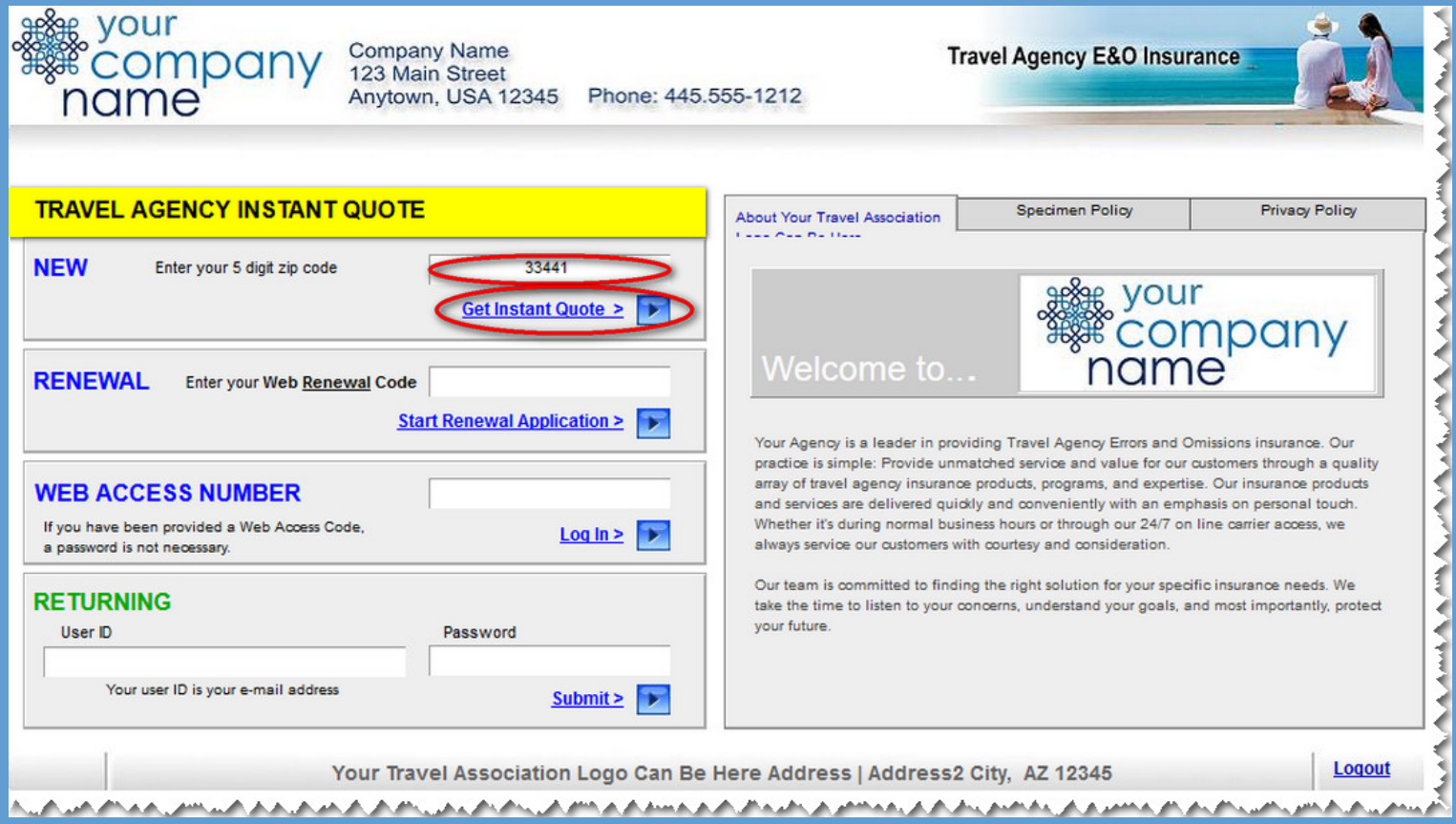
GUIDE: Travel Agency E&O Web Application

GENERATE INDICATION

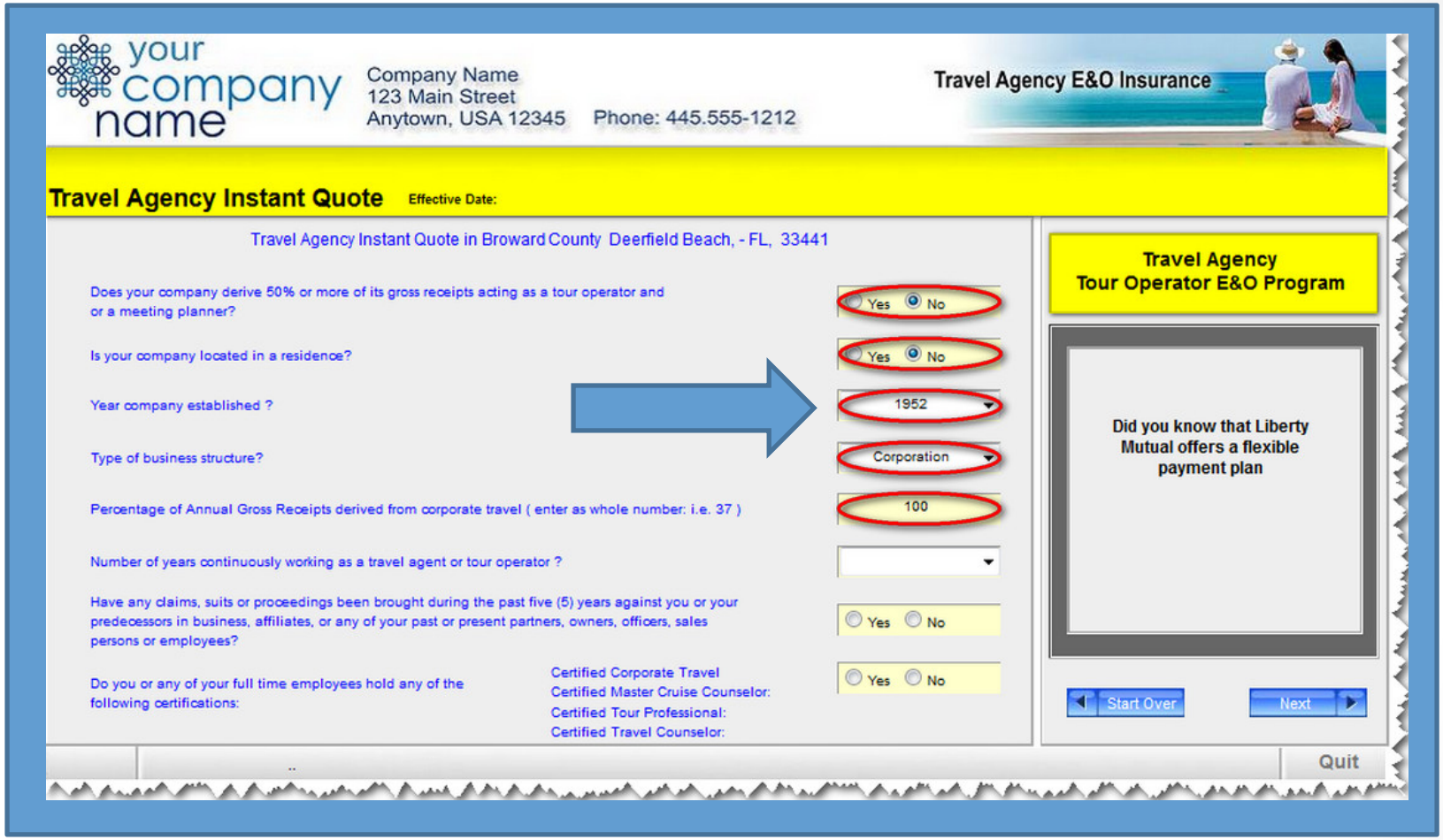
This section illustrates how an insurance agent generates a travel agency E&O indication online.

Begin Quote



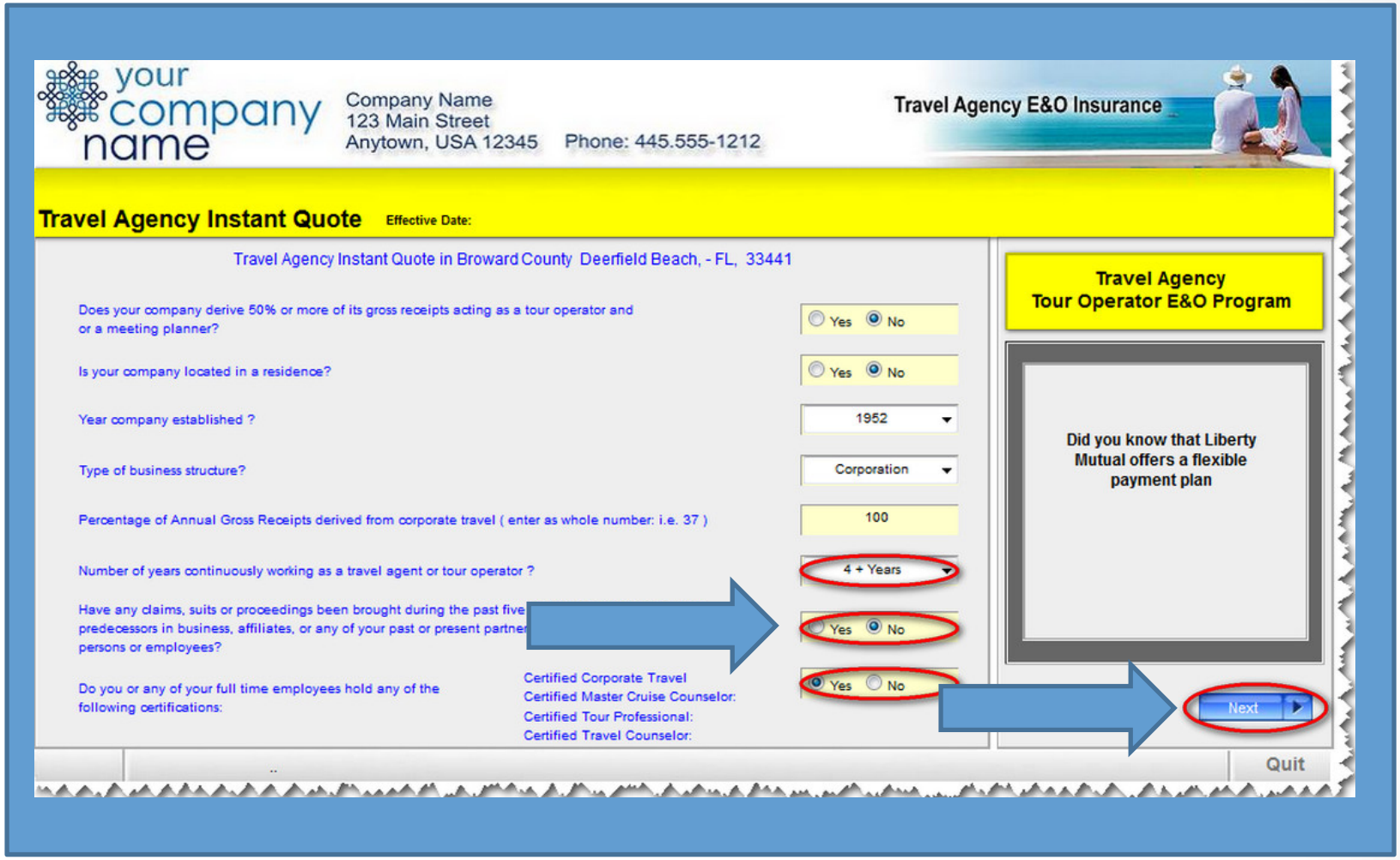
1. Type the applicant's five-digit zip code into the designated field.
2. Click on the **Get Instant Quote** link.

General Questions



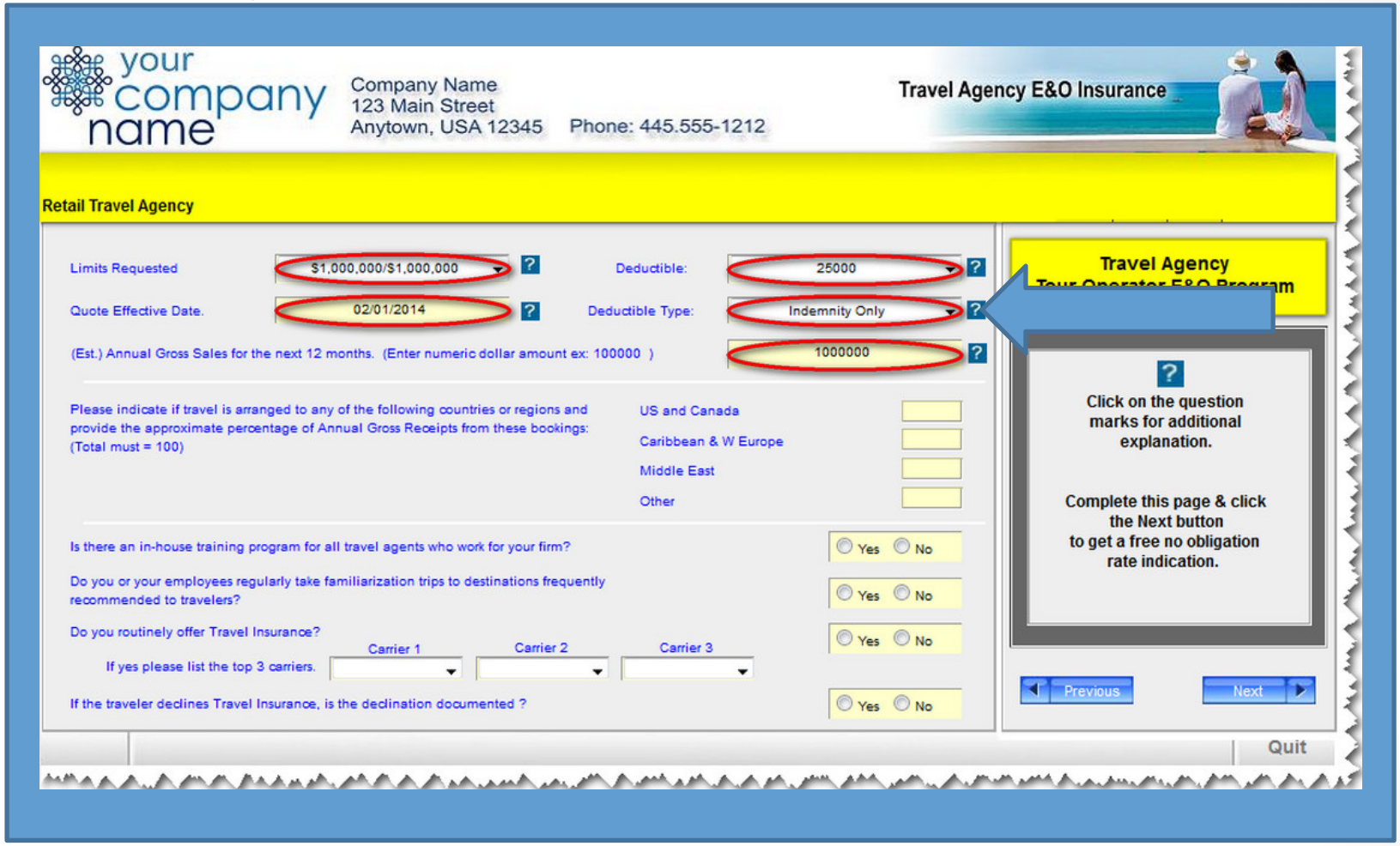
1. Click to select “Yes” or “No” in response to the first two questions.
2. Click to select the year the applicant's company was established and the business structure type from the dropdown menus.
3. Type the percentage of the applicant's annual gross receipts that are derived from corporate travel into the designated field.

General Questions Part 2



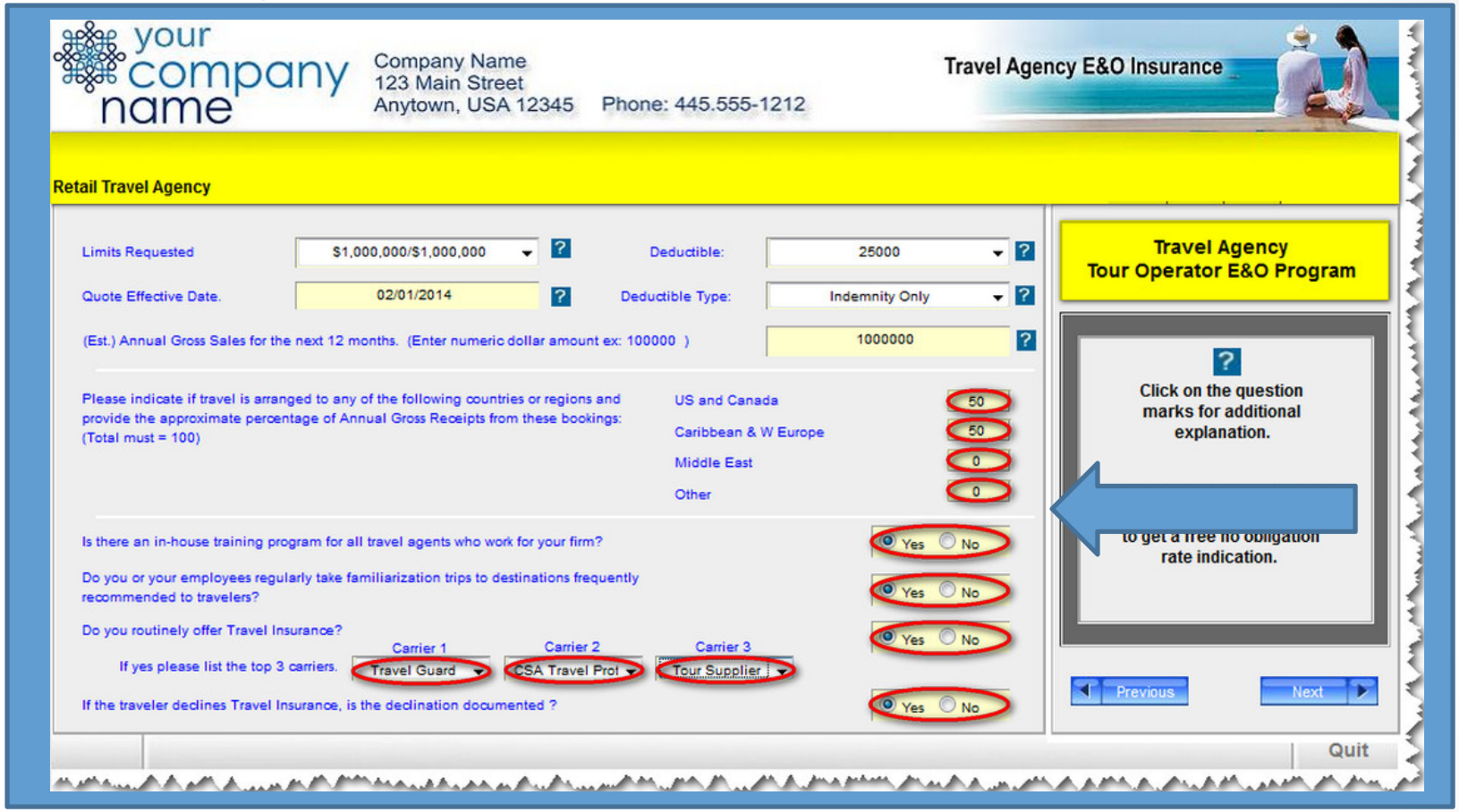
1. Click to select the number of years the applicant has been working continuously as a travel agent or tour operator from the designated dropdown menu.
2. Click to select “Yes” or “No” in response to the next two questions.
3. Click on the **Next** button.

