

Quick Guide - How to Quote

1. Website: www.xpresshomeowners.com or www.coastaladvantageins.com
2. Login using your agency email address and the password is your agency zip code
3. Click **Start New Quote**
4. Customer Information screen
 - a. Ensure customer information is entered accurately. A valid insured telephone number is required, this will be used to coordinating the inspection post issuance. Use Google and Zillow links to review the type of property you're quoting. **This program is not suitable for the distressed market.**
5. Basic Eligibility screen
 - a. These are your knockout questions. These aren't necessarily all declines, some are required for additional Underwriting details and some may result in a premium surcharge. If you're quoting in Florida or our Coastal Tier 1 & 2 markets (excluding Georgia, North Carolina and South Carolina) then up to 2 claims totaling not more than \$20,000 are acceptable. If you're quoting in our inland or Coastal Georgia, North Carolina and South Carolina markets then up to 3 claims with no severity limit are acceptable.
6. Property Details screen
 - a. Please ensure that the Coverage-A amount accurately reflects the replacement value of the home that you're quoting. We must insure at 100% ITV. The rates for this program are highly competitive, it is not necessary to try to short the Coverage-A to get a lower premium. With that said, all properties will be inspected post issuance and we would prefer not to raise Coverage-A via endorsement on the backend. Doing so will result in additional premium that will need to be collected from the insured.
7. Underwriting Questions screen
 - a. This page details the underwriting conditions that we will require further information on. Please complete this accurately, if an underwriting condition is raised then you will need to submit this as a referral to our underwriters. Click the **Submit Referral** button and a window will pop up for you to describe the conditions of the referral. Please complete the reason for the referral as accurately as possible, see screenshot below. Within 24 hours an underwriter will review the referral and either **Approve** or **Decline** the risk. Please call in if you require a quicker turnaround. Once the review has been completed an update will display on the **Notifications** box on your **Dashboard**. If the risk was approved you can now go back into the quote and print the **Quote Proposal** or **Submit & Reserve Quote** from the **Billing** screen.

CSR Referral			
Question	Answer	Flag	Agent Comment
Has there been a lapse of coverage in the last 30 days?	True	Refer to UW: Lapse of coverage	client was self insuring
Is the house on wooden stilts?	True	Refer to UW: Wooden stilts	raised piers, 8ft