



24 May 2017

To: Users of The Broker's Workstation and/or The Underwriter's Workstation

Dear Valued Client:

Re: The Broker's Workstation and The Underwriter's Workstation – Important Releases and Changes

Custom Software Solutions Inc. (CSSI) is pleased to announce the release of the following enhancements and newest features to **The Broker's Workstation (TBW)** and **The Underwriter's Workstation (TUW)**:

Contents

1. [Water Plus and Limited Sewer Backup Coverage for Peace Hills](#) – Effective April 1, 2017 for new business and renewals, Water Plus and Limited Sewer Backup endorsements are available in TBW/TUW for brokers doing business with Peace Hills Insurance.

1. Water Plus and Limited Sewer Backup Coverage for Peace Hills

Effective April 1, 2017 for new business and renewals, Water Plus and Limited Sewer Backup endorsements are available in TBW/TUW for brokers doing business with Peace Hills Insurance. Eligibility, rates, and deductibles for the Water Plus and Limited Sewer Backup endorsements are dependent upon the location of the risk.

The **Water Plus Endorsement** is available in applicable areas for the following risk types/forms: *Homeowners, Condominium Unit Owners, Tenant Packages (Form 100 and 200), and Rented Dwelling Package Comprehensive (Form 500).*

Water Plus is a comprehensive product that covers *Freshwater Flooding* and *Sewer Backup*.

- This endorsement includes flood caused by the rising of, breaking out, or overflow of inland bodies of water, surface water, sewer backup, and instances where more than one cause of loss insured by this form occurs in the same event. Losses caused by ground water may also be insured.
- The following are not insured: flood caused by the rising of, breaking out, or overflow of tidal bodies of water, tsunami, seiche, storm surge, waves, or tidal waves (including spray).
- Rating for the Water Plus endorsement is done by geo code (latitude/longitude) when available, and otherwise by postal code. Additional variables used in rating include year built, occupancy type, number of stories, if basement exists and percentage finished, mainline backwater valve, septic system, value of the dwellings and/or personal property (contents), and deductible.

The **Limited Sewer Backup Endorsement** is available in applicable areas on all package types, with the exception of the following risk types/forms: *Seasonal Dwellings* (Form 600), *Seasonal Residence* (Form 410), and *Mobile Home* (Form 300).

- Please note, because the Water Plus endorsement includes Sewer Backup, the Limited Sewer Backup endorsement cannot be added to an IntelliQuote at the same time as the Water Plus endorsement for Peace Hills.

Add Water Plus Endorsement to IQ

To add the Water Plus endorsement to a new or existing IntelliQuote, first please confirm the full risk address (including postal code) has been entered correctly and validated on the **Legal Location** tab in **Coverage Item Properties** (see Figure 1.1).

- Without input of the full risk address, the Water Plus endorsement will not be available to add to the IQ.

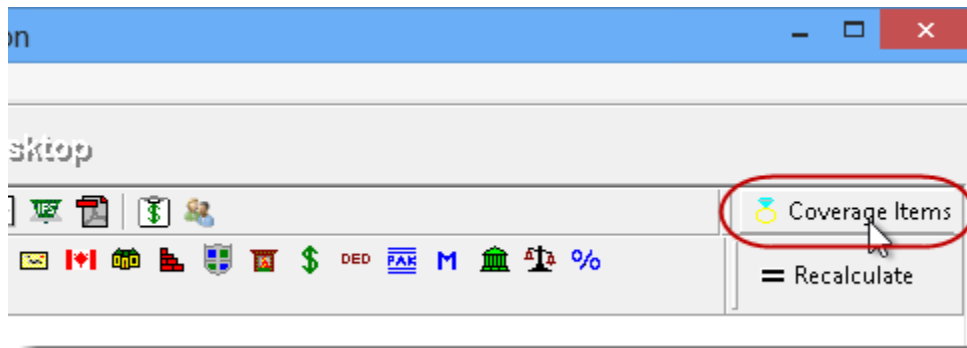
(Figure 1.1)

