

SafePoint Insurance Mississippi Business Advantage Program Training



Housekeeping

- Please mute your phone
- **If you are unable to hear us**, click on the Audio option and select “I will Call In.” Enter your Attendee ID number when calling.
- Q&A will be at the end of the session.
- If you have any questions **after** the session has ended, please feel free to email Ana Fernandez at afernandez@safepointins.com.
- The **Addendum pages** after the presentation contain important information, such as General Underwriting Guidelines, how to process endorsements and payment posting.



COMMERCIAL CONTACT INFORMATION

Commercial Lines Contact Information

Customer Service Phone: 1-844-722-9985, Option 3

General Commercial Lines Email: commercial@safepointins.com

Fax Line: 1-813-540-8548

Commercial Underwriting Team

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Welcome to SafePoint's Mississippi Program!



PROPERTY AND GENERAL LIABILITY MARKET GUIDE:

- Wind is available for all construction types, including Frame
- Coastal locations may require upfront modeling
- LIMITS UP TO \$10,000,000 per risk; higher limits are available based on spread of risk and additional FAC
- Building updates required in the last 25 years for older buildings for roof; Wiring, Plumbing and Heating updates required within 30 years.
- Wind and Hail Deductibles options are 1%, 2% and 5%. X-Wind will be considered on select cases.
- Residential Program is available for Alabama Agents
- GL Limits from 300,000/600,000 to \$1,000,000/\$2,000,000/\$2,000,000. Higher limits are now available up to \$5,000,000 Per Occurrence / \$10,000,000 General Aggregate (**selected classes / Underwriting Referral**)
- Mono-line Coverage is available for Property and General Liability (stand alone Crime not available)
- Seasonal exposures are a referral underwriting. Requires a completed Supplemental Application.
- Minimum Premiums: \$1,000 Package; \$500 Mono line Property; \$500 General Liability, plus admitted fees and \$25.00 Policy Fee.
- **Prohibited:** Historical, Vacant or buildings under renovation or construction.

**Higher TIV are available however account must be submitted to Underwriting for eligibility review, pricing and modeling.*

July, 2020

Agents can access the system through SafePoint's website: http://safepointins.com/agent_login.html

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WHAT CAN WE WRITE?



Food and Beverage Operations *(examples of classes)*

- Bakeries & Bakery stores - Baking on premises - No delivery to other outlets
- Beverage Stores (beverage stores with liquor must have a working central station alarm)
- Candy Stores, Confectionery Stores, Variety Stores, Gift Shops, Specialty Food Stores (no direct import), cheese stores
- Caterers (no liquor service)
- Coffee shops, Dairy Products Shops, Fruit & Vegetable Stores, Gourmet Food Stores
- Convenience/Grocery Stores (No gas; property requires working CS Alarm & surveillance cameras; need 3 Year L/R)
- Delicatessen (with limited or no cooking, no deep frying, grilling)
- Ice Cream and Yogurt Shops (without cooking – example: Coldstone)
- Restaurants, subject to working ansul systems, hood maintenance contracts, working burglar alarms and fire extinguishers with smoke detectors. Prohibited for GL: Dance floors, Karaoke or live entertainment (except for occasional soloist or background music). Frame restaurants for Property: YB 2005 and newer and/or sprinklered.

Offices (Professional Liability is excluded)

- Accounting, Bookkeeping, CPA's, Actuarial Services, Consultants (no constructional work),
- Architects & Engineers (no construction supervision, management or work), Insurance Adjusters, Insurance Agents
- Advertising Agencies, Attorneys, Computer Programming/Software Developer, Computer Service/Repairs
- Commercial condos – LRO exposure
- Dentist offices, Doctor offices, Dental Laboratories
- Lessor's Risk – Offices, Strip Centers, Mercantile Buildings (tenants must have GL with AI endorsement in favor of NI)
- Mortgage brokers, Real Estate Agents/Brokers (no property management)
- Model Homes used as offices (premises liability only, excluding Products/Completed Operations)



WHAT CAN WE WRITE?



Retail and Service

Retail and Service operations, such as:

- Retail stores, beauty supply stores (no relabeling, re-packaging or direct import), cosmetic stores, art galleries, arts and craft stores, hobby stores, floor covering stores (no installation, service or repair), bath stores, clothing stores, etc.
- Bicycle shops (no rentals, or service/repair), churches, Opticians, Laundry and Dry Cleaning receiving stations (no onsite dry cleaning, no dry cleaning plants), Florists (HNOA not available for this class), Printing operations, Camera and Photo Equipment stores, Caterers (no liquor catering), grocery stores, *and many more!*

Residential

Required documentation: 3 year hard copy loss runs and completed Habitational Supplemental Application

- Apartments, up to 200 units
- Residential Condominium Association (Association Risks only), up to 200 units
- Dwellings (Investment Properties – i.e. owned by LLC or corporation and leased out)

Prohibited: Co-ops, transient housing, five (5) stories or higher, accounts with prior Assault & Battery Claims, boat rentals or storage, risks with beaches, or swimming pools that have trampolines, diving boards, unfenced, and no child-proof self closing gates. SafePoint reserves the right to exclude A&B.

Ineligible Exposures:

Property: Storage of flammables, hazardous fuels, fireworks, rubber, manufacturing (will only consider light manufacturing), C-Stores with Gas Stations (including GL) or lumberyards.

General Liability: All construction classes, including any risks that subcontracts labor for repair, service or installation, Distributors (except Eligible classes), Import/Exporters, Manufacturing C-Stores with Gas, 24/7 or any operations that are high risk (ex: direct import, relabeling). Some classes require coverage exclusions such as Personal & Advertising Injury, or Products. HNOA may be available (except for Florists) subject to no deliveries of any kind (incidental basis) and no commercial auto in place.

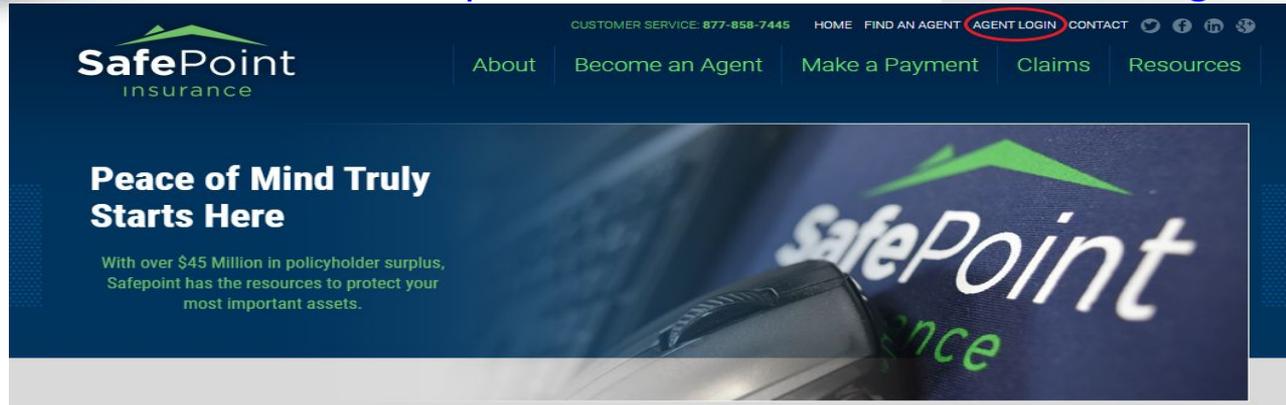


ACCESSING YOUR AGENCY PORTAL

A full service Agency Portal to help you manage easily your SafePoint policies!



