Client Services Manual

Insurance Visions Inc.

www.insurancevisions.com

(800) 497-9996 phone

(714) 285-4282 fax

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OVERVIEW

The philosophy behind ecertsonline is a simple one, to speed the processing of ACORD Certificates form. It is based on the premise that once a Master is set up, containing the appropriate policy information, any number of Interests can be added. At the time of issuance, each certificate is printed with the individual Interest's information shown rather than re-typing a completely separate certificate each time one is required.

In addition, some Interests will require lengthy wording in the Description of Operations section easily exceeding the five lines of space available. With ecertsonline, once an Interest is added, an Addendum can also be added that provides 55 lines of additional wording. This Addendum is permanently attached (until deleted) to the Interest and prints with the certificate at the time of issuance.

Further, for those Interests that require additional insured wording, the appropriate endorsement can also be attached if permitted by the Administrator. Then at the time of issuance, the certificate, the addendum, and the endorsement are all printed simultaneously since they are all attached to the specific Interest database. This eliminates the necessity of the insurance carrier having to separately issue an endorsement at the time it receives a completed certificate since ecertsonline tracks and maintains that database automatically. We emphasize this process since it is important to understand that an Interest is attached to a Master Certificate, and the Addendum(s) and/or the Endorsement(s) are attached to the specific Interest. When performing many of the functions within ecertsonline, it will always be necessary to first identify the Master Certificate, then the Holder, then any Addendum or Endorsement. They are all intertwined and related to each other.

Finally, unlike most online programs, ecertsonline integrates separate functions together in order to create a complete process. What this means to the user is whenever possible, what would normally be individual steps requiring start and completion of a function then having to start and complete the next step and so on, ecertsonline combines the steps together so that they flow into a seamless process. This not only eliminates potential oversight, it also reduces redundant data entry. ecertsonline also anticipates other functions to be performed during various phases of the process. For that reason, in many instances the user will find several links on a single page. These links will be underlined and will take you directly to other functions that can be immediately performed. While this may initially make a particular page appear somewhat intimidating, the addition of these links provides the user a multiple choice of options and a convenient transition from one step to the next. This enhanced navigation significantly simplifies the process and adds to the overall enjoyment of the user.

* ACORD is a registered Trademark of ACORD CORPORATION

This manual is designed to provide an explanation of the process including helpful hints that will not only save you time, it will also make your experience more enjoyable. We suggest you make additional copies of this manual and distribute to anyone within your organization that will be using this service. Above all, please read this manual in its entirety before using ecertsonline.

Every effort has been made to write this manual in layperson's terms, however in certain instances, the use of technical terminology is unavoidable. This could be either from an

insurance perspective or an operations standpoint. In either case, these situations are kept at an absolute minimum and are avoided wherever possible.

Finally, if a question should arise during the operation of ecertsonline, this manual may be used as a ready reference. By clicking on the <u>Help</u> link located in the upper left corner then clicking on the "ecertsonline User Manual" link, the manual will appear on page. By clicking on the appropriate heading in the Table of Contents, you will be taken directly to that section of the manual where you can review the written instructions. This eliminates the necessity of requiring a paper copy to be readily available for every user.

DEFINITIONS

There are certain words and/or phrases used throughout the manual and the ecertsonline web site of which you should be aware. These are not legal definitions, but words or phrases that *only* pertain to the functioning of the site. Some of the more common are:

- **User –** The company being provided the use of ecertsonline.

- **Administrator –** The company providing ecertsonline for your use.

- **Master Certificate –** The Certificate of Insurance that contains the name and address of the Insured, policy numbers, effective & expiration dates, and policy limits. The Master Certificate is set up by the Administrator and cannot be changed or modified by the User. Depending on the type of operations and the individual needs of the insured, the Administrator may make several different Master Certificates available for your use. Each Master Certificate will be clearly identified with the type(s) of coverage provided, so always make certain you are working with the correct Master Certificate. If you are every in doubt, contact the Administrator before processing.

- **Interest –** The person, organization, or Certificate Holder on whose behalf the certificate is being issued and to whom the completed certificate will be sent. The name(s) and address of the Interest will always be shown in the lower left corner of the certificate.

- **Attachment –** A blank page attached to a Master Certificate that is used by the Administrator to list Named Insureds, or to provide pertinent information such as policy exclusions or deductibles. Similar to the Master Certificate, the Attachment cannot be accessed by the User.

- **Addendum –** A blank page that provides an additional 55 lines of text for the Description of Operations wording beyond the four lines provided on the certificate. The Addendum is always attached to the specific Interest.

- **Endorsement –** A document attached to the certificate signifying their respective interest in the policy. The Administrator designates which endorsements can be used on a specific certificate.

ABBREVIATIONS

By necessity, the Administrator may utilize abbreviations when providing a description of the Master Certificate(s) set up for your account. This is due to the limited space that is available for the description when listed on-page. The abbreviations generally describe the policy(s) shown on the certificate. Since several lines of coverage can be contained on a single certificate, the descriptions can be somewhat cramped. Listed below are the descriptions of some of the more common abbreviations used by ecertsonline customers. Your Administrator may provide you with a separate listing based on your specific policy(s).