The screenshot shows a software window titled "Coverage Item Properties - Primary Item". At the top, there are several tabs: "Coverage Limits", "Type of Coverage", "Deductible", "Misc.", "Discounts/S...", "General Details", "Construction Details", "Legal Location" (which is circled in red), and "Location Fa...". Below the tabs, there is a text prompt: "Enter the Legal Location for this coverage item." The form contains the following fields and controls:

- Description: [Empty text box]
- PCode: R3M 0X6 [Text box] Find Address [Button] Override Address Validation [Checkbox]
- Street #: 1 [Text box] Street Name: Any [Text box] Street Type: Ave [Dropdown menu]
- City/Prov: Anytown [Text box] Prov: MB [Dropdown menu] Country: [Text box]
- Lot/Block/Plan: [Text box] Find PCode [Button]

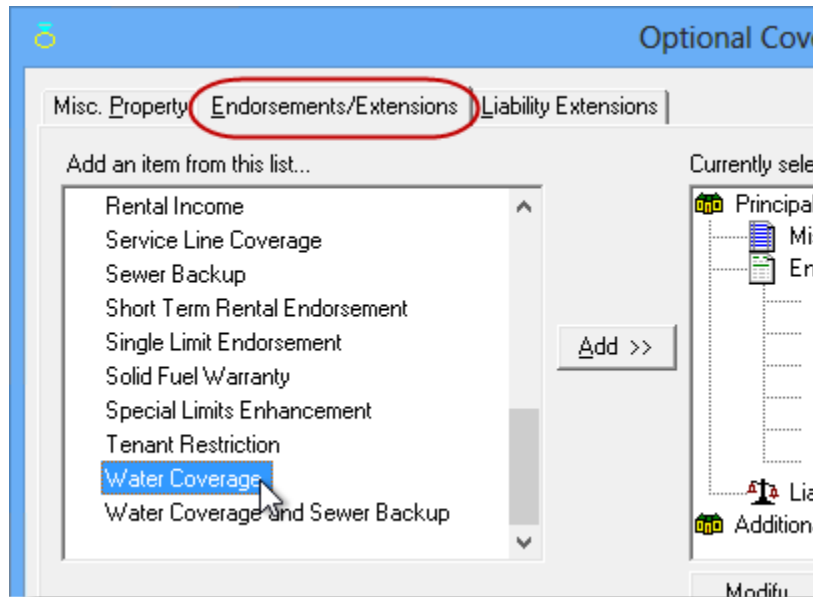
Then, click the **Coverage Items** button on the IQ toolbar (see Figure 1.2).

(Figure 1.2)



Next, in the **Optional Coverages** dialog, double-click **Water Coverage** on the **Endorsements/Extensions** tab (see Figure 1.3).

(Figure 1.3)



Enter applicable details with the help of the **Coverage Item Wizard** that displays, using the **Next** button to move from one screen to the following, and then click **Finish**.

- In the **Active Items** step, select **Yes** to enable rating for Water Coverage for Peace Hills (see Figure 1.4).

(Figure 1.4)

Coverage Item Wizard - Step 1 of 4 - Water Coverage

Active Items
Select the items that will be active for this IntelliQuote document.

Enable this Coverage Item: Yes

Is this item Active for ...

Peace Hills	Yes
Portage Mutual	Yes
SGI Canada	Yes

- If the address entered is valid and the policy type is eligible for Water Coverage for Peace Hills, you will have options for **Coverage Limit** and **Deductible**. Enter/select appropriate values (see Figure 1.5 and 1.6).