Limits/Deductibles



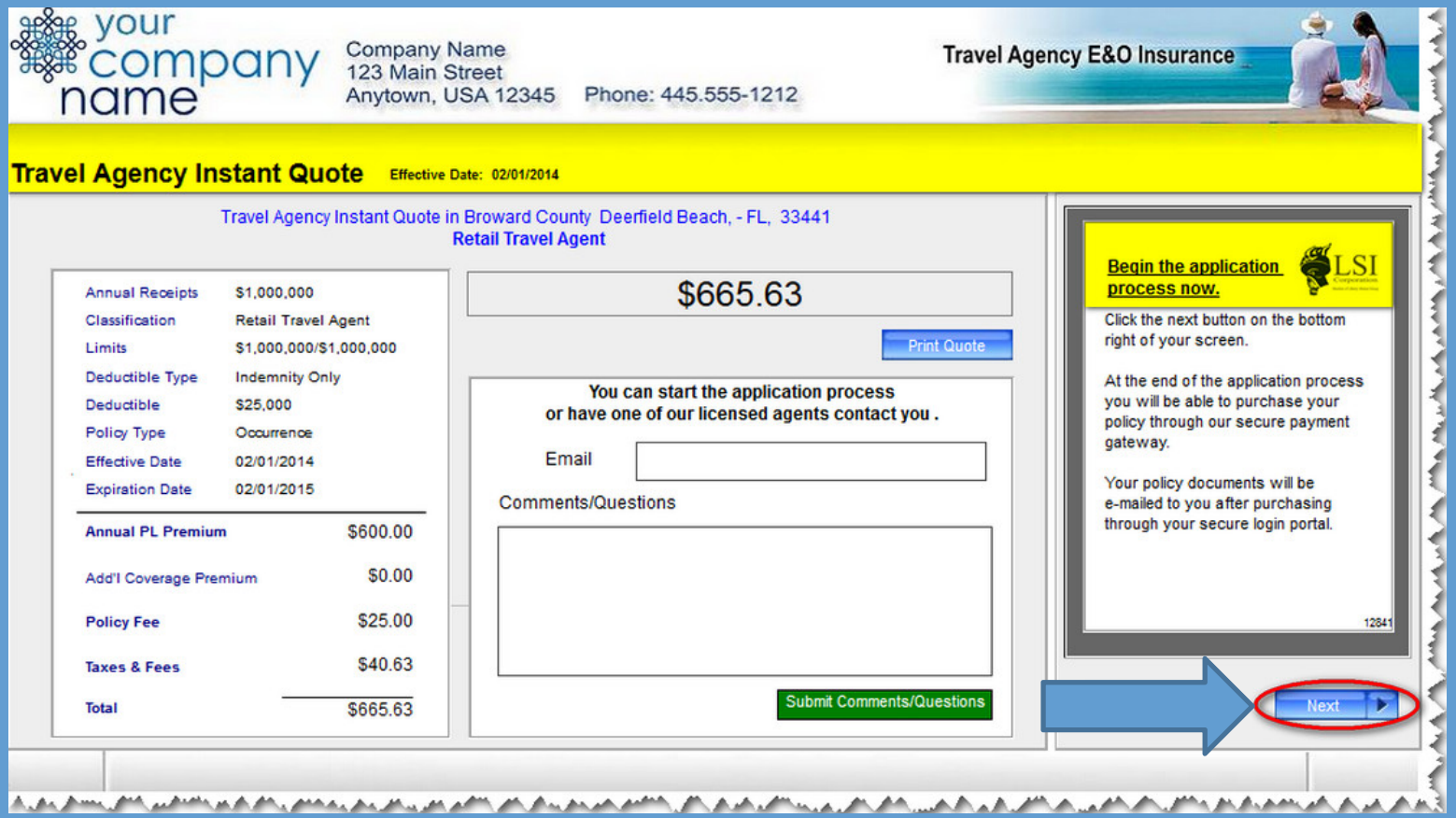
1. Click to select the applicant's desired limits and deductibles from the dropdown menus.
2. Type or click to select the applicant's effective date into the field.
3. Click to select the deductible type from the designated dropdown menu.
4. Type the applicant's annual gross sales for the next 12 months into the designated field.

Limits/Deductibles Part 2



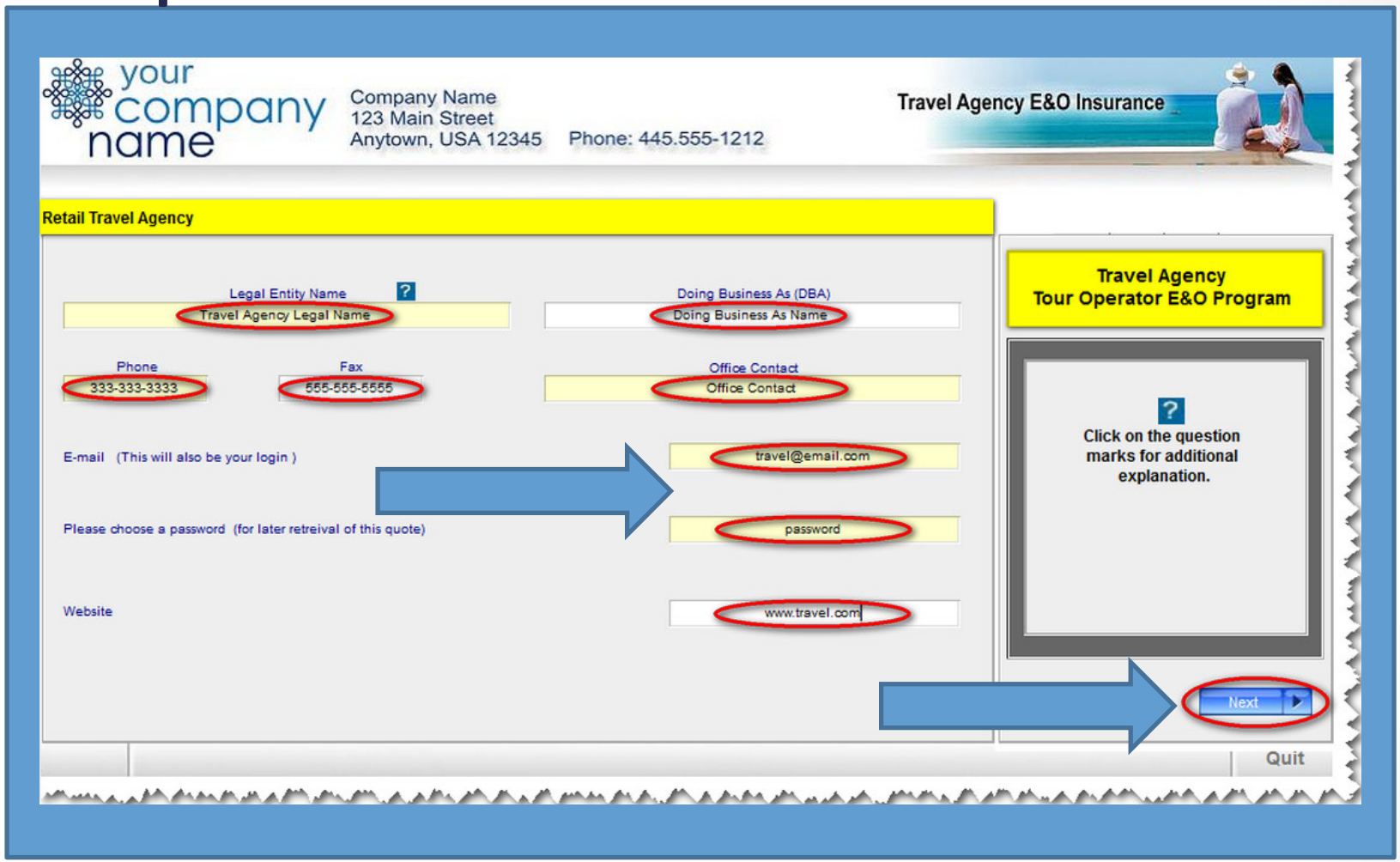
1. Type the percentage of annual gross receipts in the fields for the corresponding regions. **NOTE:** The figures must total 100, and all fields must contain an entry, which may be a "0."
2. Click to select “Yes” or “No” in response to the next four questions.
3. Click to select the top three travel insurance carriers from the dropdowns, if applicable.
4. Click on the **Next** button.

Travel Agency Instant Quote



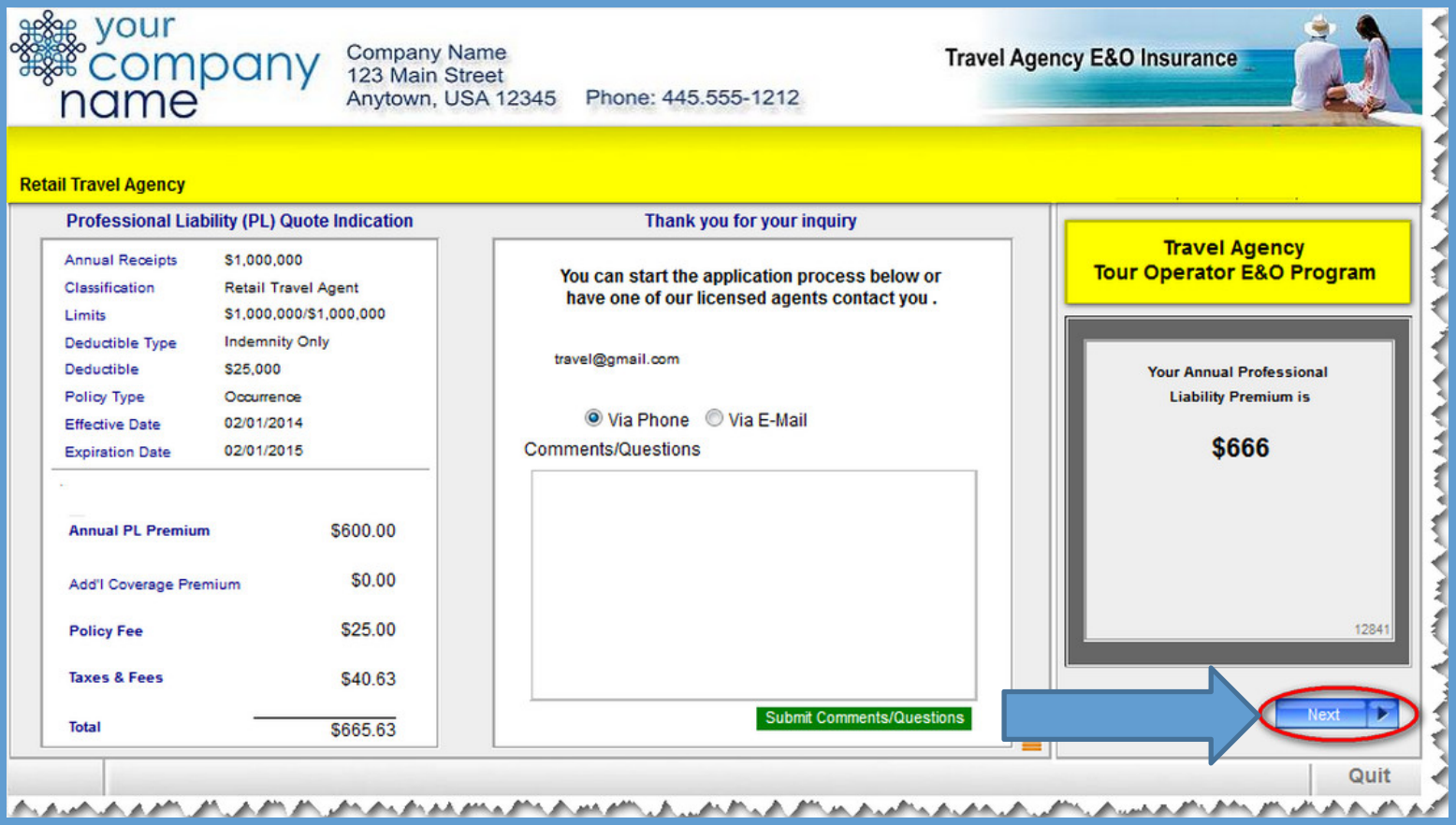
1. Review the customer's data, charges and fees to ensure they are accurate.
2. Click on the **Next** button.

Corporate Insured Name



1. Type the applicant's name legal entity name, DBA, phone, fax, and office contact name into the designated fields.
2. Type the applicant's email address, password and website address into the fields.
3. Click on the **Next** button.

Professional Liability Quote Indication

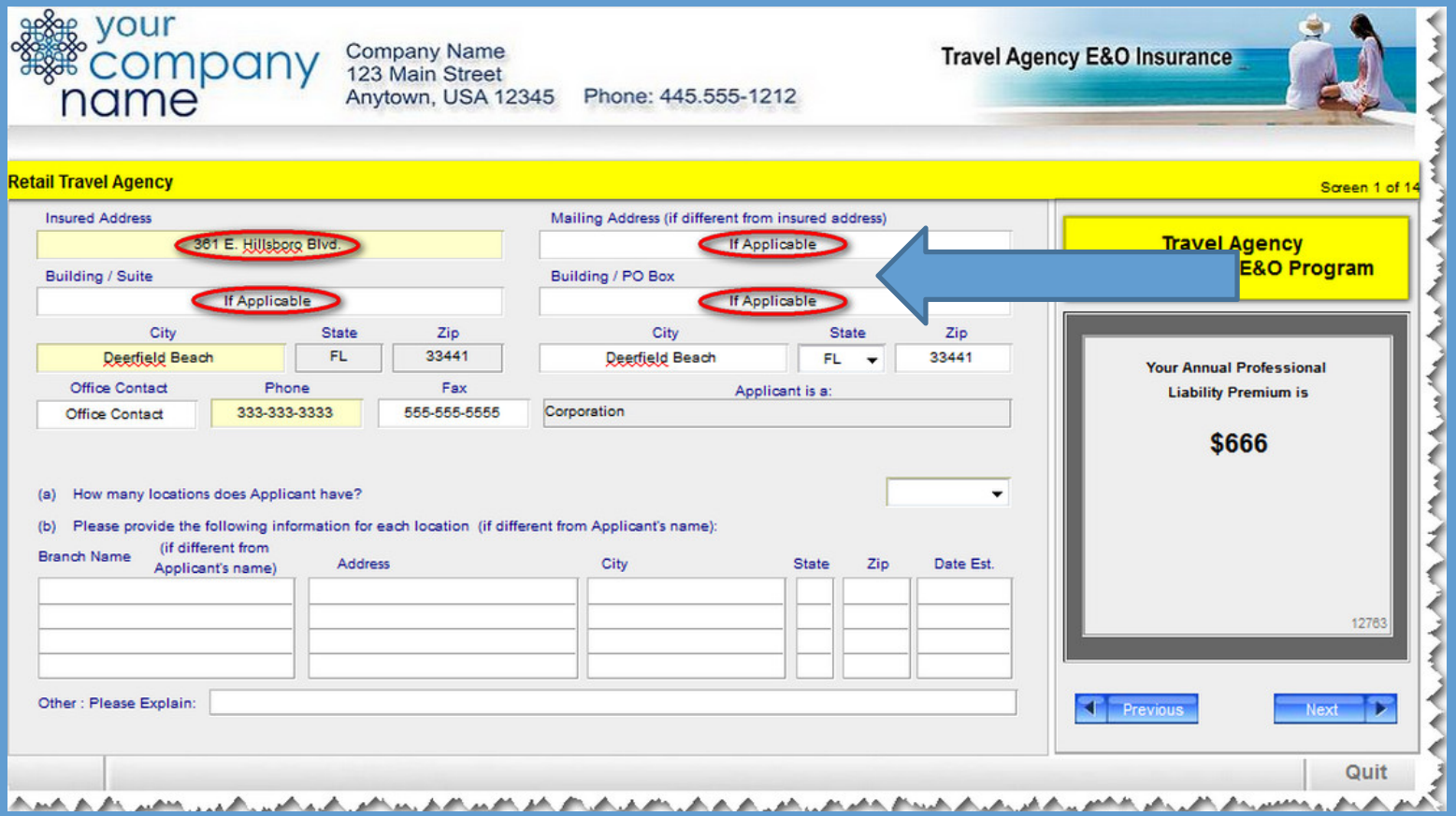


1. Click on the **Next** button.

PROCESS APPLICATION DETAILS

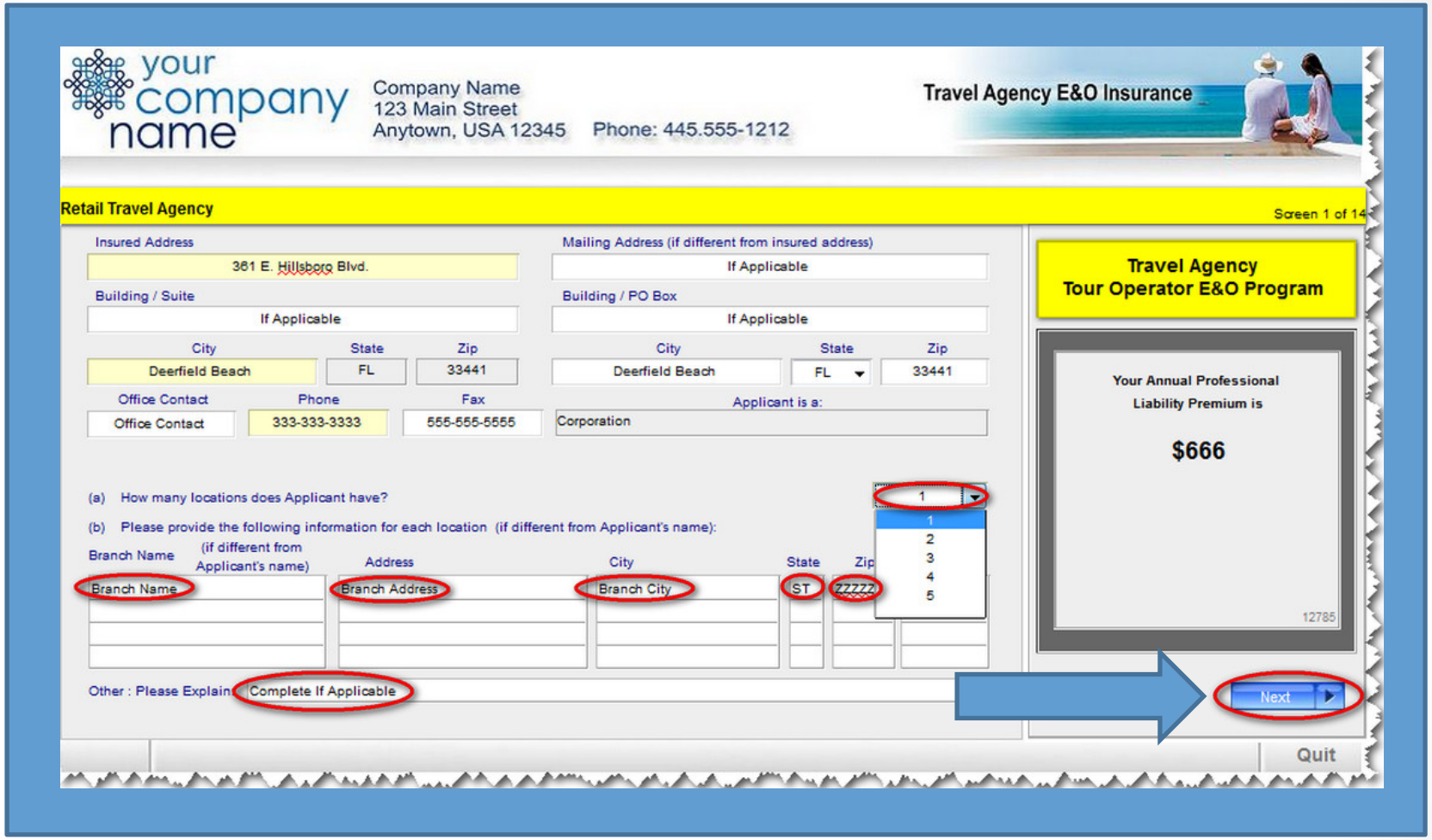
- This section illustrates how to process application details for a travel agency E&O application in OnLine-PL.

Insured Address



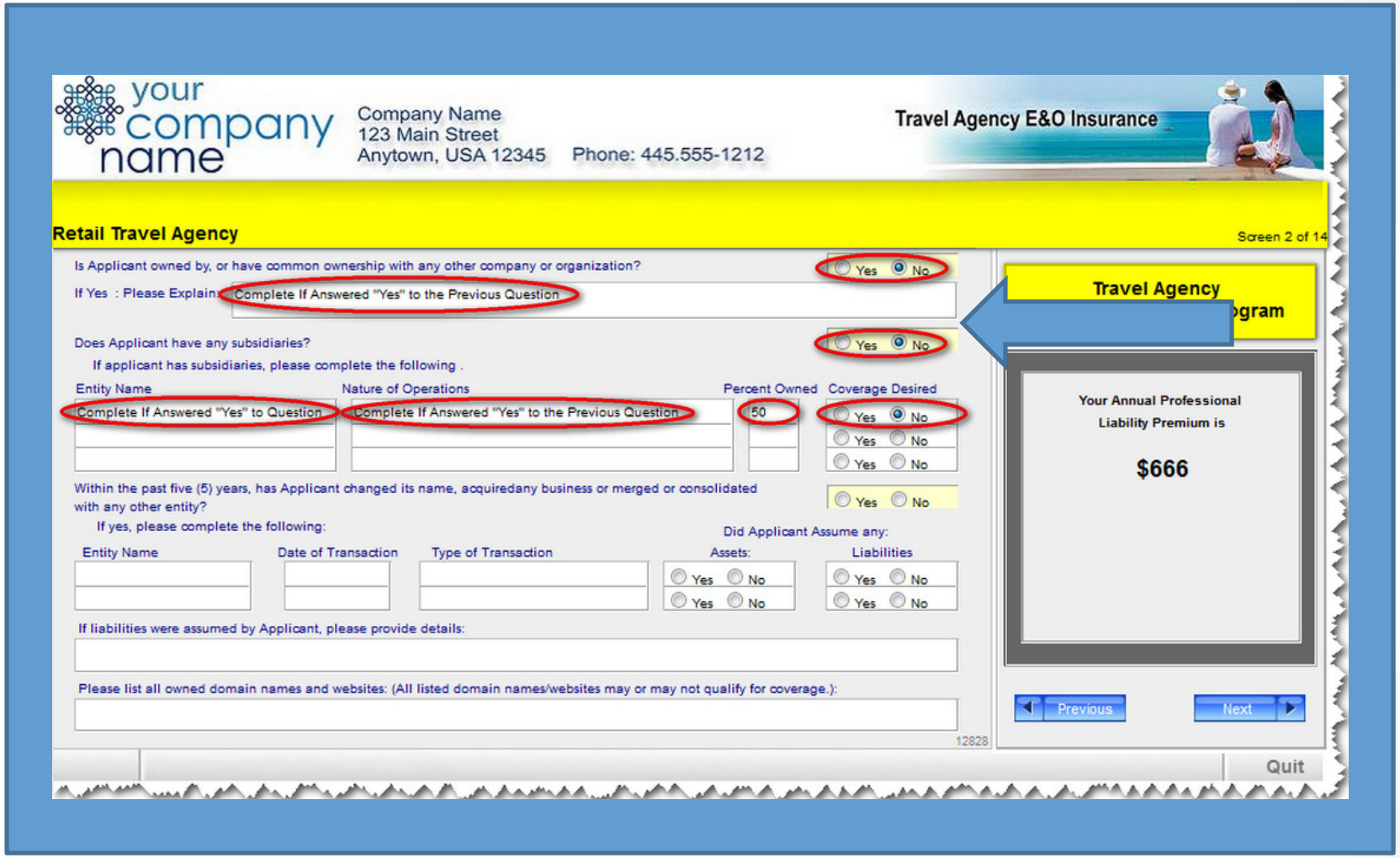
1. Type the applicant's address and mailing address into the fields, if applicable.
2. Type the insured's building/suite and building/P.O. Box into the fields.