Step 1: SafePoint website and select "Login"



Step 2: Select your State (MS)

Login for Agents

Please select the State that your agency is located to login to the Safepoint Agency Portal:



Step 3: Commercial Login Credentials



Login for Agents

Select the proper policy management resource via the links below:



AGENCY MAIN MENU

A full service Agency Portal to help you manage easily your SafePoint policies!



Agency Menu

The "Quick Search" Function allows you to view Policy Status and make payments on issued policies.

Agency Menu

YOUR AGENCY NAME

Quick Search

search to view policy details, print documents and/or post a payment

News

Administration

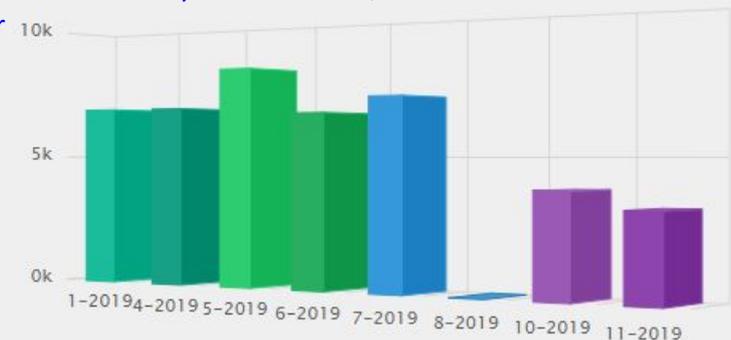
Production (Last 12 Months)

- New Business Quotes
- Bind Approved New Business Quotes
- Submit Endorsements
- Add Users
- Manage Users
- Manage Passwords
- Documents

Click "New Business Quotes" to enter new submissions in your Dashboard;

Click "Submit Endorsements" to access your Dashboard

To access SafePoint documents, such as a copy of this training, renewal questionnaires, or supplemental applications, click on "Documents"



Action Items (To-Do)

- Policies Pending Cancellation (4)
- Cancelled Policies (13)

AGENT DASHBOARD

Quoting is simple with our user friendly system!



SafePoint now offers Commercial Flood Coverage!

The dashboard features a top navigation bar with the agency name, a search bar, and a 'New Application' dropdown menu. A left sidebar contains navigation options, with 'Flood' highlighted. The main area displays four summary cards: New Quotes (61), Bound Policies (1), Submissions / Approvals (9), and Endorsements (0). Below these is a 'Recent Activity' table with columns for Date, Activity, Applicant, Line of Business, Notes, and Options. Several rows in the table are highlighted with red boxes.

Date	Activity	Applicant	Line of Business	Notes	Options
1/8/2020	WORK WITH APP.	MARCH MOTORS INC / CHANCE F...	COMMERCIAL PROPERTY		Edit Delete
1/3/2020	SUBMITTED TO CARRIER	PIMON THAI, LLC	COMMERCIAL PACKAGE	RISK IS NOT BOUND	Withdraw Attach Info
1/8/2020	WORK WITH APP.	BIO NETWORKS, INC.	COMMERCIAL PROPERTY		Edit Delete
1/8/2020	WORK WITH APP.	(U) CLUE TEST - FAST TRACK	COMMERCIAL PACKAGE		Edit Delete
1/8/2020	WORK WITH APP.	T 642 TEST 2	COMMERCIAL PACKAGE		Edit Delete
1/8/2020	WORK WITH APP.	T 642 TEST	COMMERCIAL PACKAGE		Edit Delete
1/8/2020	WORK WITH APP.	T647 RETEST	COMMERCIAL PACKAGE		Edit Delete
1/7/2020	WORK WITH APP.	LA RATING MESSAGE TEST	COMMERCIAL PACKAGE		Edit Delete
1/7/2020	WORK WITH APP.	CLUE TEST - FAST TRACK	COMMERCIAL PACKAGE		Edit Delete
1/6/2020	BOUND POLICY	TEXAS FORM CP 02 02 TEST	COMMERCIAL PACKAGE	STTK0001034-01	Print Endorse Attach Info

AGENT DASHBOARD

Quoting is simple with our user friendly system!

Flood Screen opens in a separate window, allowing you to request a quote

The screenshot displays the SafePoint Agent Dashboard interface. On the left, the 'New Application' dropdown menu is open, with 'Flood' selected and highlighted by a red box and arrow. The main dashboard area shows a 'Recent Activity' table and a 'Queue Information' section. A separate window titled 'Obtain flood indication?' is overlaid, containing a 'Flood Quote' button highlighted with a red arrow. The dashboard also features a 'SafePoint Flood Screen - Opens in a separate window' notification and various metrics for current policies and transactions.

Date	Activity	App
1/8/2020	WORK WITH APP.	MARQ
1/8/2020	WORK WITH APP.	DALL
1/8/2020	WORK WITH APP.	BIO N
1/8/2020	WORK WITH APP.	(U) C
1/8/2020	WORK WITH APP.	T 642
1/8/2020	WORK WITH APP.	T 642
1/8/2020	WORK WITH APP.	T647
1/7/2020	WORK WITH APP.	LA RA
1/7/2020	WORK WITH APP.	CLUE
1/6/2020	BOUND POLICY	TEXA

Category	Total
Saved Quotes/Applications	Total: 0
Pending Transactions	Total: 0
Billed Renewals	Total: 0
Expirations	Total: 0
Open Claims	Total: 0
Recently Issued Transactions	Total Renewals:0, Total New:0, Total Endorsements:0
Private Flood Activity	Total: 0, Quotes: 0, Policies: 0
Private Flood Billed Renewals	Total: 0

For more information regarding SafePoint's Commercial Flood Program please visit:

<https://safepointins.torrentflood.com/Membership/SignIn/?ReturnUrl=%2f>

APPLICANT INFORMATION SCREEN

User friendly quoting system!