- **All Lines –** All Lines of coverage are shown

- **Automobile Liability –** Auto, Bus Auto, B/A, BA Comprehensive – Comp, Collision – Coll

- **Excess Liability –** Excess, ExLiab, Umbrella, Umb

- **Garage Liability –** Garage, GarLiab

- **General Liability –** GL, G/L, GenLiab

- **Professional Liability –** ProfLiab Products Liability – ProdLiab

- **With Additional Insureds –** w/AI, AIs OK Without Additional Insureds – w/o AI, No AIs

- **Workers' Compensation & Employer's Liability –** WorkComp, W/C, WC, EmpLiab

WEB SITE REQUIREMENTS

ecertsonline is browser based and requires no additional software in order to function. However, there are certain requirements for its use. You must have:

1. Access to the Internet

2. Version 5.0 or higher of Microsoft Explorer TM (recommended), or Version 6.0 or higher of Netscape Navigator TM

3. Version 4.0 or higher of Adobe Reader

4. Any printer (Laser printer recommended)

5. An email address Microsoft Explorer may be downloaded for free at www.microsoft.com Netscape Navigator may be downloaded for free at www.netscape.com Adobe reader may be downloaded for free at www.adobe.com

MONITOR RESOLUTION

The quality of the PDF you see on the page will vary from computer to computer. The PDF may be clear or it might be slightly fuzzy depending on the quality of your equipment. We recommend you use a minimum graphics setting of 1024 x 768 with 16bit color. If you do not have these resolutions available, set your values to their maximum levels.

How to change your resolution

1. Minimize your web browser
2. Click 'Start', 'Setting', 'Control Panel'
3. In the 'Control Panel' click on 'Display'
4. In the 'Display Properties' click on the 'Setting' tab
5. Change the 'Colors' to 16 Bit
6. Change the 'Page Area' to 1024x768
7. Click 'OK'

GETTING STARTED

ACCESS

Access to ecertsonline is controlled by the Administrator. A button or link on the Administrator's web site will activate ecertsonline or you will be provided with an alternative URL. Click on the appropriate link and the ecertsonline information page will appear.

ACCESS/LOGIN

To access ecertsonline, type the following link into a browser bar:

http://www.ecertsonline.com

The ecertsonline information page will be displayed:
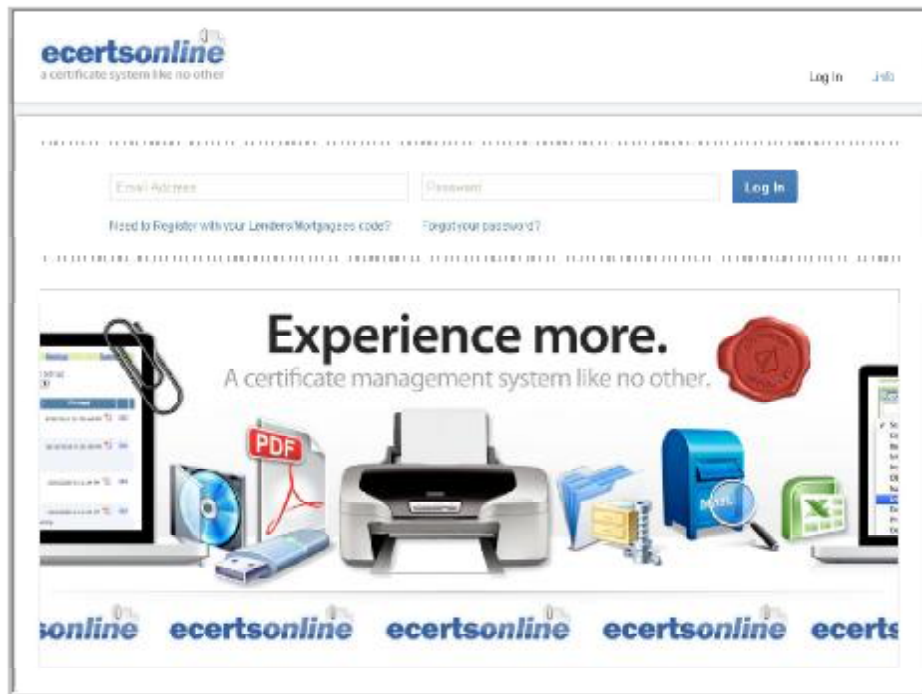
To login, type your Email Address and Password, then click on Log In.

If you have forgotten your password, click on the <u>Forgot your password?</u> link. The ecertsonline "Forgot your Password?" page will appear:

Type in your email address and click on the **Continue** button. Your password will be emailed to you.