Branch



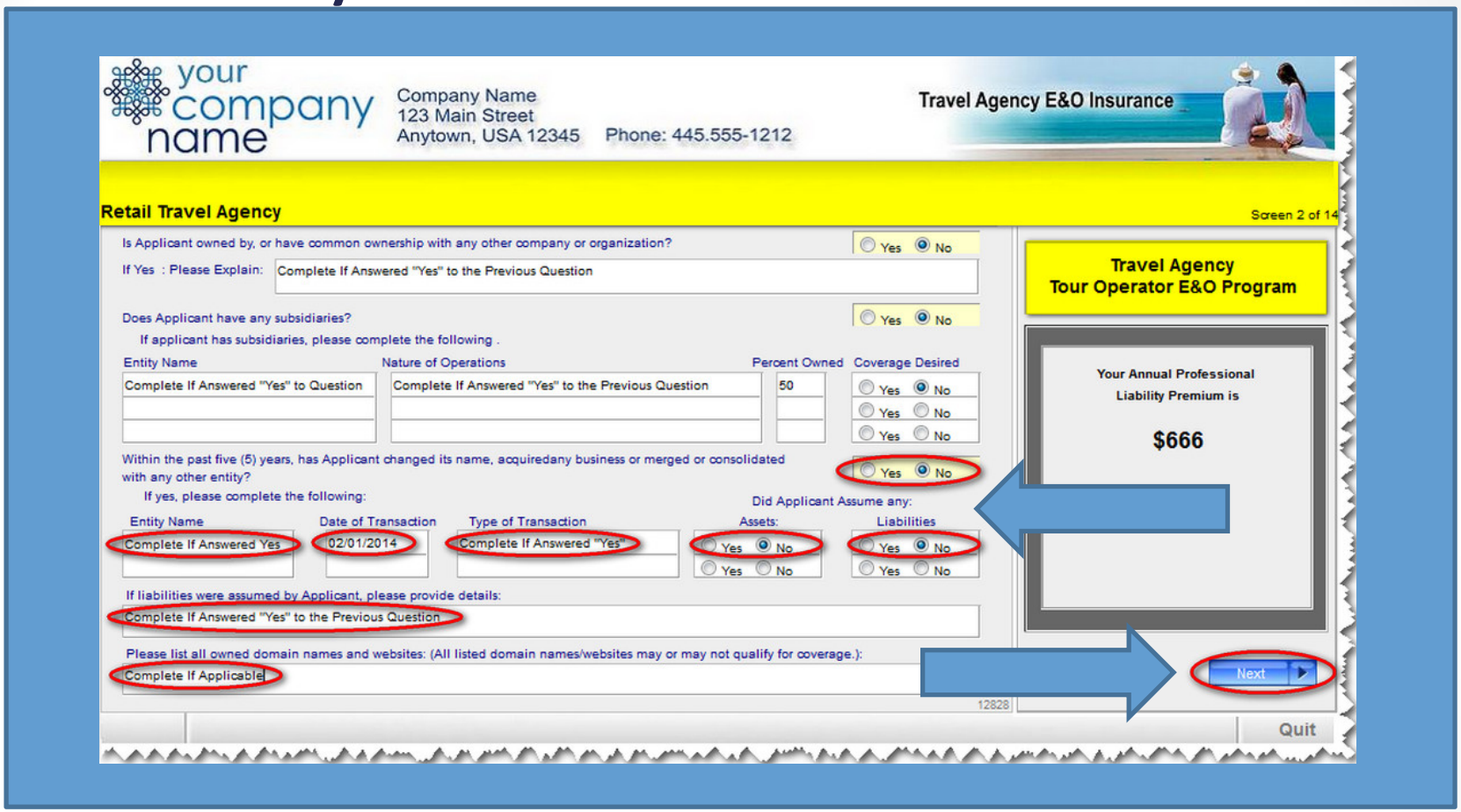
1. Review the populated data to ensure that it is correct.
2. Click to select the applicant's number of locations from the dropdown menu.
3. Type the branch information into the appropriate fields if applicable.
4. Click on the **Next** button.

Subsidiary Part 1



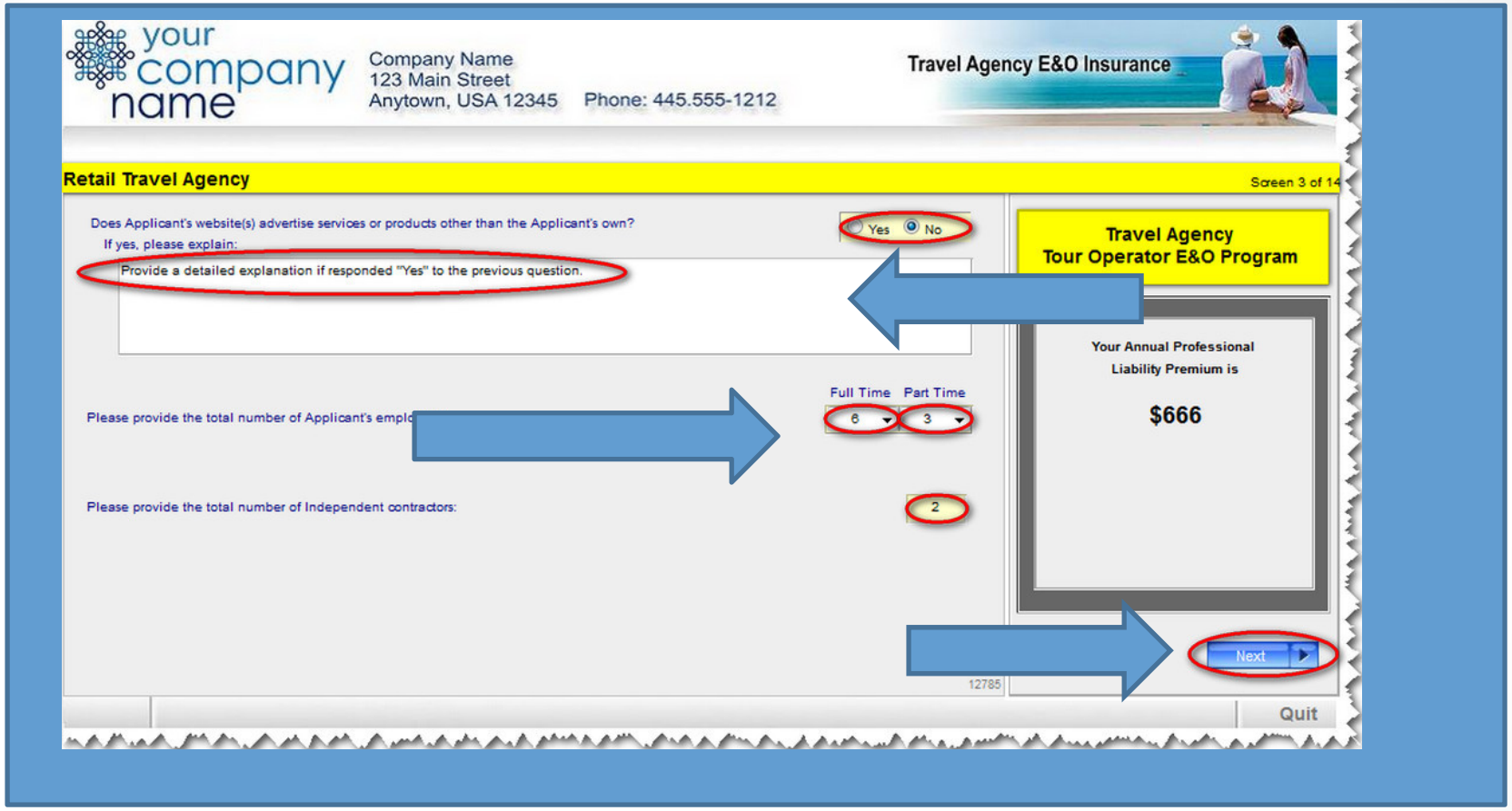
1. Click to select whether the applicant is owned by or has common ownership with any other company or organization. **NOTE:** Type an explanation into the following field, if applicable.
2. Click to select whether the applicant has any subsidiaries. **NOTE:** Type an entry for each, if applicable.

Subsidiary Part 2



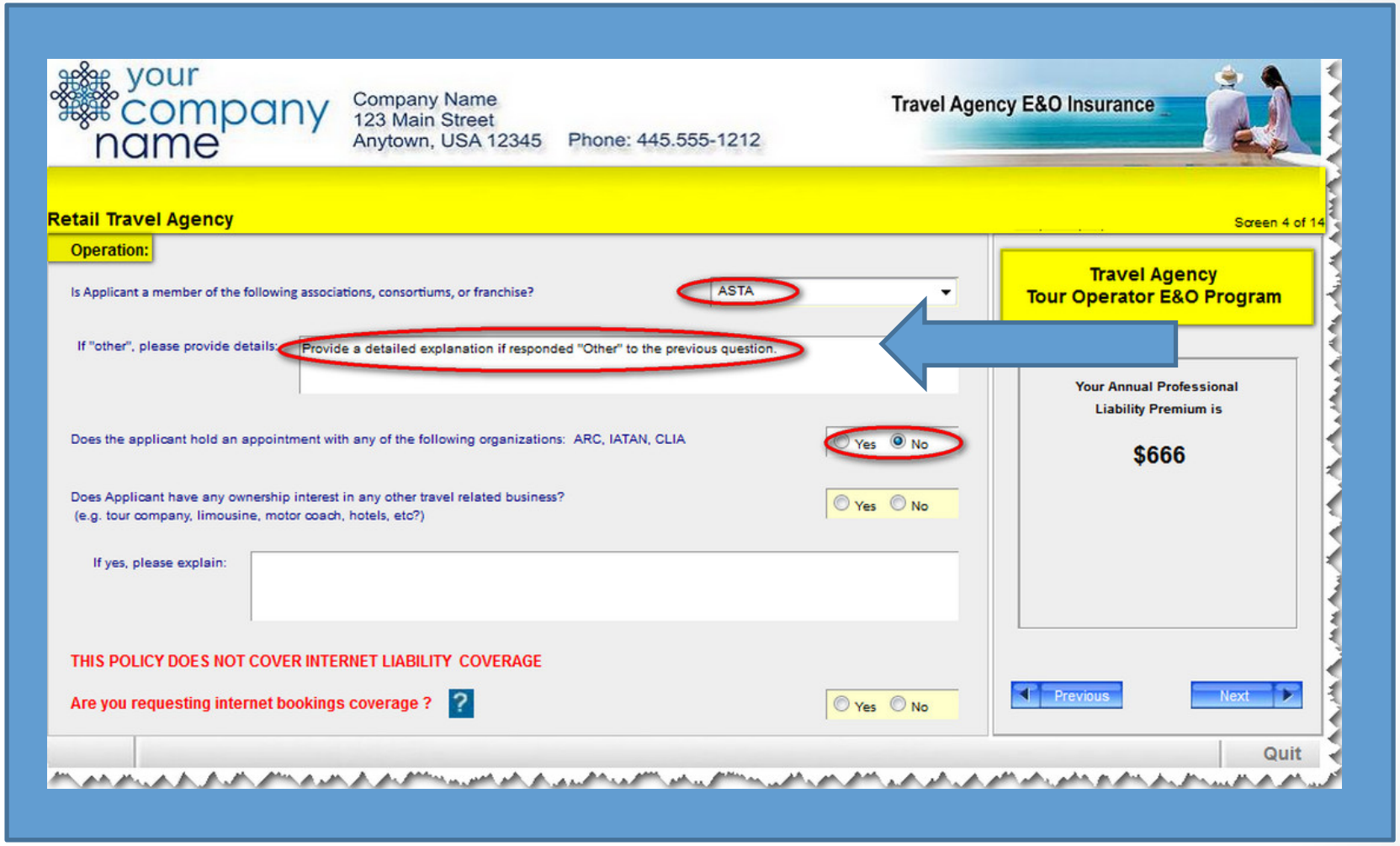
1. Click to select whether the applicant has changed its name, acquired business or merged with another entity with the past five years. **NOTE:** Complete an entry for each additional entity, if applicable.
2. Type details of any applicant liabilities and their owned domain names and websites into the designated fields, if applicable.
3. Click on the **Next** button.

Employees



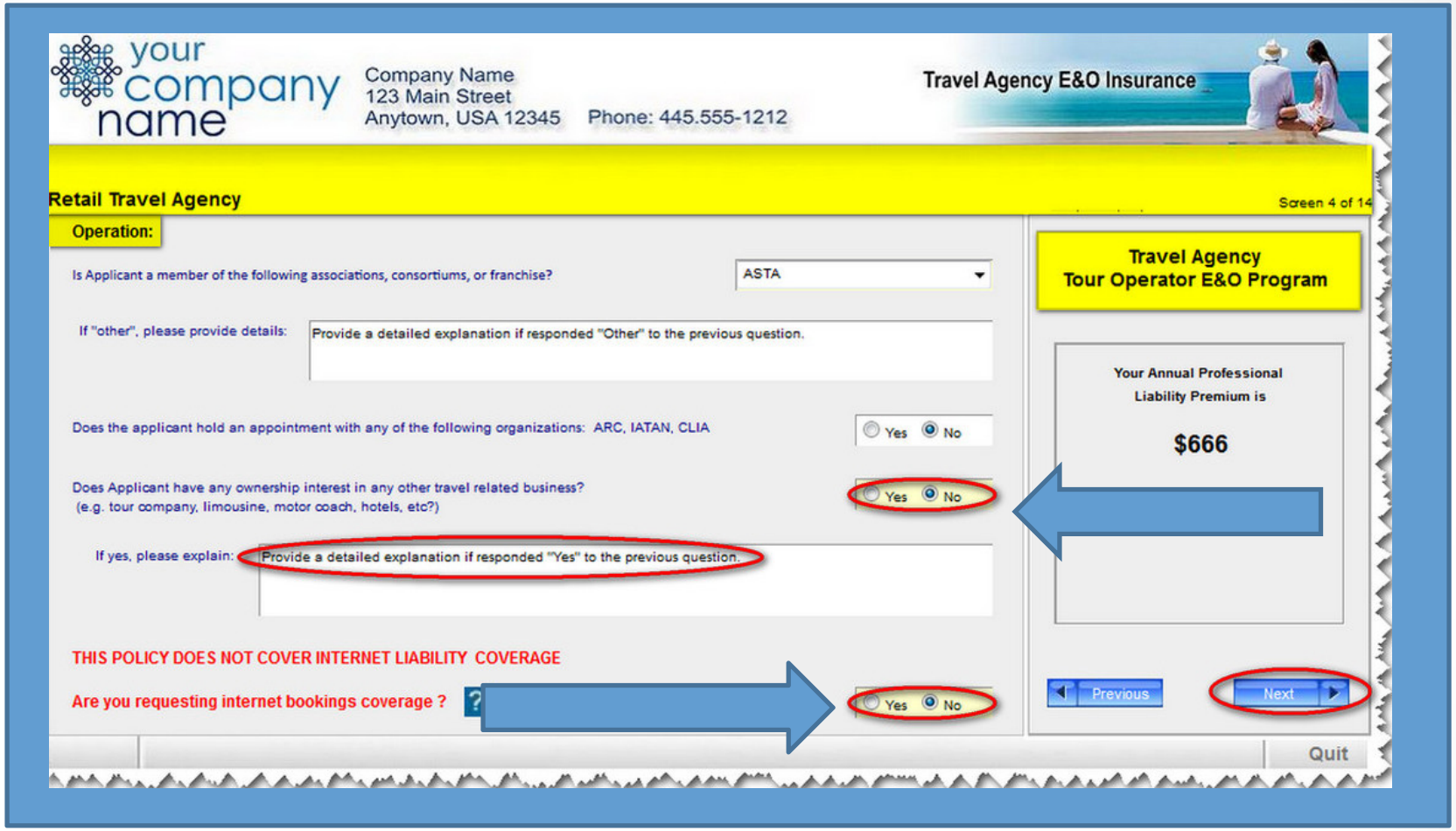
1. Click to select whether the applicant's websites advertise products or services that are not their own. **NOTE:** Type additional details into the designated field, if applicable.
2. Select the applicant's number of full and part-time employees from the designated menus.
3. Type the applicant's number of independent contractors into the designated field. **NOTE:** Select "0" if the applicant doesn't have independent contractors.
4. Click on the **Next** button.

Operation



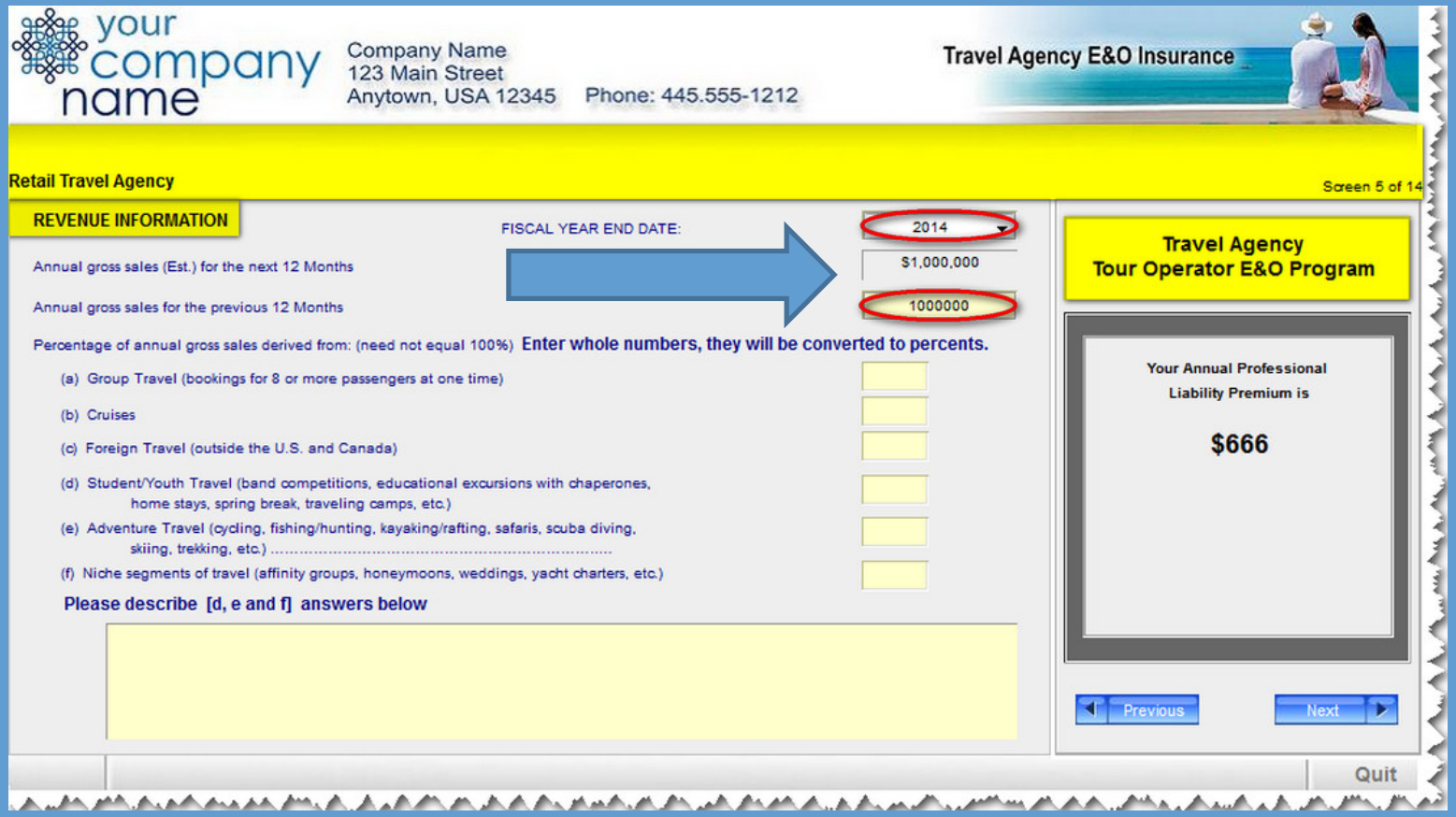
1. Click to select whether the applicant is a member of an industry association, consortium or franchise. **NOTE:** Type additional details into the designated field, if applicable.
2. Click to select whether the applicant holds appointments with ARC, IATAN, or CLIA.

