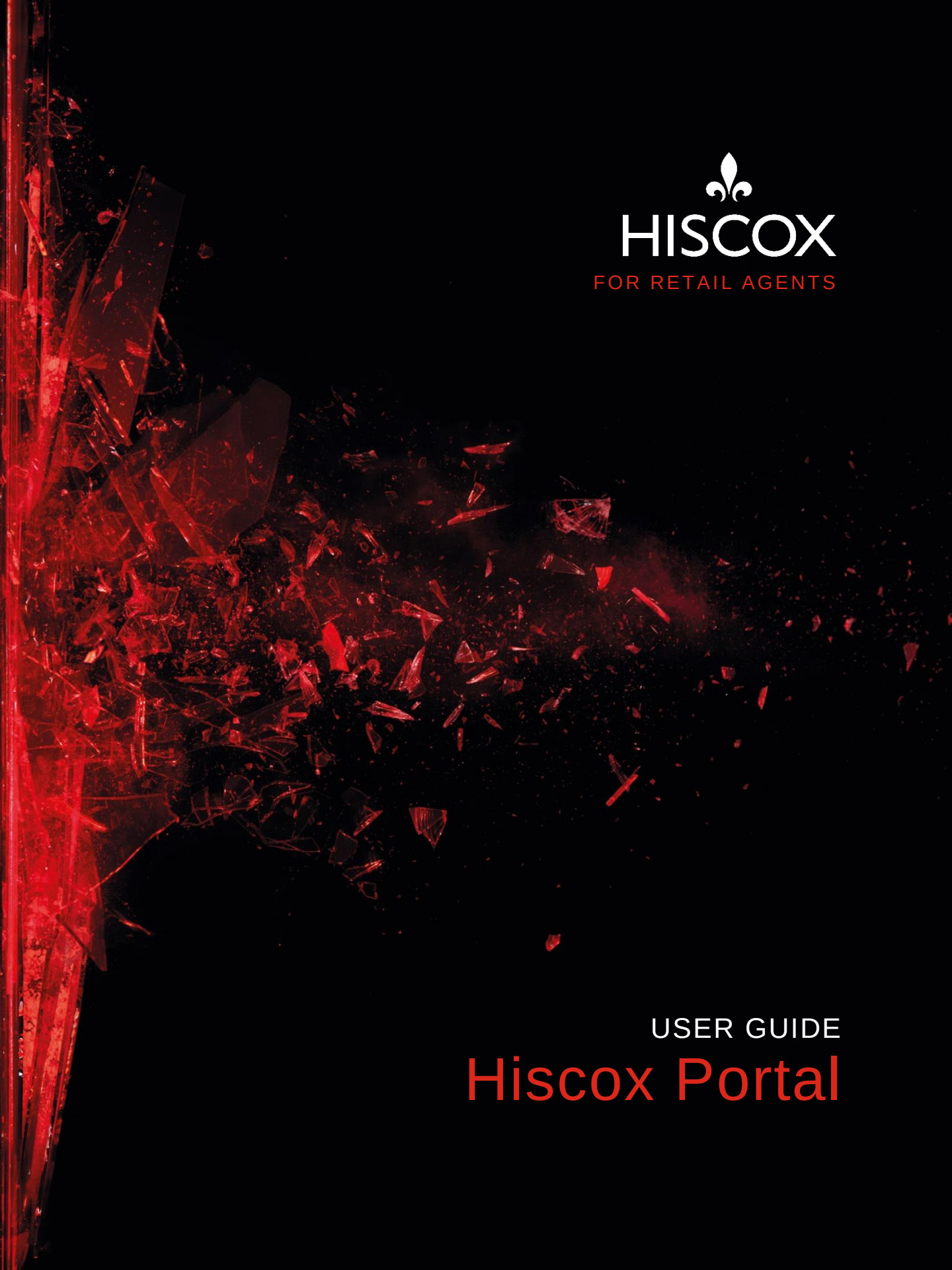


HISCOX

FOR RETAIL AGENTS

USER GUIDE

Hiscox Portal

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Introduction and overview

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encourage courage®

Welcome message



Jim Whetstone

SVP, Head of Digital Partnerships & Delegated Authority

We are very excited to introduce our state-of-the-art product offering and technology. Our intuitive portal provides an efficient process to quote, bind, and service policy holders.

This technology offers several benefits including:

Same Day Quote and Bind
You will be able to offer clients business coverage same day without waiting for GL, PL, BOP, and Cyber.

Compare Quotes
An intuitive option to create and compare quotes based on coverage options to meet client's business and budgetary needs.

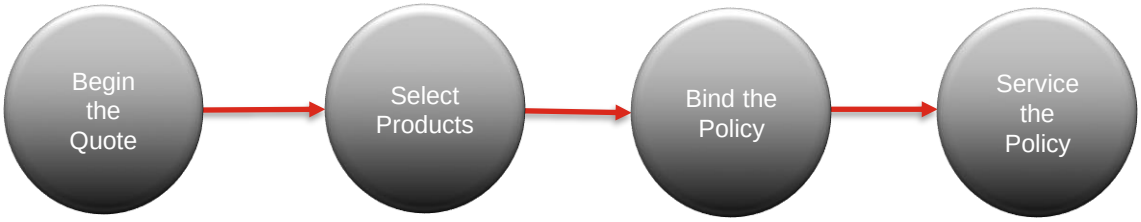
Manage Policies Online
Real time updates to policies that can be seen immediately.

At Hiscox, we hear you! Our teams are hard at work further enhancing this technology to meet your needs. Watch for additional features coming soon.

Thank you for being a valued partner in providing businesses with the protection they need.

Jim

Overview of the journey



Begin the Quote - Provide business information to quickly obtain a quote

Select Products - Review product options, including coverage amounts and deductibles

Bind the Policy - Purchase the policy with coverage beginning same day

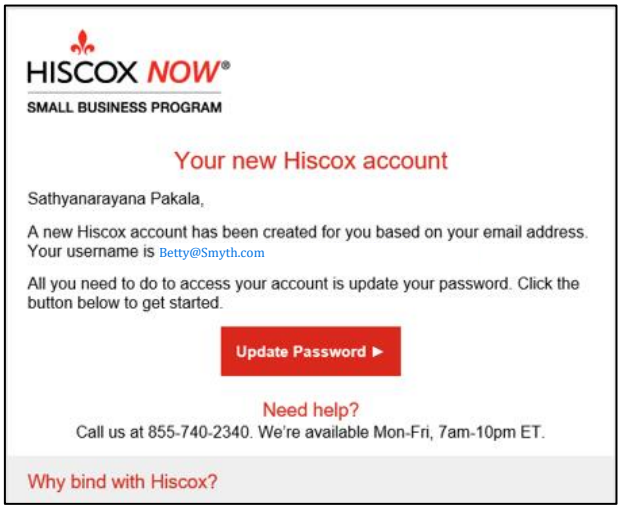
Service the Policy – Generate ACORDs and COIs, Update information, and Report a Claim

Portal access

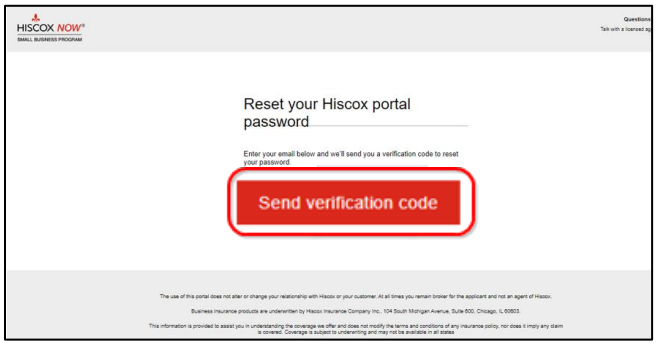
Creating a Hiscox password

All active agents at the time of transition to the new Partner Portal had accounts created by Hiscox. On the first day of your Go Live, an email is sent with instructions on how to create a password.

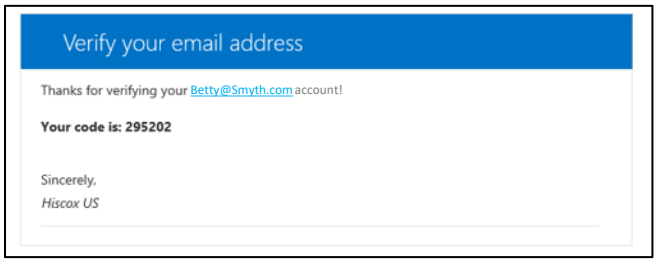
1 Click on update password.



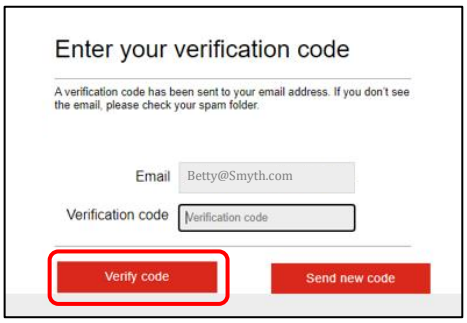
2 Enter your email and select Send verification code.



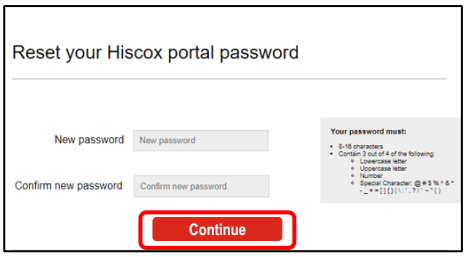
3 Monitor your email for the verification code.



4 Enter the verification code from the email.

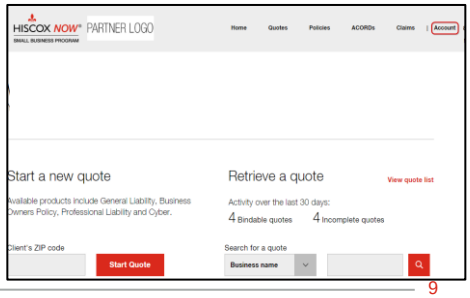


5 Enter your password.



Need help logging in? Call the dedicated login support team at: 855-740-2340 M-F 7 am – 10pm ET.

6 Your partner portal will open and you can begin quoting!

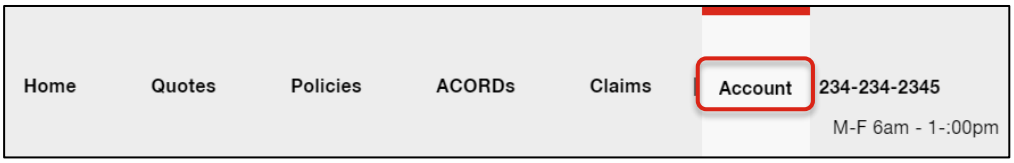


Validate your profile information

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After creating a password validate your profile information. You can make updates to your profile at any time.

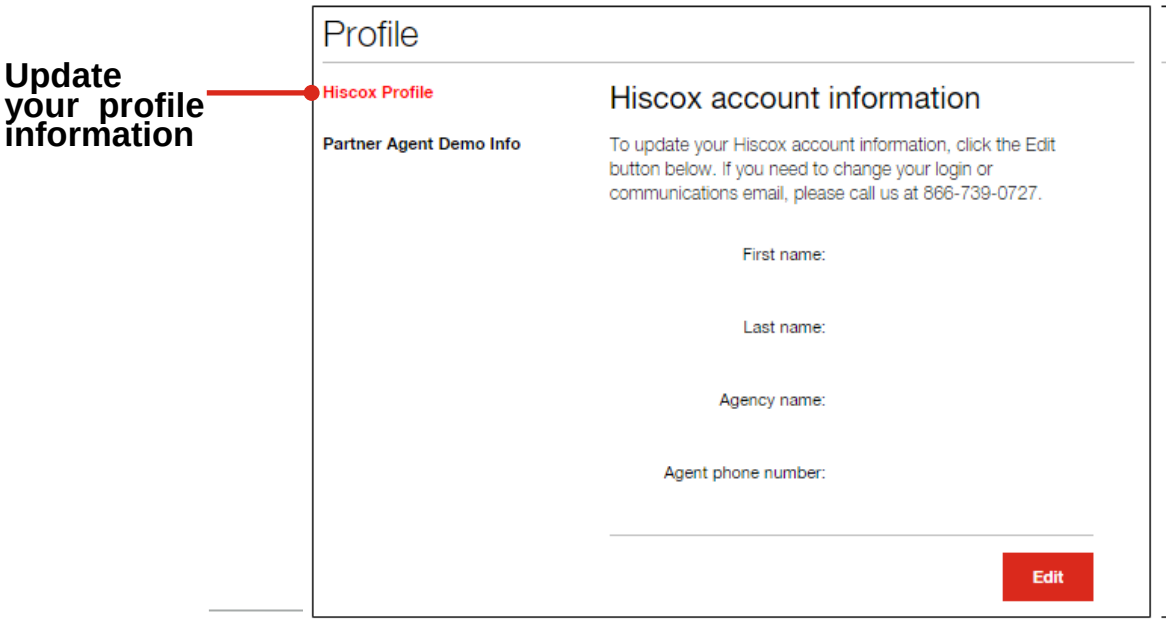
1 Select Account in the Menu Bar



2 Select Profile



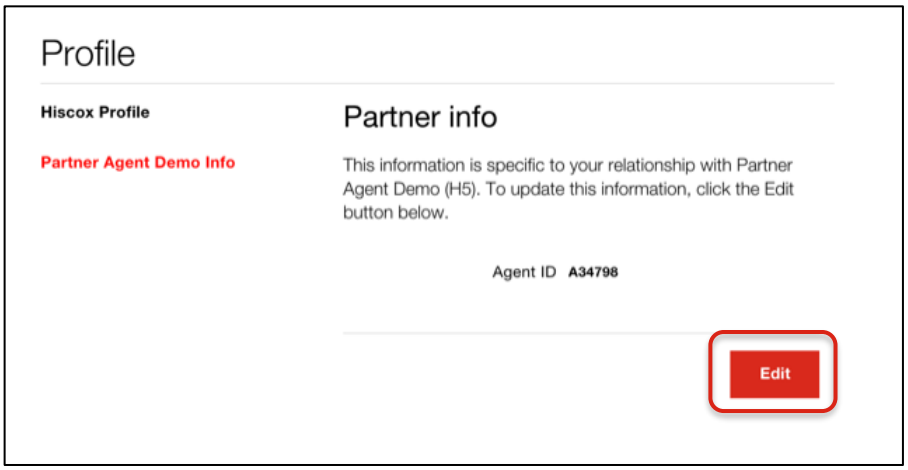
3 Review your information. If needed, edit and Save your Changes



