

Travis Insurance Services Inc.

Endorsement Training for US Auto Products

- For all training and practice sessions use the demo ID# and password supplied to you by TRAVIS. If you do not have this demo information then call Sean Seamster 210-849-2574 before proceeding further.
- **NOTE:** Training should NEVER be done with your usual Agent ID. Disregarding this may result in non-refundable drafts from your bank account.!
- TO RECEIVE THE ENDORSEMENT FEATURE READ THE FOLLOWING INFORMATION THOROUGHLY AND THEN PERFORM THE 3 MOST COMMON VEHICLE CHANGES ON THE DEMO (ADD A VEHICLE, DELETE A VEHICLE, and CHANGE VEHICLE COVERAGE). REMEMBER YOU WILL NEED REAL VINs & MODELS TO DO THIS.

ENDORSEMENT OVERVIEW

This option is only available by approval of TRAVIS on a location-by-location basis. Not all agencies will have the option to do endorsements online. Any agency that does not have online capabilities for endorsements must call the Agent Help Desk at the following numbers.

Inside Dallas 972-233-0720

Outside Dallas 1-888-886-1201

Have Your ID # and Password ready along with the TRAVIS MGA Number – 112.

The endorsement feature is not difficult to use. But careful attention must be paid to the process as this is a legal contract that you are changing. As a result, mistakes are difficult to fix. In addition there are several endorsement rules that you must be aware of prior to processing a change for a customer:

- 1) All changes involving drivers must be processed over the phone with US Auto. Have Your ID # and Password ready along with the TRAVIS MGA Number – 112.
- 2) Endorsements are pro-rated to the next unbilled date. Any vehicle changes processed after a customer's bill has been sent (12th day of his/her policy month) will have a pro-rate that takes them to the end of the NEXT policy month. The pro-rated amount MUST BE PAID the day of the policy change. The billed amount is due when they receive their bill (in addition to the amount paid when endorsing the vehicle).
- 3) Once a vehicle is dropped from a US Auto policy it can NEVER be added back to that same policy. No exceptions.
- 4) Once a customer gives you money and leaves your store with paperwork, then the endorsement is final.
- 5) Endorsement Reversals can be only be done on the DAY OF THE ENDORSEMENT, provided the customer has not given you money and has not left your store with paperwork. Again, no exceptions.

- 6) For any endorsement to be completed the Insured must be present at your office, for signatures and payment of any increased premium or fees.
- If the Insured is not present at the time of the endorsement U.S. Auto will not be able to start the process of endorsing the policy. It is imperative that the Insured be present in your office at the time of changing the policy because the policy is bound the moment the insured signs the policy.
 - U.S. Auto Insurance Services, Inc. will not at anytime accept any endorsement sent into the corporate office that is not on official U.S. Auto Insurance Service forms.
 - If an endorsement is faxed or mailed that **is not on a U.S. Auto endorsement form, it will not be completed.** It will be sent back to the agent incomplete. It is imperative that endorsements be done correctly.

ENDORSEMENTS:

HOW TO MAKE CHANGES TO A POLICY

ADDING OR DROPPING A VEHICLE ONLINE

1. From the main menu **CLICK “CUSTOMER SERVICE ”**
2. Enter the customer Policy number, **CLICK “SELECT BY POLICY NUMBER”.** If they do not have a Policy number, enter last name and first.
3. **CLICK “LIST OF CUSTOMERS”** button.
4. Make sure to check the policy status (IN BOLD PRINT) to get the current policy status. If the policy status is active, then the customer service options are usable.
5. Choose desired action for customer.
If a window pops up and asks you to correct the customers address because of returned mail, please do so. Additional windows will pop up to alert you if you have any missing paperwork that is incomplete in any manner. Please correct the issue and return the now completed paperwork to U.S. Auto.
6. Check the Payment History of the customer (large white box). Locate the “Notice” column and see if there is a date there. ***If so, then notify the customer that in addition to any fees paid today, the amount he receives on that bill must also be paid when it arrives.***
7. Click **“ADD OR CHANGE A VEHICLE”**
8. Check the status bar to see if the customer is in active status.
At this point there are 2 options:
 - A. Change the current car on the policy to another one.
 - B. Add an additional car to the policy.