Operation Part 2



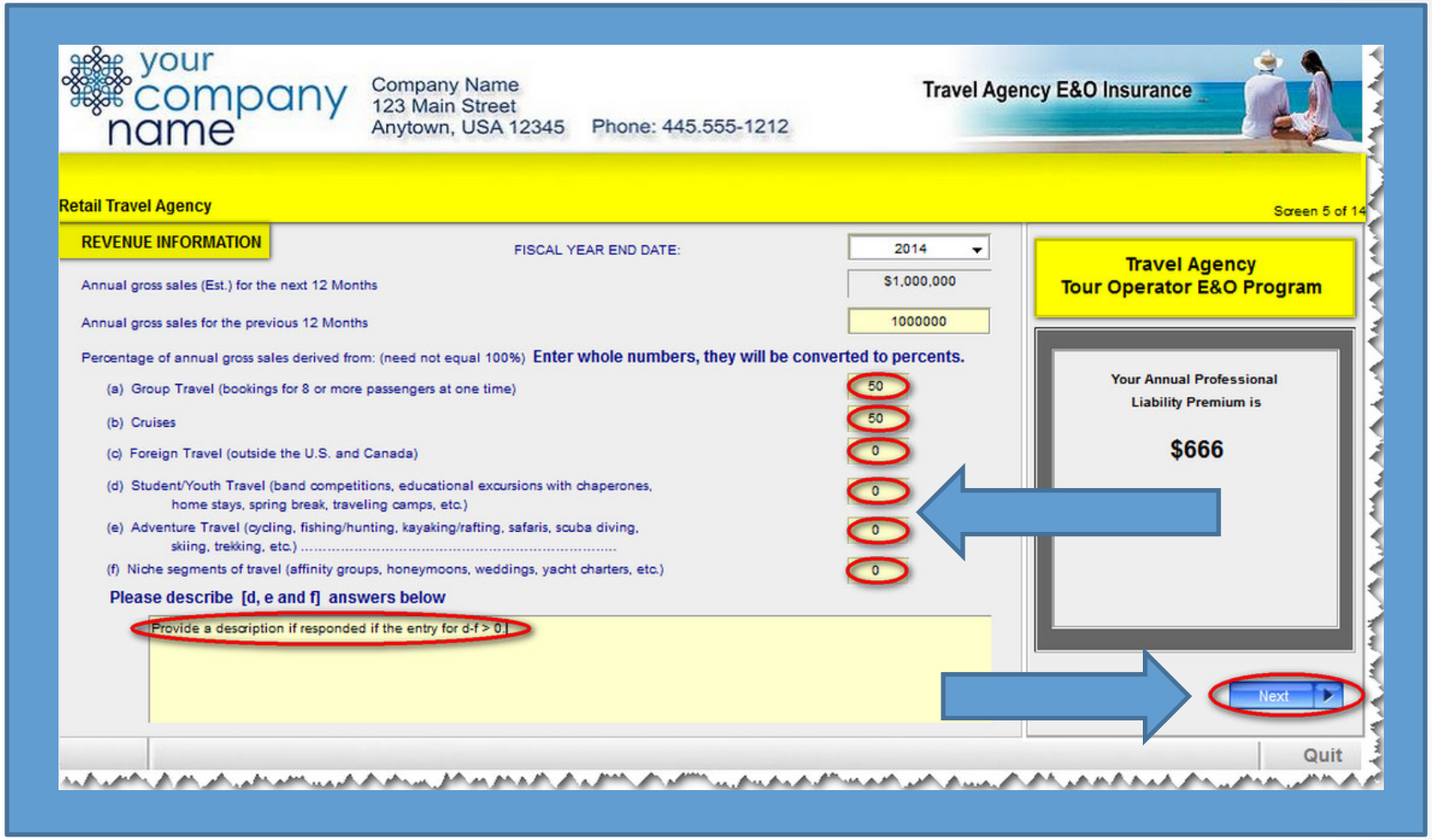
1. Click to select whether the applicant has any ownership interest in other travel related businesses, such as: tour companies, limousines, motor coaches, hotels, etc. **NOTE:** If responded “Yes” to this question, type an explanation into the designated field.
2. Click to select whether the applicant is requesting internet bookings coverage.
3. Click on the **Next** button.

Revenue Information



1. Select the applicant's fiscal year end date from the dropdown menu.
2. Type the applicant's annual gross sales for the previous 12 months into the field.

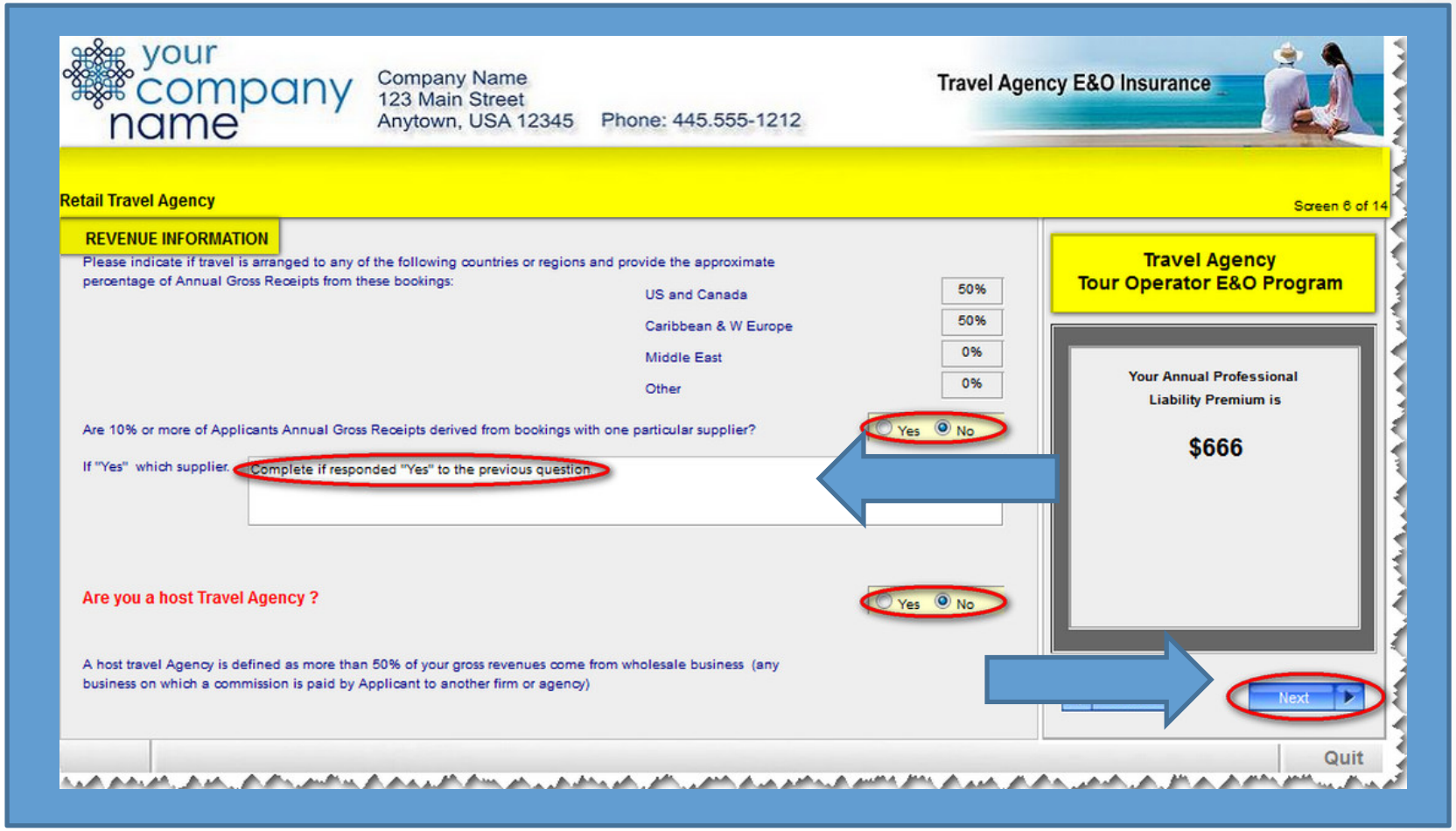
Revenue Information Part 2



1. Type the percentage of annual gross sales for all of the categories listed.
   NOTE: If the applicant typed anything other than "0" for questions d-f, type a description into the designated field.

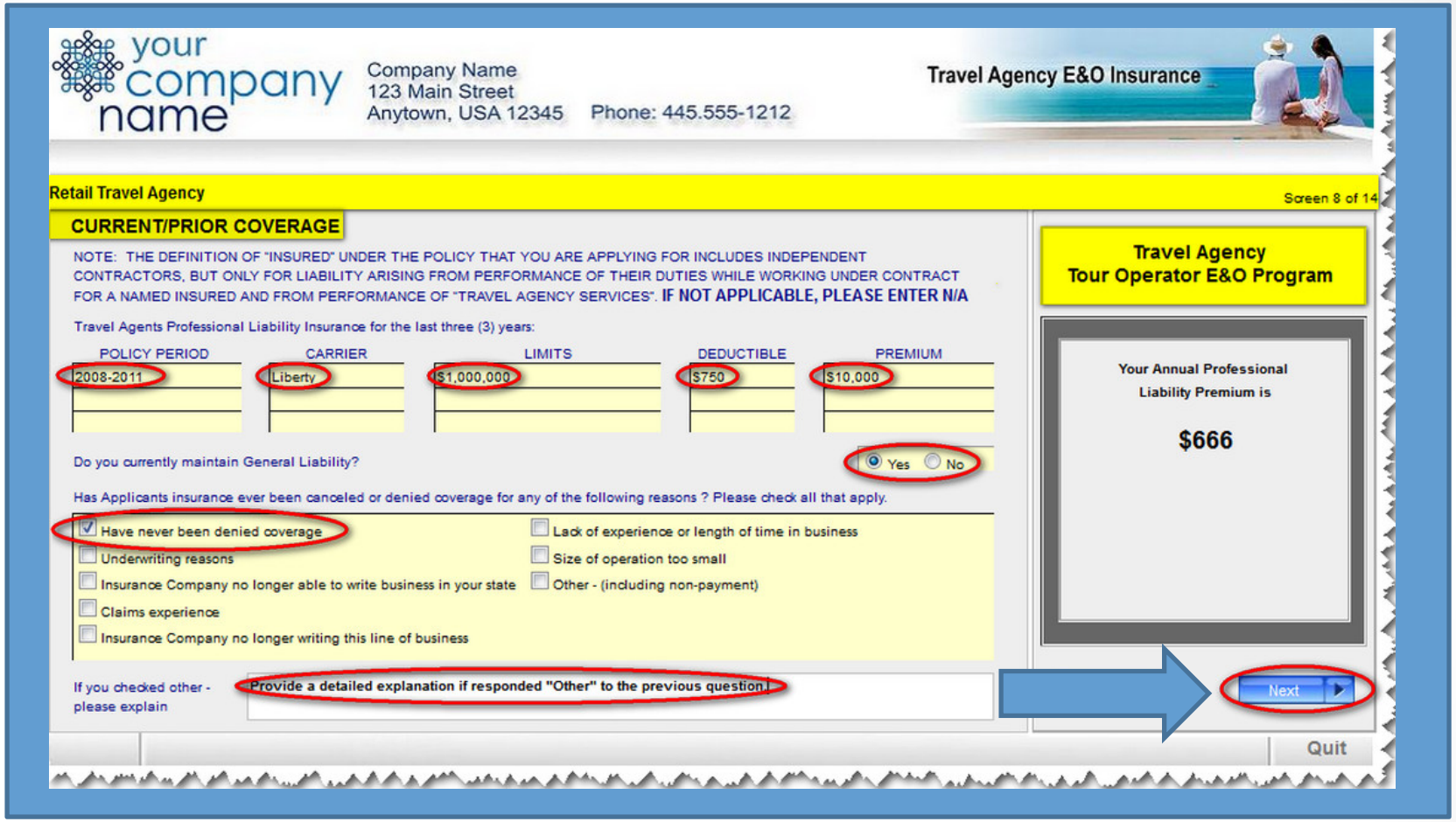
2. Click on the **Next** button.

Revenue Information Page 2



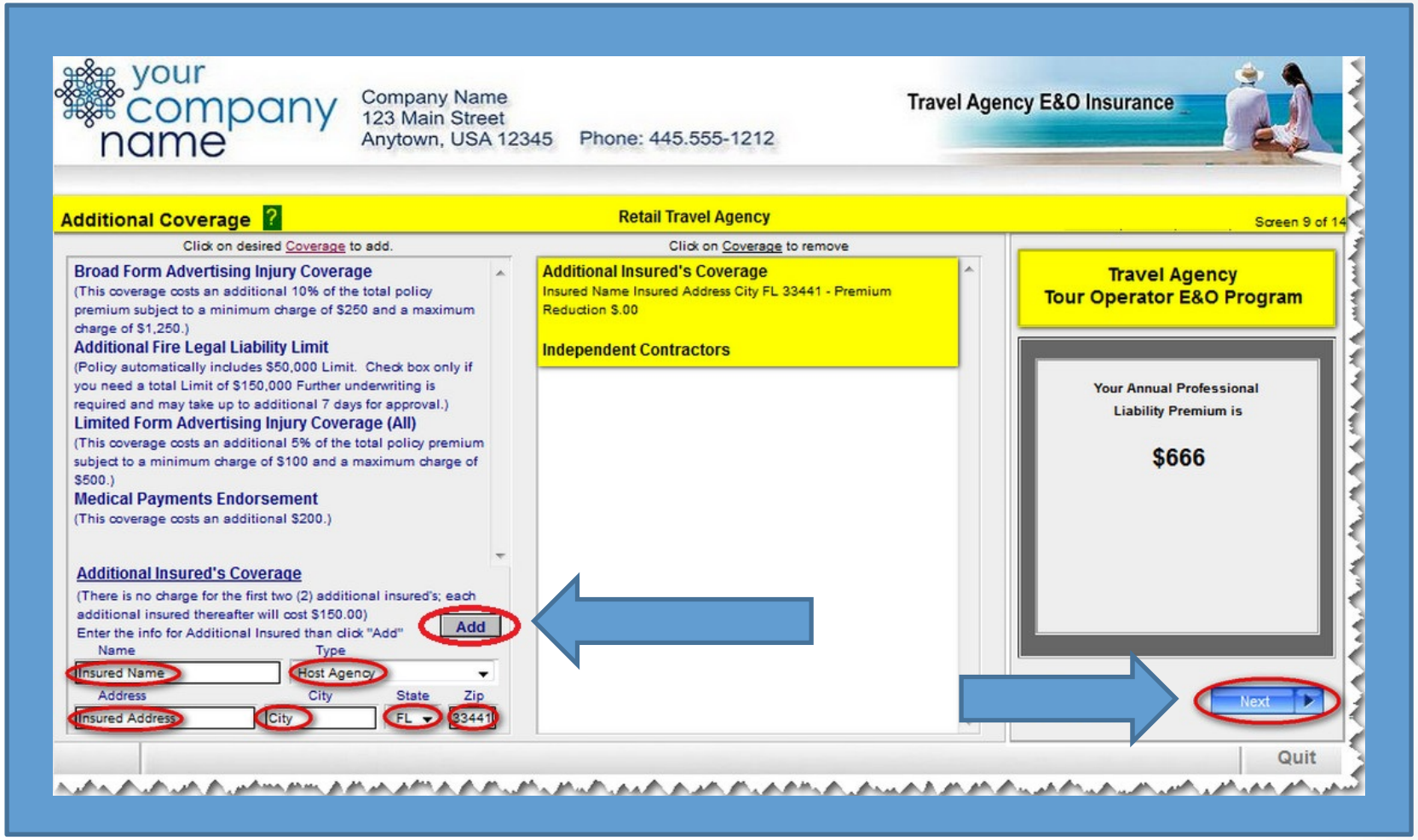
1. Click to select whether 10% or more of the applicant's gross receipts are from bookings with one particular supplier. **NOTE:** If answered “Yes” to this question, type the complete supplier information into the designated field.
2. Click to select whether the applicant is a host travel agency.
3. Click on the **Next** button.

Coverage



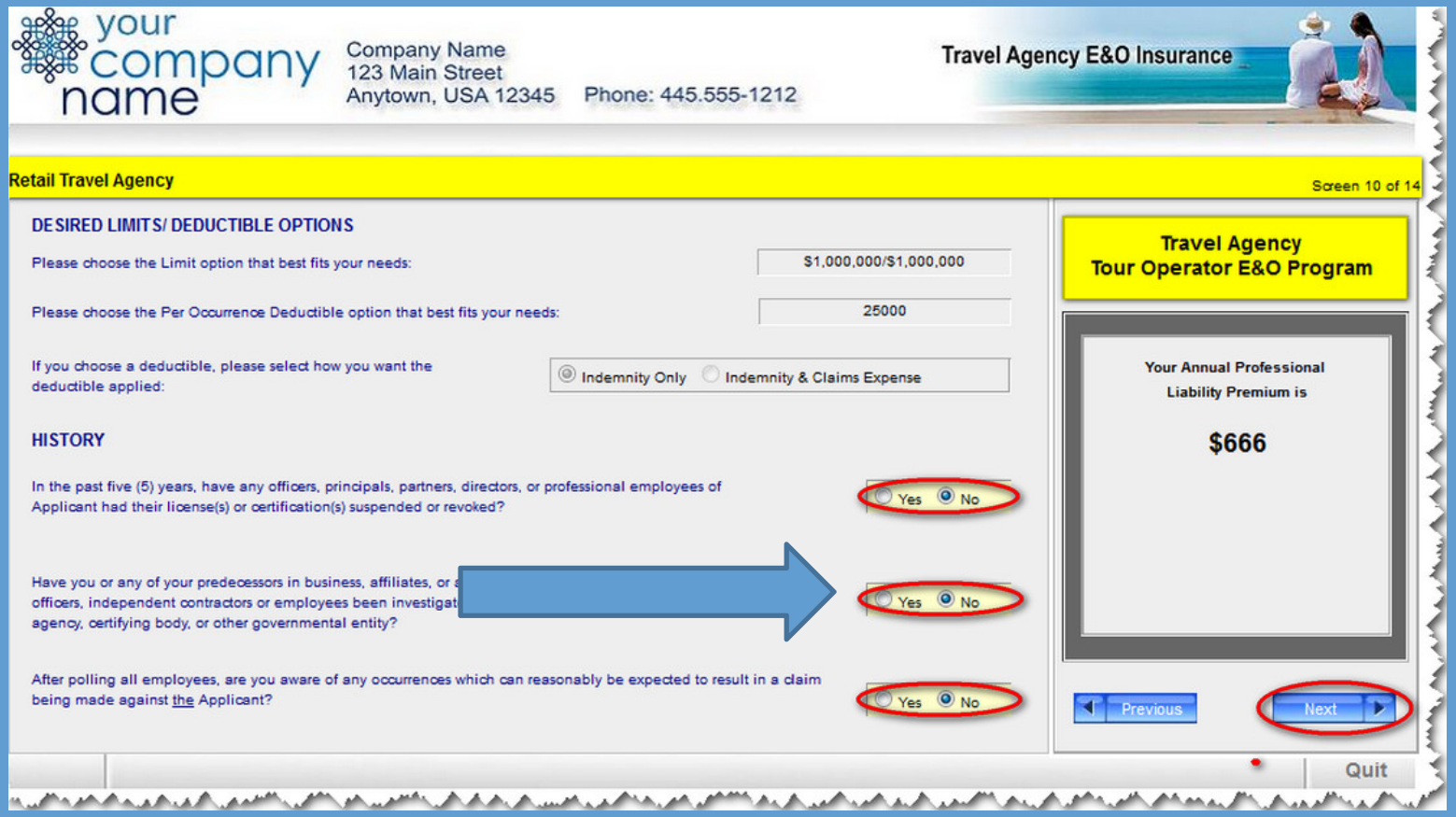
1. Type the requested current and/or prior coverage information into the designated fields.
2. Click to select whether the applicant has general liability coverage.
3. Click to select the reason(s) an applicant's insurance has been canceled/denied coverage.
   NOTE: If selected “Other” in response to this question, type an explanation into the field.
4. Click on the **Next** button.

Additional Coverage



1. Type to enter and click to select the additional insured's information from the dropdowns.
2. Click on the **Add** button.
3. Repeat steps 1-2 until all additional insureds have been entered.
4. Click on the **Next** button.