Validate your profile information

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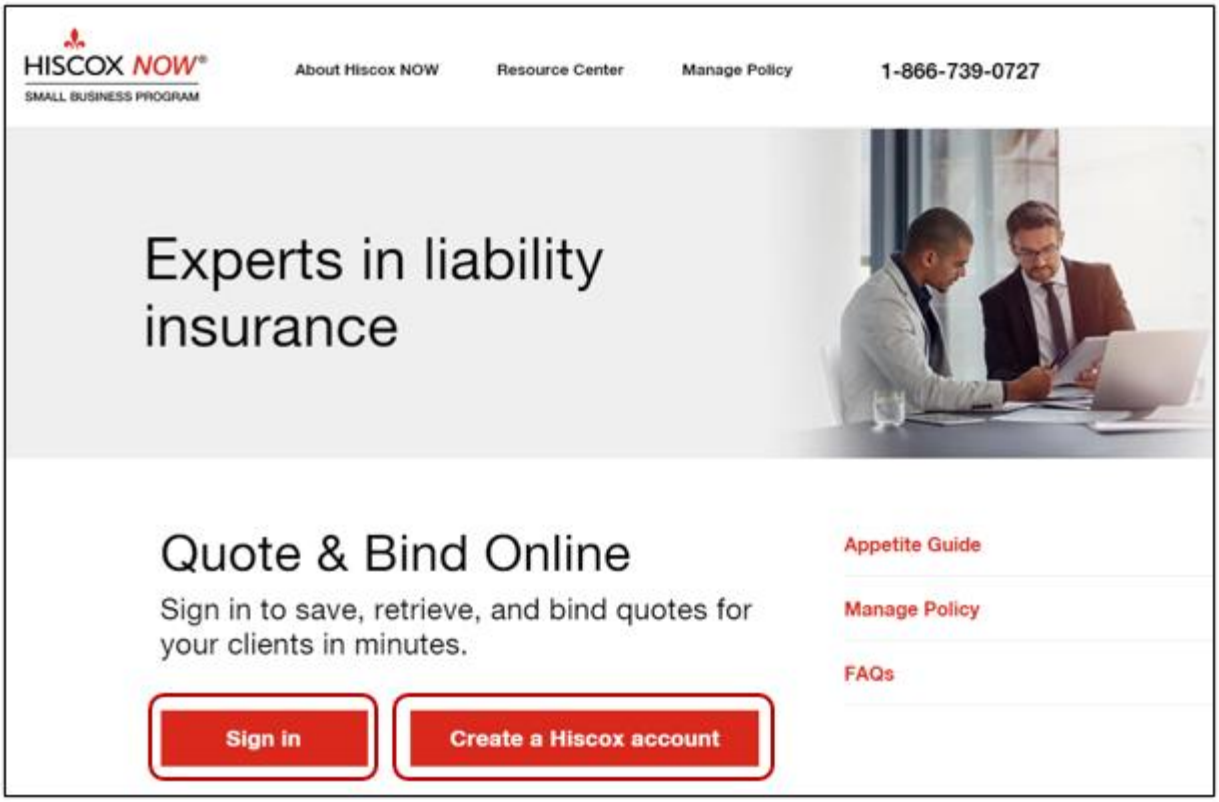
4 Review your partner information. If needed, Edit and Save your Changes



Sign in / create a Hiscox account

Follow these instructions to sign into a Hiscox account or create an account:

- If an account was not created for you, begin by selecting **Create a Hiscox Account** to setup your information, including your password.
- Once you have a Hiscox account, select **Sign In** and enter your email and password to login.



Create a Hiscox account

If you select **Create a Hiscox Account**, you will need to fill in all required fields. A verification link will be sent to the email address you enter here.
* Reminder: the email address entered here must be unique to the individual on the account.

The following 5 fields are required by Hiscox to create an account

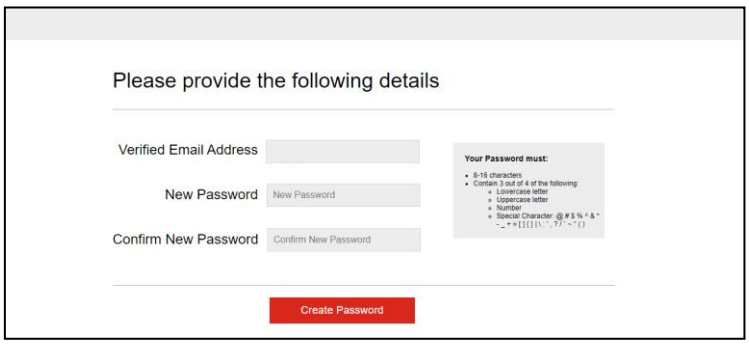
1. Retail Agent First Name — Your Name
2. Retail Agent Last Name — Your Name
3. Retail Agency Name — Your Agency
4. Retail Agent Phone — Your Telephone Number
5. Retail Agent Email Address — Your Email Address

Additional information required by Partner

Select Create account

Create account

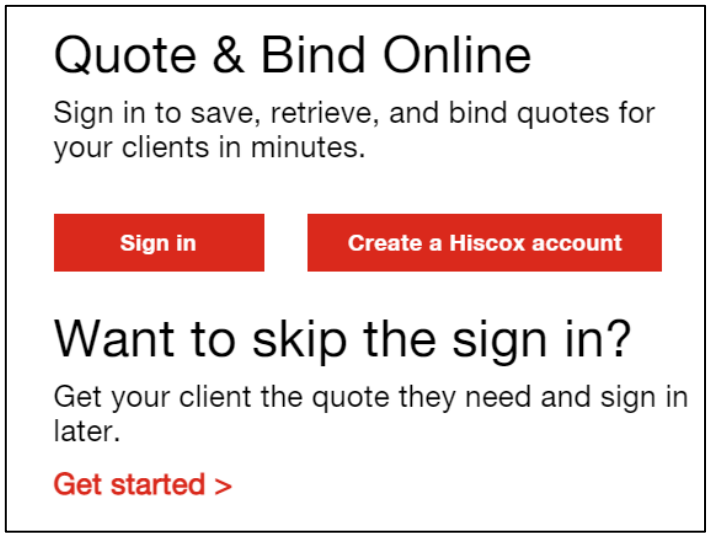
Enter your password



Guest access vs. sign in

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Agents can choose to **Sign-In** to a previously created account, chose to **Create a Hiscox Account**, or skip the sign in. However, if sign in is skipped, only a quote can be obtained, sign in is required to save/retrieve or bind the quote.

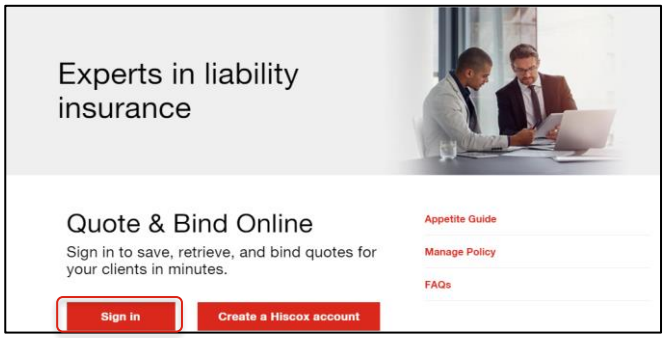


	Guest	Sign In
Create a quote	✓	✓
Sharable quote PDF letter	✓	✓
Compare quotes	✓	✓
Chat with agent	✓	✓
Quote email		✓
Bind policies		✓
Retrieve quotes and Comparison quotes	Note: if you initiate a quote as a guest, the quote cannot be retrieved unless you sign in before leaving the quote.	✓
View book of business		✓
Update name, agency name, and phone number		✓
Preview the tool	✓	

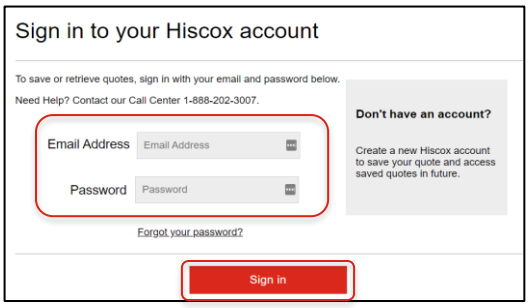
Sign in with existing account

If you have a Hiscox account, click the **Sign In** button. Choosing to sign into your Hiscox account will provide the most functionality on the Hiscox site.

1 Access the Partner Portal link provided by your partner. Select **Sign in**.

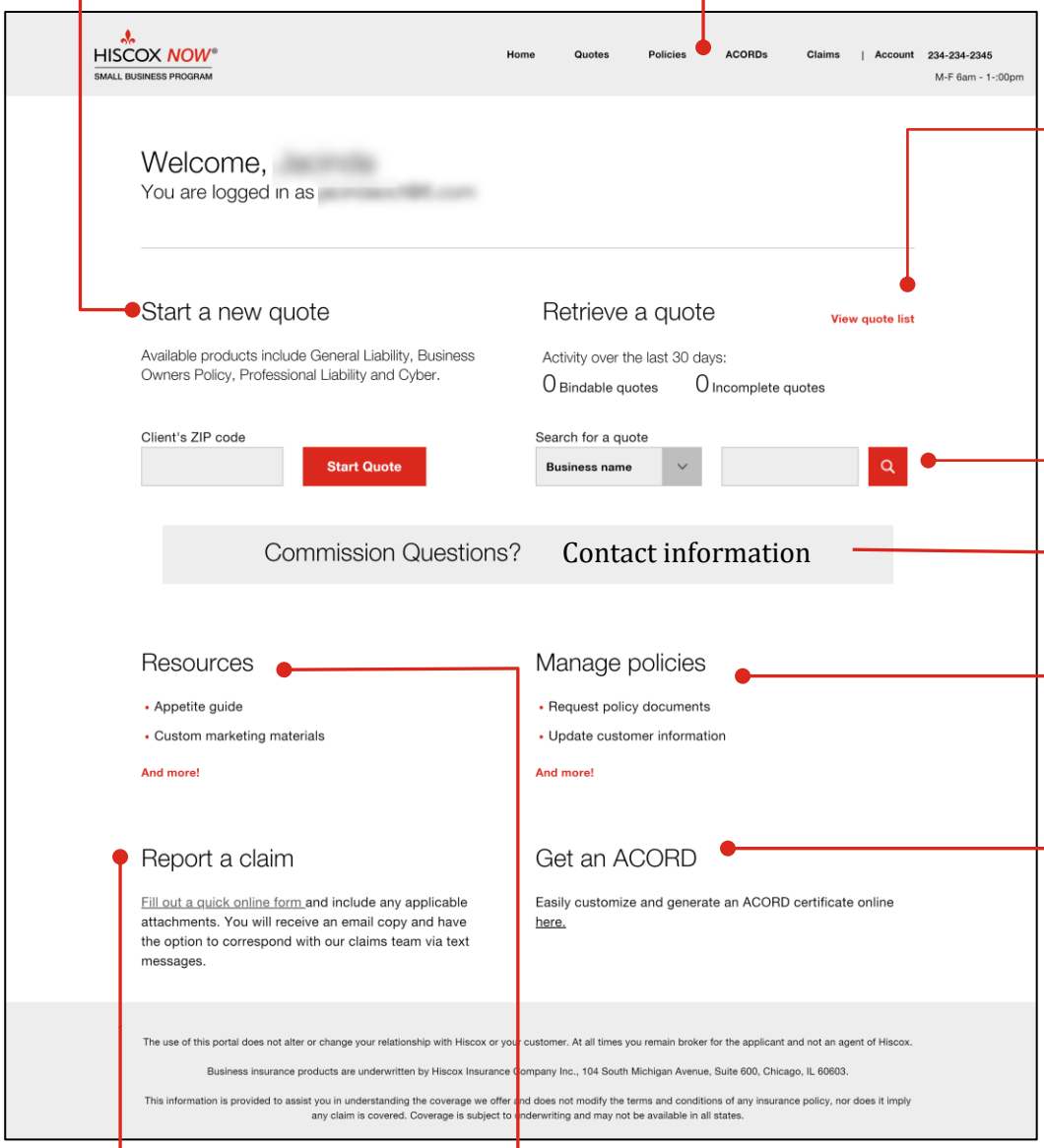


2 Enter email and password. Select **Sign in**.



Landing page

From the landing page, you can navigate to all actions to quote and service your customer.