SafePoint insurance

SEARCH... New Application Main Menu Help

Applicant Property Crime Liability Loss History Indication Location Details Application Questionnaire Uploads Submission

Property Coverage Forms available: Basic and Special. Wind Only is NOT available.

Coverage Form
Special Form (CP 10 30)

Effective Date field: Requires manual entry
Locations: Up to 35 locations, with ability to schedule higher (referral to U/W)
FEIN or SSN field: Mandatory field (DO NOT USE 1234567 or 0000000)
Contact Name: Insured contact for policy management (inspection, claims, etc)
New Venture: Acceptable with 3-year prior managerial experience in same industry. Confirm on Application tab

Applicant: ANA'S GIFT SHOP, LLC
Effective: 02/01/2020
Locations: 1
Entity Type: Corporation
FEIN or SSN: 382940104
Target Premium: \$ 2500 .00

D.B.A. Name (If applicable): DBA IF APPLICABLE
Contact Name: ANA
New Venture: No

Location #1 - Premises Address: 5015 WESTHEIMER RD #1452
City: HOUSTON
State: TEXAS
Zip Code: 77056
Year Built: 2001
County: HARRIS

Desired Coverages: Property Crime General Liability

[Continue to Coverages](#)

Click "Continue to Coverages" for the next screen



Applicant: ANA'S GIFT SHOP, LLC		Term: 02/01/2020 - 2/1/2021		Indication #: 1136220200108124633	
Property Section Location #1: 5015 WESTHEIMER ROAD #1452 HOUSTON TX, 77056					
Building Limit	Contents / Pers. Property	Business Income	Coinsurance		
\$ 1,000,000 .00	\$ 250,000 .00	\$ 100,000 .00	80%		
Wind & Hail Coverage	Wind & Hail Deductible (Subject to Min.)	AOP Deductible	Outdoor Property		
Included	- SELECT -	\$1,000	Yes		
Terrorism	Property Extension Endorsement	Improvements & Betterments Coverage	Theft Coverage		
Included	Yes	No	- SELECT -		
Valuation Building	Valuation Contents / BPP	Extra Expense Coverage			
Replacement Cost	Replacement Cost	Included			
Business Income Coverage Options		Monthly Limit of Indemnity			
Risk type	Coverage Method	1/4 Policy Limit			
Mercantile Or Non-Manufacturing	Monthly Limit of Indemnity				
Outdoor Property Coverage Options Select Coverage Limits					
Spoilage Limit					
No Coverage					
Ordinance Or Law					
- SELECT -					
Earthquake Coverage					
Excluded					
<i>Outdoor Property: Fences, Canopies/Awnings, Pools and Outdoor Signs Spoilage Limits available: \$5,000 / \$10,000. Refer to Underwriting higher limits; Ordinance & Law: Available for buildings that are up to \$1,000,000 in value with YB 40 years or less; Earthquake Coverage: Available, refer to Underwriting.</i>					
Additional Rating Information					
CSP Code					
Gift Shops					
Construction Type					
Joisted Masonry					
Fire Protection					
None					
Total Area (square feet)					
10000					
Construction Enhancements					
None					
Fire Alarm					
None					
# of Stories (Excl. Basements)					
01					
Territory, PC, Community Grade and Census Block are auto-filled					
Territory		Protection Class			
205		01			
Burglar Alarm		Extent of Protection			
Central Station w/o Keys		High			
Watchmen on Premises		Establishment Type			
None		Mercantile			
Community Grade (B.C.E.G.)		Census Block			
08		482014319001			

Help Screen Pop-Ups

Listed alphabetically (If **NOT** listed class is not available)

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PROPERTY EXTENSION ENDORSEMENT

Property Extension Endorsement ⓘ

Yes



User is able to view a summary of SafePoints Property Extension Endorsement by clicking on the Help Icon

Property Coverage Extension Endorsement - \$175 per location

Coverage	Limit Of Insurance
Accounts Receivable	Up to \$25,000
Additional Debris Removal	Up to \$25,000
Arson, Vandalism & Burglary Reward	Up to \$10,000
Building & Personal Property Coverage Form	References to 100 feet changed to 1,000 feet
Business Income from Dependent Properties	Up to \$10,000
Computer Fraud	Up to \$5,000
Employee Theft	Up to \$25,000
Fire Department Service Charge	Up to an additional \$5,000
Forgery or Alteration	Up to \$15,000
Limited Ordinance or Law Coverage	up to \$50,000
Lock and Key Replacement	Up to \$2,500
Money Order & Counterfeit Money	Up to \$15,000
Outdoor Property	Up to an additional \$5,000 (\$1,000 any one tree, shrub or plant)
Outdoor Signs	Up to an additional \$15,000
Personal Property Off Premises	Up to an additional \$10,000
Spoilage Limit due to Power Outage	Up to \$15,000
Tenant's Glass	Included
Utility Services-Direct Damage	Up to \$25,000
Utility Services-Time Element	Up to \$25,000
Valuable Papers and Records	Up to an additional \$25,000 on premises/\$10,000 off premises
Water Back Up	\$10,000

Close

Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Crime Section

Employee Theft \$5,000	Theft Deductible \$1,000	Forgery & Alteration \$5,000	Forgery & Alt. Deductible \$1,000
Theft - Money & Securities \$5,000	Theft Money & Sec. Deductible \$1,000	Robbery or Safe Burglary of Other Property \$5,000	Robbery & Burglary Deductible \$1,000
Outside The Premises \$10,000	Outside The Premises Deductible \$1,000	Money Orders & Counterfeit Money \$5,000	Money Orders & Counterfeit Money Ded. * Select Deductible *
Number of Employees 5	Class Group Retail Trade	Classification Miscellaneous store retailers NOC	

Prev Continue

Information required to proceed has not been entered.

Displays risk eligibility for Agents with Fast Track authority



FastTrack Ineligible due to: Construction type.JOISTED MASONRY



IMPORTANT

Working Central Station Alarm system with a Panic Button AND Class C or better Burglary Resistive Safe is required for Inside Premises limits of \$5,000 and higher.