History

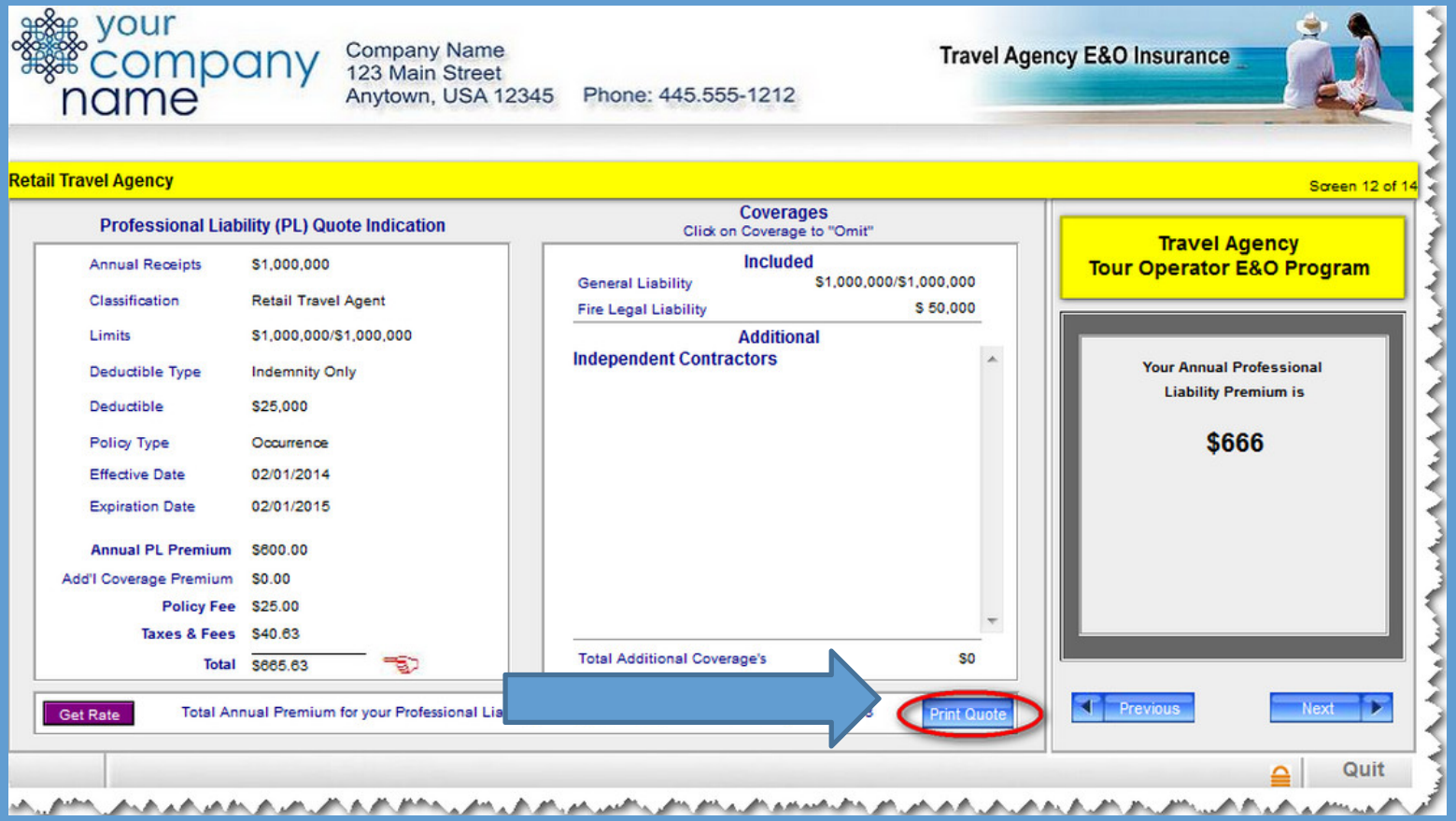


1. Click to select “Yes” or “No” in response to the three questions.
2. Click on the **Next** button.

Occurrence

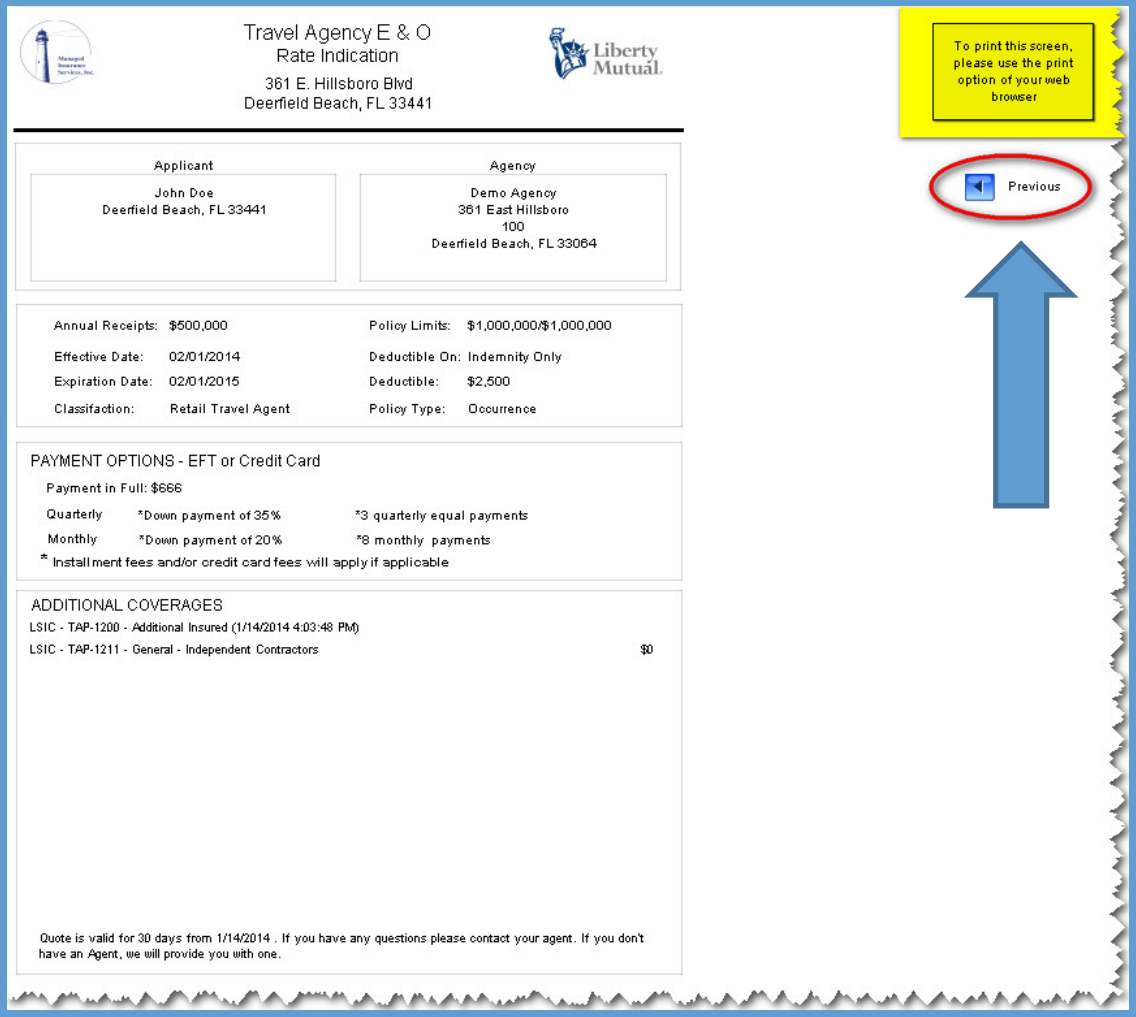
1. Click to select “Yes” or “No” in response to the next three questions.
2. Click on the **Next** button.

Professional Liability Quote Indication



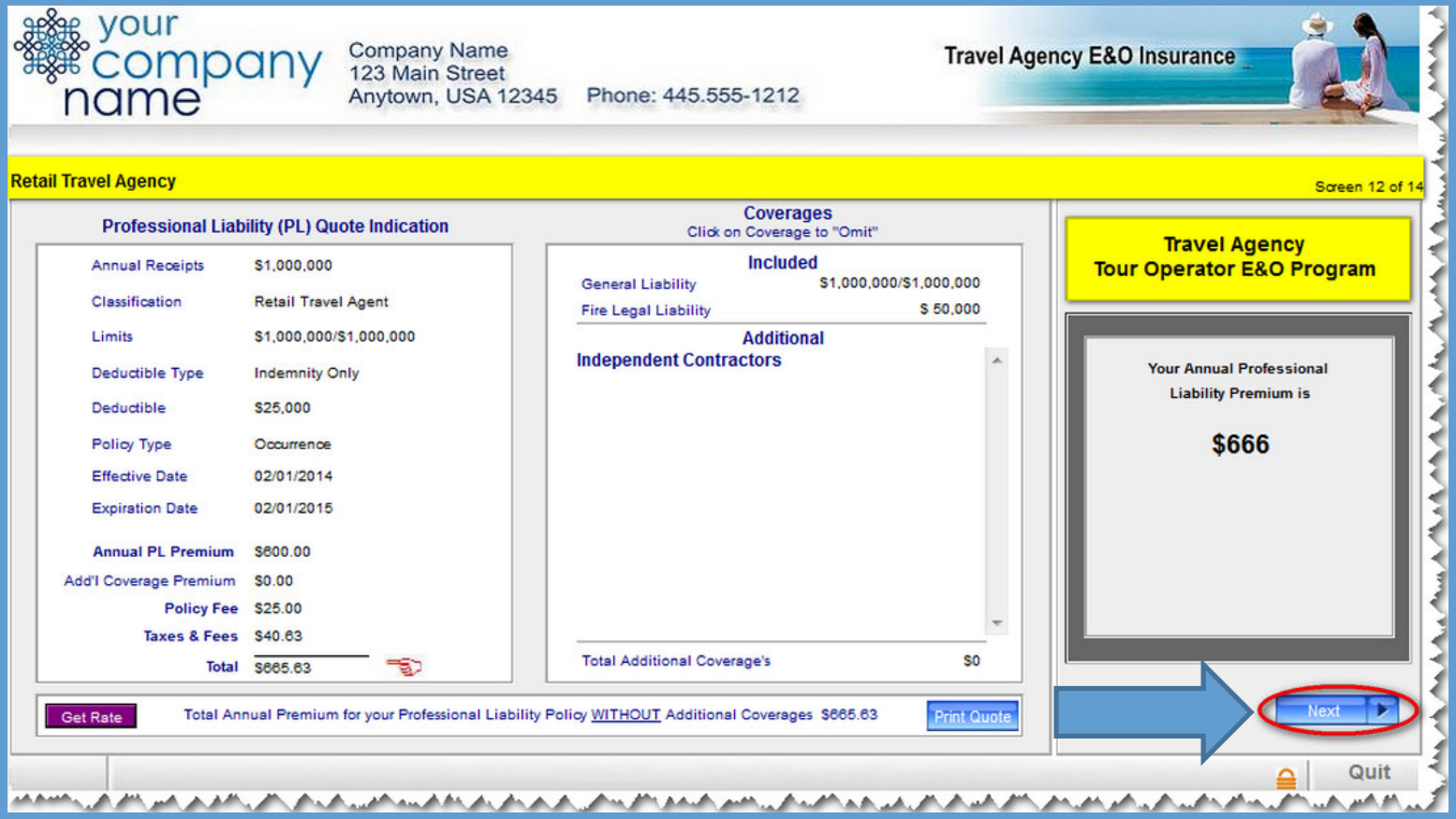
1. Click on the **Print Quote** button.

Print



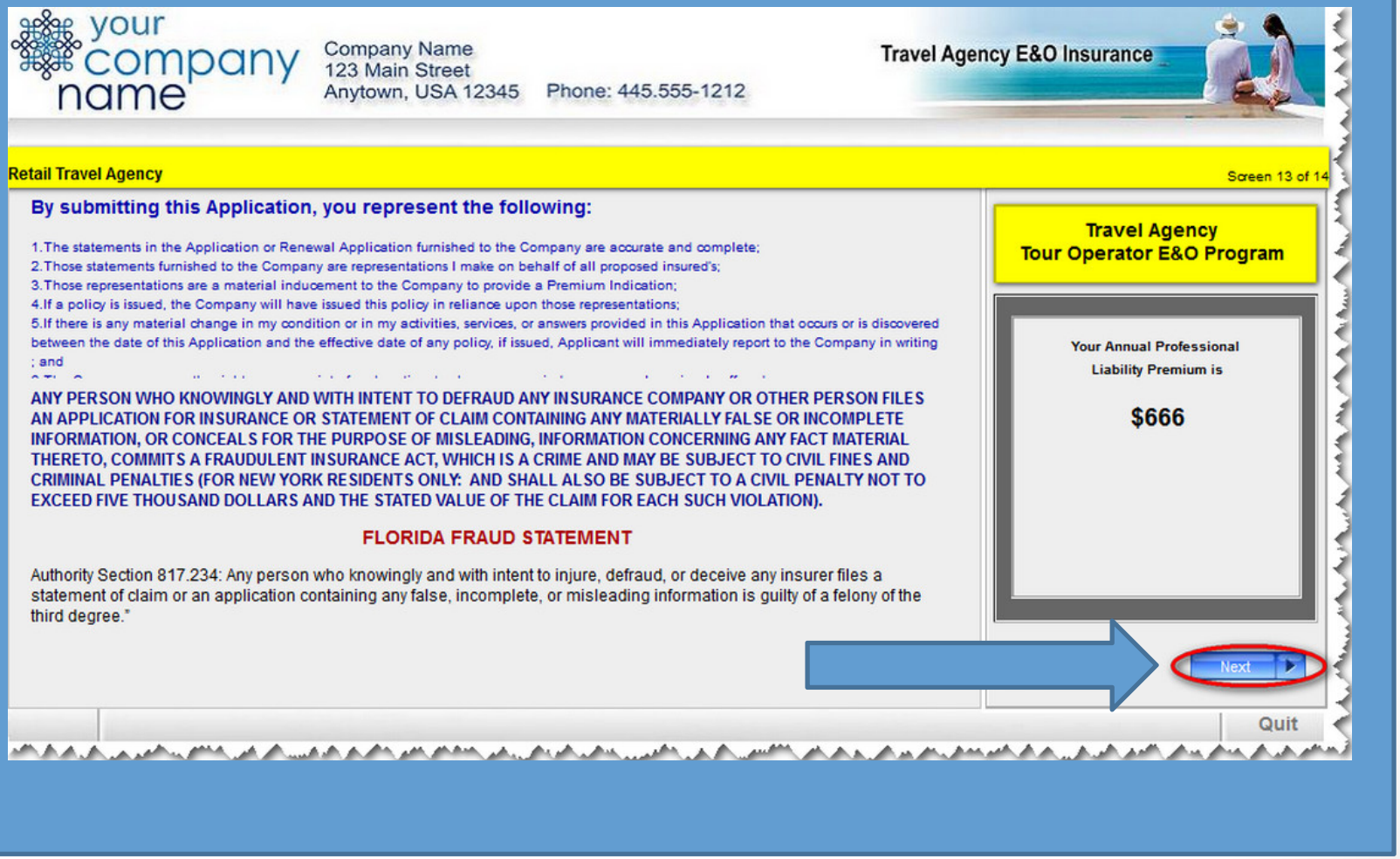
1. Use the web browser's print option to print the rate indication.
2. Click on the **< Previous** button to return to the previous page.

Professional Liability Quote Indication



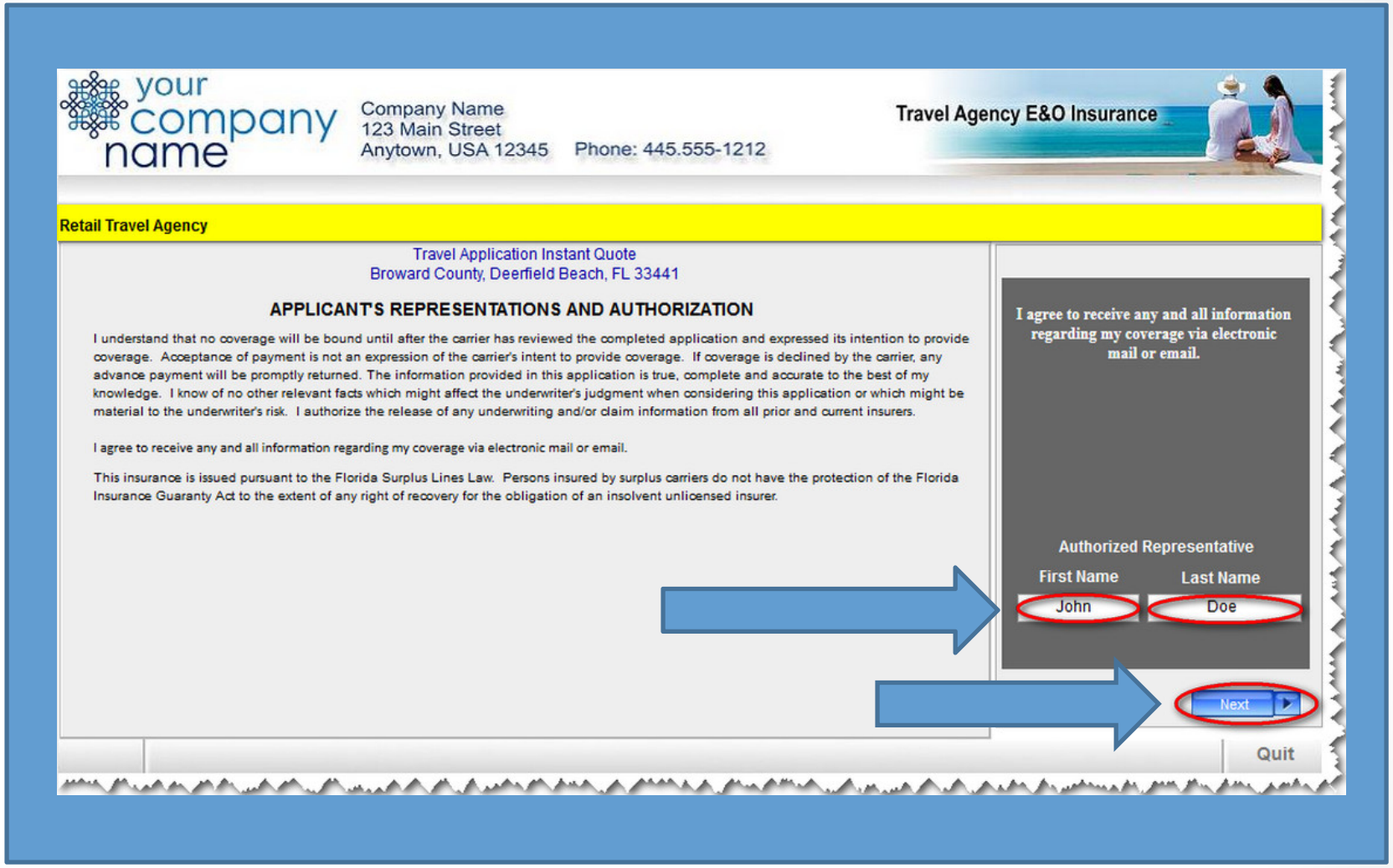
1. Click on the **Next** button.

Fraud Statement



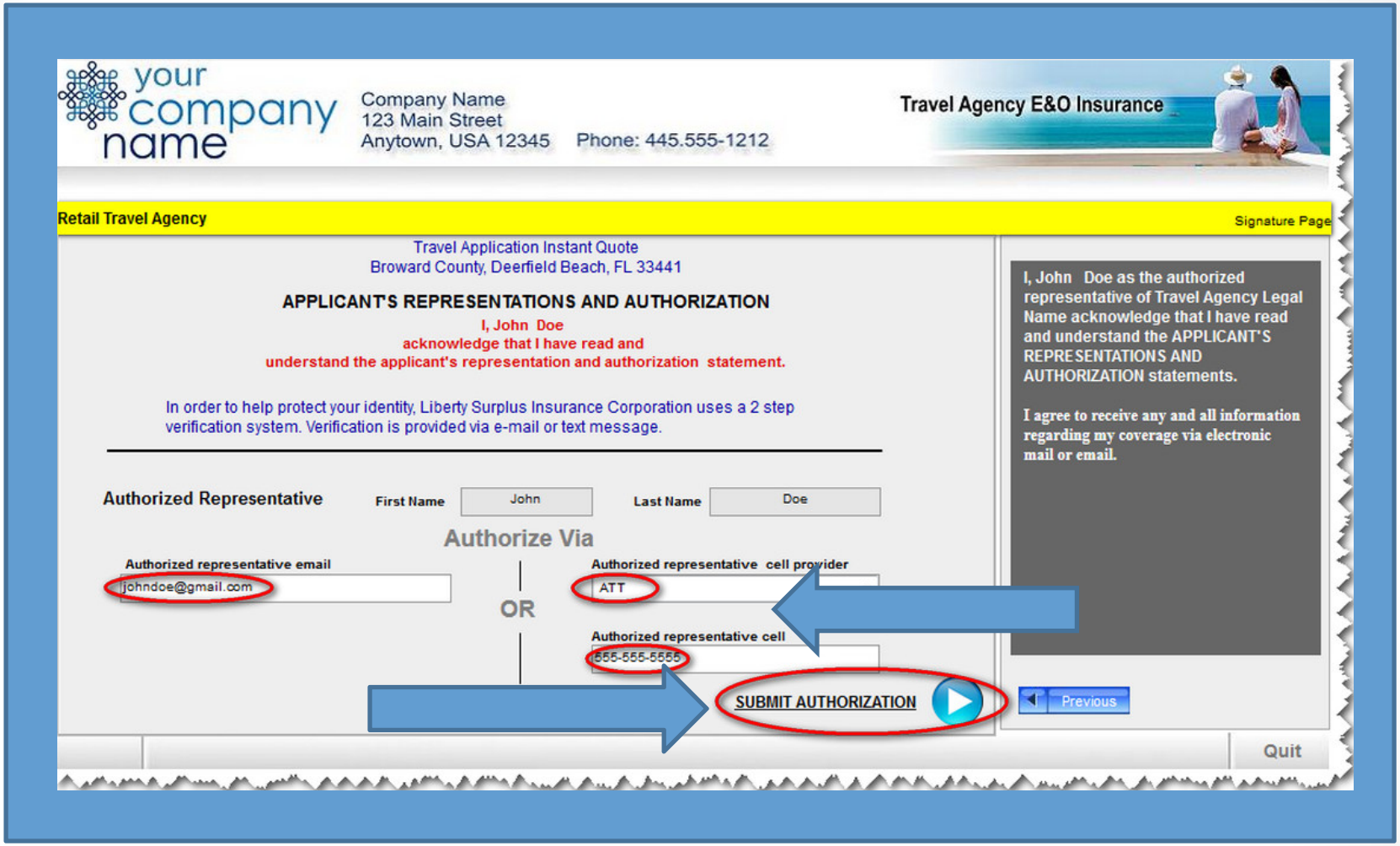
1. Thoroughly review the fraud statement.
2. Click on the **Next** button.