Start a new quote

Menu bar

View quote list

Search for existing quote

Get help with commissions

Service existing policies

Create an ACORD certificate

Helpful resources

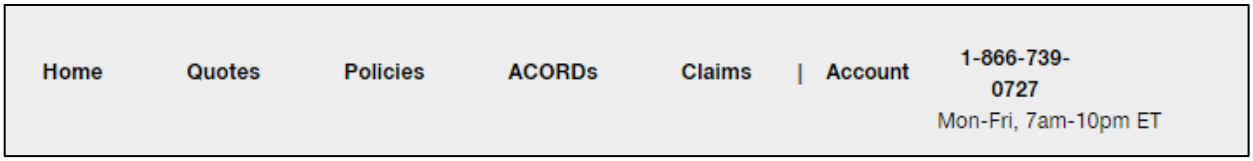
Report a claim

Navigation

Navigation

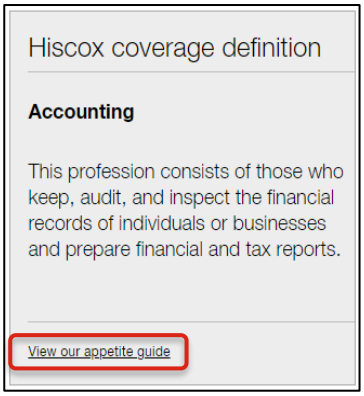
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Menu bar – across the top right side of the screen you will see the following menu bar which allow you to quickly navigate to particular screens by clicking on the desired tab.

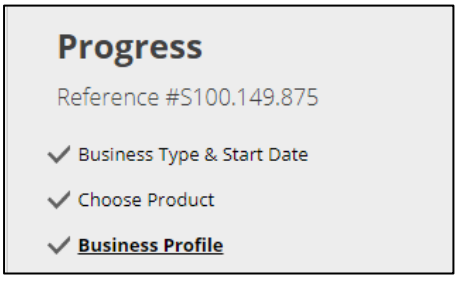


Right column box – You will notice on many of the screens an Information Box on right hand side. This box will update as you move through the quote and bind process.

- When selecting the class of business, the box will show information regarding the chosen class of business. Notice the link to **View the appetite guide**.



- Starting on the Business Profile screen, a **Progress** box appears. Use this box to navigate to previous screens.



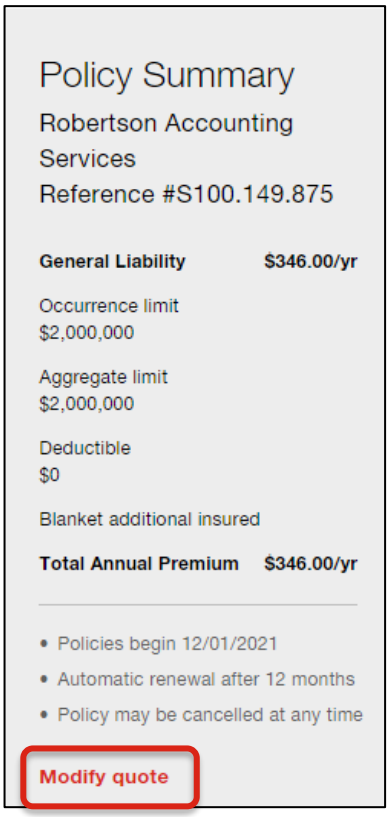
- There is a back button at the bottom left of the portal page to return to the previous screen. Please note the browser back button will not save entries.



Navigation

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- At the end of the quote, a **Policy summary** box appears with the option to **Modify quote**.
- Additional red links will appear throughout the Quote and Bind journey which allow you to:
  - Create a comparison quote
  - Add or remove coverage
  - Update mailing address
  - Compare payment plans
  - Change payment plans



Create a comparison quote

Previously-entered information will be pre-populated and editable.

Add or remove coverage

Update mailing address

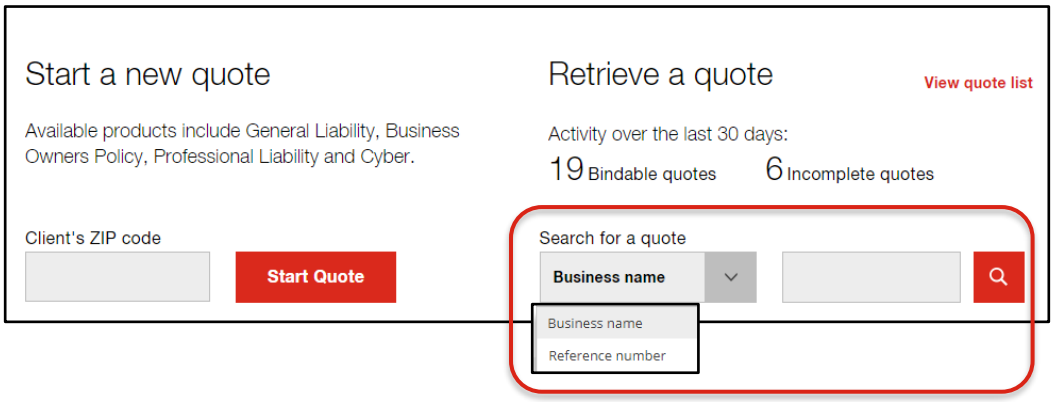
Compare payment plans

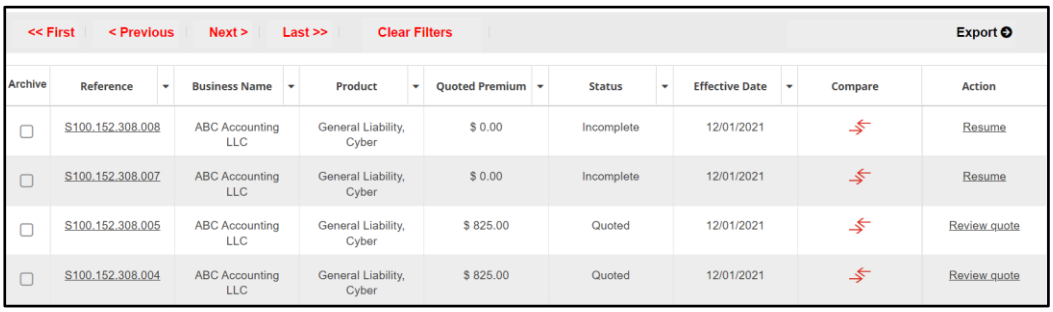
Change payment plan

Quote & bind journey

Search first

Before starting a quote, search by Business Name to see if a quote has already been started.





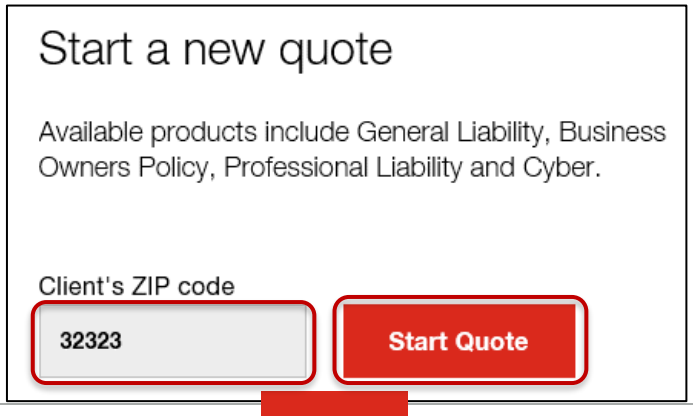
Step 1

- From the **Home** page, in the **Search for quote** drop-down, select either **Business name** or **Reference number** if the customer has a reference number.
  - Searching by business name: the search is a soft search and will render any business with part of the same name.
  - You can also filter/sort any column with a down carrot. ( )
- Only quotes initiated by the logged in agent will return. If the quote was initiated by another agent or on the consumer portal (if available), these quotes will not return in the search.



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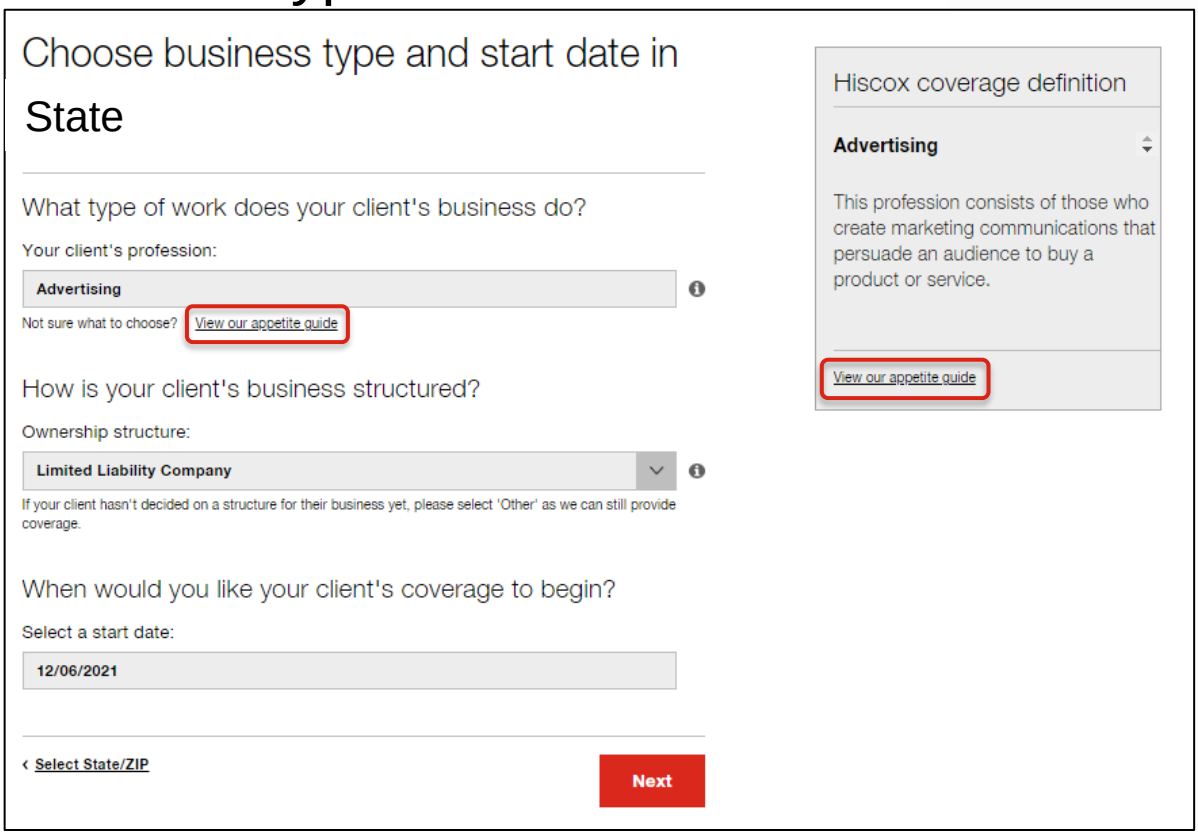
Start a new quote



STEP 2

- Enter the business **Zip code**.
- Select **Start Quote** to begin the quote process.

Business type and start date

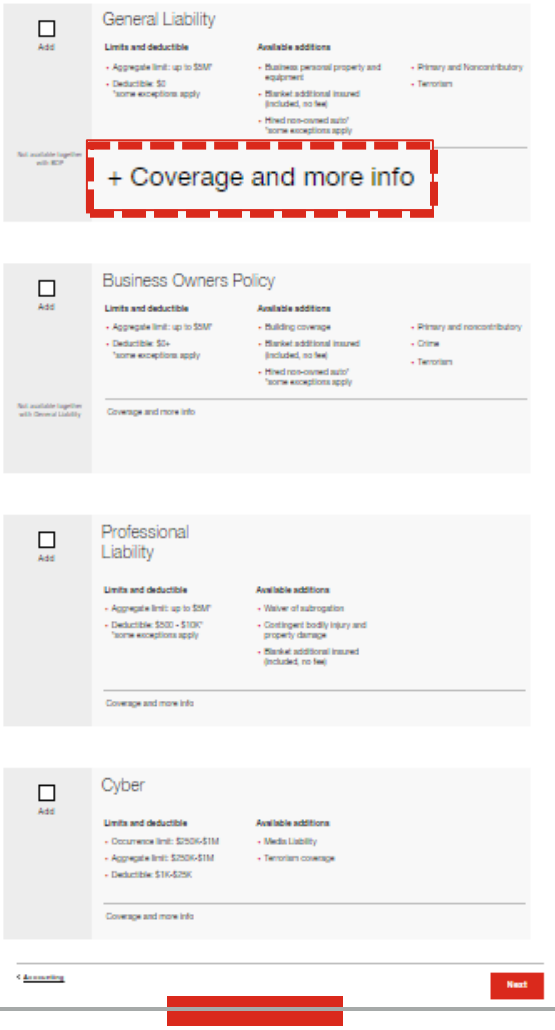


STEP 3

Enter business information

- Select the profession (class of business) from the drop-down list or begin typing the profession for a list of matched options.
- A link to view the Appetite Guide is available:
  - Under the Client Profession field.
  - Appears in the Hiscox Coverage Definition Box after the class of business is selected.
- Select Client Business Structure.
- Coverage Start Date must be today or up to 60 days in the future.