After successfully logging in, the ecertsonline "Welcome" page will appear:
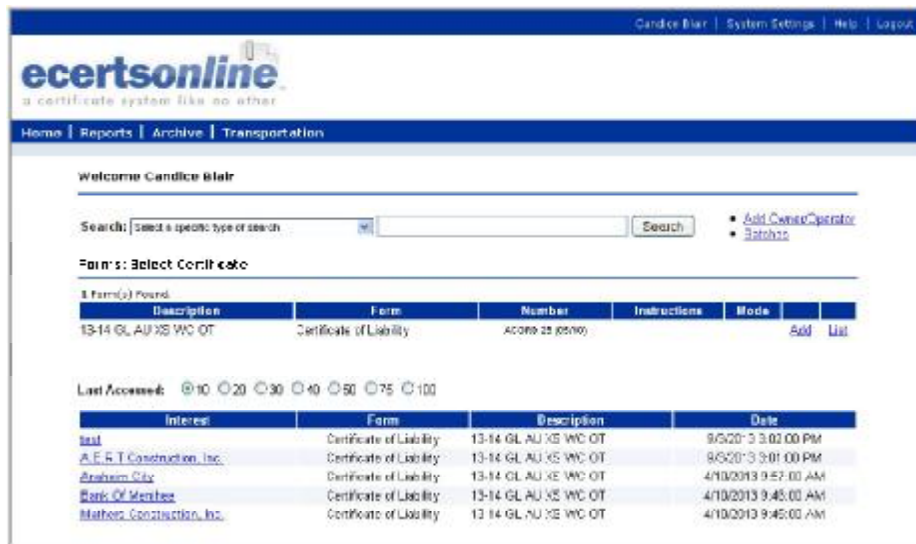
This is your gateway into ecertsonline. Please note the links in the upper right hand corner of the Home page:

- **Login User Name** link will display your Login Account settings.

- **System Settings** includes the name, phone number and email address of your Administrator including the name of the primary contact. By clicking on that person's name, the email program will automatically open and you will be able to send an email to that individual.

- **Help** displays Technical Support Information and copies of the Users Manuals.

- **Logout** will take you to the Logout page of this program.

System Settings located in the upper right corner contains your company information. When activated, the following will appear:
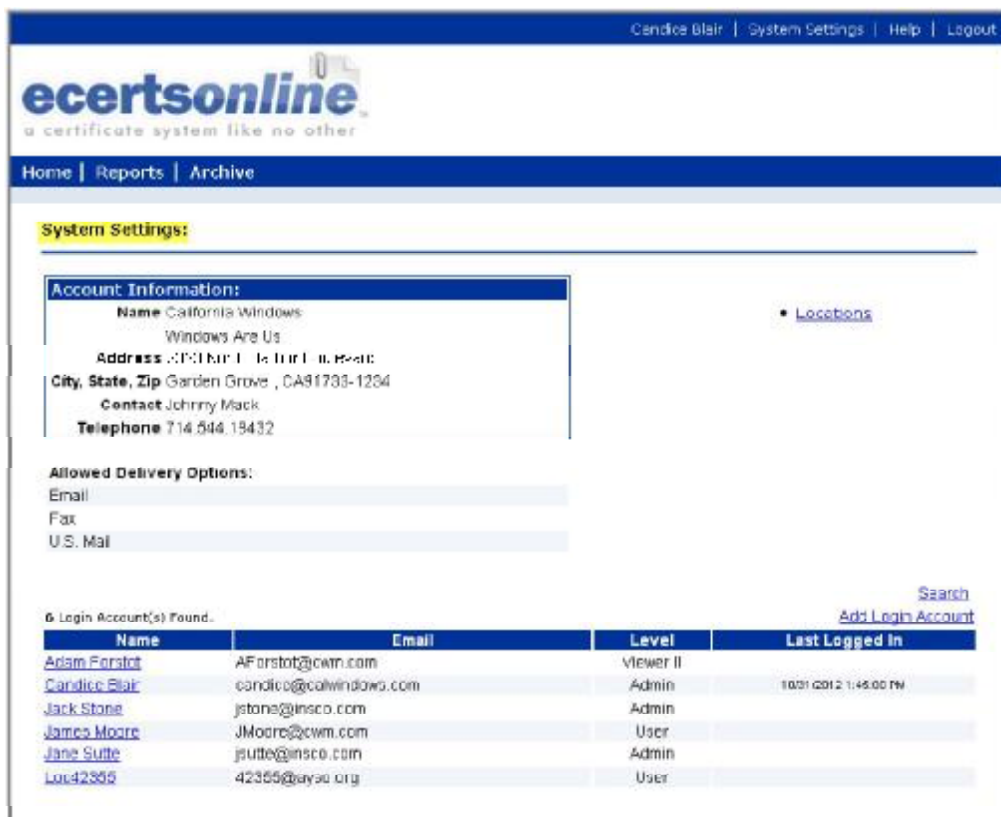
Account Information – Your name, address, contact, and phone number. If any of this information changes, you should immediately contact the Administrator.

Named Insureds: If your company has been set up to utilize the optional Named Insured function, the listing of your various business entities or subsidiaries will be shown here. The Named Insured function permits each to be shown as the Insured on the Certificate at the time of printing and is selected at the time a Certificate Interest is added. If your administrator has determined this is not an appropriate function for your organization, this portion of the page will not appear.

Login Accounts – This is a listing of all individuals within your company that have access to the ecertsonline program. Clicking on the person's <u>Name</u> will take you into that individual's information page where changes can be made. By clicking on their <u>email address</u>, the email program will automatically open and you may then send an email to that individual.