Applicant's Reps/Authorization



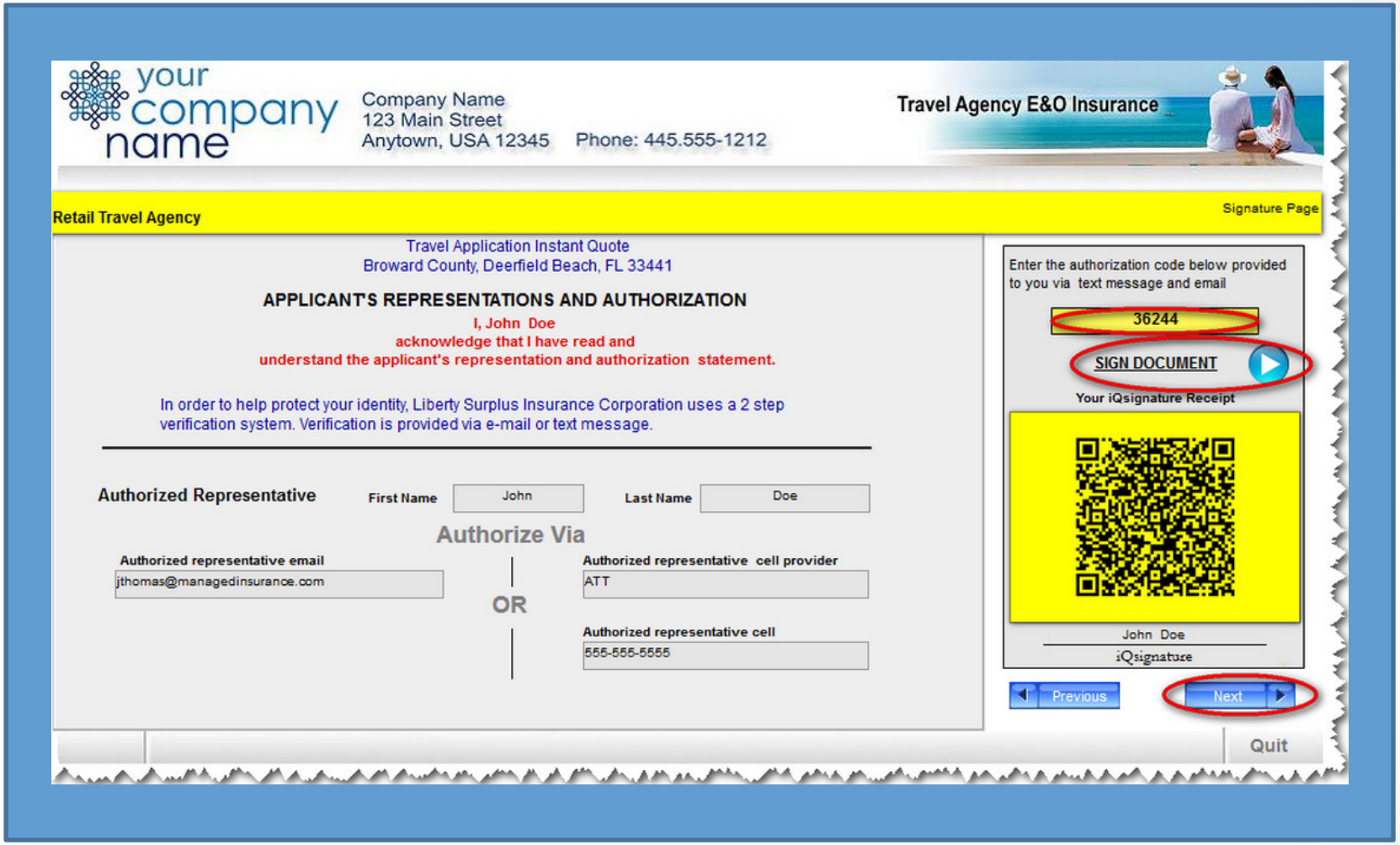
1. Type the authorized rep's first name into the designated field.
2. Type the authorized rep's last name into the designated field.
3. Click on the **Next** button.

Provide Email or Mobile Info



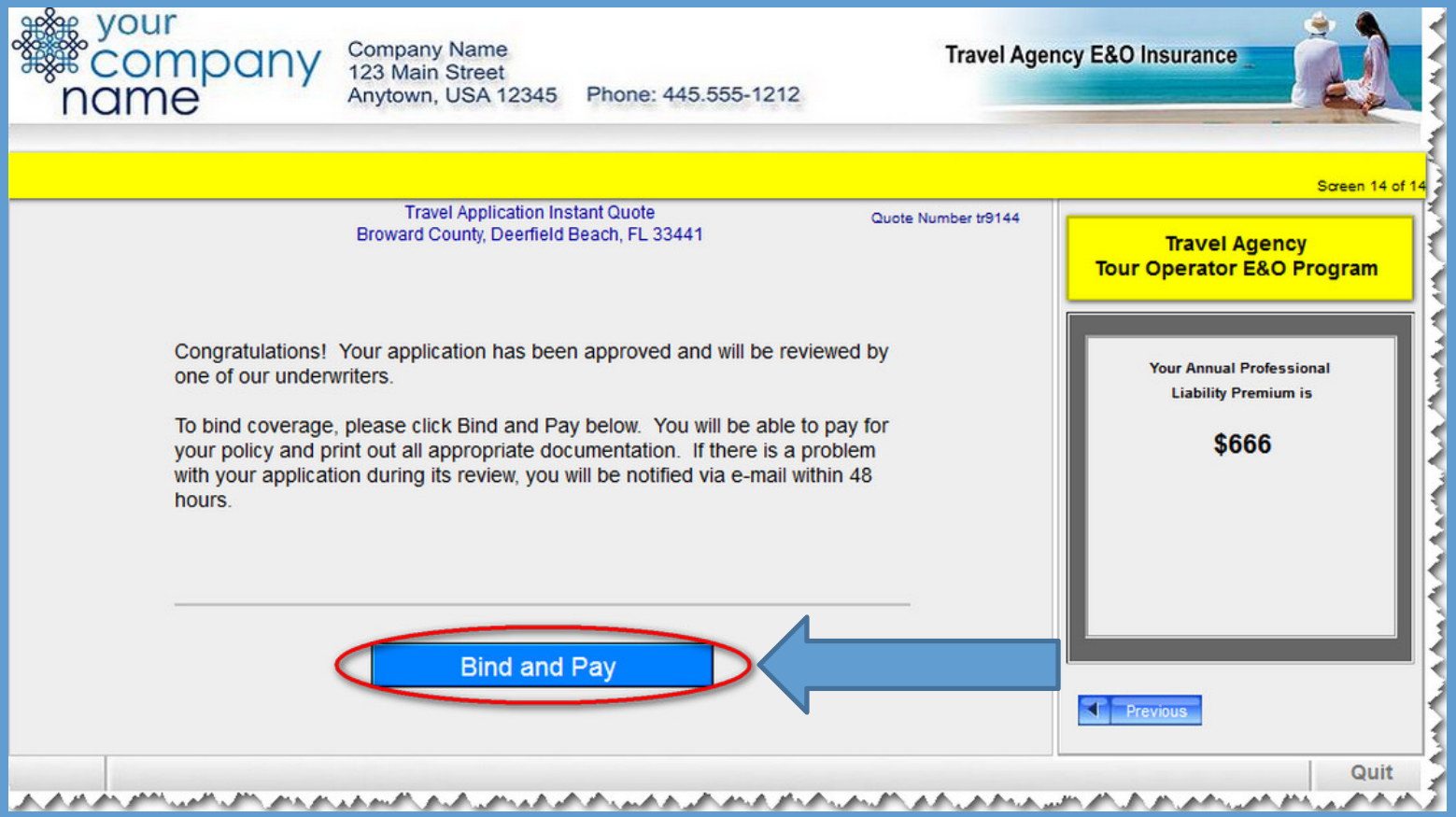
1. Type the applicant's email address of cell phone provider and number into the designated fields.
2. Click on the **Submit Authorization** button. **NOTE:** The authorization code is sent to the applicant in the form of an email or text message.

Type Code/Provide Signature



1. Type the authorization code into the field,
2. Click on the **Sign Document** button.
3. Use a snap tag app on a smart phone to download the receipt, if applicable.
4. Click on the **Next** button.

Bind and Pay

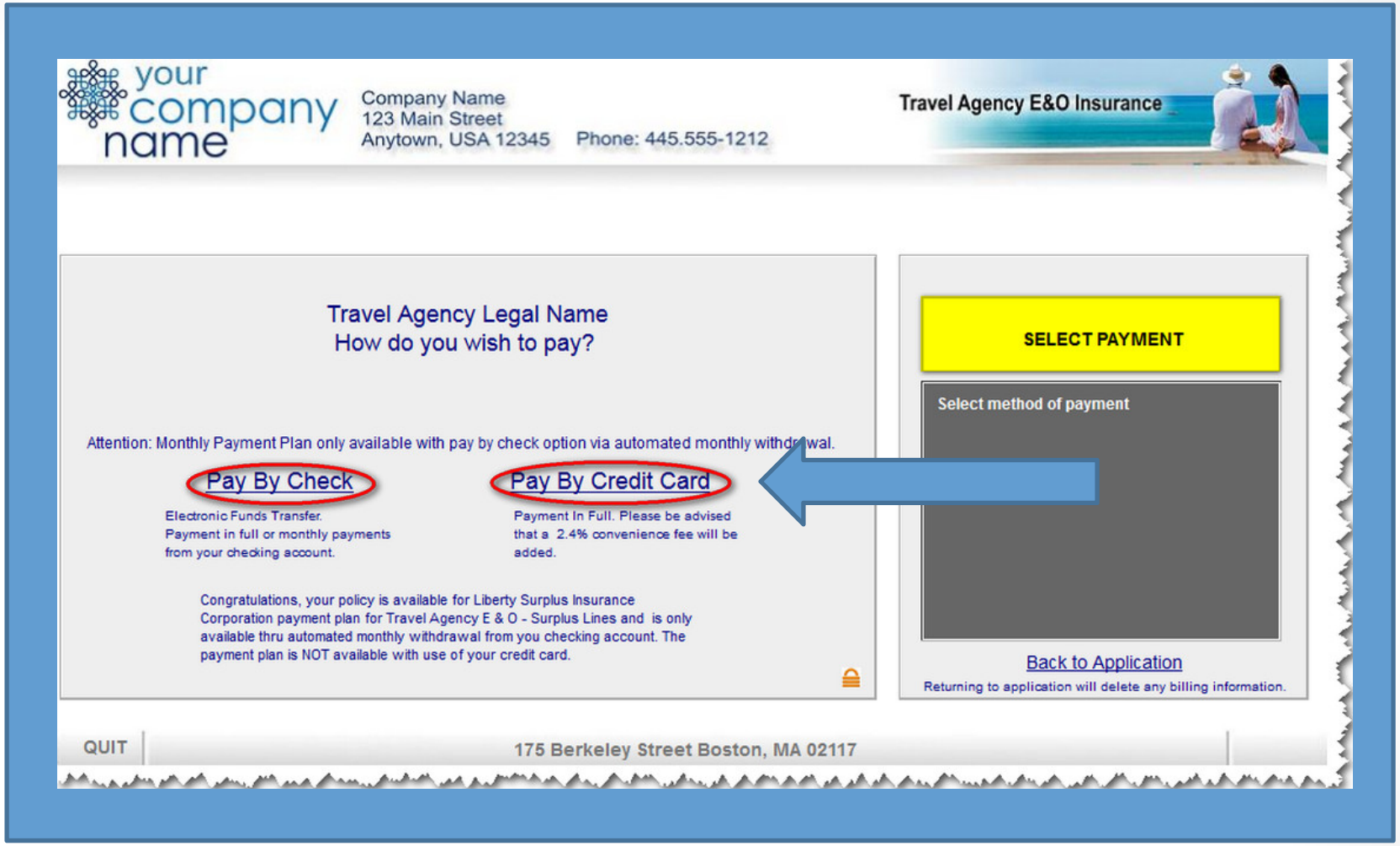


1. Click on the **Bind and Pay** button.

SELECT PAYMENT

- This section illustrates how to select the payment type and frequency for the policy.

Select Payment | Type



NOTE: A premium finance option is not available at this time.

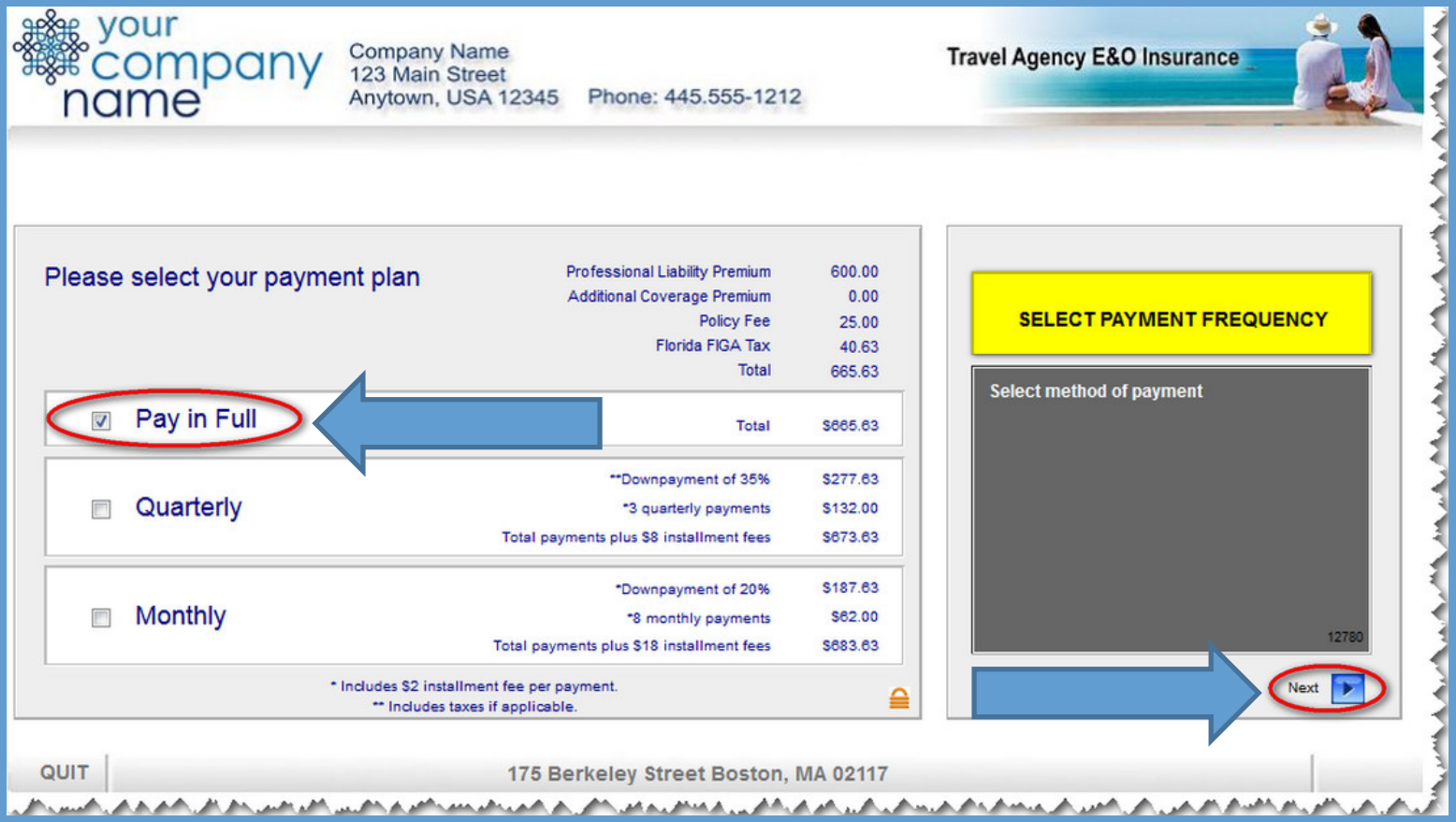
1a. Click on the **Pay By Check** link if the applicant wants to pay by check.

1b. Click on the **Pay By Credit Card** link if the applicant wants to pay by credit card.

BIND/PAY BY CHECK | ISSUE POLICY

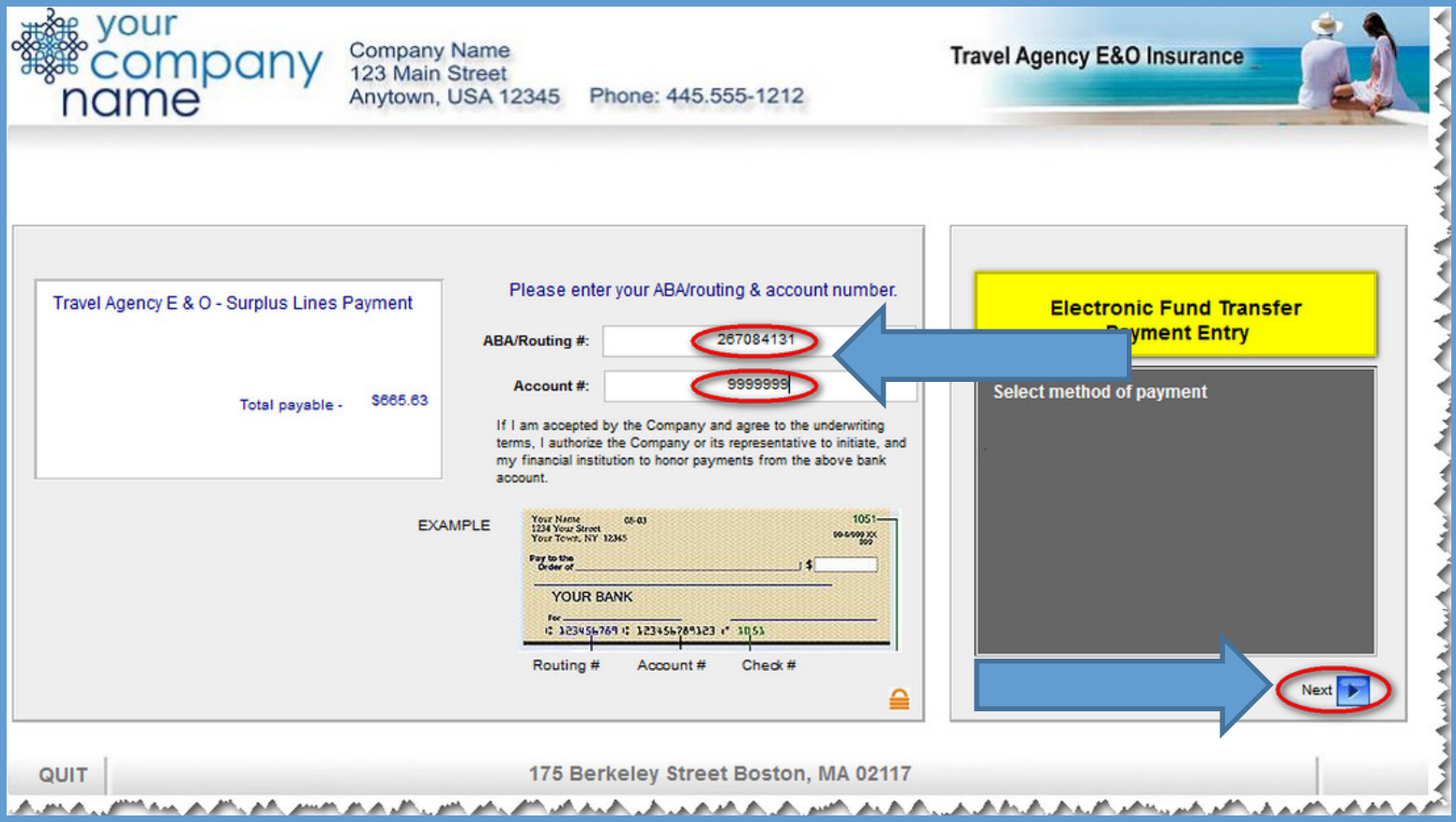
- This section illustrates how to bind coverage, issue and pay for a policy online by check.