If A, Changing a Current Car to Another One, follow these steps:

1. Click "**CHANGE**"
2. Enter the YEAR, MAKE and TYPE OF COVERAGE.
3. Click "**LIST VEHICLES**"
4. Choose the correct model to be added by clicking on that line.
5. Click "**UPDATE POLICY**"
6. The new rate or fees will be displayed, click "**YES**" or "**NO**" to continue forward with the endorsement.
7. If YES, enter the VIN #, License plate state and number & actual mileage. Click "**OK**".
8. Enter whether pictures have been taken of the vehicle, **Y** or **N**
9. Describe any existing damage that is on the vehicle. If there is no damage enter **none**.
10. Enter lien-holder information if available.
11. The bold status information lets you know what are the desired actions.
12. Enter the payment information, CASH, CHECK OR MONEY ORDER.
13. Click "**ACCEPT PAYMENT AND PRINT RECEIPT**"
14. Print out the Documents.
15. Customer must sign all documents, where needed.
16. Send in all sign documents and Pictures (if full coverage or PD) to U.S. Auto.

IF B, Adding A Car to the Policy, follow these steps:

1. Click "**ADD**"
2. Enter the YEAR, MAKE and TYPE OF COVERAGE.
3. Click "**LIST VEHICLES**"
4. Choose the correct model that they insured wants to add by clicking on that line.
5. Click "**UPDATE POLICY**"
NOTE: The pro-rated amount indicated for adding a car to the policy to is only good for today. The pro-rated amount changes daily because it is based on the customers' billing cycle.
6. The new rate or fees will be displayed. Click "**YES**" or "**NO**" to continue forward with the endorsement.
7. If YES, enter the VIN #, License plate state and number and the actual mileage on that vehicle.
8. Enter whether pictures have been taken of the vehicle, **Y** or **N**
9. Describe any existing damage that is on the vehicle. If there is no damage enter **none**.
10. Enter lien-holder information if available.
11. Click "**OK**"
12. Print out all documents, have the customer sign all documents
13. Send in all signed documents and pictures (if full coverage or PD) to U.S. Auto.

Making Changes By Phone

1. Call Help Desk (1-888-886-1201) and let them know what change is being made to the policy.
2. The Help Desk will quote the dollar amount that needs to be collected (if any) and what the new monthly premium will be after the change is completed.
3. If you give the "OKAY", the Help Desk will complete the change in the main frame computer and fax you the necessary paperwork. There will be a 540a (endorsement form). If money is collected a receipt will be issued. There **MUST** be a customer signature on the paperwork. U.S. auto must have signed proof the customer has agreed to change the policy
4. If a vehicle is dropped the customer must sign a "certificate of non-use". Help Desk will fax you this form.
5. If "Full Coverage" is added, inspect the vehicle before you call the Help Desk. Any previous damage must be excluded on an "Exclusion Form" and signed by the customer. Tell the Help Desk of the previous damage. Pictures must be taken of the vehicle, including previous existing damage. One picture must include the full front end and drivers side. Another picture must include full back end and passenger side.
6. Help Desk will fax you all paperwork to be signed by the customer and will include a new insurance card (if needed).
7. Copy paperwork for your records and send originals to us.

U.S. AUTO INSURANCE SERVICES

ENDORSEMENT REVERSAL FORM

POLICY NUMBER _____

PRIMARY INSURED NAME _____

CUSTOMER SIGNATURE _____

TODAY'S DATE ____/____/____

The Endorsement done **TODAY** for this policy is incorrect and needs to be reversed. Please use Fax number 972-385-0795 in Dallas or 800-392-2405 outside of Dallas. If a receipt was created, it is Receipt # _____. When faxing in this request, please call the Agent Help Desk at 972-233-0720 in Dallas or 888-886-1201 outside of Dallas for further instructions.

No additional endorsement can be done until this is reversed. If this form is not completed and is not received at U.S. Auto by Fax prior to 7:00 PM on the day that the endorsement is done, it will not be reversed and a new endorsement will be required to correct the error. If this form is not received on the day that this endorsement was completed and a vehicle was dropped, a new policy will be required to provide coverage for the dropped vehicle.

This endorsement will be reversed and any coverage provided by the endorsement will be reversed. This will not cause the entire policy to be canceled.

MGA 112 SELLING AGENT NUMBER ____ _

SELLING AGENT NAME (PRINTED) _____

AGENT PHONE _____ FAX _____

SELLING AGENT SIGNATURE _____

DATE ____/____/____