In order to access ecertsonline, you must have been provided a User ID and Password by your Administrator. If you have been assigned an Admin level, you may then assign individual User ID's and Passwords for those of your staff members that will be using this program. To do this, click on the <u>Add Login Accounts</u> link and the "System Settings: Login: Modify" page will appear:

Enter the user's name in the order of first name, last name. The use of middle initials, middle names, or nicknames is optional. Enter their email address as the Login User ID. You may also enter a Title and Direct Phone & Extension. Assign their Password. This will appear on page as ******** and contain from 1-8 characters. Using the pull-down table, assign the operator their Password Level from the table on the right.

Each time you access ecertsonline, it will be necessary to provide your User ID and Password otherwise access will be denied. When you have finished, click on the Save button.

There are various functions that can be performed. These functions appear consistently throughout ecertsonline and will be discussed later in more detail. These individual functions shown are activated by clicking on the appropriate tab. A brief explanation of each follows:

Forms: Select Certificate: Permits you to issue a completed Certificate, and add, change, or delete Interests. It also permits adding Addendums and attaching Endorsements if allowed.

Archive: Permits you to view and re-print Certificates that have been issued today or this Month.

Reports: You may run Reports and profile the various Interests to whom the certificates are sent.

CERTIFICATES

The primary function of the Certificates section is to issue ACORD Certificates forms. A listing of all Master Certificates currently set up for your account and available for self-servicing will appear on the Home page.

To Issue a Certificate *(Steps 1-4):*

1. From the "Form: Select Certificate" section, click on the <u>List</u> link to the right of the correct certificate Description and the "Issue: *Form Description*: Interest List" page will appear:
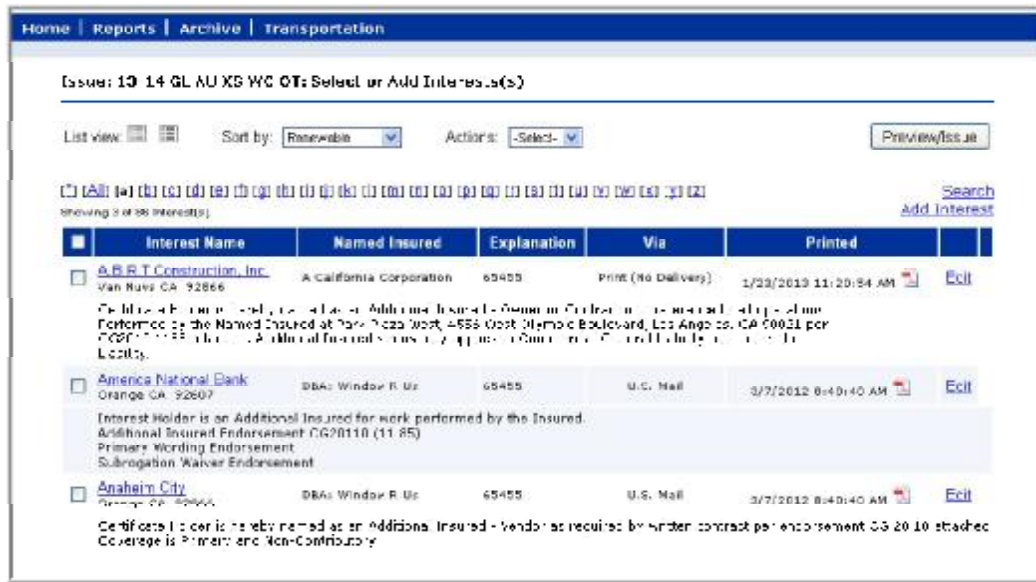
The current list of Interests will be displayed. If the Interest Holder requesting a certificate appears on the list, select it by checking the box to the left of the name to preview or issue the certificate.

2. To add a new Interest Holder, click on the Add Interest link on the top right side of the page.

Complete the "Interest Information": Name, Address and Explanation of the Certificate Holder.

a) Select the Delivery Method and provide the appropriate information.

b) If the Certificate Holder's interest will not exist at the end of the policy term, check the box "Non-Renewable". If the interest is for a dated event, type the date in the box "Date Filter".

c) Complete the "Description of Operations" if available.

d) Click on the **Save** button.

The "Issue: *Form Description*: Confirmation" page will now be displayed:
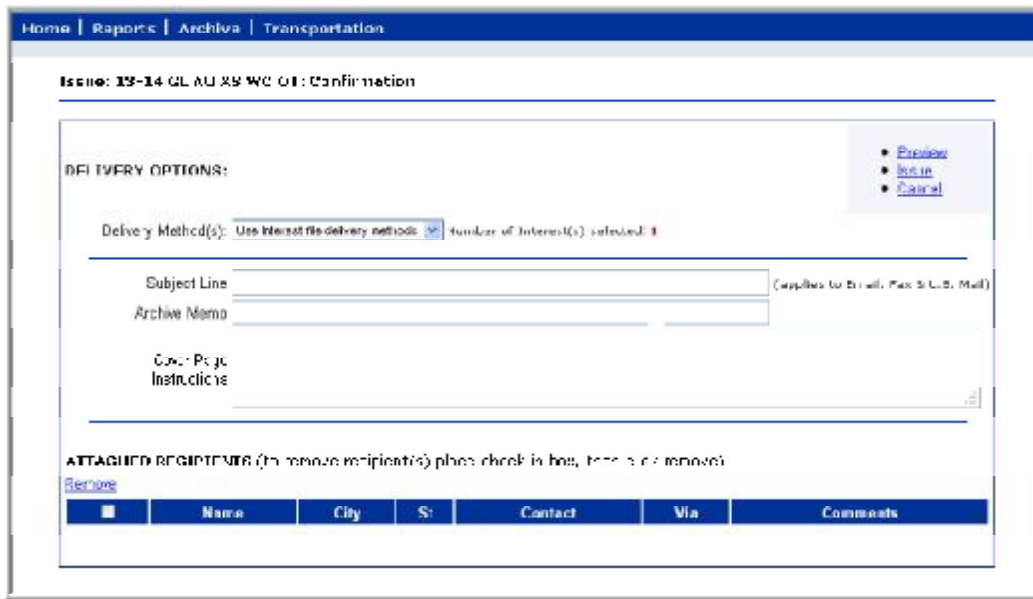
3. The Confirmation page allows you to select a delivery method override, add additional wording to the coverage page and preview the certificate for accuracy.