Product selection

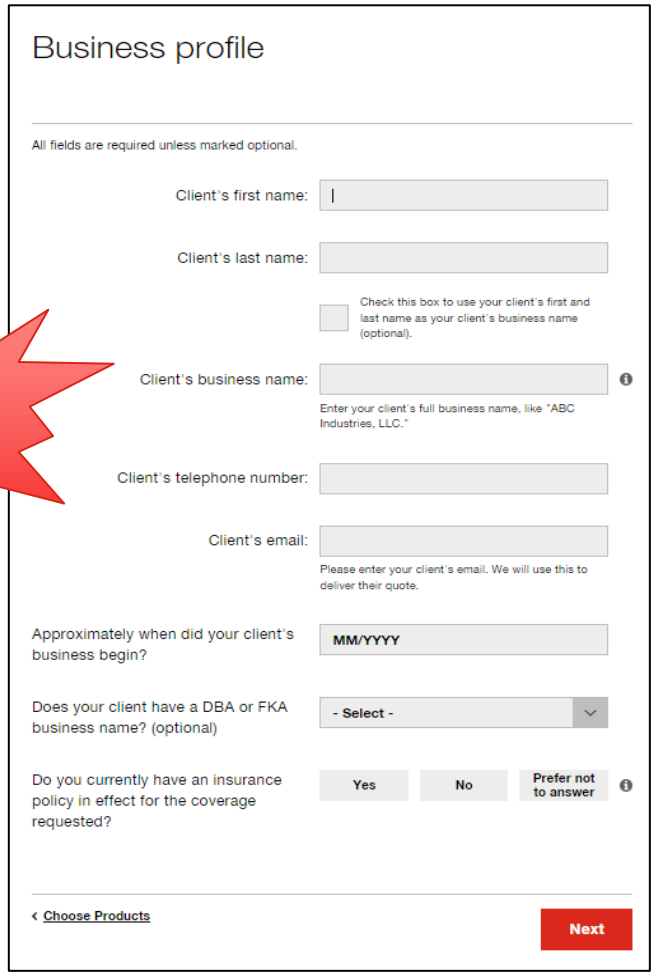


Step 4

Choose product(s)

- Only products that are available by selected class of business and state display.
- General Product Information is included for each displayed product.
- Select **Coverage and More Info** to view:
  - What's Covered
  - Appetite Guide
  - Specimen Form
  - Other Resources
- Select the box next to the product(s) for the quote and click Next.

Business profile



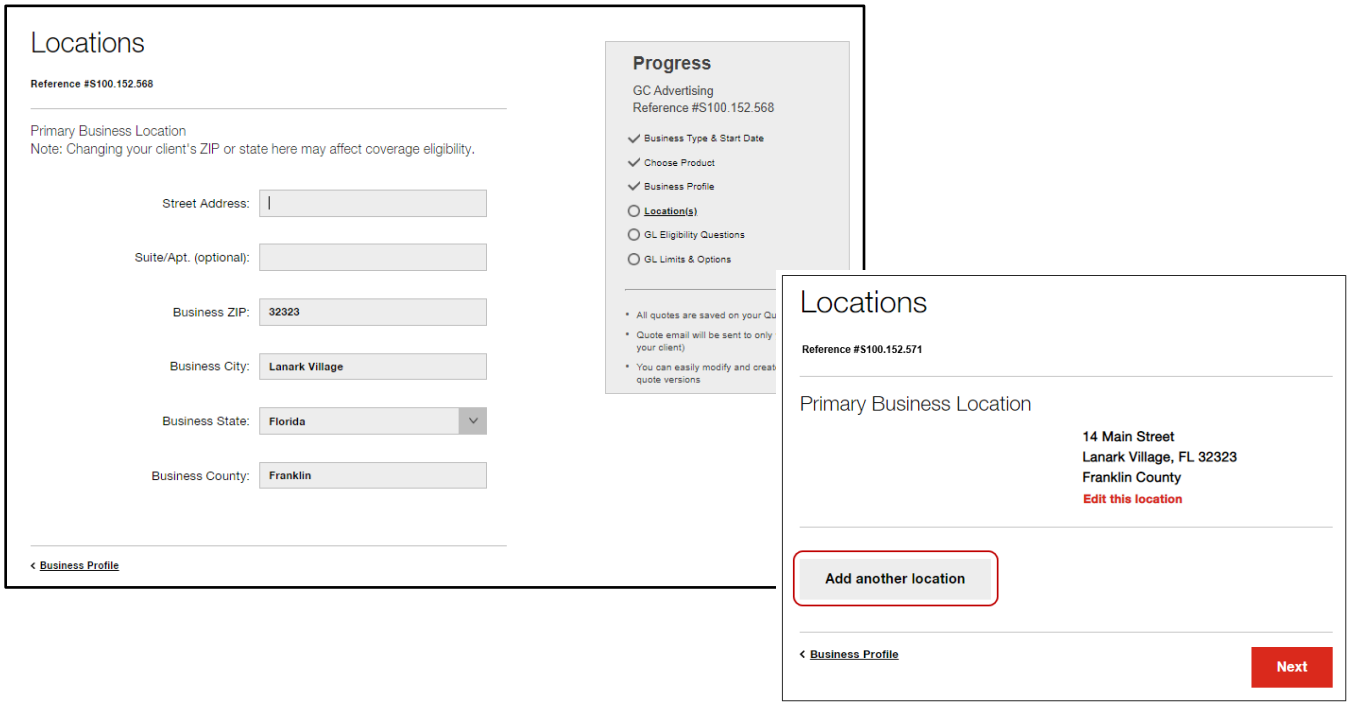
New Ventures Welcomed!

STEP 5

Complete business profile

- All fields require a response unless marked as optional.
- Hover over the ℹ icon for additional information.
- Once this information is entered, the quote record is created, and a reference number will appear (S100.xxx.xxx).

Location(s)



STEP 6

Add business location

- Enter Street Address.
- Fields will populate from the zip code entered to begin quote
- Select Verify Address

STEP 7

Verify primary business location

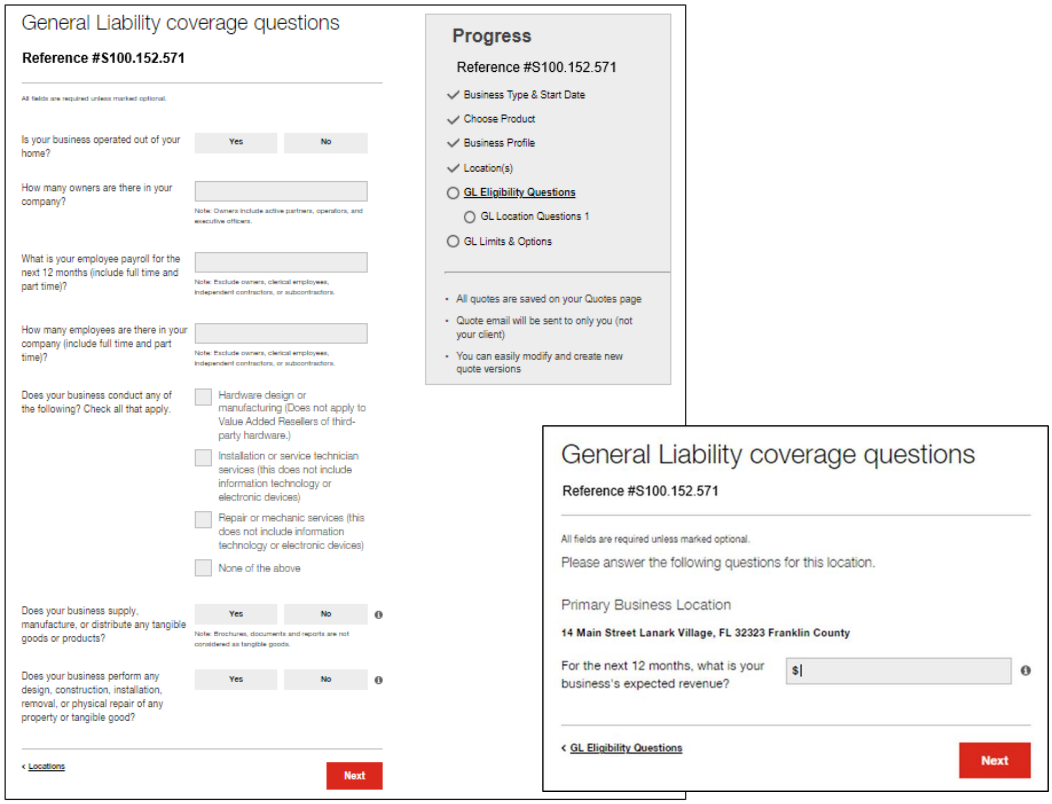
- Verify the address.
- Select the correct address and **Continue.**

STEP 8

Add additional locations

- Add up to 4 locations on the portal.
- Contact the Call Center if more than 4 locations are needed.

Product questions

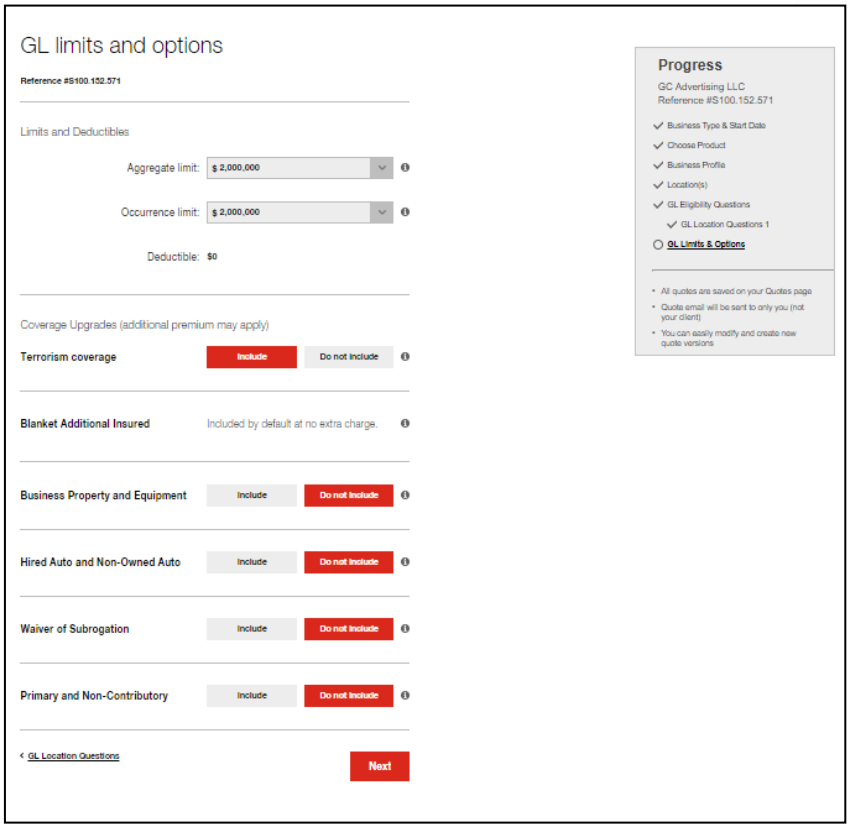


STEP 9

Complete product coverage questions

- General coverage questions.
- Each selected product will have a list of questions to answer based on the selected product and class of business.
- If additional locations are added, questions will be asked for each location.

Limits and options

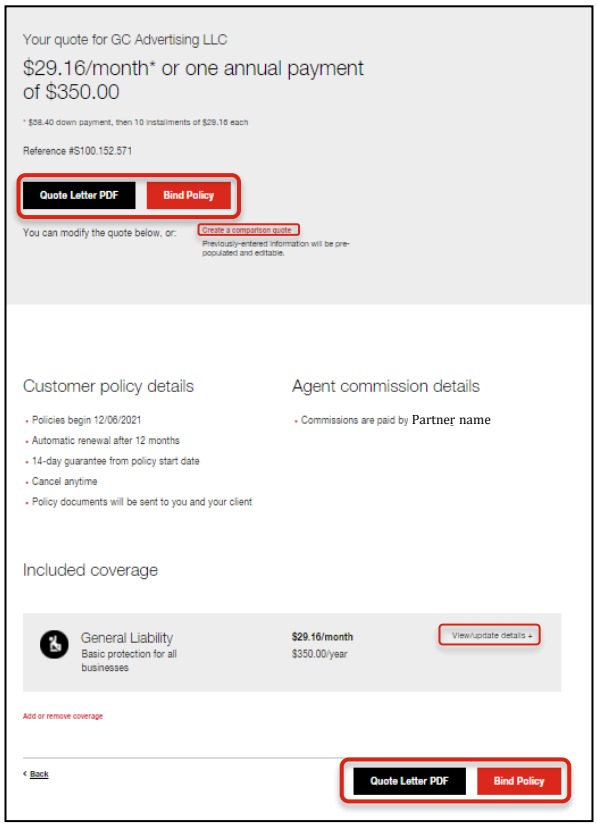


STEP 10

Confirm limits and options

- Adjust Limits and Deductibles, if needed.
- Choose Coverage Upgrades, if desired.