(Figure 1.5)

Coverage Item Wizard - Step 3 of 4 - Water Coverage

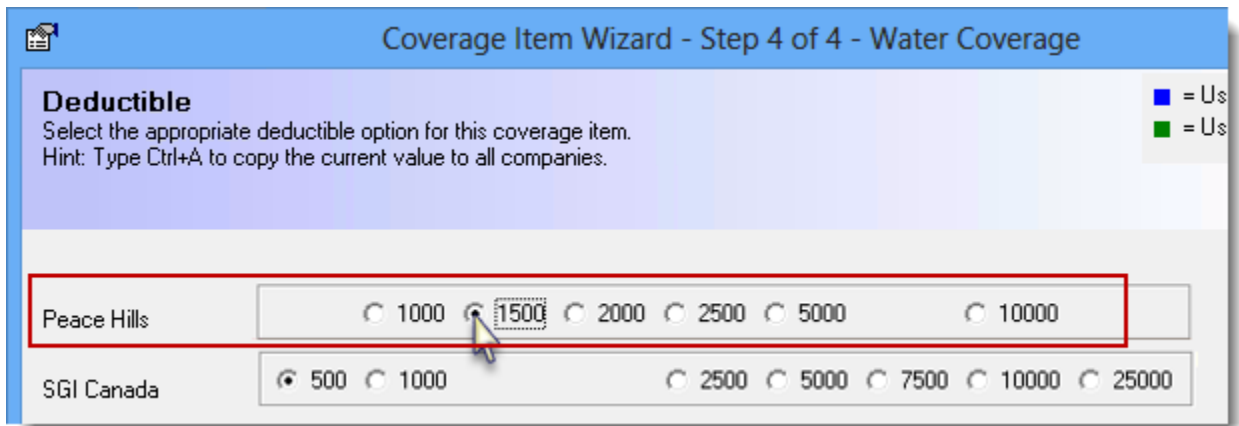
Coverage Limits
Enter the Coverage Limits/Premiums for this coverage item.
Hint: Type Ctrl+A to copy the current value to all companies.

Enter the coverage limits/premium here

Company	Coverage
Peace Hills	5000
Portage Mutual	5000
SGI Canada	5000

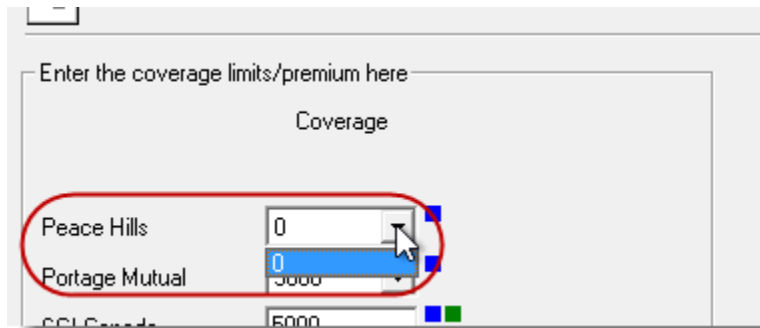
- o Please remember that the endorsement deductible cannot be lower than the policy deductible.

(Figure 1.6)



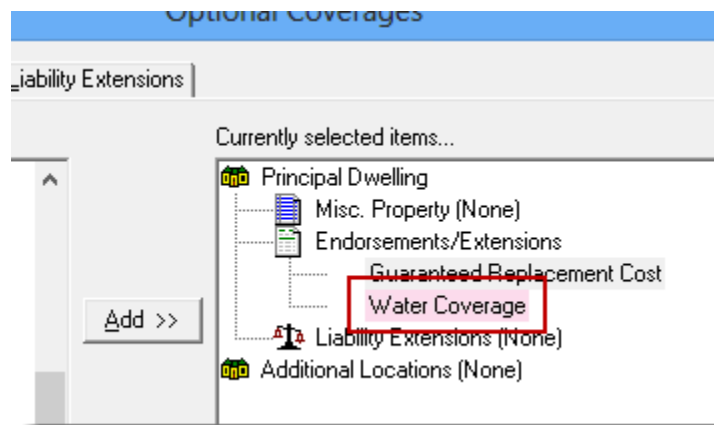
- Note: If the address entered is invalid or ineligible for the Water Plus endorsement, only "0" will display as an option for **Coverage Limit** and **Deductible** values for Peace Hills (see Figure 1.7).