- Applicant
- Property
- Crime
- Liability**
- Loss History
- Indication
- Location Details
- Application
- Questionnaire
- Uploads
- Submission

Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Liability Section

Occurrence	General Aggregate	Prod / Completed Ops. Agg.	Dmg to Prem Rented to You	Medical Expenses	Personal & Advert. Injury
\$500,000	\$1,000,000	\$1,000,000	\$100,000	\$5,000	\$500,000

Terrorism	Hired & Non-Owned	<i>HNOA is subject to: 1) no deliveries of any kind, 2) no transportation, 3) no commercial auto policy in place. Available only for <u>incidental exposures</u>.</i>			
Included	No Coverage				

Location	Class	Code	Exposure	Basis
1	Gift Shops - Other than Not-For-Profit	13506	250,000	ANNUAL SALES

Location	Class	Code	Exposure	Basis
* Select a Location *	* Select a Class *	CLASS	0	BASIS

Additional Insureds Information

Additional Insured #1 Form	Additional Insured #1 Name	Address	City	State	Zip
- SELECT IF APPLICABLE -	A.I. NAME 1	ADDRESS	CITY	STATE	ZIP

- SELECT IF APPLICABLE -
- (CG 20 10) Owners, Lessees or Contractors, Scheduled Person or Organization
- (CG 20 02) Club Members
- (CG 20 04) Condominium Unit Owners
- (CG 20 05) Controlling Interest
- (CG 20 11) Managers or Lessors of Premises
- (CG 20 13) State or Political Subdivision - Relating To Premises
- (CG 20 15) Vendors
- (CG 20 17) Townhouse Associations
- (CG 20 18) Mortgagee, Assignee, or Receiver
- (CG 20 22) Church Members & Officers
- (CG 20 26) Designated Person or Organization
- (CG 20 28) Lessor of Leased Equipment
- (CG 20 29) Grantor of Franchise
- (CG 20 34) Lessor of leased equipment- Maintenance by lessor
- (CG 20 35) Grantor of licenses-automatic status
- (CG 20 36) Grantor of licenses

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Additional Interest endorsements not displayed are not eligible for SafePoint. Waiver of Subrogation and PNC are exceptions requiring Underwriting referral and approval.

FastTrack Ineligible due to: Construction type..JOISTED MASONRY

Loss History Screen

SafePoint insurance SEARCH... New Application Main Menu Help

Applicant Property Crime Liability **Loss History** Indication Location Details Application Questionnaire Uploads Submission

Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Loss History

Claims Within Last 36 Months

No Losses Within Last 36 Months

Risks with loss frequency or severity exposures are NOT ELIGIBLE for SafePoint.

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ATTENTION!

FastTrack Ineligible due to: Construction type.JOISTED MASONRY

Loss History

Claims Within Last 36 Months

1
No Losses Within Last 36 Months
1
2
3
4
5

*This is the Loss History screen. Mandatory field. Please provide details of all claims within the last three (3) years.
Risks with claims require 3-year loss runs, along with a) complete details of claim(s), b) confirmation of repair for all damages, c) description of mitigation steps taken by insured to prevent future losses.*

Loss Date	Date Claim Reported	Line	Paid	Reserved	Status
LOSS DATE 1	CLAIM DATE 1		AMT PAID	AMT RESERVED	

Loss Type

Description of Loss (Please provide complete details)

TYPE / DESCRIPTION OF OCCURENCE OR CLAIM

Is Loss "Act of God?"

Three year hard copy loss runs are required.

Prev Continue

FastTrack Ineligible due to: Construction type.JOISTED MASONRY

NON-BINDING INDICATION SCREEN

Applicant	Property	Crime	Liability	Loss History	Indication	Location Details	Application	Questionnaire	Uploads	Submission	
Applicant: ANAS GIFT SHOP, LLC						Term: 2/1/2020 - 2/1/2021			Indication #: 1136220200108124633		
Location 1: 5015 WESTHEIMER ROAD #1452, HOUSTON TX 77056 - Wind & Hail Deductible: 1%. All Other Perils Deductible:\$1000											
Coverage Part						Limit			Premium		
Property											
		Building Limit				\$1,000,000			\$5,640.00		
		Contents and Business Personal Property				\$250,000			\$1,891.00		
		Terrorism Coverage				INCLUDED			\$12.00		
		Business Income WITH EXTRA EXPENSE				\$100,000			\$569.00		
		Equipment Breakdown				INCLUDED			\$162.00		
		Property Coverage Extension Endorsement							\$175.00		
							Property Part - Total:		\$8,449.00		
Crime											
		Employee Theft				\$5,000			\$21.00		
		Forgery or Alteration				\$5,000			\$5.00		
		Inside the Premises - Theft of Money and Securities				\$5,000			\$11.00		
		Inside the Premises - Robbery or Safe Burglary of Other Property				\$5,000			\$8.00		
		Outside the Premises				\$10,000			\$2.00		
		Money Orders and Counterfeit Money				\$5,000			\$1.00		
							Crime Part - Total:		\$48.00		
General Liability											
		Occurrence Limit				\$500,000					
		General Aggregate Limit				\$1,000,000					
		Products Aggregate Limit				\$1,000,000					
		Damage to Premises Rented to You				\$100,000					
		Medical Expenses				\$5,000					
		Personal Injury				\$500,000					
		13506 - GIFT SHOPS - OTHER THAN NOT-FOR-PROFIT							Premises: \$396.00		
		Additional Insureds (Count: 0)							Products: \$104.00		
		Terrorism Coverage				INCLUDED			\$0.00		
									\$3.00		
							General Liability Part - Total:		\$503.00		
							Policy Fee:		\$40.00		
							Grand Total:		\$9,040.00		



Equipment Breakdown & Cyber Liability are automatically included ('baked in').

 This is a **non-binding** manual indication. Additional credits up to 25% may be available in order to meet your target pricing request. Please complete the remaining screens and submit the risk to SafePoint for underwriting review and final quote.

 Indication

Print or save as PDF the Non-Binding Indication

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This is a **non-binding indication** generated for your convenience. Premiums vary depending on risk characteristics and loss experience upwards/downwards by **25%**.

PLEASE COMPLETE THE REMAINING SCREENS AND SUBMIT TO SAFEPOINT FOR A FIRM QUOTE.

LOCATION DETAILS SCREEN



Applicant	Property	Loss History	Indication	Location Details	Application	Questionnaire	Uploads	Submission
-----------	----------	--------------	------------	-------------------------	-------------	---------------	---------	------------

Applicant: MY STORE LLC Term: 8/12/2019 - 8/12/2020 Indication #: 5940520190712085715

Details for Location #1 5015 WESTHEIMER ROAD #1452, HOUSTON TX 77056

Distance to Hydrant	Distance to Fire Station	Fire Department	Residential Exposure?	Residential %
0	0.75	OTHER UNINCORPORATEI	No	0
Boiler on Premises?	Burglar Alarm Monitored By	Burglar Alarm Certificate	Guards	Fire Alarm Manufacturer
No	NA	NA	# GUARDS	NA
Building Improvements - Year of Update				
Wiring	Roofing	Plumbing	Heating	
2003	2003	2005	2005	
Other	Other - Notes			
YEAR				

Additional Interests

Interest 1 Type	Name
- SELECT -	ADDITIONAL INTEREST 1/ LEGAL ENTITY NAME

Address	City	State	Zip	Reference / Loan
ADDRESS 1	CITY 1	STATE 1	ZIP CODE 1	REFERENCE # 1

[Prev](#) [Continue](#)

Click "Continue" to move to next screen.

