COMMERCIAL APPLICATION

- ➢ ***IMPORTANT NOTE*** Commercial policies do not need a Quick Quote. To start a commercial policy, go to the Betontec website and use credentials to login.
- ➢ On the left side of the home screen select "Application" then "Commercial Fire"
- ➢ Enter the insured's first and last name under "Insured Name."
- ➢ Enter zip code and press tab, this should autofill the County, State and Country.
- ➢ Input the address in "Address Line 1" tab down to the "City" box and press the space bar, this will list all the cities in that zip code.
- ➢ Tab and input the insureds phone number and email address. Continue below
- ➢ Effective dates will autofill- ***IMPORTANT NOTE*** Policies will become effective the date after payment is made. If you would like a policy for a future effective date please change in this section.
- ➢ Select the drop down for the "Applicant Interest" and input the type of interest.
- ➢ Select the "Property" button at the bottom of the page to proceed.
- ➢ If the property location is the same as the mailing address select the button. If it is not, input the zip code and press tab, this will autofill the County, State and Country. Input the address in "Address Line 1" tab down to the "City" box and press the space bar, this will list all cities in that zip code. Continue below
- ➢ Fill out property details on the next section. ***IMPORTANT NOTE*** Protection class will autofill based on the distance to the hydrant and the distance to the fire station.
- ➢ For the "Class Code Description" began typing the type of occupancy for the building or the class code. Select the correct code and description. Continue to fill out the property details.
- ➢ For the "Occupancy Description" describe the type of business conducted at the property.
- ➢ Below the property information is the "Previously Insured" question. Fill out "Insured With" "Date of Cancellation" and "Cancellation Reason." Reasons for cancellation are available in the drop-down menu. ***IMPORTANT NOTE*** If the building is a new purchase/inheritance please input "None" for insured with, the purchase/inheritance date will be the date of cancellation and select "New Purchase" from the drop-down menu. Continue below
- ➢ Select the box next to the coverage amounts desired and input the amounts requested.
- ➢ Select the deductible requested. Continue Below
- ➢ Select "Yes" if the insured has had any losses in the last three (3) years. Fill out all the loss information and select "Add New." If there is more than one loss repeat this step.
- ➢ Select the "Mortgage" button on the bottom of the page to proceed.
- ➢ Use the "Type" dropdown to select the interest you are adding. Once you select the type, tab to the "Name" and press the space bar to see available Mortgages, Contract of Sales, etc. You can also find the interest by typing the name and it should appear. Select the interest desired and input the loan number (if available) in the bottom box labeled "Loan Number." Select the "Add new" button to add that interest to your policy. Continue this step to add all interests to the policy. ***IMPORTANT NOTE*** If the interest you are trying to add is not in the system you may add it to the policy by selecting "New Mortgage" fill out the information and select the "Save" button. PLEASE DO NOT ADD A NEW INTEREST UNLESS YOU ARE SURE IT IS NOT AVAILABLE IN OUR SYSTEM ALREADY.
- ➢ Select the "Questionnaire" button at the bottom of the page to proceed.
- ➢ Answer all questions related to the property and fill out any additional information if a box appears.
- ➢ Select the "Premium" button at the bottom of the page to proceed.
- ➢ The premium will display on the screen. Select "Confirm/Next" button to proceed.
- ➢ Select the "Upload Documents" button at the bottom of the page to upload your photos.
- ➢ Right click on the blue "Insured" hyperlink and select edit.
- ➢ Click on the pink rectangle and select the images from your computer. Once selected press the "Save" button. Repeat this step until all four photos are uploaded. ***IMPORTANT NOTE*** If you have more than four photos, please select "insured" from the dropdown menu on the far right and press the "New Attachments" button and upload those additional photos.

- Select "Confirm/Next" once you are finished uploading photos to proceed.
- At this point you will select "Submit Referral" to send the application to underwriting.
- Once you have spoken to the underwriter to give the insureds pay plan and answer any questions on the application, the underwriter will approve the referral.
- Once the application is approved an email will be sent to the insured for an e-signature.
- After the insured signs the application, an email will be sent to the producer for an e-signature.
- After all parties have signed the application, you can find the policy by going to the home page selecting "Transaction Search" then "Application" your insured will be listed. Select policy.
- The final step in issuing the policy is to make a payment. Select "Make a Payment" on the left side of the screen. Follow steps for Credit Card payments. ***IMPORTANT NOTE*** The insured can still pay by check if desired. Please mail those checks or money orders to NMPIP for processing. Please remember, policies do not become effective until the date after payment is made.
- Once payment is made the policy will show active and all documents will be available under the insured's policy to view and print.