(Figure 1.7)



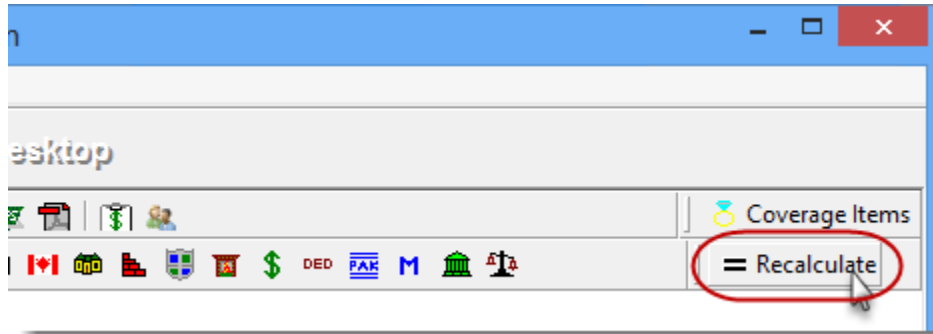
Once added in Optional Coverages, the Water Coverage endorsement will display in the **Currently selected items** area (see Figure 1.8).

(Figure 1.8)



After you have completed or modified the IntelliQuote in the usual manner, remember to click the **Recalculate** button on the IQ toolbar to update the IQ with any changes (see Figure 1.9).

(Figure 1.9)



If the endorsement was added successfully, it will be marked with "Yes" on the IntelliQuote Coverage Report (see Figure 1.10), and premium rates will display on the IQ Summary Report (see Figure 1.11).

(Figure 1.10)

Connect | The Broker's Desktop

Primary Dwelling

Coverage Report
 Calculation Date: 2017/05/05
 Rating Definition: None

	Peace Hills	Pembridge	Porta Mut
POLICY DETAILS			
Policy Type	Comp.	Comprehensive	Enhanced Co
Classification			Prefer
Deductible	\$1,000	\$1,000	\$5
(A) Dwelling	\$150,000	\$150,000	\$150,0
(B) Outbuildings	\$22,500	\$15,000	\$22,5
(C) Personal Property	\$120,000	\$105,000	\$120,0
(D) Additional Living Exp.	\$37,500	\$30,000	\$37,5
(F) Medical Payments	\$5,000	\$5,000	\$5,0
ENDORSEMENTS/EXT.			
Guaranteed Replacement Cost	Incl.	Yes	Y
Hail and Wind Coverage	Incl.		
Water Coverage - Water (Overland Water) Coverage	Yes		Not Ra
PERSONAL PROPERTY			
Additional Residence (House)	\$150,000	\$150,000	\$150,0
LIABILITY COVERAGES			
(E) Personal Liability	\$2,000,000	\$1,000,000	\$1,000,0

(Figure 1.11)

Sub Total	\$988	\$988
ENDORSEMENTS/EXTENSIONS		
Guaranteed Replacement Cost		Incl.
Single Limit Endorsement	\$671,000	Incl.
Water (Overland Water) Coverage		
- Coverage	\$5,000	
- Deductible	\$1,500	
- Total		\$31
LIABILITY		
Personal Liability	\$2,000,000	\$43
Coverage Report / Summary Report(s) / Alerts / Comparison Report		

An Alert will display to inform you if the address is not eligible for Water Plus rating. Also, please note, in a multi-company quote, other companies may display as not rated for Water Coverage (see Figure 1.12). This may occur, for example, if a company requires that Water Coverage and Sewer Backup endorsements be added at the same time (unlike Peace Hills' condition that Water Coverage and Sewer Backup cannot both be added to IQ at the same time). Make company-specific adjustments in IQ, as required.