a) Click on the pull down next to "Delivery Method(s)" and make your selection to override
b) the delivery method selected on the Interest page.

c) Complete the coverage page "Subject Line", "Coverage Page Instructions" and add any necessary notes to the "Archive Memo" section.

d) You can now either click on the <u>Preview</u> or <u>Issue</u> link to review or issue the certificate(s).

Once you have issued the certificate, the "Issue: *Form Description*" page will appear:

4.   The Issuance Summary provides the details of the batch previously issued. On the right is a list of links for additional information:

- Issue Copy – Click on the PDF icon to view a copy of the issued certificate(s).

- Interests – Click on the <u>Interests</u> link to view the list of Interest Holders who were issued certificates within that batch.

- Recipients – Click on the <u>Recipients</u> link to view the list of Recipients who were issued certificates within that batch.

- Delivery-Completed – Click on the <u>Delivery Completed</u> link to view the Interest/Recipient certificates delivered and how they were delivered (email, Fax or US Mail), and if the delivery was successful.

- Return – Click on the <u>Return</u> link to display the Interest List page (Step 2 of 4).

MODIFY INTEREST

To modify and Interest, click on the List link to the right of the Master Certificate name. A listing of all Interests on file for the Master Certificate you have chosen will appear. Click on the <u>Interet Name</u> of the Interest you need to modify then click on the <u>Interet Name</u> again. When the Interest record appears, make the necessary changes or modifications. When you have finished, click on the Save button.
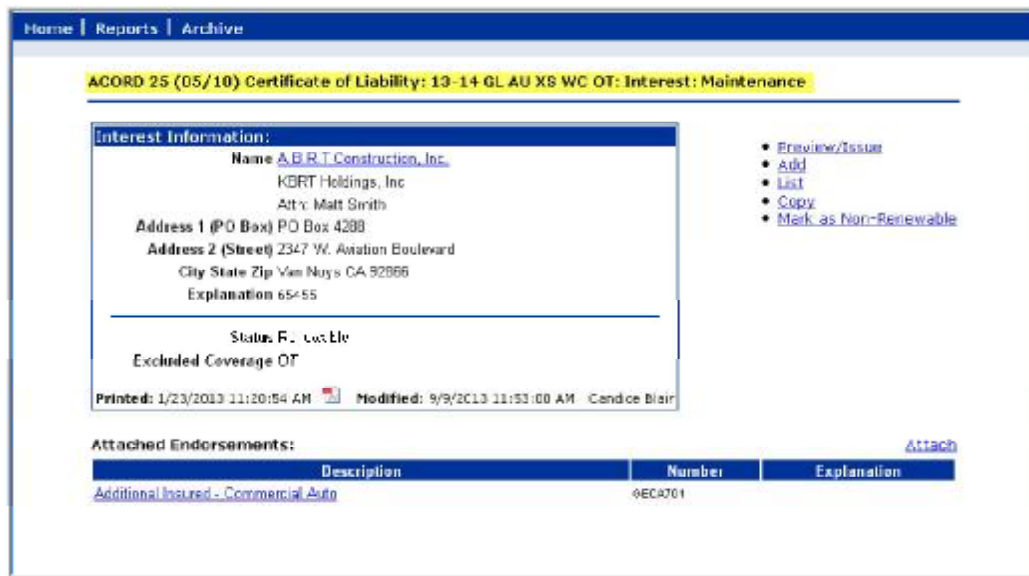
Also, please familiarize yourself with this page since it is used to launch many of the functions that you will be performing in ecertsonline. It is referred to throughout this section as the Interest's Maintenance page. The page contains five (5) function links listed vertically on the right side:

- **Preview/Issue** permits you to continue the certificate issuance process.

- **Add** permits you to add another Interest

- **List** returns you to the list of Interests.

- **Copy** permits a Interest to be copied. This will be discussed in the following section.

- **Mark as Non-Renewable** will remove the Interest from the Interest List.