**Roof updates required within 25 years. Wiring, plumbing and heating updates in the last 30 years.
Working Burglar Alarm systems may be required for theft depending on BPP limit and type of contents.**

APPLICANT INFORMATION (125)



Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Application Property Crime Liability Loss History Indication Location Details Questionnaire Uploads Submission

Mailing Address City State Zip Code Phone

123 SOMEWHERE STREET HOUSTON TX 77056 (834)004-9387

Website **E-mail** **Nature of Business** **Date Business Started**

WWW.CLIENTS-SITE.COM AFERNANDEZ@SAFEPOINTINS.COM Retail 1/1/1900

Description of Primary Operations **Description of Operations of other Named Insureds**

** PLEASE ENTER AS MUCH INFORMATION AS POSSIBLE DESCRIBING THE APPLICANT'S OPERATIONS IN THIS FIELD!!! ** OPERATIONS OF OTHER NAMED INSUREDS

Prior Carrier Information

Carrier #1	Policy Number	Effective	Expiration	Premium	Type
TRAVELERS	2340928347098	2/1/2019	2/1/2020	2500	Property
Carrier #2	Policy Number	Effective	Expiration	Premium	Type
CARRIER NAME 2	PRIOR POLICY #2	PRIOR EFFECTIVE #2	PRIOR EXPIRATION #2	PRIOR PREMIUM 2	

[Prev](#) [Continue to Questionnaire](#)

FastTrack Ineligible due to: Construction type..JOISTED MASONRY



3-Year Loss Runs are required within five (5) days of binding or the SafePoint 3-Year No Loss Statement. For residential occupancies, we must have 3-year loss runs and supplemental application within five (5) days of binding.

QUESTIONNAIRE SCREEN

Chat is available from 8 am to 6 pm EST

Applicant	Property	Crime	Liability	Loss History	Indication	Location Details	Application	Questionnaire	Uploads	Submission
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Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Crime Questionnaire

1. Are volunteers used? If yes, enter # of volunteers: Yes No

2. Any employees leased to others? If "YES", enter number: Yes No

3. Any employees leased from others? If "YES", enter number: Yes No

4. Any employee been cancelled for crime coverage by any insurer? Yes No

5. Hiring practices: Is prior employer history checked? Yes No

6. Are credit checks secured for employees with access to financial transactions? Yes No

7. Purchasing / Receiving Controls: Are departments supervised by someone not authorized to pay bills? Yes No

* Are background checks required on employees handling moneys? Yes No

* Are bank accounts reconciled by someone not authorized to deposit or withdraw? Yes No

* Are countersignature of checks required? Yes No

* Is there a UL approved Class C or higher grade safe on premises with a panic button? Yes No

General Liability Questionnaire

1. Does the named insured or any officer of the corporation hold a GC License, or contracting license? Yes No

2. Does the insured import, distribute or sell online products for auto parts and accessories? Yes No

3. Does the insured operate as a manufacturers representative or importer/exporter? Yes No

4. Does insured operate as a distributor? Yes No

Leave a message

QUESTIONNAIRE SCREEN

Chat is available from 8 am to 6 pm EST

Underwriting Questionnaire

GENERAL INFORMATION - EXPLAIN ALL "YES" RESPONSES

- 1-a. Is the applicant a subsidiary of another entity or does the applicant have any subsidiaries? Yes No
- 1-b. Does the applicant have any subsidiaries? Yes No
2. Is a formal safety program in operation? Yes No
3. Any exposure to flammables, explosives, chemicals? Yes No
4. Any other insurance with this company? Yes No
5. Any policy or coverage declined, cancelled or non-renewed during the prior three (3) years for any premises or operations? (Missouri applicants - do not answer this question) Yes No
6. Any past losses or claims relating to sexual abuse or molestation allegations, discrimination or negligent hiring? Yes No
7. During the last five years (ten in RI), has any applicant been indicted for or convicted of any degree of the crime of fraud, bribery, arson or any other arson-related crime in connection with this or any other property? Yes No
8. Any uncorrected fire and/or safety code violations? Yes No
9. Has applicant had a foreclosure, repossession, bankruptcy or filed for bankruptcy during the last five (5) years? Yes No
10. Has applicant had a judgement or lien during the last five (5) years? Yes No
11. Has business been placed in a trust? Yes No
12. Any foreign operations, foreign products distributed in USA, or US products sold/distributed in foreign countries? Yes No
13. Does applicant have other business ventures for which coverage is not requested? Yes No
14. Is there any kind of construction work or renovation work being conducted at any of the insured locations? Yes No
15. Are any locations listed on the application currently vacant? If so, provide details below. Yes No
16. Is there any commercial cooking, including the use of deep fat fryers, commercial grade stoves, or devices that emit smoke or grease-laden vapors? Yes No
17. Are all electrical panels equipped with circuit breakers? Yes No
18. Are any electrical panels manufactured by Zinsco, Federal Pacific, or Challenger? Yes No
19. Is the insured working from home? Yes No

Additional Remarks

Any additional remarks?

Leave a message

DOCUMENT UPLOAD SCREEN



SafePoint insurance **USER ACCEPTANCE TEST SYSTEM** [New Application](#) [Main Menu](#) [Help](#)

[Applicant](#) [Property](#) [Crime](#) [Liability](#) [Indication](#) [Location Details](#) [Application](#) [Questionnaire](#) **Uploads** [Submission](#)

Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Uploads **(Optional)**: Attach any additional files (such as loss runs) that may assist SafePoint underwrite the risk.

DROP FILES HERE

Items you can upload:

Photos, Appraisals, Building Diagrams, Loss Runs, copy of policy declaration pages or copies of quotes, and any other underwriting information.



or [+ Add files...](#)

Sample Doc for Training.docx

[Prev](#) [Continue](#)



Please make sure to click on the blue icon to upload your documents. Otherwise, documents will not transfer to the submission file. When done click continue.

SUBMIT TO SAFEPOINT SCREEN



- Applicant
- Property
- Crime
- Liability
- Loss History
- Indication
- Location Details
- Application
- Questionnaire
- Uploads
- Submission

Applicant: ANAS GIFT SHOP, LLC Term: 2/1/2020 - 2/1/2021 Indication #: 1136220200108124633

Submission

Agent's Name	Agent License #	Agent Email	CSR (optional)
<input type="text" value="AGENT NAME"/>	<input type="text" value="AGENT LICENSE"/>	<input type="text" value="AGENT@EMAIL.COM"/>	<input type="text" value="CSR NAME"/>

Agent's Notes to Underwriting (optional)



Agent and Insured Certification

By clicking this box, we hereby warrant that all information entered in this submission, including answers to SafePoint's underwriting questions are true and correct to the best of our knowledge. This certification statement and the application as entered shall be the basis of any insurance that may be issued and forms part of the policy

[Submit to SafePoint!](#)

[Prev](#) [Return to Main Menu](#)

FastTrack Ineligible due to: Construction type.JOISTED MASONRY

Enter your Agent, contact and email information;
Click on **“Submit to SafePoint.”** If **“Submit to SafePoint”** is not selected, Underwriting will not receive your submission!