(Figure 1.12)

Company	Message
Peace Hills	Coverage Item - Water Coverage The address is not eligible for Water Plus rating. This item was not rated.
Portage Mutual	Coverage Item - Water Coverage Risks without sewer backup coverage are not available for Water Coverage (Overland Water). This item was not rated.
Royal SunAlliance	Coverage Item - Primary Item An evaluation within 90 days of coverage is required. Do not bind.
Royal SunAlliance	Coverage Item - Primary Item The policy/risk Water Damage Deductible of \$1,000 applies.

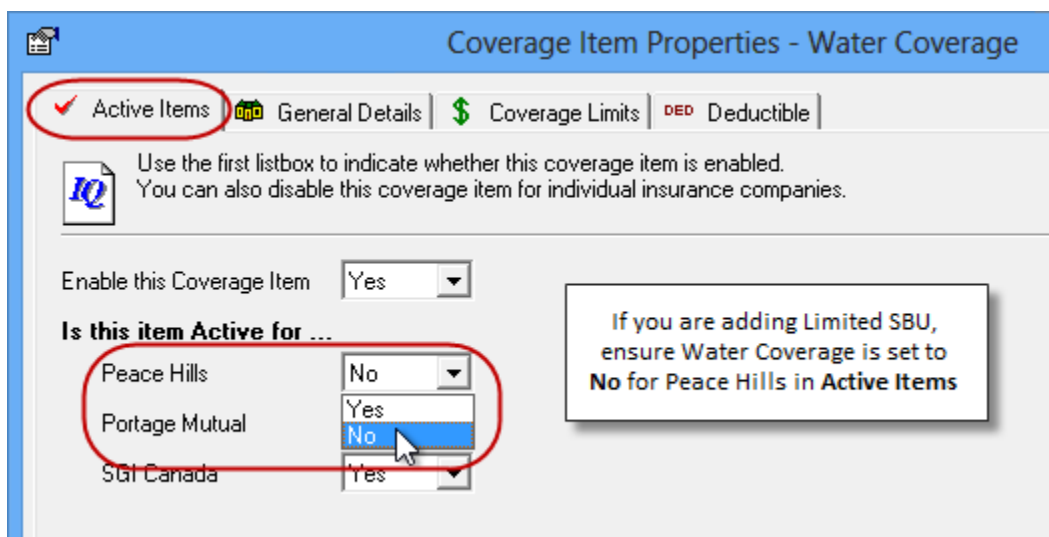
Coverage Report / Summary Report(s) / **Alerts** / Comparison Report

Add Limited Sewer Backup Endorsement to IQ

If the Limited Sewer Backup endorsement is to be added to the IQ, first ensure that Water Coverage (if it has already been added to the IQ) is set to **No** for Peace Hills on the **Active Items** tab in the **Coverage Item Properties Wizard** (see Figure 1.13).

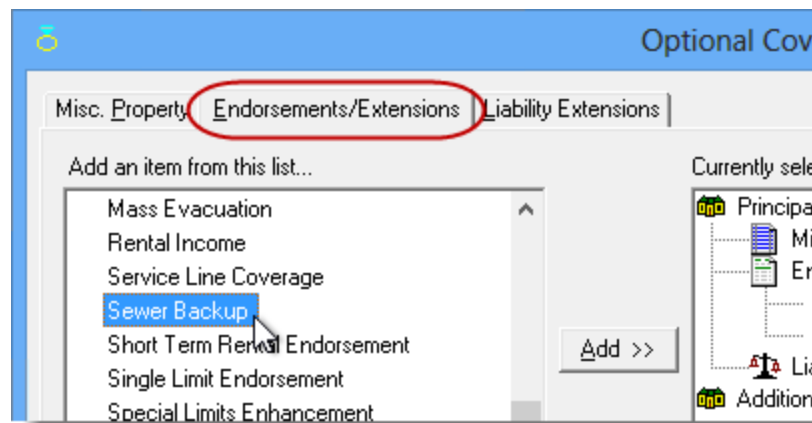
- Because the Water Plus endorsement includes Sewer Backup, the Limited Sewer Backup endorsement cannot be added to an IntelliQuote at the same time as the Water Plus endorsement for Peace Hills.
- Note that simply removing the Water Coverage endorsement entirely from the IQ may not be an option when you are quoting for multiple companies, as other selected insurance companies may require both the Water Coverage and Sewer Backup endorsements.