COPY INTEREST

Copy Interest is another time saving function incorporated into ecertsonline. It is based on the fact that multiple Certificate Interest(s) on a Master will often bear a commonality of data or wording, and we wish to take advantage of that in order to eliminate keystrokes. This function permits an Interest from one Master Certificate to be copied to any other Master for an insured since in many instances similar or even identical wording may be used in the Description of Operations section, and we can capture then modify it without re-typing the entire section. To make this even easier, if you are adding several Certificate Interests that contain common data, ecertsonline will permit you to copy as many as you need in a single operation.

To copy an Interest, follow the same sequence used in Modify then click on the <u>Name</u> of the Interest you wish to copy. At the Interest Maintenance page click on the <u>Copy</u> link located on the right side of the page.
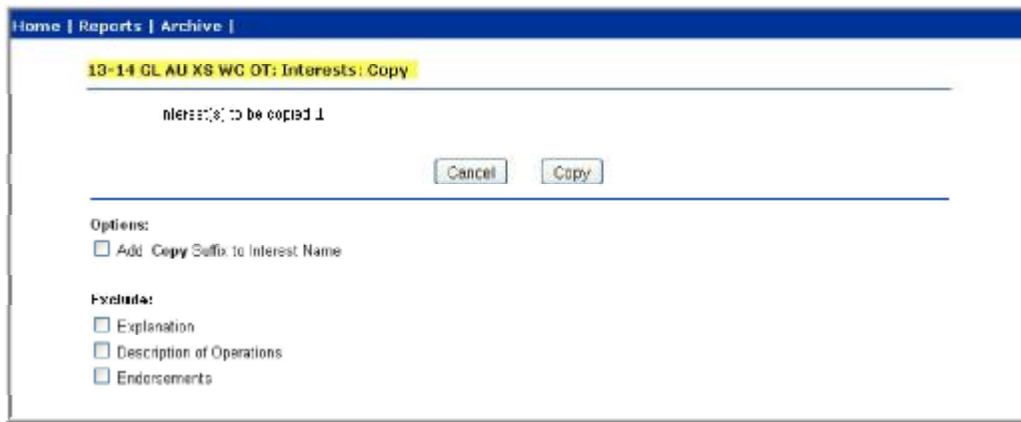
The page reflects the number of Interest(s) to be copied. Select the Master Certificate to which this Interest will be copied. Make your "Options:" and "Exclude:" choices and click on the **Copy** button and the process will be complete. You will then be taken directly to the Interests listing.

REMOVE AN INTEREST FROM THE LIST

To remove an Interest from the list, first select the correct Master Certificate then at the Interest Listing click on the <u>Name</u> of the Interest. At the Interest Maintenance Page, click on the <u>Mark as Non-Renewable</u> link. A confirmation comment will appear, "Are you sure? <u>Yes</u> <u>No</u>". If you want to proceed with the change, click on the <u>Yes</u> link.

ADDITIONAL FEATURES

Your company may have features turned on that were not displayed on the above pages. Below are possible features including instructions for their use.

NAMED INSURED

If the Named Insured feature is turned on for the Insured, the Named Insured pull down will appear at the top of the page when adding or editing an interest. Click on the pull down and select the Named Insured to be assigned to this Interest and is to be printed on the certificate.

LOCATIONS

If the Locations feature is turned on for the Insured, the Location pull down will appear at the top of the page when adding or editing an interest. Click on the pull down and select the Location to be assigned to this Interest and to be printed on the certificate.

ADDITIONAL INSURED

The ACORD 25 form includes a column to check if the interest has Additional Insured status.

If this feature is made viewable, check any of the applicable boxes, to indicate the lines of coverage Subject to Additional Insured status for this Interest. At the time of issuance, a check mark will appear next to that section on the printed certificate.

SUBROGATION WAIVER

The ACORD 25 includes a column to check if the interest has Subrogation Waiver status.

If this feature is made viewable, check any of the applicable boxes, to indicate the lines of coverage subject to Subrogation Waiver status for this Interest. At the time of issuance, a check mark will appear next to that section on the printed certificate.

DESCRIPTION OF OPERATIONS

If this feature is made viewable, complete the section with the necessary additional wording.
You are permitted up to five (5) lines containing approximately 150 characters, but only if you use upper and lower case. If you use only upper case, the available space will be lessened and the text may print off the page.

EXCLUDE COVERAGE

If the agency turns on the Exclude Coverage option, this feature is used in order to reduce the number of Master Certificates required on an account. When adding an Interest, the association with the Insured may only be applicable to a specific line of coverage or combination of coverages. For example, while your Master Certificate may contain GL, Auto, Excess, Workers' Compensation, and perhaps additional coverages in the "Other Section", the Interest you are adding may only pertain to the GL and Excess coverage.

Check the box of the coverage sections to be excluded. Excluding coverages omits the coverages selected and their insurers from the final issued certificates.

REDUCED LIMITS

If turned on for the master certificate, this feature is used to reduce the number of Master Certificate required on an account. When adding an Interest, the association with the Insured may require lesser limits than those on the certificate. This function applies to the General Liability, Auto Liability, Excess Liability, and Employers Liability fields. It only permits limits **equal to** or **less** than those shown on the Master Certificate template.

To use Reduced Limits follow the steps below:

1. Check the box "Print Reduced Limits on Certificate".
2. Input the lesser value next to the correct coverage. Use numbers only. Literal wording or text such as Two Million, Excluded, None, etc. will cause an error.