ACKNOWLEDGEMENT SCREEN



Thank you for your submission! This application has been submitted to SafePoint insurance for review.

NOTICE: RISK IS NOT BOUND

You will be notified when the application has been reviewed by underwriting.

Indication: [Click here to view.](#)

Insurance Application: [Click here to view.](#)

[Return to Main Menu](#)



AGENT DASHBOARD

Once the account is submitted it will show on your Dashboard as “SUBMITTED.”

**62**
New Quotes
within the last 30 days
[View Details](#)

**1**
Bound Policies
within the last 30 days
[View Details](#)

**10**
Submissions / Approvals
to / from Company
[View Details](#)

**0**
Endorsements
within the last 30 days
[View Details](#)

Recent Activity

Show 10 entries Filter:

Date	Activity	Applicant	Line of Business	Notes	Options
1/8/2020	SUBMITTED TO CARRIER	ANAS GIFT SHOP, LLC	COMMERCIAL PACKAGE	RISK IS NOT BOUND	Withdraw Attach Info

When approved by U/W, your Activity will indicate “APPROVED APPLICATION.” When bound, Activity shows as “Bound Policy.” Document upload is available on all approved and bound quotes. You can print a proposal on Approved Quotes.

Recent Activity

Show 10 entries Filter:

Date	Activity	Applicant	Line of Business	Notes	Options
1/8/2020	APPROVED APPLICATION	ANAS GIFT SHOP, LLC	COMMERCIAL PACKAGE		Print Bind Attach Info

Information on 1136220200108124633

Applicant	Underwriter
ANAS GIFT SHOP, LLC	ANA FERNANDEZ
Status	Details
APPROVED APPLICATION	APPROVED: 1/8/2020 2:52:22 PM
Approved By	
ANA FERNANDEZ	

[Close](#)

BINDING COVERAGE

Payment due at binding



Effective date can be changed FORWARD. Back Binding coverage is prohibited!



Step 1 – Select payment method

Dashboard » Bind Risk #: 1136220200108124633

ANAS GIFT SHOP, LLC

Effective: 2/1/2020

[Change Effective Dates](#)

Step 1. Select a Payment Plan

- SELECT -
- SELECT -
Pay in Full
Direct Bill

Step 2 – If DB, select Payment Plan

Step 2. Choose A Direct Bill Plan

- SELECT -
- SELECT -
Semi Annual - \$5,437.00 Down; \$3,619.00 Installment
Quarterly - \$3,629.00 Down; \$1,811.00 Installments
9 Pay - \$1,821.00 Down; \$907.00 Installments

Step 3, Select Payment Method (ACH or Credit Card). For ACH enter the Bank information in the pop screen that displays.

- SELECT -
- SELECT -
ACH From Agent's Account ending in ****5679
ACH From Insured's Account
Pay with Credit Card

We accept Visa, Master Card and Discover.

Credit card payments are subject to a 2.75% plus \$1.00 3rd party vendor fee.



Cancel **Bind this Account**

BINDING CONFIRMATION SCREEN



ANAS GIFT SHOP, LLC

Effective: 2/1/2020

Total Premium **\$9,040.00**

Due Now: **\$505.00**

[Change Effective Dates](#)

POLICY NUMBER: SPTK0001038-01

As a reminder, please be sure to submit the following, if not already attached, within five (5) business days.

- Completed and signed applications
- Signed TRIA Select/Reject form
- Signed Sinkhole Election Form (SIC SLC-R 10 13)
- If located in Special Flood Hazard Area
 - Copy of current flood policy declaration page(s) OR
 - Flood Waiver Form if declined purchase of flood insurance.
- 3 year loss history (Loss Runs or Statement of No Loss)

Print Type

Policy documents can be printed, or saved as PDF and emailed from your agency to your policyholders and additional interests (such as mortgagees/loss payees).

[POLICY DECLARATION](#)

[INTERLINE FORMS AND ENDORSEMENTS](#)

[COMMERCIAL PROPERTY FORMS AND ENDORSEMENTS](#)

[GENERAL LIABILITY FORMS AND ENDORSEMENTS](#)

[PAYMENT SCHEDULE](#)

[ALL DOCUMENTS](#)

Thank you for you the opportunity to serve your client's needs. Peace of mind starts here!

Once the system processes the payment you will automatically receive a policy number and all policy documents as indicated on the above example.

QUESTIONS?



Customer Service Lines: 844-722-9985, option 3

Ana Fernandez, Director of Commercial Lines

Direct: 813-444-5758

Email: afernandez@safepointins.com

Jay Jagers, Senior Underwriter

Email: jjagers@safepointins.com

SafePoint Insurance Business Advantage Program Training

Thank you for attending our Training
Webinar.



ADDENDUM TO COMMERCIAL WEBX

- General Underwriting Guidelines
- Binding Protocols
- Endorsement Process
- Making a payment on bound policies via your Agent Main Menu

GENERAL GUIDELINES

New Business General Underwriting Guidelines

General Underwriting Guidelines

- Locations with close proximity to coast waters require modeling to determine exposure. **Refer to underwriting.**
- Seasonal exposures require **underwriting referrals** and a completed Seasonal Business supplemental application.
- Limits higher than \$10,000,000 are available and require underwriting approval and additional FAC pricing. Exception: Risks with locations that have a spread of risk with limits less than \$2,000,000 for each location.
- Accounts not eligible for General Liability may be eligible for monoline property. Contact underwriting.
- Business Income limits in excess of \$300,000 may require a Business Income Worksheet. Maximum Business Income available is \$750,000. Refer to Underwriting.
- GL limits higher than \$1,000,000 Per Occurrence and \$2,000,000 Products Aggregate are subject to SafePoint's Underwriting eligibility and procurement of FAC.
- SafePoint requires all buildings to be insured at insurance to value, based on RCV or ACV selection. A Marshall & Swift is completed for all new business with building coverage to verify values and is available to the agent upon request.
- Churches with stain glass are not eligible for SafePoint.
- **Prohibited classes:** Vacant buildings, distressed properties, lack of maintenance, and risks with renovation work, manufacturing, or storage of hazardous chemicals, explosives, storage of tires, fireworks, ammunition or gunpowder.
- Wind Deductibles options may vary depending on individual risk characteristics, such as construction type, year built, year of updates, and proximity to coast.
- Minimum AOP Deductible is \$1,000.
- All commercial policies are on Direct Bill. **We do not accept Premium Financing.**
- SafePoint is **not a market** for any construction related account, or risks that have construction class codes for General Liability. Property may be available depending on individual risks.