(Figure 1.13)



Then, double-click the **Sewer Backup** endorsement in **Optional Coverages** (see Figure 1.14).

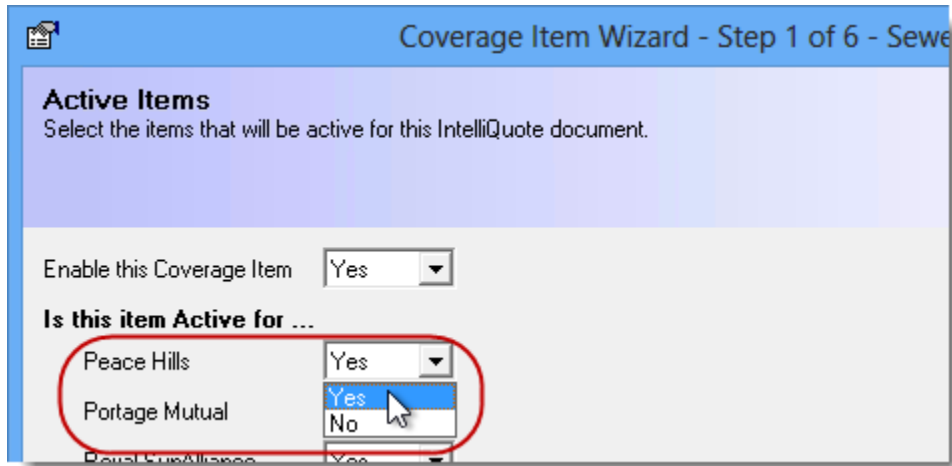
(Figure 1.14)



Enter applicable details with the help of the **Coverage Item Wizard** that displays, using the **Next** button to move from one screen to the following, and then click **Finish**.

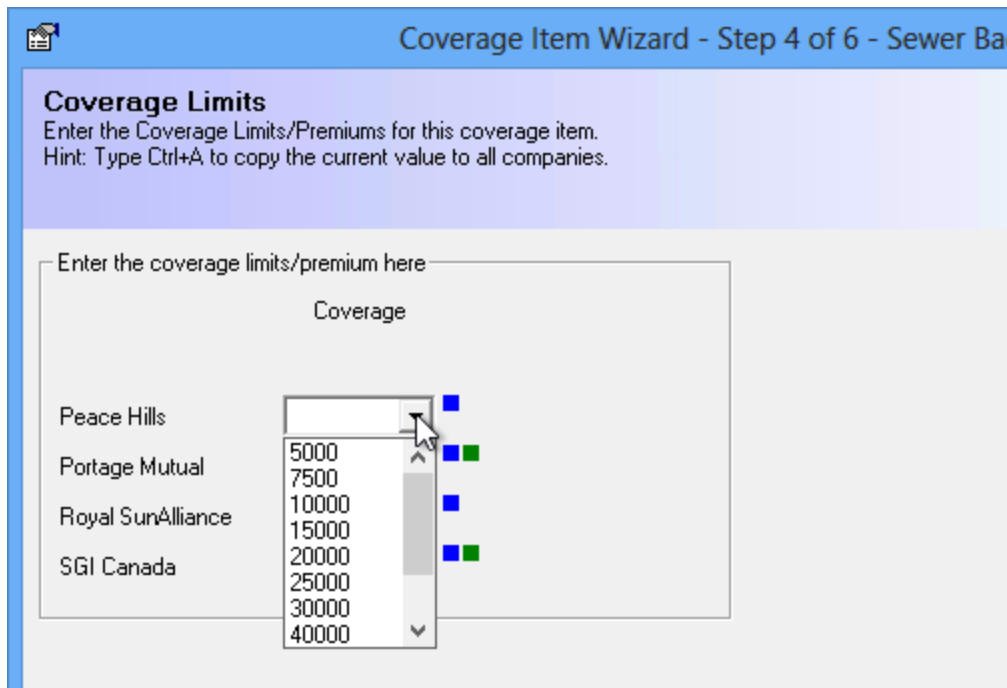
- In the **Active Items** step, select **Yes** to enable rating for Sewer Backup for Peace Hills (see Figure 1.15).