Review the quote



Reminder:

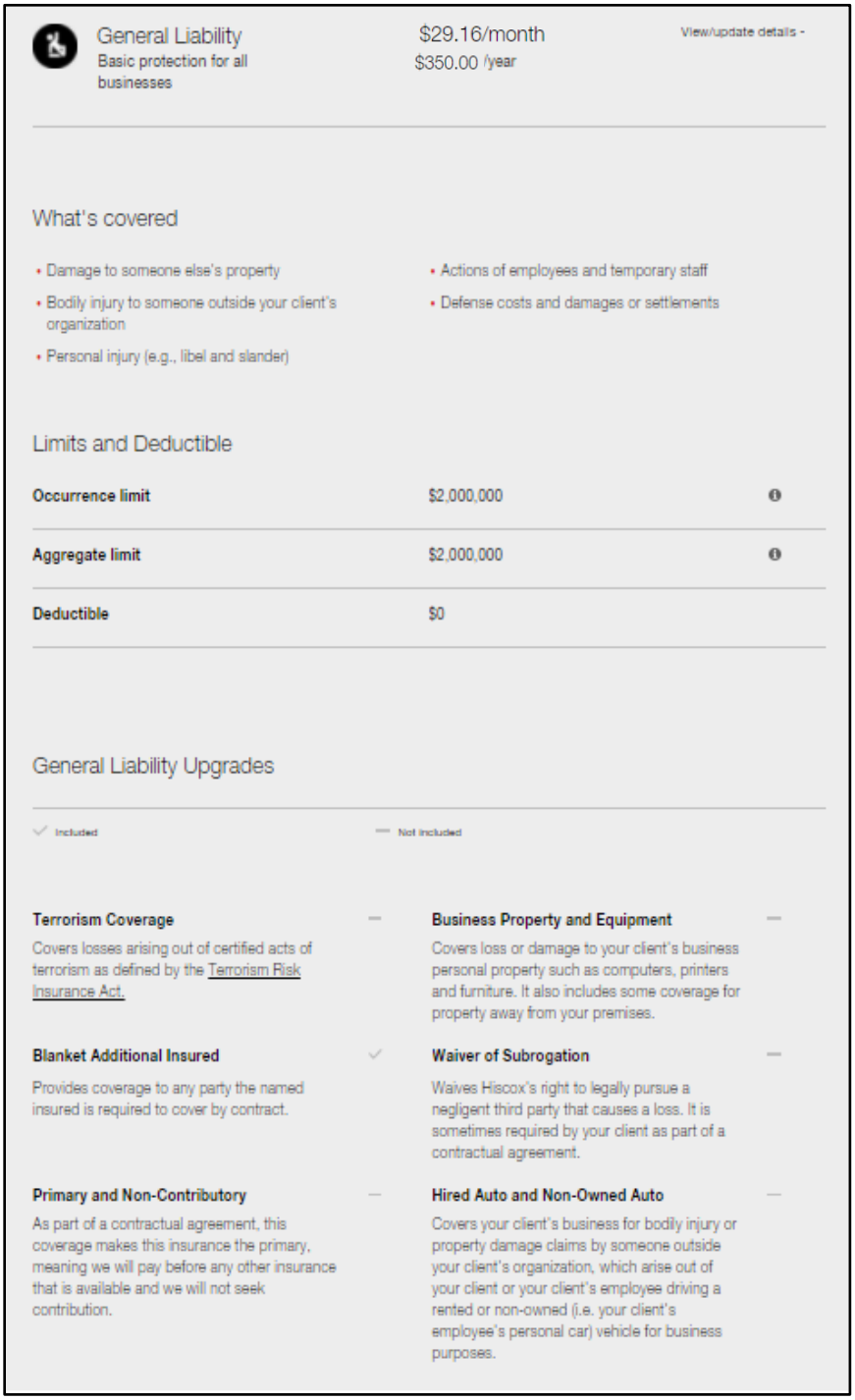
If you used the guest access, you will need to login to bind the quote and/or retrieve the quote. The bind option will not appear on this screen, but a login option will.

STEP 10 (continued)

Review quote summary

- The quote is complete once all information is entered to generate a premium.
- Options available:
  - Download **Quote Letter PDF** to send to the customer.
  - **Bind Policy** to continue to the payment options.
  - **Create a Comparison Quote** if needed to consider options *(detailed steps included in 'Compare Quotes' section).*
  - **View Coverage Details:** Select **View/Update Details** for additional information on selected product(s) (see next page).
  - Add or remove coverage: Select **Add or Remove Coverage** to make changes for the selected products.

View / update details



General Liability
Basic protection for all businesses

$29.16/month
$350.00 /year

View/update details

What's covered

- Damage to someone else's property
- Bodily injury to someone outside your client's organization
- Personal injury (e.g., libel and slander)
- Actions of employees and temporary staff
- Defense costs and damages or settlements

Limits and Deductible

Occurrence limit	$2,000,000
Aggregate limit	$2,000,000
Deductible	$0

General Liability Upgrades

✓ Included — Not included

Terrorism Coverage —
Covers losses arising out of certified acts of terrorism as defined by the Terrorism Risk Insurance Act.

Business Property and Equipment —
Covers loss or damage to your client's business personal property such as computers, printers and furniture. It also includes some coverage for property away from your premises.

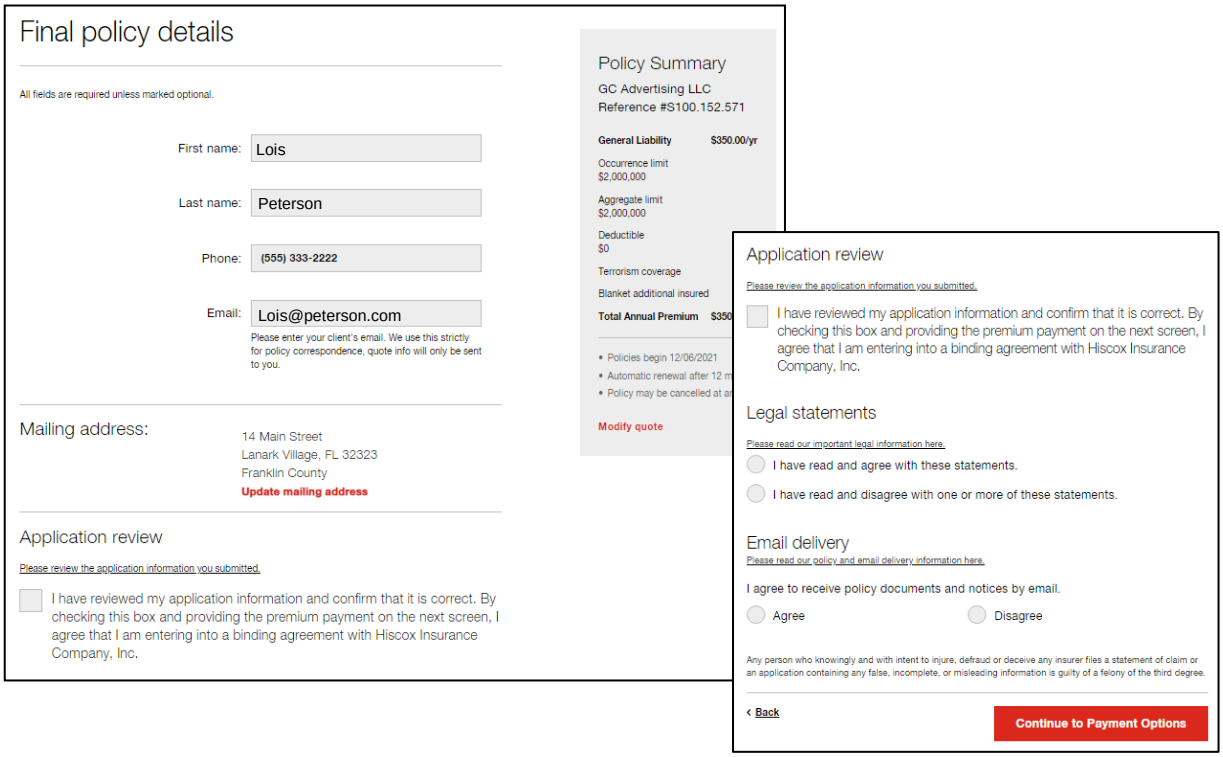
Blanket Additional Insured ✓
Provides coverage to any party the named insured is required to cover by contract.

Waiver of Subrogation —
Waives Hiscox's right to legally pursue a negligent third party that causes a loss. It is sometimes required by your client as part of a contractual agreement.

Primary and Non-Contributory —
As part of a contractual agreement, this coverage makes this insurance the primary, meaning we will pay before any other insurance that is available and we will not seek contribution.

Hired Auto and Non-Owned Auto —
Covers your client's business for bodily injury or property damage claims by someone outside your client's organization, which arise out of your client or your client's employee driving a rented or non-owned (i.e. your client's employee's personal car) vehicle for business purposes.

Review policy details



STEP 11

Confirm details, email delivery, and legal statements

- Confirm Application Review.
- Confirm Email Delivery.
- Confirm the reading of Legal Statements and Agree or Disagree with Legal Statements.
  - If disagree is marked, each statement will need to be marked as to either agree or disagree (see next page).
- Option available to Modify quote in the Policy Summary Quote.
- Continue to Payment Options.

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Legal statements

Customer Acknowledgements

Print

Statements About Your Business

As the individual completing this transaction, you are authorized to purchase and bind this insurance on behalf of the entity applying for coverage.

Your business is not controlled or owned by any other firm, corporation, or entity.

For the entire period of time that you have owned and controlled the business, you have not sold, purchased or acquired, discontinued, merged into or consolidated with another business.

Your business has never had any commercial insurance cancelled or rescinded. This does not include a prior cancellation for nonpayment of premium.

During the last five years:

- You, or your business's current and past partners, officers, directors, trustees and employees have never been indicted for or convicted of any crime involving fraud, bribery, arson or any arson-related crime in connection with any property.
- No bankruptcy has been filed by or against your business.
- No foreclosure, repossession, judgement or lien has been filed against your business.

Business Activities

Your business does not conduct any of the following activities:

- Automotive repair or sales
- Sales or services related to cannabis, CBD oil or any cannabis or CBD oil infused products
- Food service/restaurant operations
- Medical services
- Retail operations

Note: This does not include the activities of your clients in any of these industries.

Claims and Loss History

Based upon your knowledge and the knowledge of your business's current and past partners, officers, directors and employees, during the last five years a third party has never made a claim against your business and you do not know of any reason why someone may make a claim.

Based upon your knowledge and the knowledge of your business's current and past partners, officers, directors and employees, during the last five years you have not experienced any property related losses.

Based upon your knowledge and the knowledge of your business's current and past partners, officers, directors and employees, during the last five years a third party has never made a claim against your business and you do not know of any reason why someone may make a claim related to privacy, cyber breach, business interruption, or data and network exposures.

Based upon your knowledge and the knowledge of your business's current and past partners, officers, directors and employees, you have never been the subject of an inquiry, investigation, or action by any regulatory body or administrative agency related to privacy, cyber breach, business interruption, or data and network exposures.

Based upon your knowledge and the knowledge of your business's current and past partners, officers, directors and employees, during the last five years you have not experienced any loss related to privacy, cyber breach, business interruption, or data and network exposures.

Business Owners

The limits of liability represent the total amount available to pay losses or judgments and settlements for any claims. We are not liable for any amounts that exceed these limits. Some losses may be paid that do not diminish these limits of liability and we may pay these at our expense. If coverage is provided, it shall apply only to occurrences that take place during the policy period.

Cyber

The limits of liability represent the total amount available to pay judgments, settlements, and claim expenses (e.g., attorney's fees) incurred in the defense of any claims. We are not liable for any amounts that exceed these limits.

This is a claims-made policy. If coverage is provided, it shall apply to claims made against you and reported to us during the policy period or applicable extended reporting period.

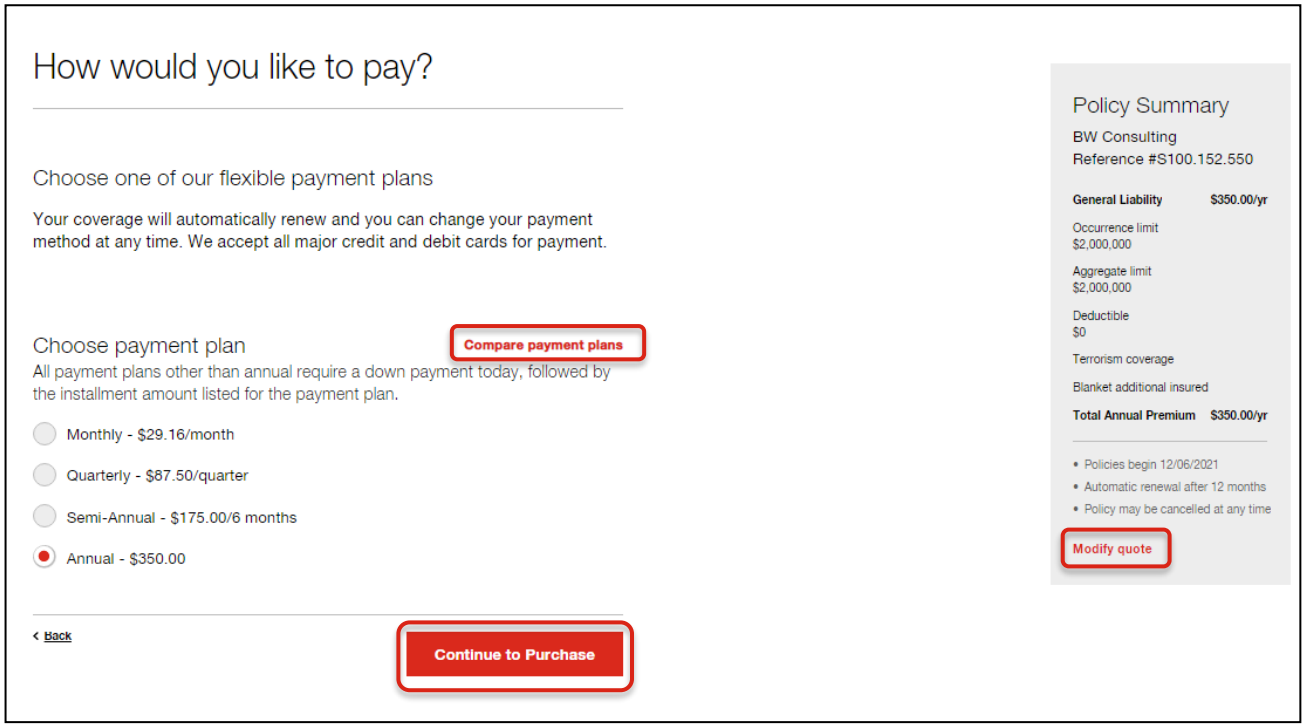
Policy Cancellation Statement

14-day Guarantee information - If you cancel your policy within the first 14 days, your policy will terminate back to the start date of your policy term.