CUSTOM FIELDS

If custom fields are used, type the correct data in the field. Those fields with an asterisk (*) are mandatory for input. If no data is input in these mandatory fields, the Interest will not be saved and the user will see the word "required" next to the blank custom field text box. The data added to the custom field text box can print on the cert within the first two lines of the Description of Operations. Place ^^*fieldname*^^ on either Line 1 or Line 2 of Preferences Description of Operations Default Wording section and check the necessary box to the left for no entry, to disable the ability to override at the Interest Level.

LAYERED ATTACHMENT

If Layered Attachments are used, type the Total Excess Limit in the box provided.

The limit determines which additional policy layers will appear on the Layered Attachment form, but only up to the limit you input here. This is automatic and no additional steps are required.

ADDITIONAL DOCUMENTS

If adding addendums and attaching endorsements is allowed, The Interest: Maintenance" page will be displayed after clicking on the interest **Save** button.

It is referred to throughout this section as the "Interests: Maintenance" page.

ADDENDUM

If additional wording is necessary, beyond the "Description of Operations", then an Addendum will need to be added.

From the Interest Maintenance page, click on the Add Addendum link located in the middle of the page, and the following page will appear:

11-12 GL AU XS WC: Interests: Addendum: Edit

Save

Interest: Bank Of America
Addendum Description:

Additional Description of Operations

Delete
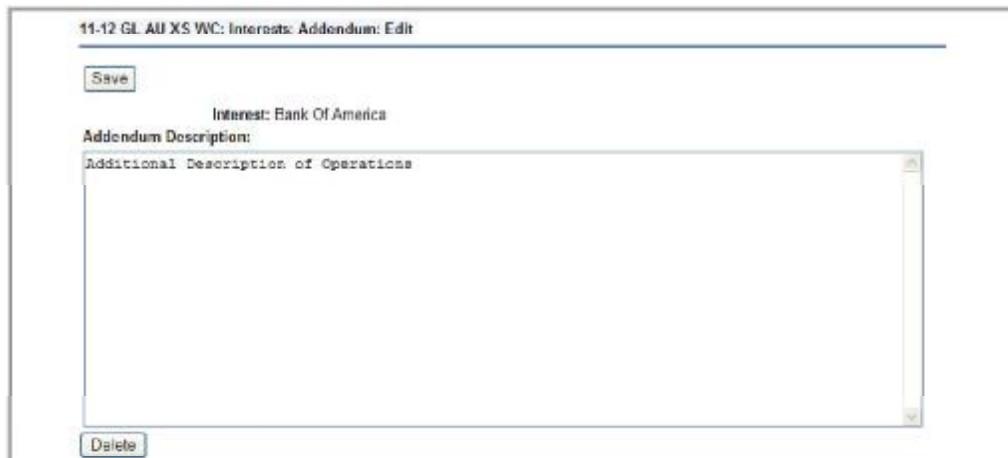
Type the additional wording. Or, copy and paste the wording from another document.
Click on the Save button once complete.

DOCUMENT

If a document, other than an endorsement, needs to be stored with the issued certificate, then a Document will need to be uploaded. From the Interest Maintenance page, click on the Upload PDF link and the "Interests: Uploaded Document" page will appear:

Interests: Upload Document

Upload Document
In order to upload your Certificate Request to eCertsONLINE, click on the Browse button to locate, then click on Upload.
- Only .PDF files are supported.
- Only PDFs with 85K or less per page are supported

[   ] Browse... Upload

Click on the Browse button to locate the Document, and then click on the Upload button.
Click on the Save button once complete.

ENDORSEMENTS

Click on the Add Endorsement link from the Interest Maintenance Page. The list of approved endorsements for that master will be displayed:

Select the endorsement(s) to be attached to this Interest by checking the box to the left of the endorsement name, then click on Save.

Endorsement Wording is a free-form text field that can be printed onto an endorsement where space permits. To access this function, the endorsement fields, Interest Wording 1 – Additional Insured(s) and/or Interest Wording 2 – Location(s) need to be added to the endorsement by the agency. From the Interest Maintenance page click on the Name of the Endorsement. The Endorsement Wording 1 and/or Endorsement Wording 2 text box will display.

Complete the "For/Explanation" field; provide a title or explanation for the endorsement. Type the additional wording or copy and paste the wording from another document. Click on **Save** once complete.

RENEWAL PROCESSING

Before beginning the renewal process though, it is important that you first do some housekeeping. Using Interest Maintenance, you should make any changes necessary to the Certificate Interests' information including the deletion of those Interests that are no longer required. If you have been using the Non-Renewable feature, the Administrator will filter out those Interests for you if you choose.

The renewal function is identical to the standard issuance process except at the Interest selection, you may wish to click on the Select All button. At time of issuance, ecertsonline will automatically send all Certificates, Attachments, and Endorsements to all Certificate Interests, Insurance Carriers, and the Administrator.

REQUEST CERTIFICATE

The Request Certificate process is not only designed as a training aid for new Users, it can also serve the function of monitoring the ongoing issuance of certificates that may be difficult or potentially problematic. It permits the Administrator to review the completed certificate *prior* to its actual issuance so that both the Administrator and the User can be comfortable with the fact that the certificate was properly prepared. Once the User has mastered the certificate process, this feature can be turned off by the Administrator.