Select Payment Frequency



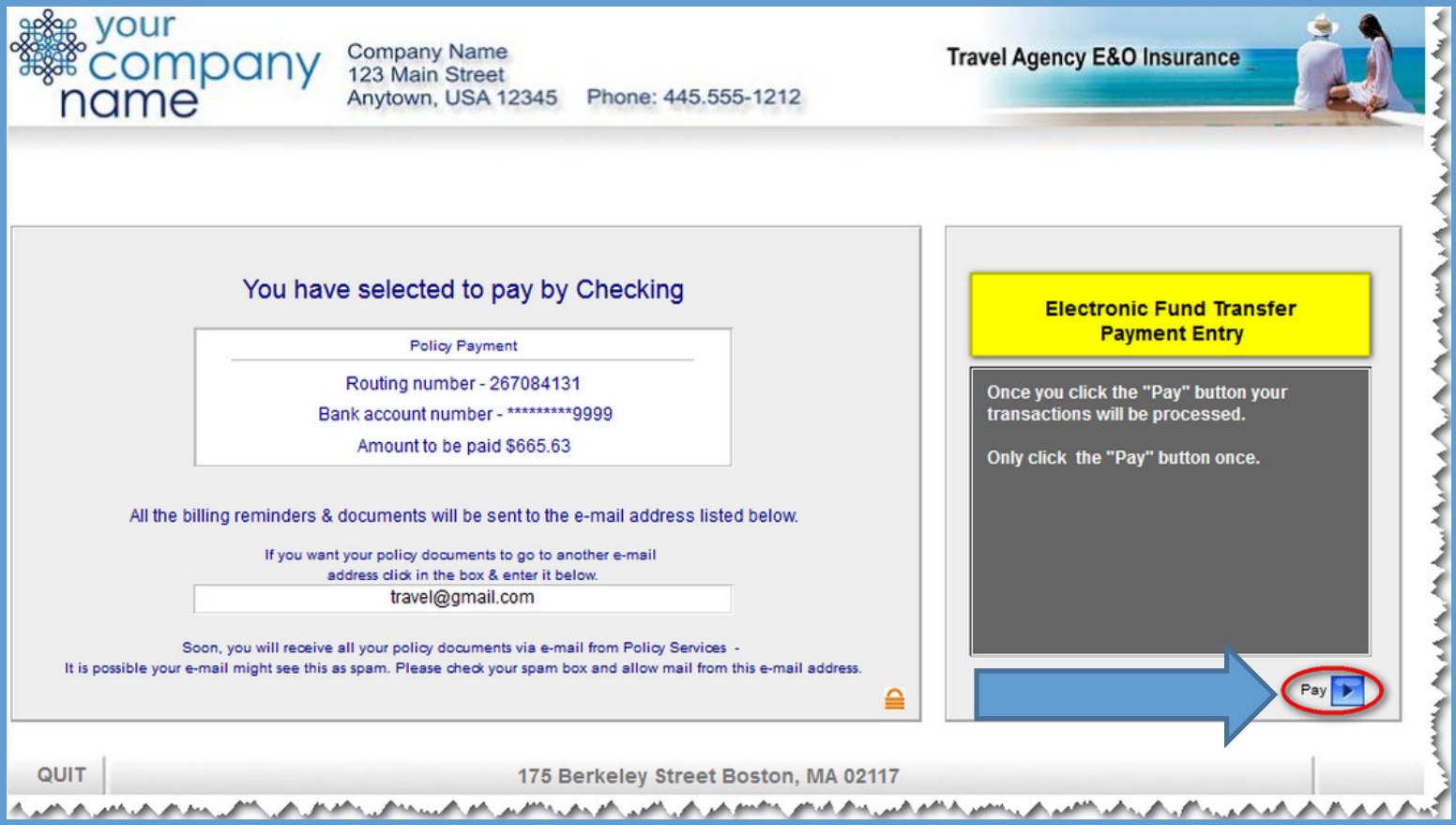
1. Click to select the applicant's desired payment frequency.
2. Click on the **Next** button.

EFT Payment Entry



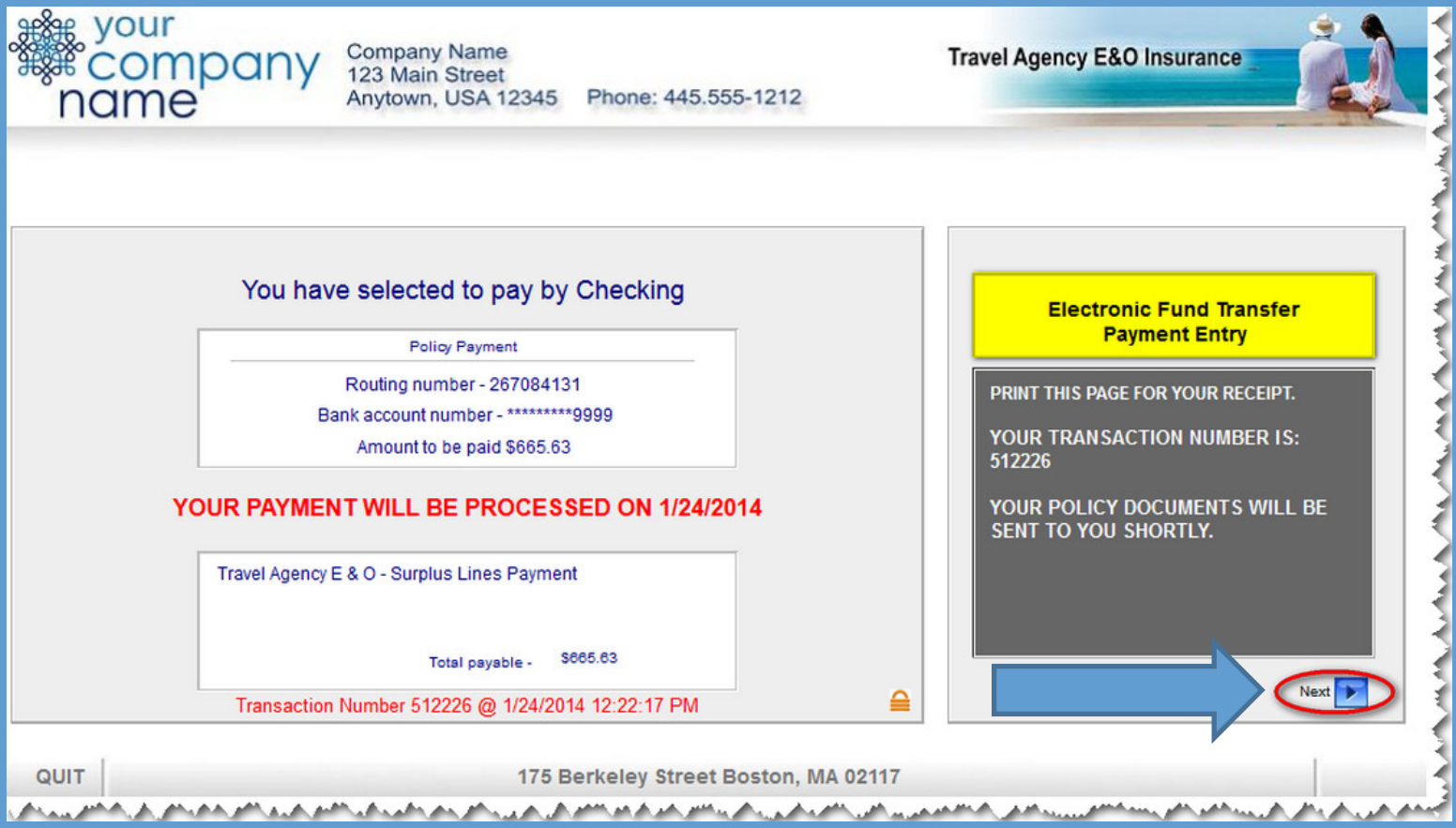
1. Type the applicant's ABA/routing and account numbers into the fields.
2. Click on the **Next** button.

Click to Pay



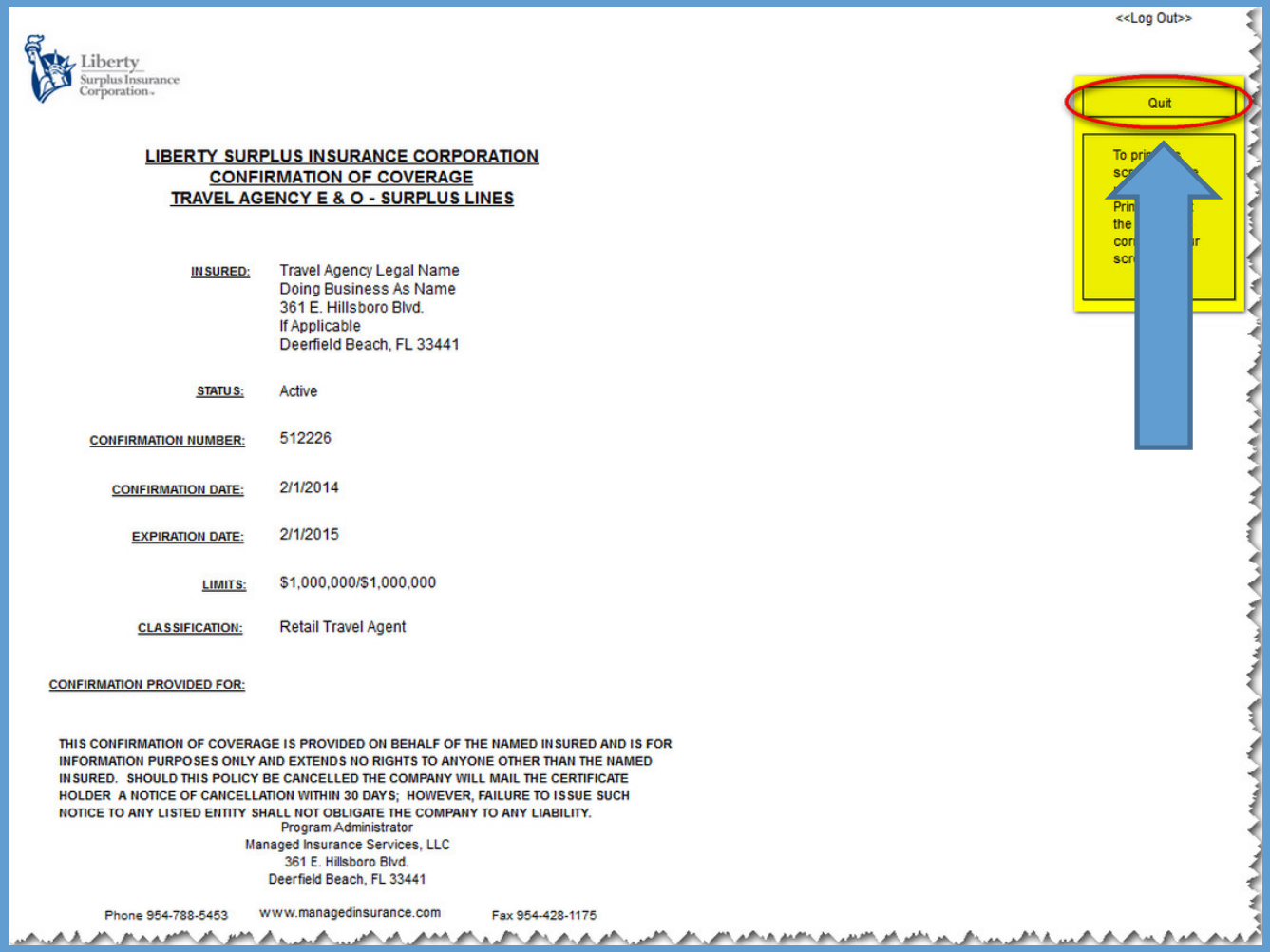
1. Click on the **Pay** button.

Payment Confirmation



1. Use the browser's print option to print this page as a receipt.
2. Click on the **Next** button.

Coverage Confirmation

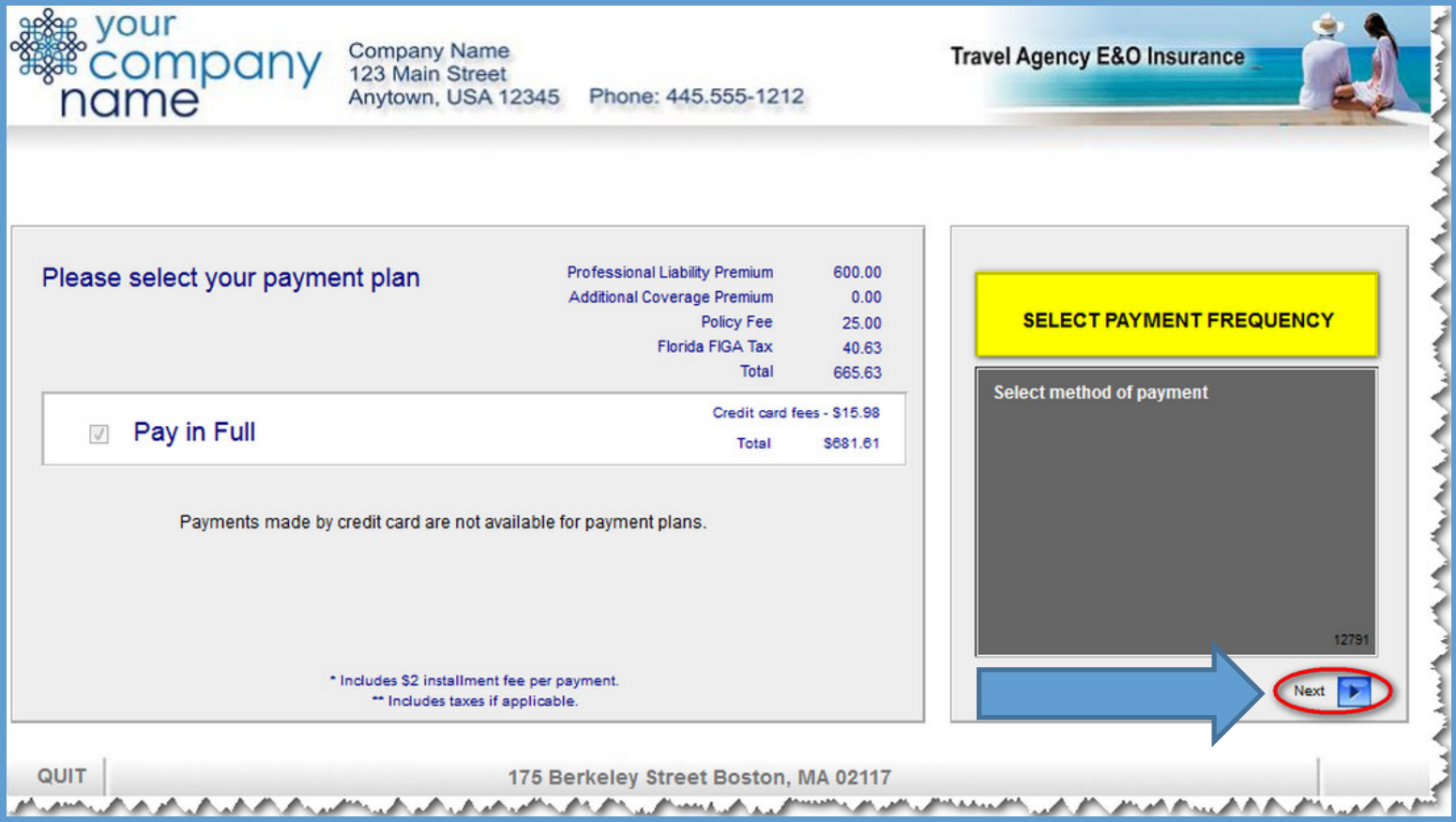


1. Use the browser's print option to print the coverage confirmation.
2. Click on the **Quit** button in the top right corner of the screen to exit.

BIND/PAY BY CC | ISSUE POLICY

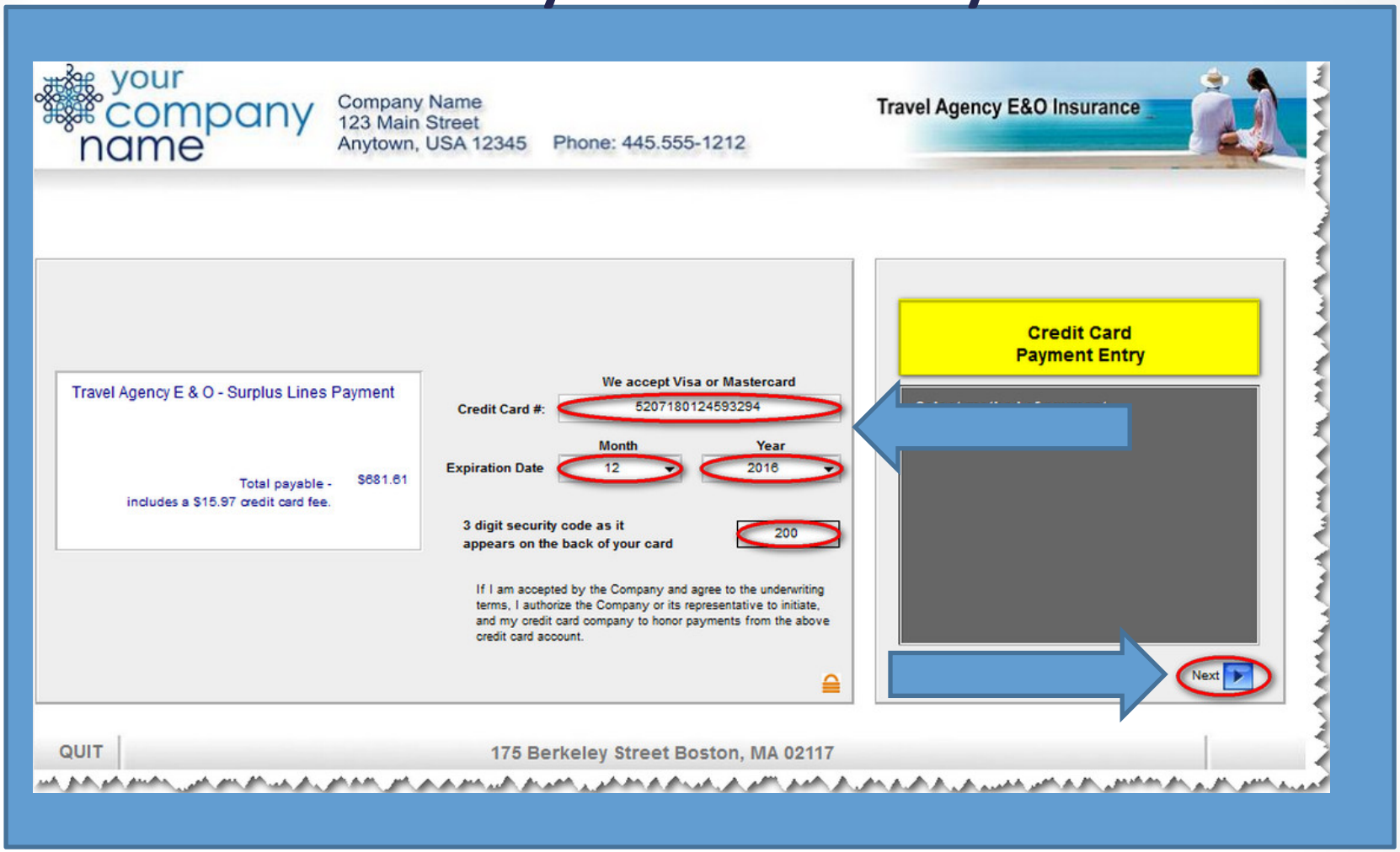
- This section illustrates how to bind coverage, issue and pay for a policy online by credit card.

Select Payment Frequency



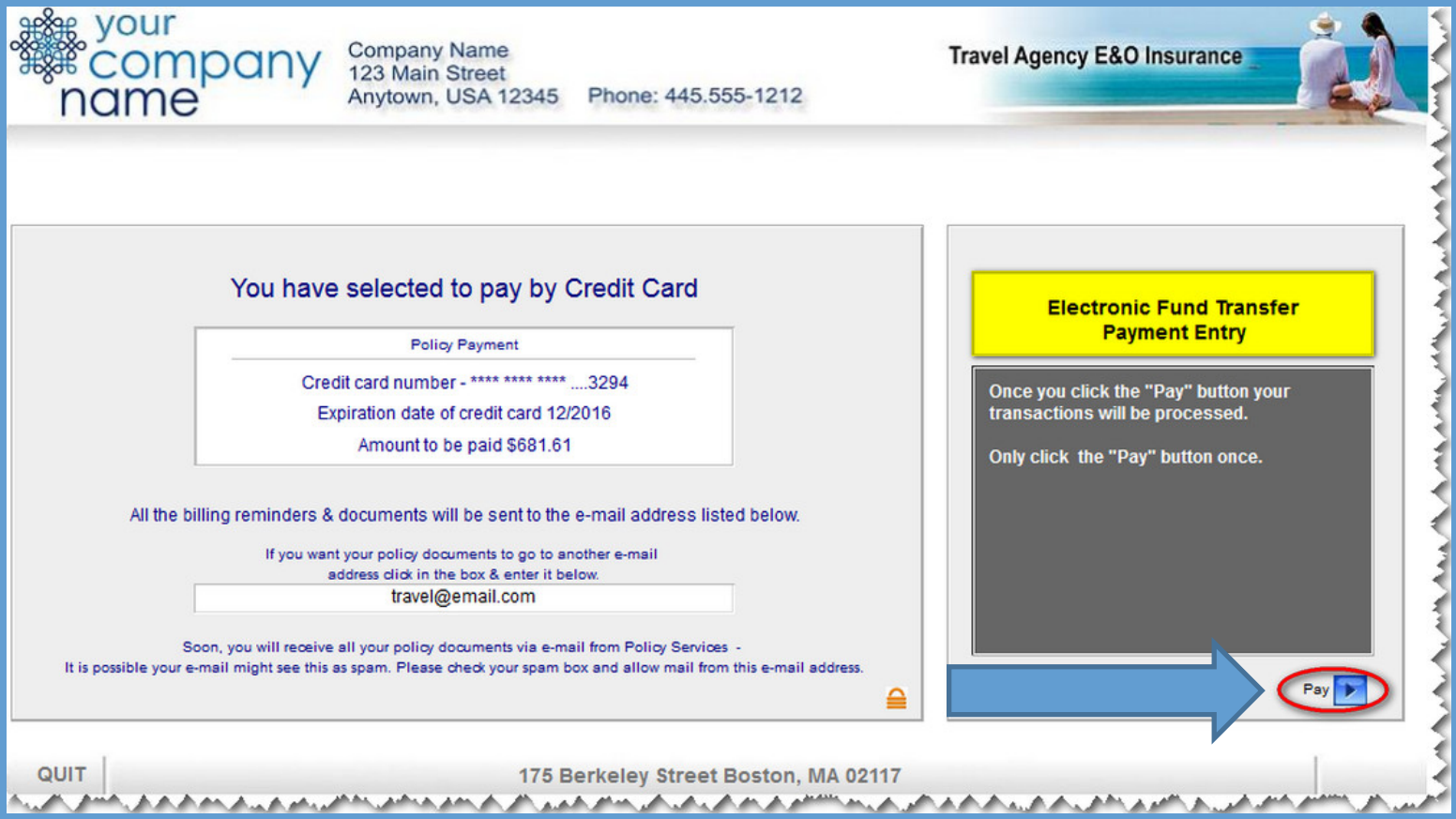
1. Click on the **Next** button.