Customer acknowledgements

If there is disagreement of the Legal Statements, confirmation is needed for each statement. Additional information may be requested if “Disagree” is selected. Disagree selections may result in an underwriting review, decline, or approval.

Payment options

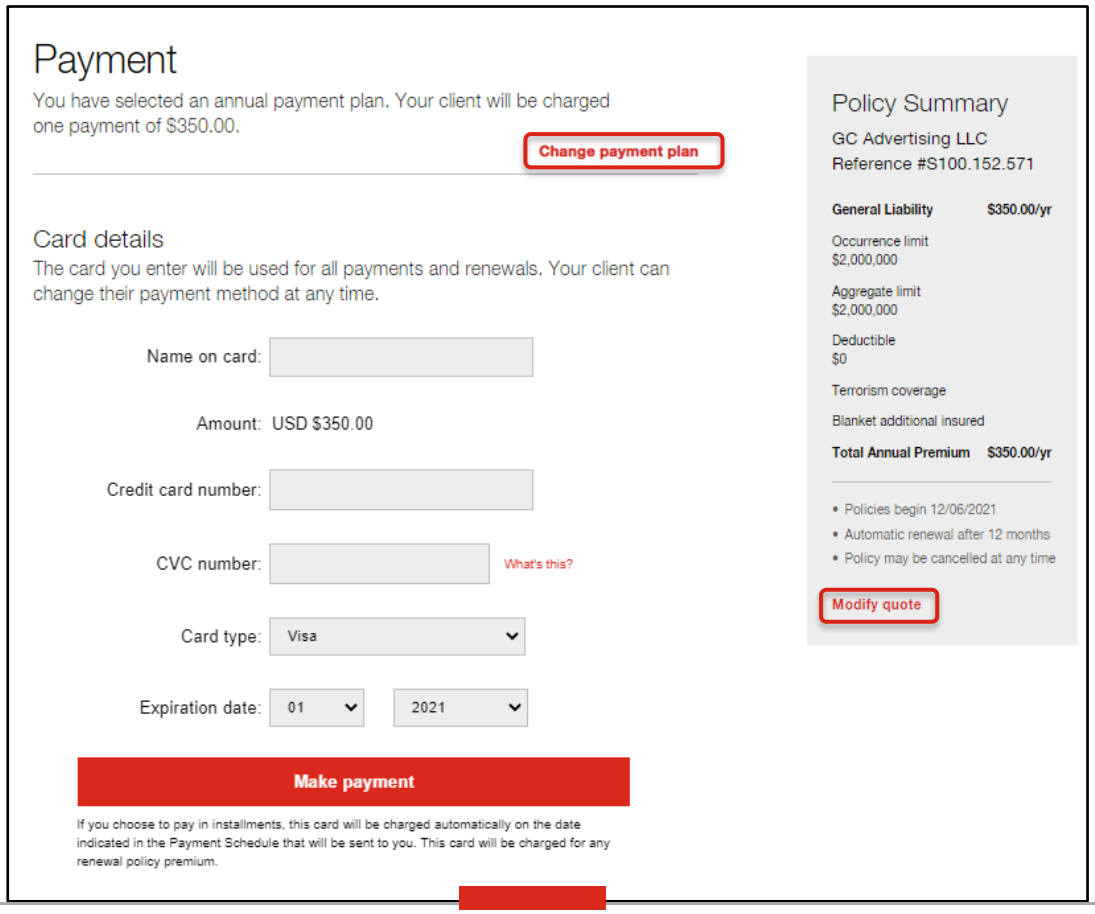


STEP 12

Payment options

- Choose Payment Plan.
- Options to:
  - **Compare payment plans** to see down payment and installment amounts
  - **Modify quote**
- Select **Continue to Purchase**.

Payment

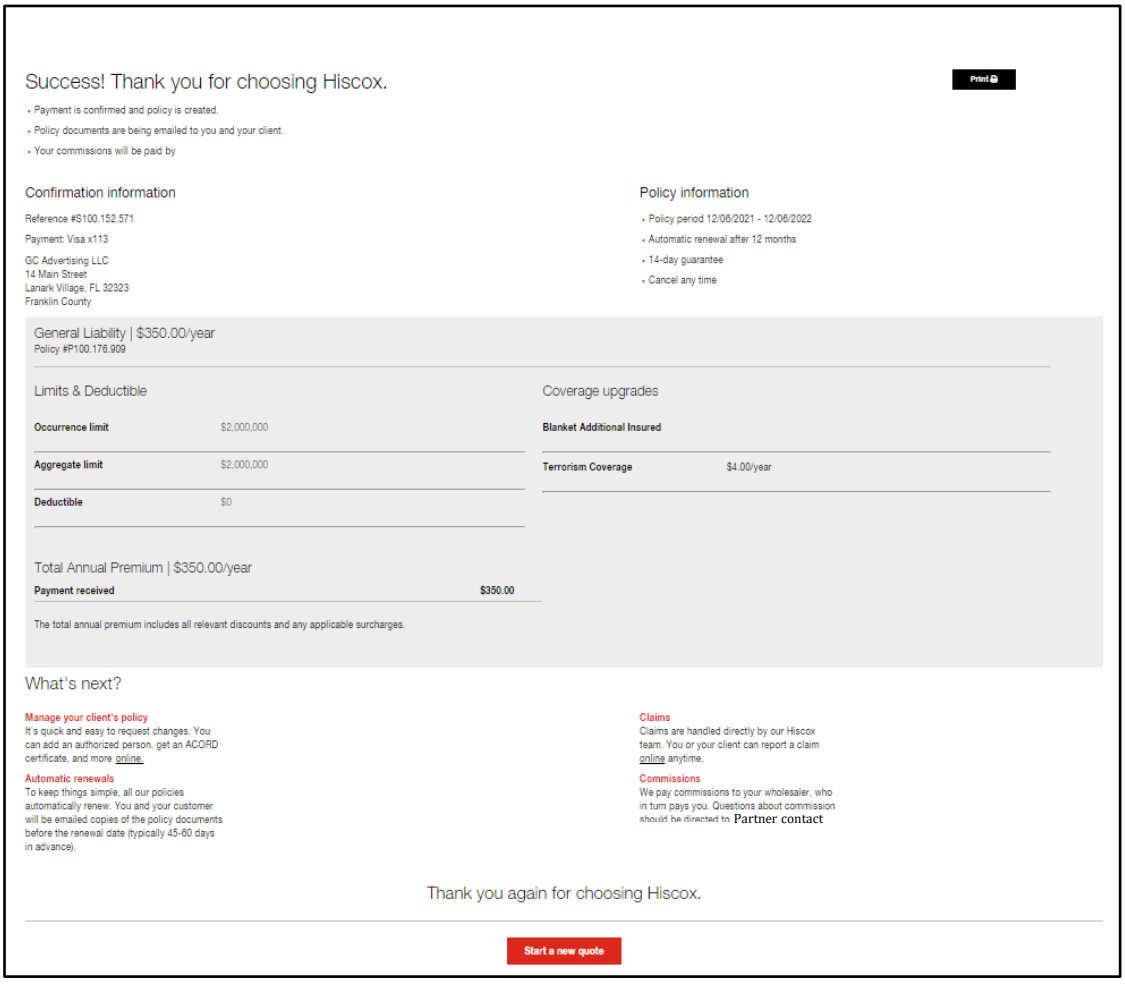


STEP 13

Payment

- Enter payment information.
- Options to:
  - **Change payment plan**
  - **Modify quote**

Congratulations!



Success! Thank you for choosing Hiscox.

Print

- Payment is confirmed and policy is created.
- Policy documents are being emailed to you and your client.
- Your commissions will be paid by

Confirmation information

Reference #S100.152.571

Payment: Visa x113

GC Advertising LLC
14 Main Street
Lanark Village, FL 32323
Franklin County

Policy information

- Policy period 12/06/2021 - 12/06/2022
- Automatic renewal after 12 months
- 14-day guarantee
- Cancel any time

General Liability | $350.00/year
Policy #P100.176.909

Limits & Deductible

Occurrence limit	$2,000,000
Aggregate limit	$2,000,000
Deductible	$0

Coverage upgrades

Blanket Additional Insured	
Terrorism Coverage	$4.00/year

Total Annual Premium | $350.00/year

Payment received	$350.00

The total annual premium includes all relevant discounts and any applicable surcharges.

What's next?

Manage your client's policy
It's quick and easy to request changes. You can add an authorized person, get an ACORD certificate, and more online.

Automatic renewals
To keep things simple, all our policies automatically renew. You and your customer will be emailed copies of the policy documents before the renewal date (typically 45-60 days in advance).

Claims
Claims are handled directly by our Hiscox team. You or your client can report a claim online anytime.

Commissions
We pay commissions to your wholesaler, who in turn pays you. Questions about commission should be directed to Partner contact

Thank you again for choosing Hiscox.

Start a new quote

Successful policy bind

- Policy number assigned.
- Policy documents sent to customer and the agent.
- Options from this page:
  - Print this page
  - Manage your client's policy
  - Report a claim

Notifications

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IF coverage is not available for selected class of business and state

If coverage is not available for the state and class of business selected, the following will appear. The message will provide additional resources.



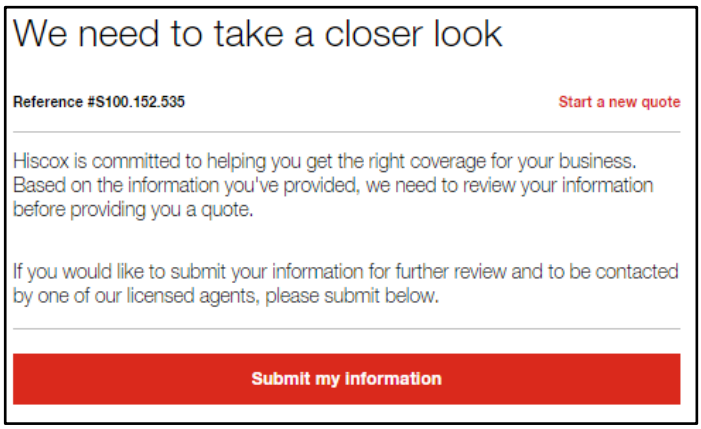
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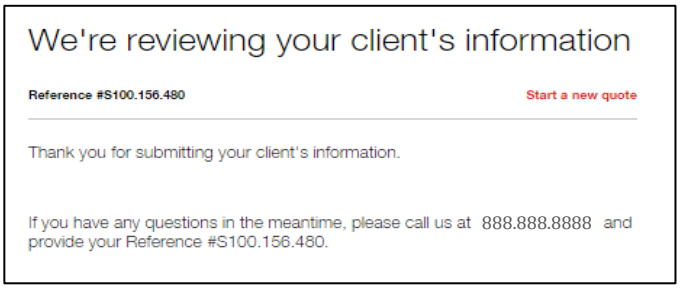
IF further review is needed

Occasionally the Underwriting Team needs to review the submission to determine if coverage can be offered. The following will appear with the option to automatically submit for review. Once an underwriting review is needed, the back feature is no longer available. The review can be submitted or a new quote can be started. If the review is submitted, Underwriting will complete the review within 48 hours.

If underwriting review is needed:

- Submit to send for underwriting review
- Underwriting completes the review
- Emails will be sent to the agent:
  - Approved
  - Needs more information
  - Declined
- Monitor the quote grid for the referral status
  - If approved, call us to bind
  - If pending more information may be needed
  - If declined view the decline letter



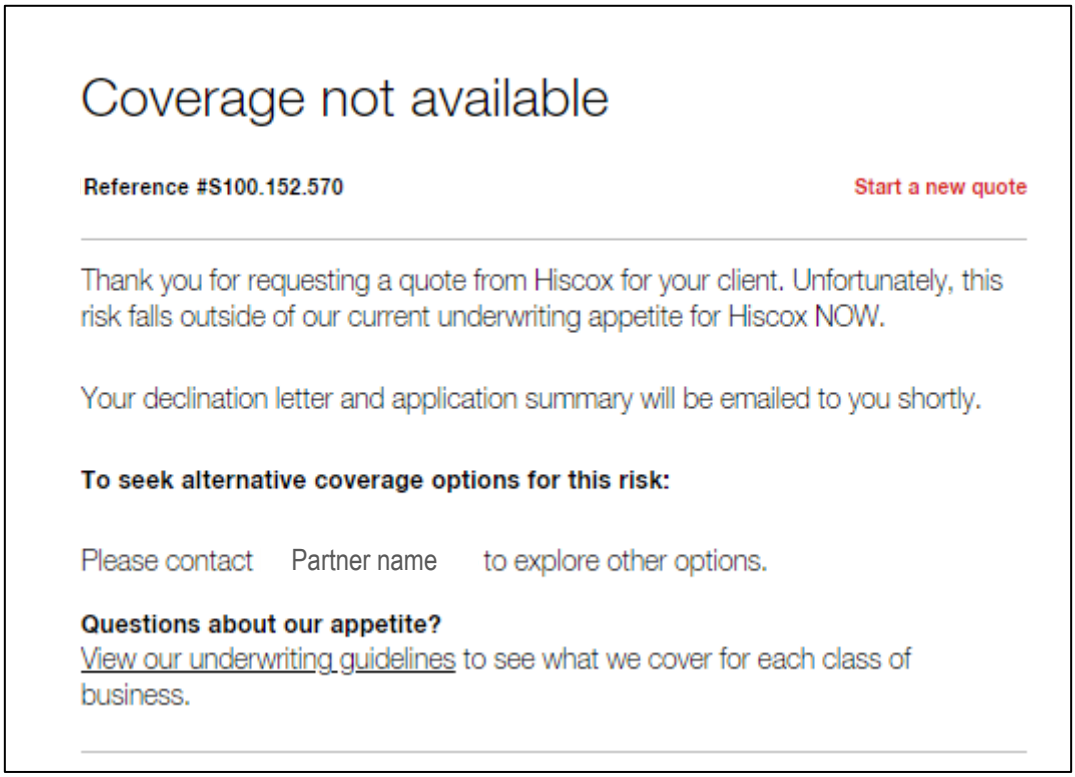


Quote Grid

$ 855.00	Referral - approved	08/01/2022	Call us
$ 0.00	Referral - pending	07/27/2022	Call us
$ 0.00	Referral - decline	05/24/2022	Decline letter

IF product coverage declined

This example shows coverage is declined based on responses to product coverage questions. Once a quote is declined, the back feature is no longer available. You can select **Start a New Quote** to restart the journey. Declines will show in the Quote grid and will include a link to the decline letter (see Quote grid).