BINDING COVERAGE

Payment due at binding

Important Notice for Binding

- Please verify the effective date is correct prior to entering payment information.
- Minimum premium for 9 Pay Plan is \$2,501. There is no minimum for Semi-Annual and Quarterly Plans. Citizens wind policies are not eligible for the 9 pay plan.
- Payment options include (on voluntary new business): Semi-annual, quarterly, 9 pay (\$2,500 minimum premium). SafePoint does not accept Premium Finance Contracts.
- Any changes needed after binding will need to be endorsed unto the policy. Please verify prior to binding all coverage limits and terms are correct. Changes needed on Approved quotes need to be emailed to your underwriter.
- If you receive an error during the binding process, please contact underwriting immediately (844-722-9985)
- Please remember that all signed documentation (i.e. completed and signed acords, TRIA, etc.) listed on our email approval and binding confirmation screen is required within five (5) days of binding, including inspection contact information (name/phone number and email if available).
- All quotes are subject to favorable inspection and favorable CLUE Reports, and any other terms listed on the Proposal and Email Approval.
- 3 year loss runs and completed Habitational Supplemental application is required on all residential accounts.
No Exceptions!

Endorsement Process

All endorsement requests are entered via our exclusive Point of Sale system, which sits on your Agent Dashboard. Below is the step by step process to follow when requesting an endorsement from SafePoint.

- Go to <http://safepointins.com/>
- Top right corner click on [Agent Login](#)
- Once there, click on [Commercial](#)
- At the login page enter your assigned UN/PW
- From the Agency Menu, click on [Submit Endorsements](#)
- Once you click on the link, you will see your policy and endorsements. To print policy documents, click [Print](#), or save as PDF.
- To request an endorsement to an existing policy, please
 - click **“Endorse”** icon next to the policy (see below)
 - Enter the endorsement description, complete the fields for each underwriting screen with new information
 - click **“Submit to SafePoint”** on the last screen. SafePoint will receive your endorsement request and will review/release for approval.
 - Once the endorsement is approved, you will receive an email notice and will be able to print/save your endorsement.
 - Additional Premiums generated via endorsements will be included on installment plans
Refer to print screens that follow.

ENDORSEMENT SCREENS

Agency Menu

Quick Search
search to view policy details and/or post a payment

Administration | **Production (Last 12 Months)**

- New Business Quotes
- Bind Approved New Business Quotes
- **Submit Endorsements**
- Additions
- Manage Users
- Manage Passwords
- Commission Statements
- Online Payment Guide
- Business Advantage Training

11
New Quotes
within the last 30 days

View Details

3
Bound Policies
within the last 30 days

View Details

3
Submissions / Approvals
to / from Company

View Details

0
Endorsements
within the last 30 days

View Details

Recent Activity

Show 10 entries

Filter:

Date	Activity	Applicant	Line of Business	Notes	Options
6/19/2017	BOUND POLICY	MULTILOCATION ENDORSEMENT TEST	COMMERCIAL PACKAGE	SPTK0001151-01	Print Endorse Attach

POSTING A PAYMENT Agency Menu

Posting a Payment via Agency Menu

Step 1:

From your agency Menu, search for the policy by entering either the policy number or Named Insured.

Step 2:

Once the policy is displayed, click on the link.

Step 3:

When the policy displays, click on “Make Payment”

Step 4:

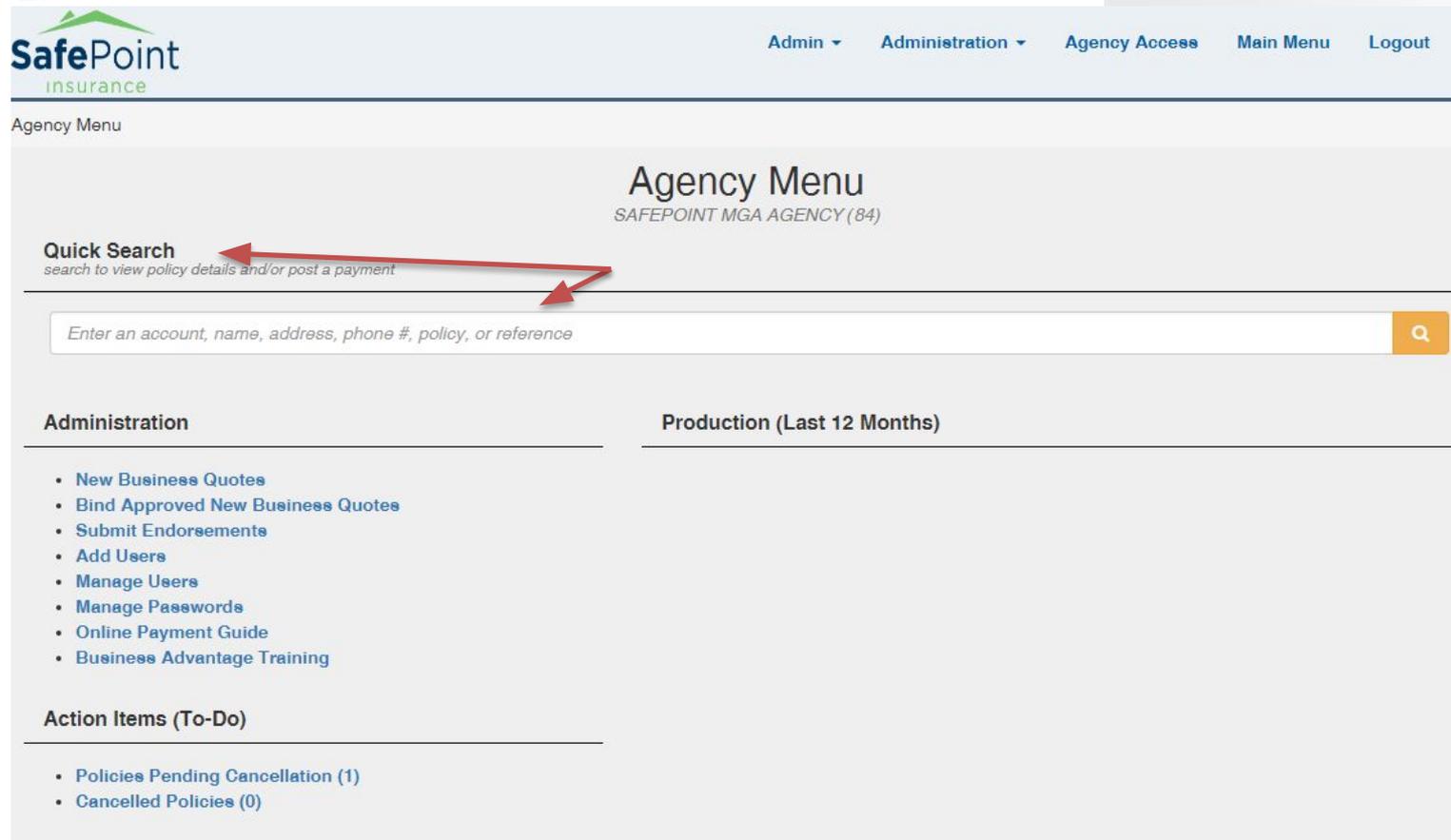
Select payment method. Credit card payments are subject to a 2.75% plus \$1.00 processing fee based on amount being charged by the credit card company.