Credit Card Payment Entry



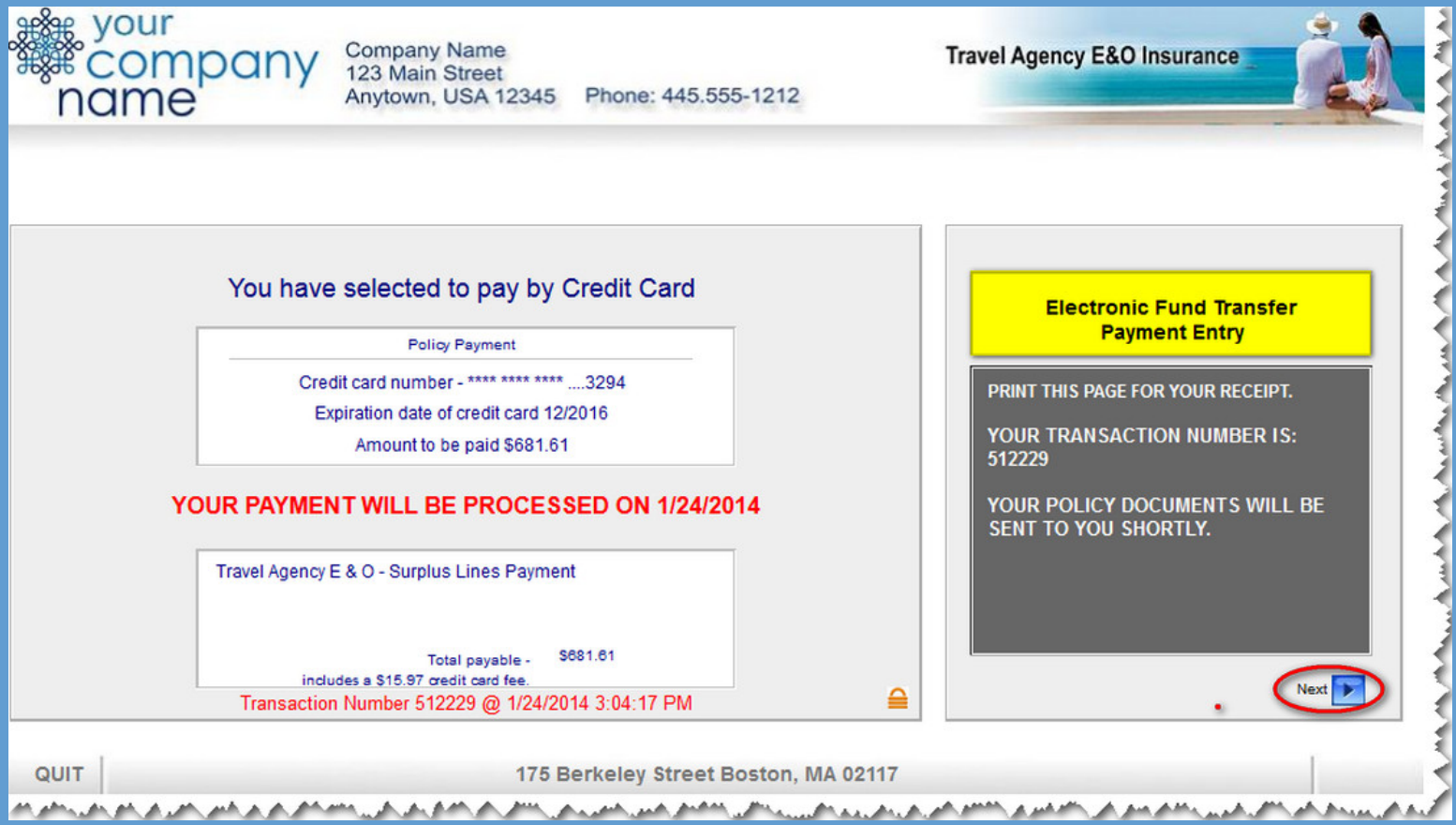
1. Type the applicant's credit card number into the designated field.
2. Click to select the applicant's expiration date, month and year, from the dropdown menus.
3. Type the applicant's three-digit security code into the designated field.
4. Click on the **Next** button.

Click to Pay



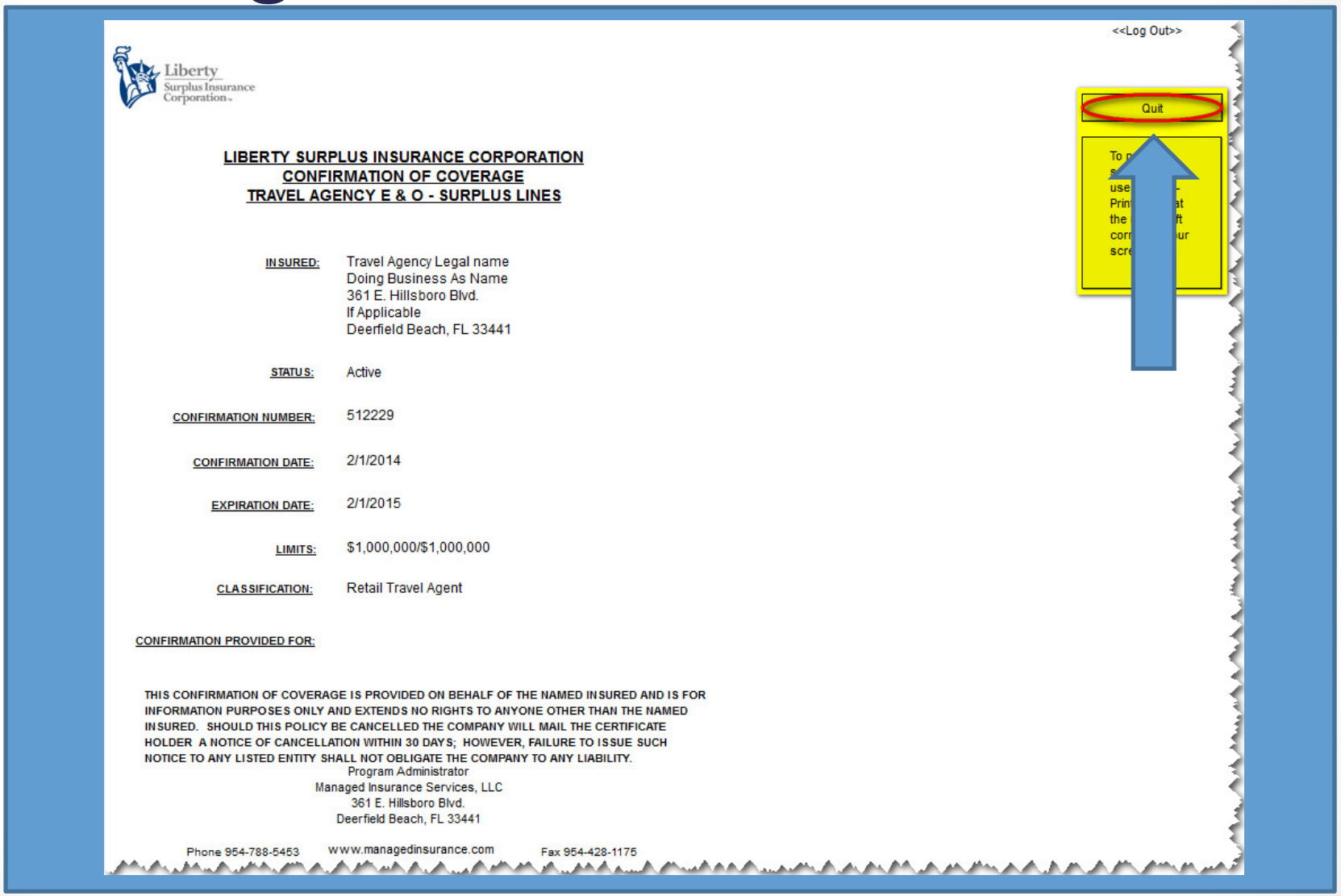
1. Click on the **Pay** button.

Payment Confirmation



1. Use the browser's print option to print the payment confirmation screen.
2. Click on the **Next** button.

Coverage Confirmation

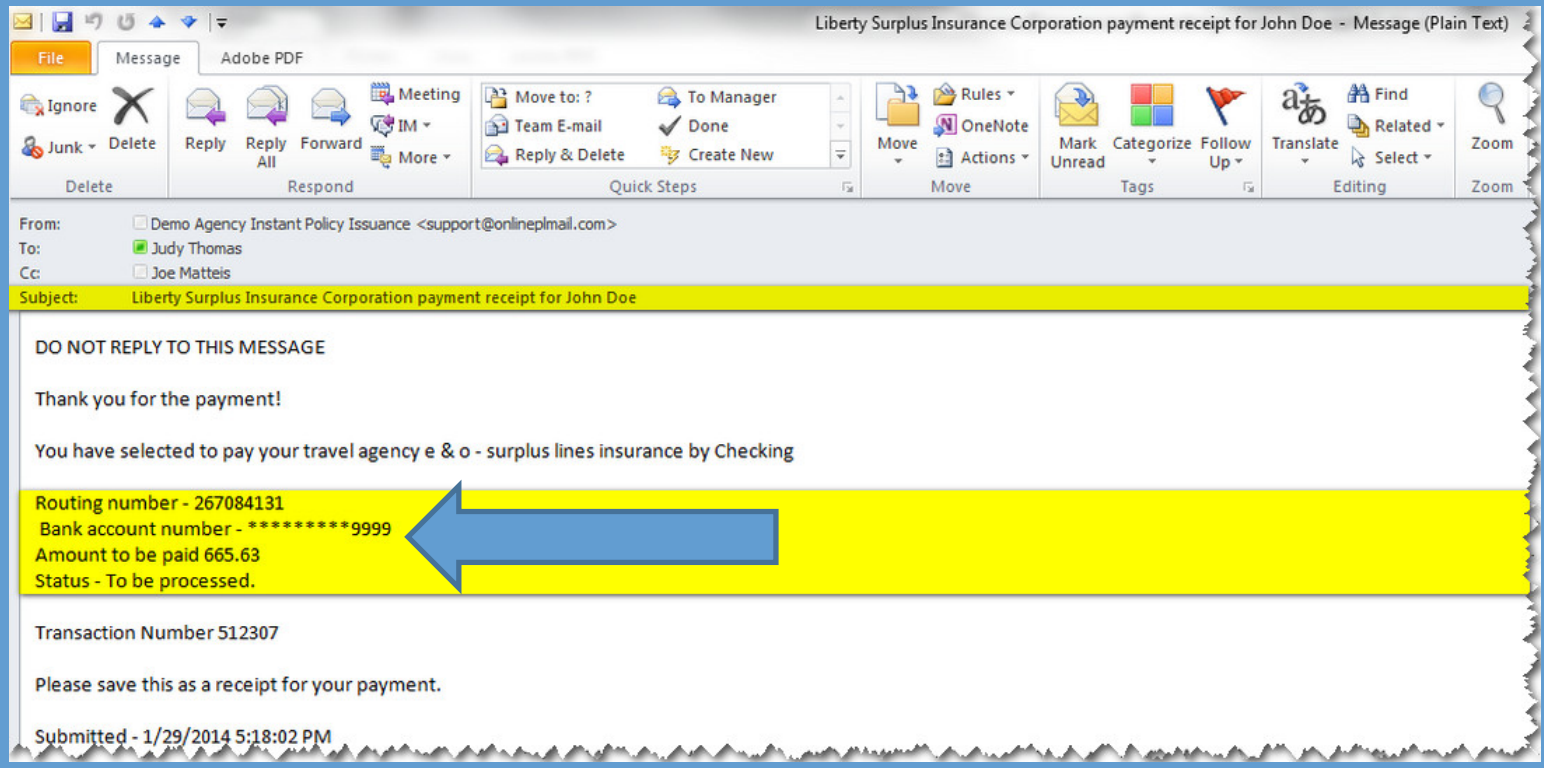


1. Use the browser's print option to print the coverage confirmation.
2. Click on the **Quit** button in the top right corner of the screen to exit.

EMAILS

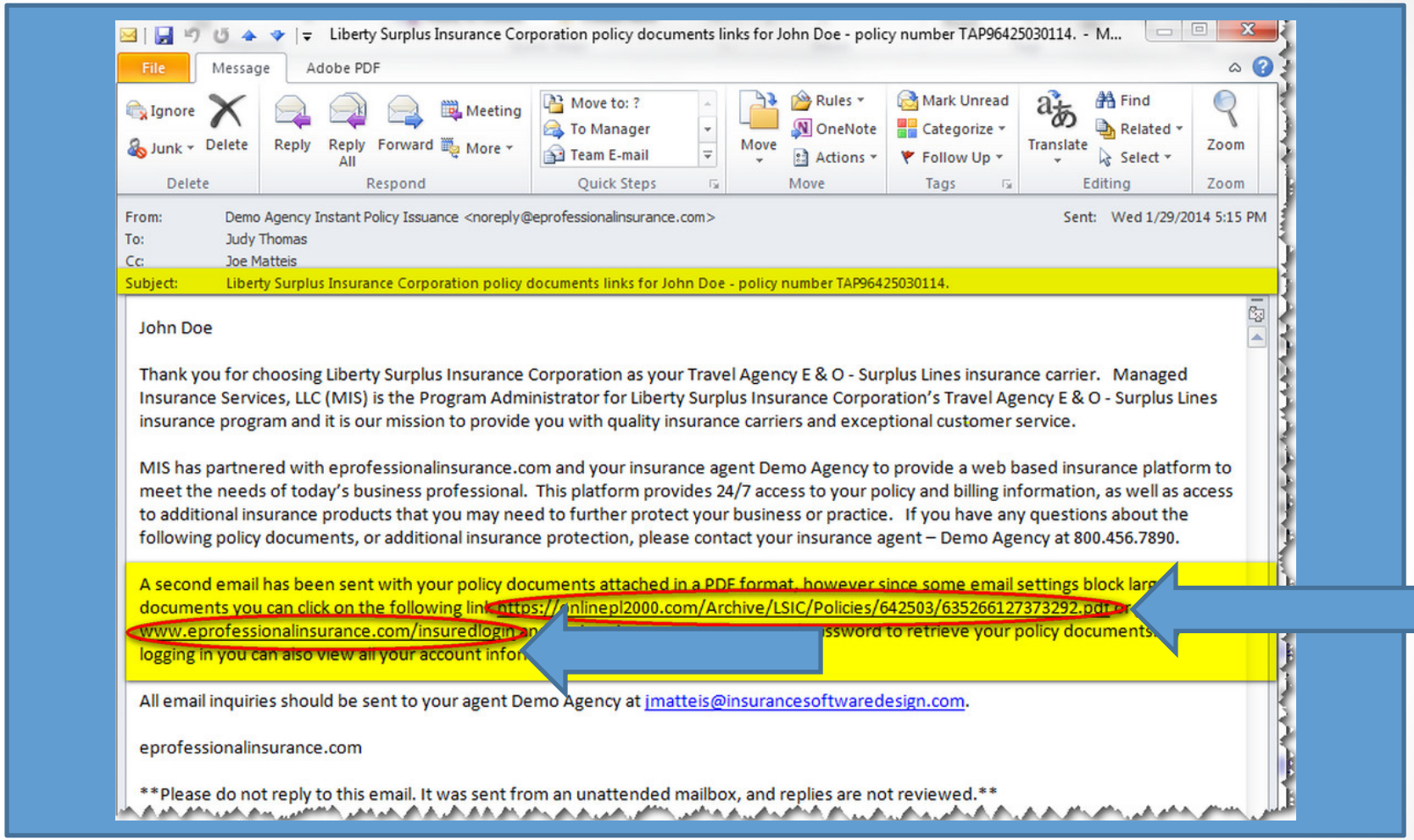
- This section explains the purpose of the auto-generated email confirmation receipts and policy document emails that follow payment.

Payment Receipt/Confirmation



1. Review the information contained in the payment receipt email, noting the applicant's routing, bank account and transaction number, as well as the amount paid.
2. Retain this email as a receipt of payment.

Policy Document Links

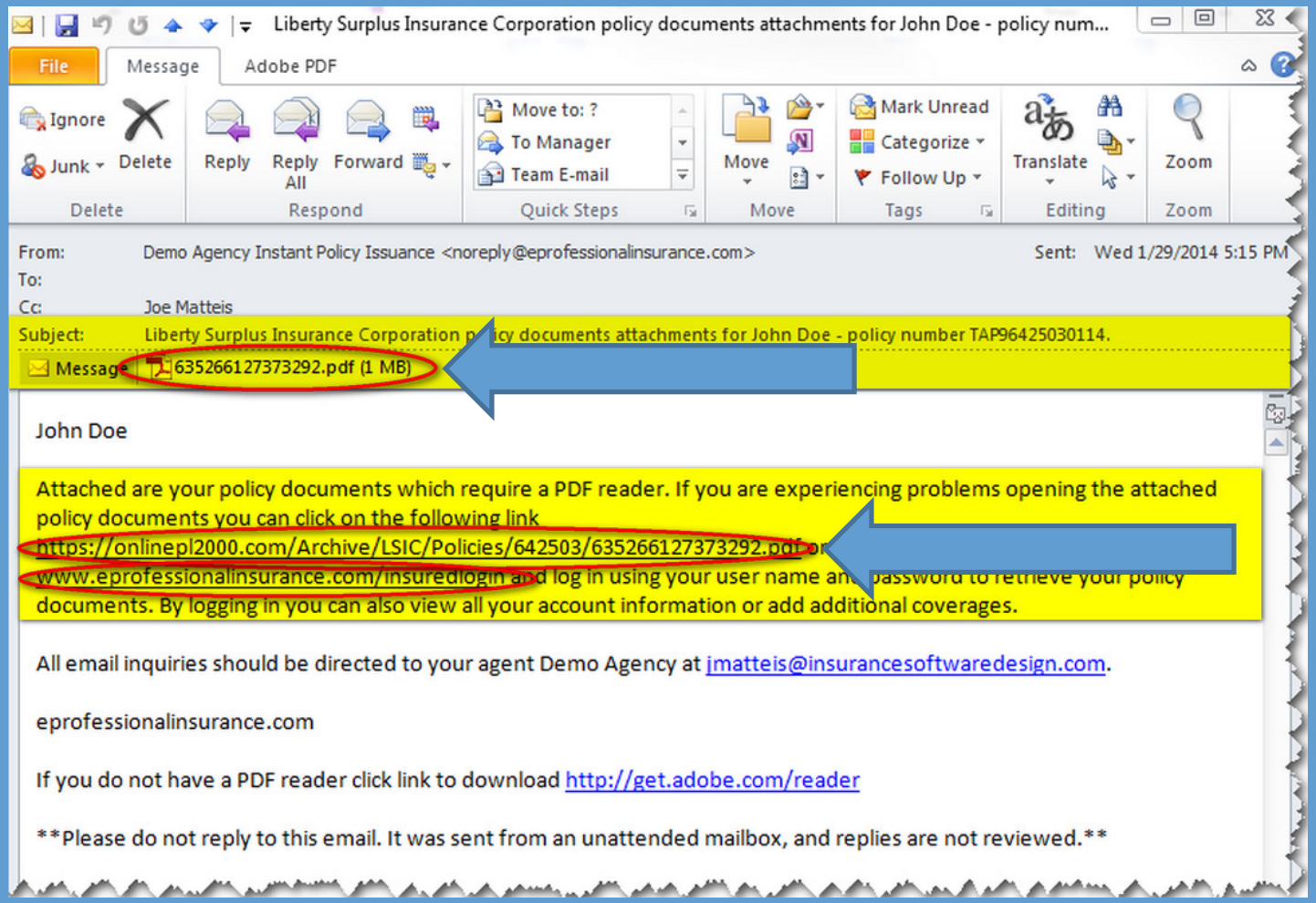


1. Review the email, noting the applicant's policy number, links to policy documents on the web and email inquiry contact information.

2a. Click on the hyperlink provided to view the policy documents, or

2b. Log on to the portal using the URL provided

Policy Document Attachments



1. Review the attached policy documents.