Clearance alert



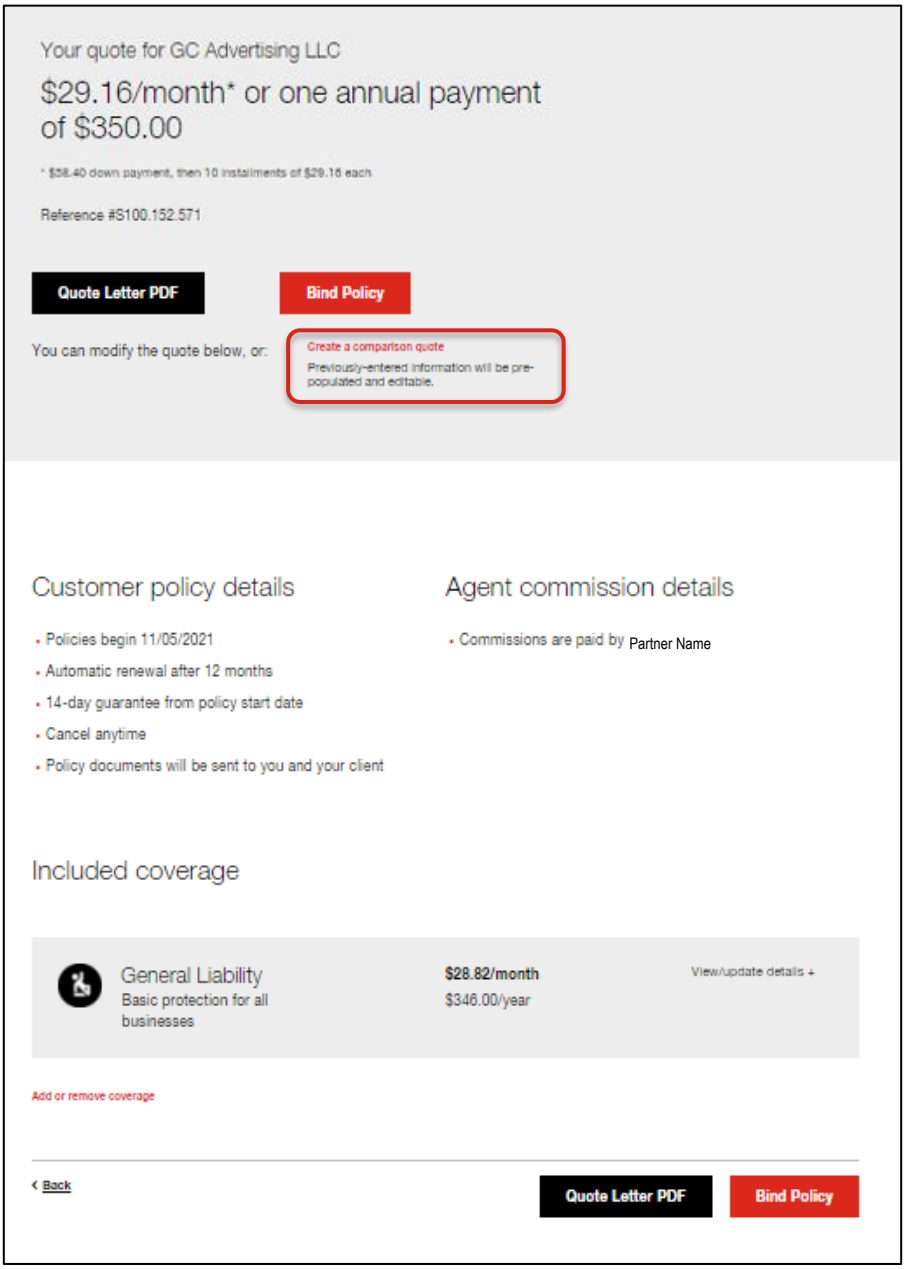
Clearance Alert

- To prevent multiple policies for the same client and same coverage the system verifies no existing policy for the same coverage for the same client exists.
- System matches business name, zip code, city, and class of business to prevent duplicate policies.
- If the customer wants to continue with the quote, or if there are questions regarding the existing coverage, please contact the call center.

Compare quotes

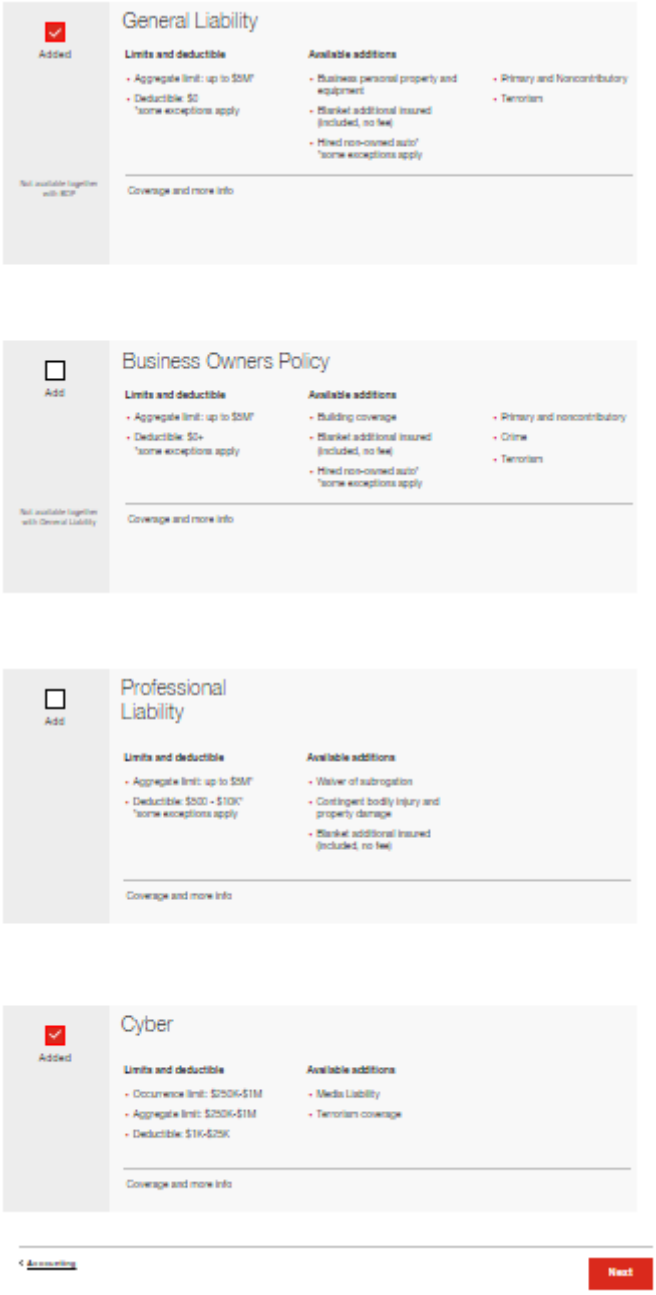
Compare quotes

To create a quote comparison before binding the policy, click the **Create a Comparison** link on the **Quote** page. This will duplicate the existing quote which can then be edited to create a quote comparison. The comparison quote acts as a separate quote in the comparison grid.



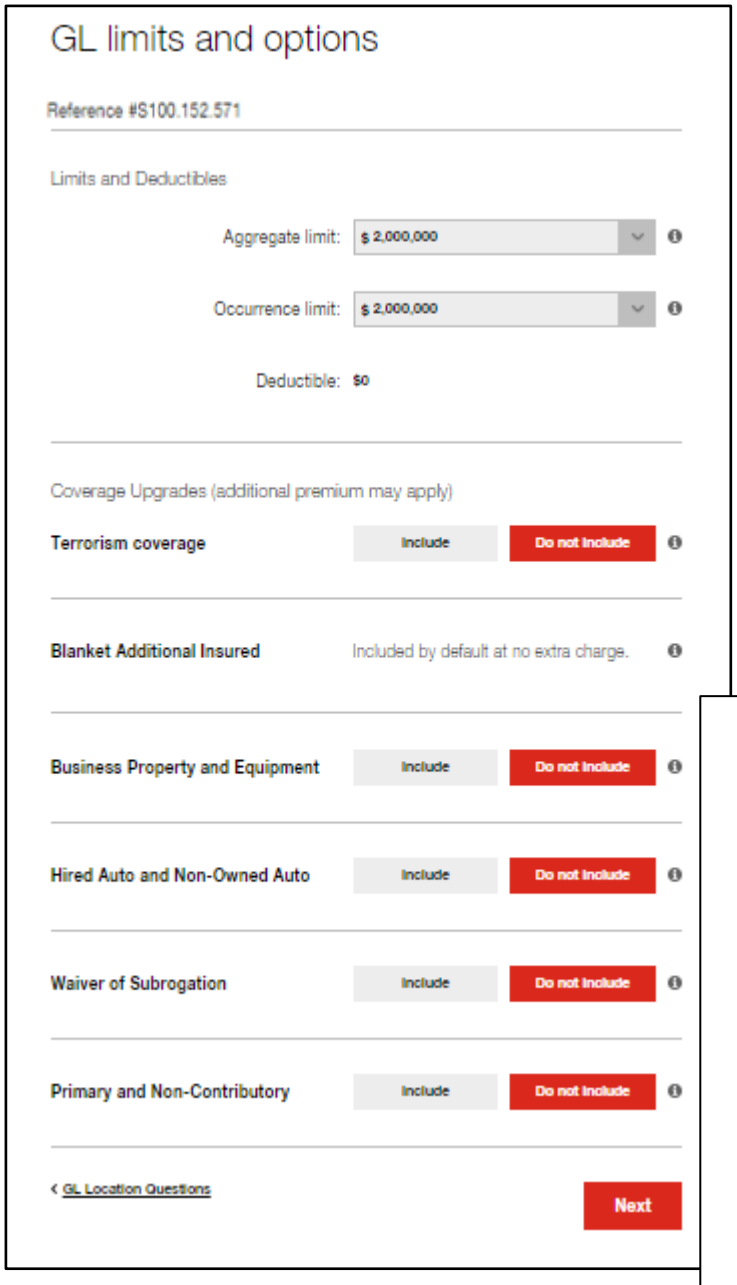
Compare quotes

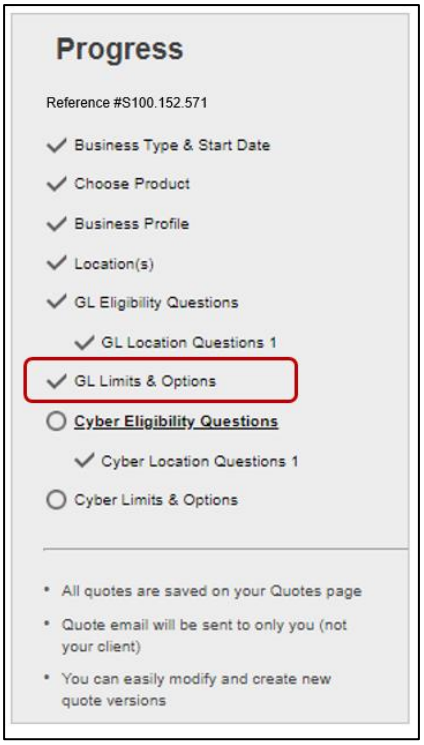
On the **Choose Products** page, a product can be selected or deselected. If a product is added, additional questions will need to be answered regarding the added product. Select next to continue.

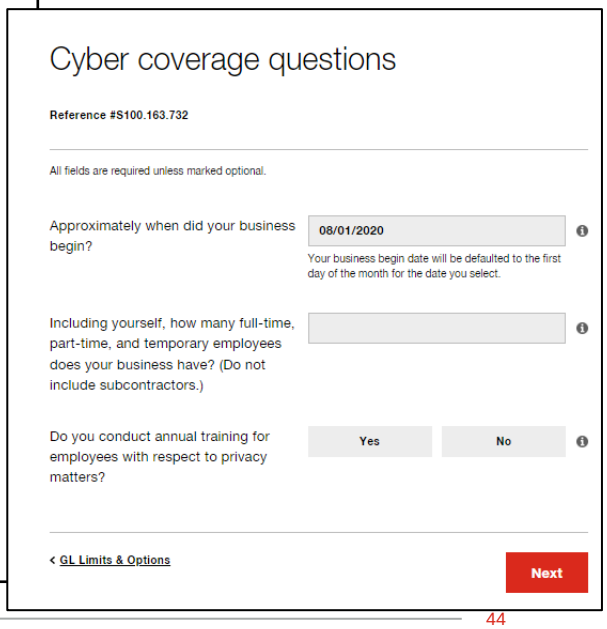


Compare quotes

To change the limits and deductibles on a product, go to the **Progress** box on the **Quote** page and select the product **Limits and Options** link. Make any desired changes on the product **Limits and Options** page. Select **Get Quote** to add the new information to the Quote Comparison.

