IENet™ Tips ’n Tricks

Policy Information Screen
See the “Key as” line to properly complete the Named Insured field. This line changes based on the Legal Entity chosen and provides an example as to the proper way the Named Insured should be represented on the policy based on its Legal Entity.

Location Schedule Screen
Select the correct Pac Type (aka Segment). We divide our Program Codes into industry-specific Segments. Our Segments translate into Pac type. See Agent HQ™ for more information on our Segments.

Policy Coverages Screen
• For GL Limits, Travelers offers $2M/$4M limits on most Pac types. This may be more cost effective than quoting $1M/$2M underlying limits and a $1M Umbrella.
• Our XTEND Endorsement® includes 15 liability extensions of coverage. Press the F1 key in the box in front of the XTEND Endorsement field for a full list of those coverages.
• Our Power PacSM Endorsement enhances Property coverages in 20 key areas. Press the F1 key in the box in front of the Power Pac field for a full list of those coverages.
• We have industry specific endorsements for Accountants; Eating Establishments; Technology Offices; Technology Manufacturers; Lawyers and Medical/Dental professionals that include many of the same coverages as Power Pac, as well as coverages tailored to these types of insureds.
• The Building Owners Endorsement is a Property enhancement with specialized coverages for your building owner insureds such as Apartment, Building and Condominium owners. Since some Ordinance or Law coverage is included, please do not select the Ordinance or Law option when choosing this endorsement. Press the F1 key in the box in front of the Building Owners Endorsement field for more detail.

Location Detail Screen
• Damage to Rented Premises – is included up to $300,000. This limit may be increased.
• Signs attached to the building or within 1,000 feet of the described premises are automatically covered up to the Building or Business Personal Property limit. The Sign option found on this screen is used for signs that do not meet that criteria.
Location Detail 2 Screen
- Check the Sprinklered box only on fully sprinklered buildings (including attic space).

Policy Summary Screen
Under Underwriting Authority, check to see if your policy status shows “Within Authority” or “Please Refer”. If the policy is “Within Authority”, you have the authority to issue the policy. If the policy shows “Please Refer”, then you must refer (using the Refer to Underwriter button on the left) for approval and authority to issue.

No Down Payment – No Problem
If you do not have a down payment, type “OVERRIDE” in the Check Number box on the Direct Bill Information screen. We will automatically bill the insured the down payment.

Driver List and Motor Vehicle Request Screen – Summarized
1. The minimum information for this screen is “Total Number of Drivers”.
2. Note that the “Age”, “# of Major Violations” and “# of Other Violations” fields are opened for input (complete if known).

Tips by Segment

Apartments & Condominiums
- Make sure to review the information regarding Fire Rating Division found in the Apartment and Condominium Underwriting Guidelines. This is important in obtaining an accurate and competitive quote.

Garage
- Garage is rated based on the number of employees. Employees include all full time and part time employees except clerical and inactive employees. Clerical employees are those employees engaged exclusively in office work and who work in areas physically separated from the garage. Each part-time employee should be included as .5.
- You can choose up to three different operations for each Garage policy. If more than one classification applies and the payrolls cannot be accurately split by class, the class with the highest rate will apply.

Restaurant
- Restaurant equipment is recognized as permanently installed dishwashing, ventilating, cooking, and laundering equipment and is included in the Building limit for those Restaurants in owned buildings.
- For tenant occupancies, a separate Restaurant Equipment field is found on the Location Detail 2 screen. This limit combined with the Business Personal Property limit is displayed as one limit on the Policy Declarations and the Quote Proposal.

The Agent HQ™ “WEEKLY, FEATURED IENet TIPS” are readily available to you online.
Agent HQ HELP DESK – 800.842.2522 for all of your technical questions.