Once you have selected the certificate and holder, click on the Request Certificate(s) button. At that moment notification is sent to the Administrator advising them that you have completed a certificate that requires review and issuance, and the following page will appear:

No further action is required on your part. Click on the Return link and you will be returned to the Certificate Holder selection page.

After review of the certificate and all attached documents by the Administrator, they will make a determination as to whether the certificate is correct. If acceptable, they will issue the certificate.   An email, with a copy of the issued certificate, will be sent to the you.
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REPORTS

The Reports function permits certain information to be displayed on-page, then immediately accessed. This eliminates the necessity of accessing each file individually in order to obtain the information you require. These reports may be sorted in ascending or descending order, then printed on demand. Currently there are two types of Reports that can be compiled:
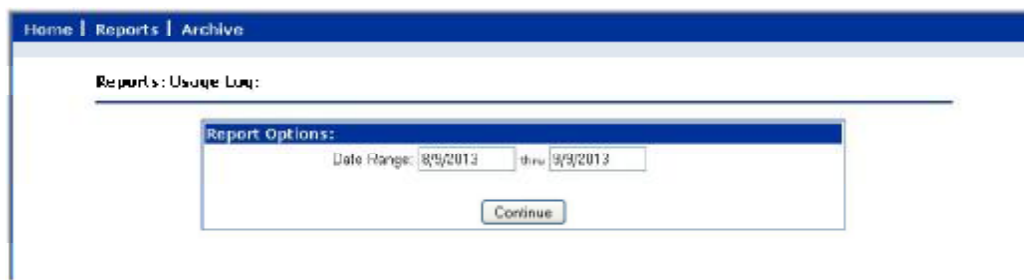

1.   **Usage Log –** A listing of your ecertsonline activity.

2.   **Interests Reports –** A detailed report of all Certificate Holders for each Master Certificate that has been set up for your account.

To run Reports, click on the Reports link.

USAGE LOG

Click on the Usage Log link. The Report Options page will appear that will indicate a date range.

You may change the dates to accommodate the range you are looking for then click on the **Continue** button. The listing that appears is for all Certificate issuance activity including the Certificate ID used by ecertsonline. Since the size of this report is lengthy, we will not display a picture. Also shown is the name of the Certificate Interest, the email address it was sent to or if the Certificate was viewed/printed locally by the User, and the date & time of the transaction. Any column except the email address may be sorted in ascending or descending order by clicking on the appropriate heading.

INTERESTS REPORTS

Interest Reports can be created in an HTML or Excel format. Click on the preferred icon and the options page will be displayed:

Make your selections and click on the **Generate** button. The appropriate report will be displayed in a separate window. The report will include a list of all the Certificate Holders for all Master Certificates selected.

ARCHIVING

Archiving is a function that automatically stores any completed Certificate, Attachment, Endorsement, and Addendum at the time the form is issued by the User. The forms are stored in the User's folder on a secured server and in the identical format in which they were issued. At any time within the timeframe selected, the User can retrieve and View or Print a copy locally.
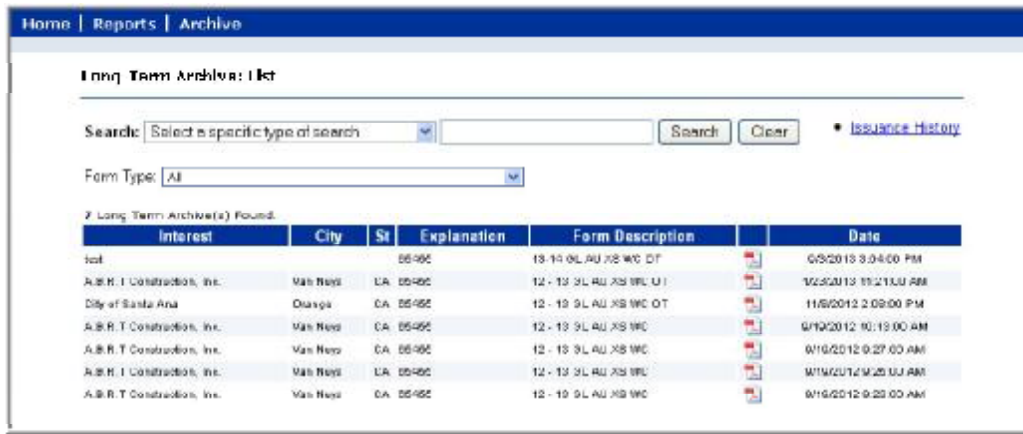
EXIT

To exit, click on Logout located at the top of the page, and you will be taken to the ecertsonline Logout page.

Click on the ecertsonline Log In link to be returned to the Log In Page. If you return to the ecertsonline Home page, you must then click on the Windows "Close" icon to exit out of ecertsonline.

When you are inside the ecertsonline program, we suggest that you not shortcut this procedure by simply clicking on the Windows "Close" icon. There are numerous technical reasons for this, and your assistance in avoiding the many potentially negative implications is greatly appreciated.