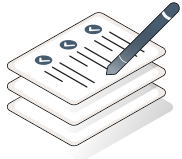
3



Step 3

After the request to bind is made, an email from Hello Sign will be sent to the policyholder and agent to collect signatures.

4



Step 4

When the signed application and photos are received, UW will review the application and then bind the policy if the risk meets underwriting guidelines.

5



Step 5

If inspection is deemed necessary, customer will receive links via email to complete a self-inspection. This must be completed within 14 days of receiving the initial inspection email or underwriting may cancel the policy for non-compliance.

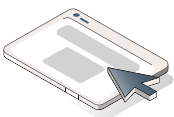
6



Step 6

Payment must be received within 21 days from the Policyholder and 90 days for escrow billed policies.

7



Step 7

If premium is not received on policyholder billed risks, the policy status will change to "Submission Declined." Escrow billed policies will be subject to a flat cancellation."