(Figure 1.15)



- If the address entered is valid and the policy type is eligible for Limited Sewer Backup for Peace Hills, you will have options for **Coverage Limit** and **Deductible**. Enter/select appropriate values (see Figure 1.16 and 1.17).

(Figure 1.16)



- Note that the deductible for Sewer Backup cannot be lower than the policy deductible.

(Figure 1.17)

Coverage Item Wizard - Step 6 of 6 - Sewer Backup

Deductible
 Select the appropriate deductible option for this coverage item.
 Hint: Type Ctrl+A to copy the current value to all companies.

Peace Hills	<input type="radio"/> 500	<input checked="" type="radio"/> 1000	<input type="radio"/> 1500	<input type="radio"/> 2000	<input type="radio"/> 2500	<input type="radio"/> 5000	<input type="radio"/> 10000
Royal SunAlliance	<input checked="" type="radio"/> 1000 <input type="radio"/> 1500 <input type="radio"/> 2000 <input type="radio"/> 2500 <input type="radio"/> 5000 <input type="radio"/> 10000						
...	<input checked="" type="radio"/> 500 <input type="radio"/> 750 <input type="radio"/> 1000 <input type="radio"/> 2500 <input type="radio"/> 5000 <input type="radio"/> 10000						

- If the address entered is invalid or ineligible for the Sewer Backup endorsement, only “0” will display as an option for **Coverage Limit** and **Deductible** values for Peace Hills.

If the Sewer Backup endorsement was added successfully for Peace Hills, it will be marked with “Yes” on the IntelliQuote Coverage Report, and the Water Coverage endorsement will be marked as “Inactive” (see Figure 1.18).

(Figure 1.18)

Coverage Report
Calculation Date: 2017/05/05
Rating Definition: None

	Peace Hills	Portage Mutual
POLICY DETAILS		
Policy Type	Comp.	Enhanced Con
Classification		Preferre
Deductible	\$1,000	\$50
(A) Dwelling	\$150,000	\$150,00
(B) Outbuildings	\$22,500	\$22,50
(C) Personal Property	\$120,000	\$120,00
(D) Additional Living Exp.	\$37,500	\$37,50
(F) Medical Payments	\$5,000	\$5,00
ENDORSEMENT/EXT.		
Guaranteed Replacement Cost	Incl.	Ye
Hail and Wind Coverage	Incl.	
Sewer Backup	Yes	Unlimited For
Water Coverage - Water (Overland Water) Coverage	Inactive	Ye
PERSONAL PROPERTY		
Additional Residence (House)	\$150,000	\$150,00

Please remember, the Water Plus and Limited Sewer Backup endorsements cannot both be added to a new or existing IQ for Peace Hills Insurance, as Sewer Backup is included in the Water Plus endorsement. If you attempt to add Sewer Backup to the IQ when the Water Plus coverage has already been added, you will be reminded that these cannot be added at the same time for Peace Hills (see Figure 1.19).

(Figure 1.19)



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Please share this information with the appropriate TBW and TUW users in your office(s). Once you have reviewed this document, if you have any questions regarding these features or need further assistance in their usage, please contact our Client Services Team at clientservices@cssionline.com (email) or 1-888-291-3588 (toll-free telephone).

Thank you for using The Broker's Workstation and The Underwriter's Workstation.

Yours sincerely,

Custom Software Solutions Inc.



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