Note: Insured or agent can also post a payment directly via our SafePoint website. Please see Online Payment Guide.

POSTING A PAYMENT Agency Menu

Print Screens – Posting a Payment

Step 1:



The screenshot shows the SafePoint Insurance Agency Menu interface. At the top, there is a navigation bar with the SafePoint logo on the left and links for Admin, Administration, Agency Access, Main Menu, and Logout on the right. Below the navigation bar, the page title is "Agency Menu" with the subtitle "SAFEPOINT MGA AGENCY (84)". A "Quick Search" section is located below the title, with a red arrow pointing to the search input field. The search input field contains the placeholder text "Enter an account, name, address, phone #, policy, or reference" and a search button with a magnifying glass icon. Below the search section, there are two main columns: "Administration" and "Production (Last 12 Months)". The "Administration" column contains a list of links: "New Business Quotes", "Bind Approved New Business Quotes", "Submit Endorsements", "Add Users", "Manage Users", "Manage Passwords", "Online Payment Guide", and "Business Advantage Training". The "Production (Last 12 Months)" column is currently empty. Below these columns, there is an "Action Items (To-Do)" section with a list of items: "Policies Pending Cancellation (1)" and "Cancelled Policies (0)".

POSTING A PAYMENT Agency Menu

Posting a Payment Screens

Step 2:

SafePoint insurance Admin Administration Agency Access Main Menu Logout

Policy Search

Enter an external policy, name or address

Search Results

Inured	Policy No	Address	Inception	Status
XXXXXXXXXXXXXXXXXXXX	SPPK0001111-01	XXXXXXXXXXXXXXXXXXXX TALAHASSEE, FL 32308	7/21/2016	In Force 7/21/2016

Step 3:

SafePoint insurance Logou

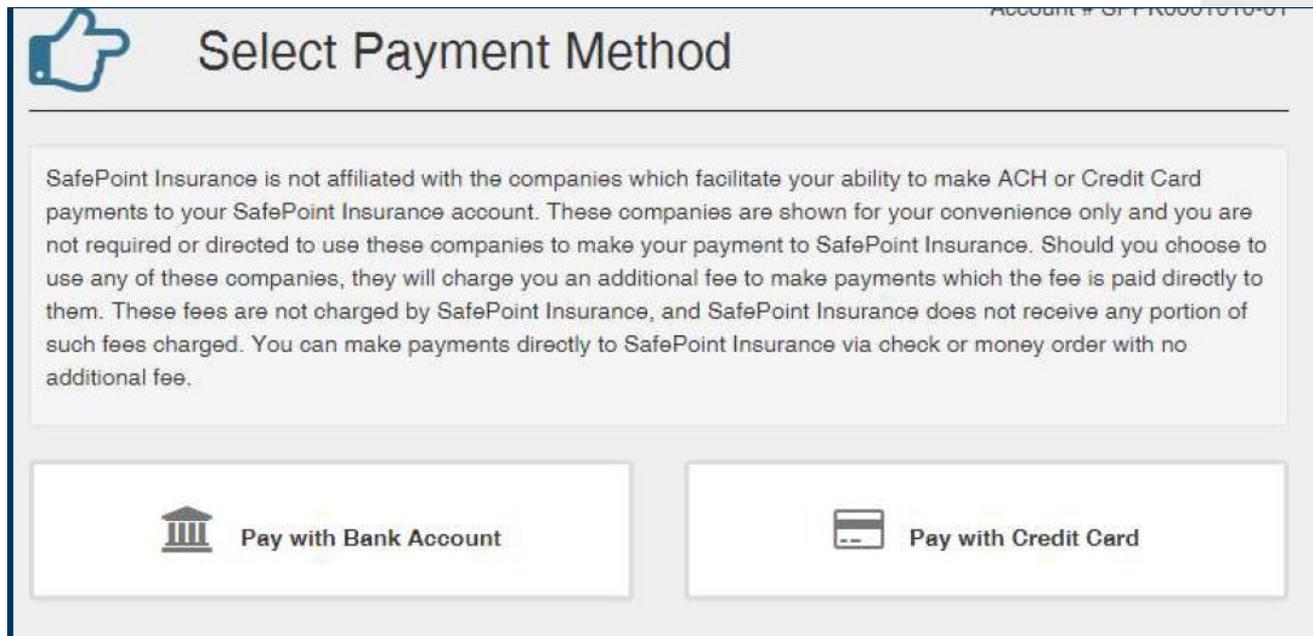
My Policy

Inured	Policy Details (In Force)	Payment Info
Policyholder Name Address City, State, Zip Phone 1: (XXX) 999-9999 Phone 2: (XXX) 999-9999 Cell: Fax: (XXX) 999-9999 Email: xxxxxx@xxxxx.com	Policy No SPPKXXXXXXXX-01 LOB COMMERCIAL PACKAGE Type New Premium \$10,000 Fees \$13.00 Effective 6/1/2016 Expiration 6/1/2017	Pay Off \$<> Installments 8 Installments Left 8 Due Date 9/22/2016 Due Amount \$500.00 <div style="border: 2px solid red; padding: 5px; display: inline-block;"> Make Payment </div>

POSTING A PAYMENT Agency Menu

Posting a Payment Screens

Step 4:



Select Payment Method

SafePoint Insurance is not affiliated with the companies which facilitate your ability to make ACH or Credit Card payments to your SafePoint Insurance account. These companies are shown for your convenience only and you are not required or directed to use these companies to make your payment to SafePoint Insurance. Should you choose to use any of these companies, they will charge you an additional fee to make payments which the fee is paid directly to them. These fees are not charged by SafePoint Insurance, and SafePoint Insurance does not receive any portion of such fees charged. You can make payments directly to SafePoint Insurance via check or money order with no additional fee.

 Pay with Bank Account

 Pay with Credit Card

Important Notice!

Credit Card payments are subject to 2.75% processing fee plus \$1.00 based on the amount being charged by the credit card vendor.