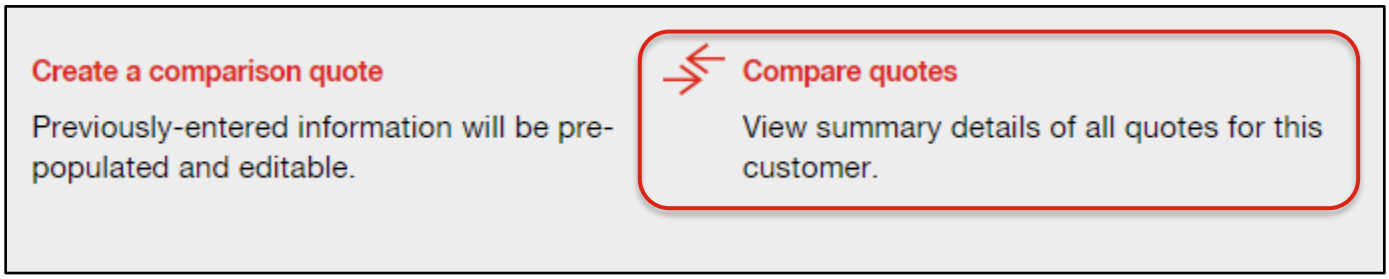


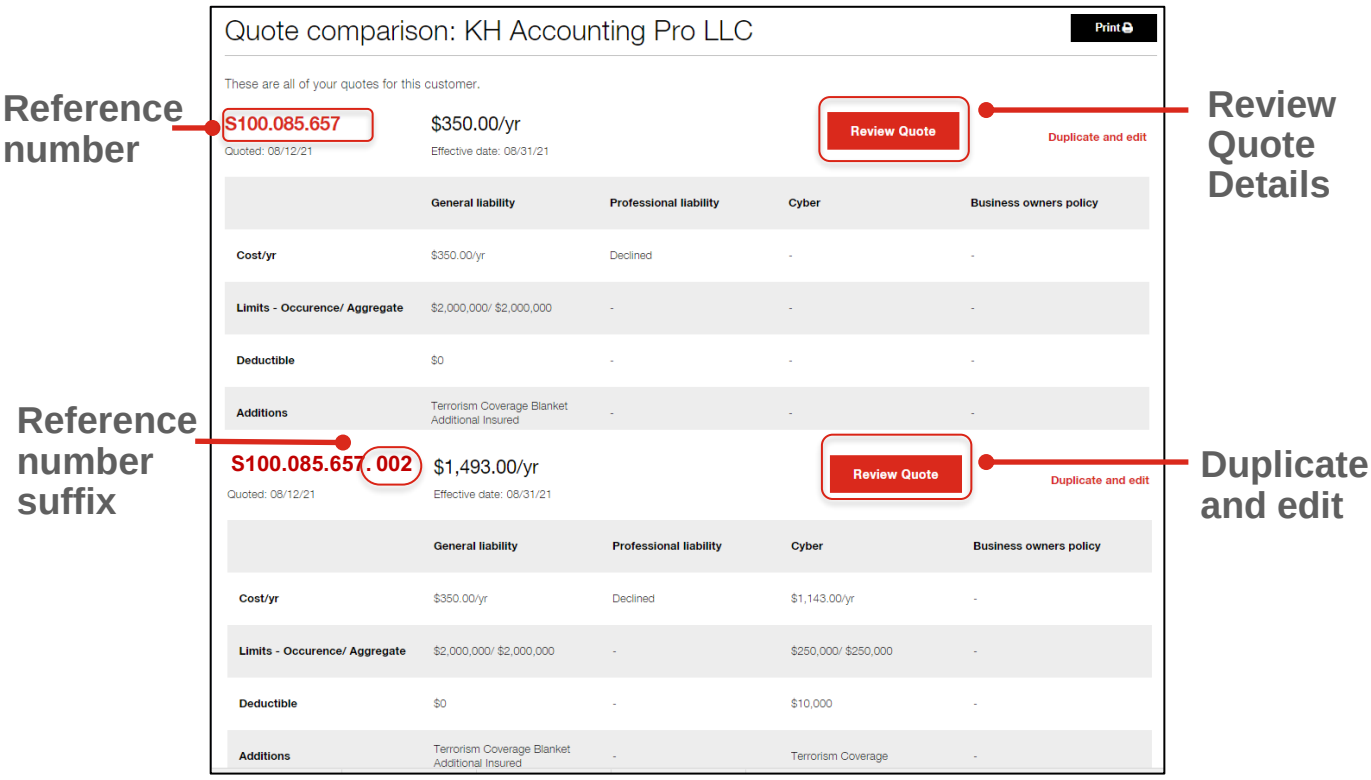




Compare quotes

Once the **Get Quote** button has been selected, click the **Compare quotes** link and review the differences on the page. To bind or view more details, select **Review quote**. To create another comparison, select **Duplicate and edit** to copy the quote and make different selections.



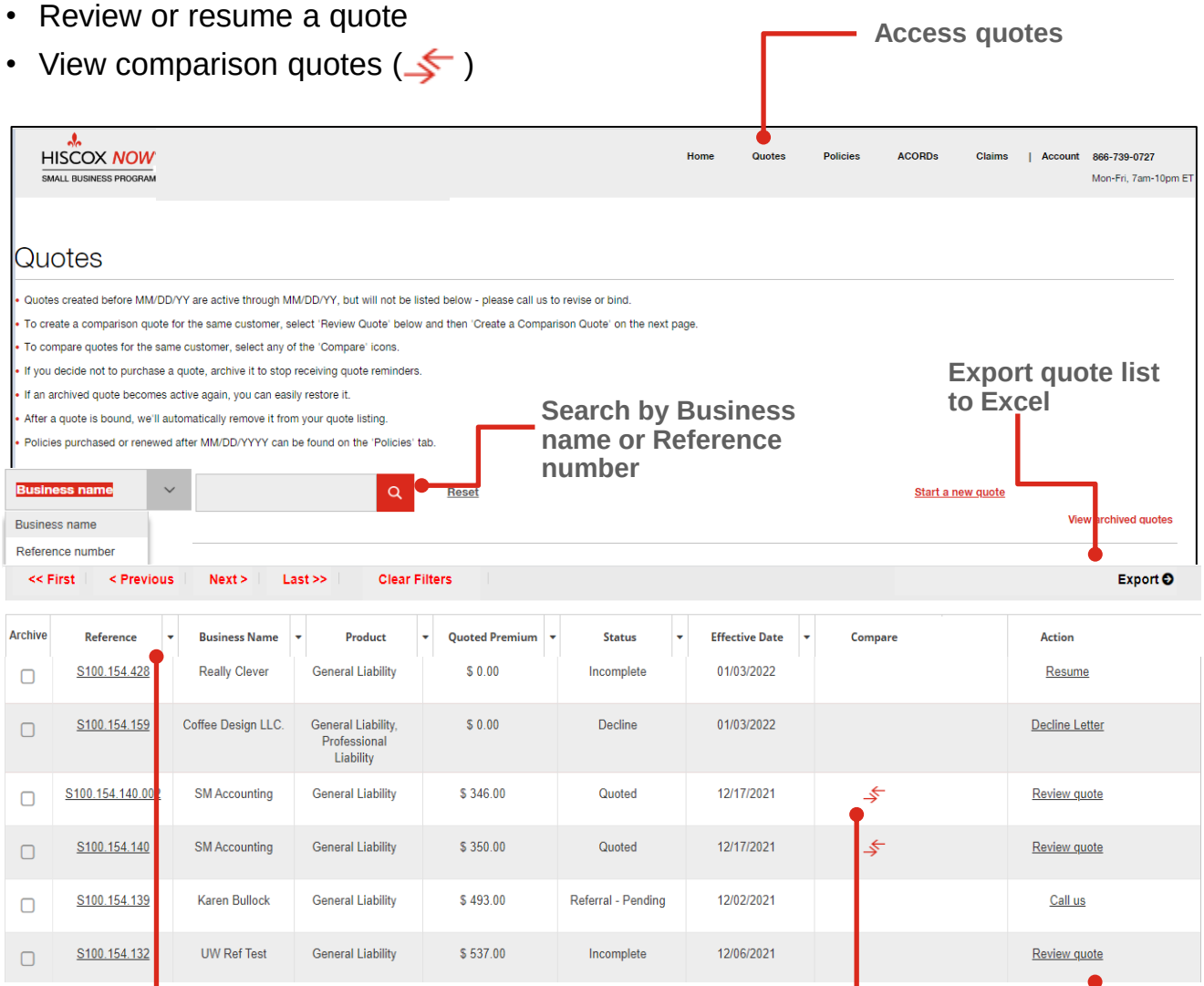


Quote grid

Access quote grid

Select the **Quote** tab at top of the page to view a list of your quotes. On this page you can:

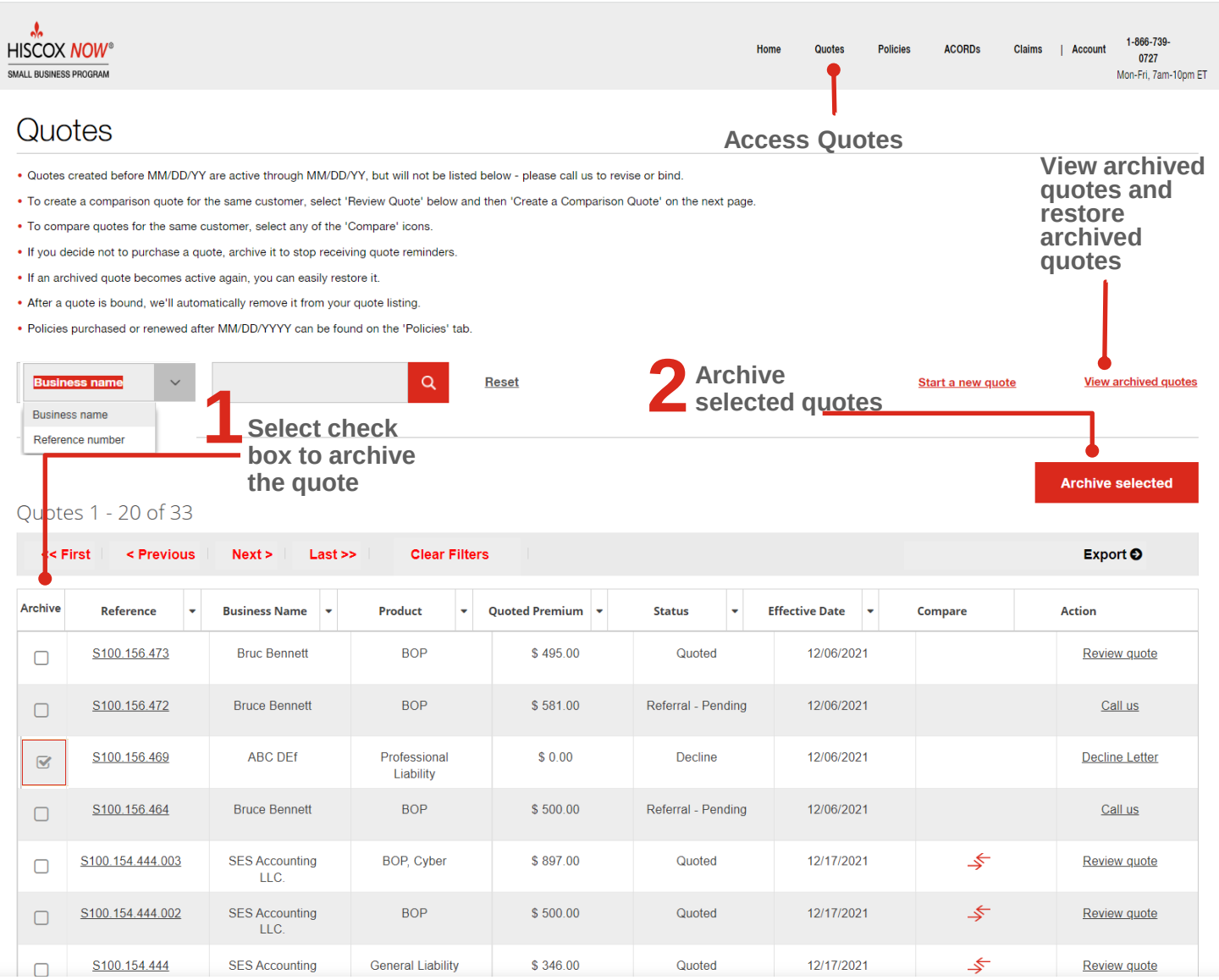
- Search for a quote by the Business Name or Reference number
- Choose to sort or filter (▾)your quote list, as well as to export the list
- Start a new quote
- Review or resume a quote
- View comparison quotes ( )



Archive quote

If a quote is no longer needed, click on the box in the **Archive** column for that quote, and select **Archive Selected**.
Archiving a quote:

- Keeps the Quote Grid clean of quotes that will not be bound
- Stops reminder emails for quote
- Allows the quote to be restored at a later date if necessary



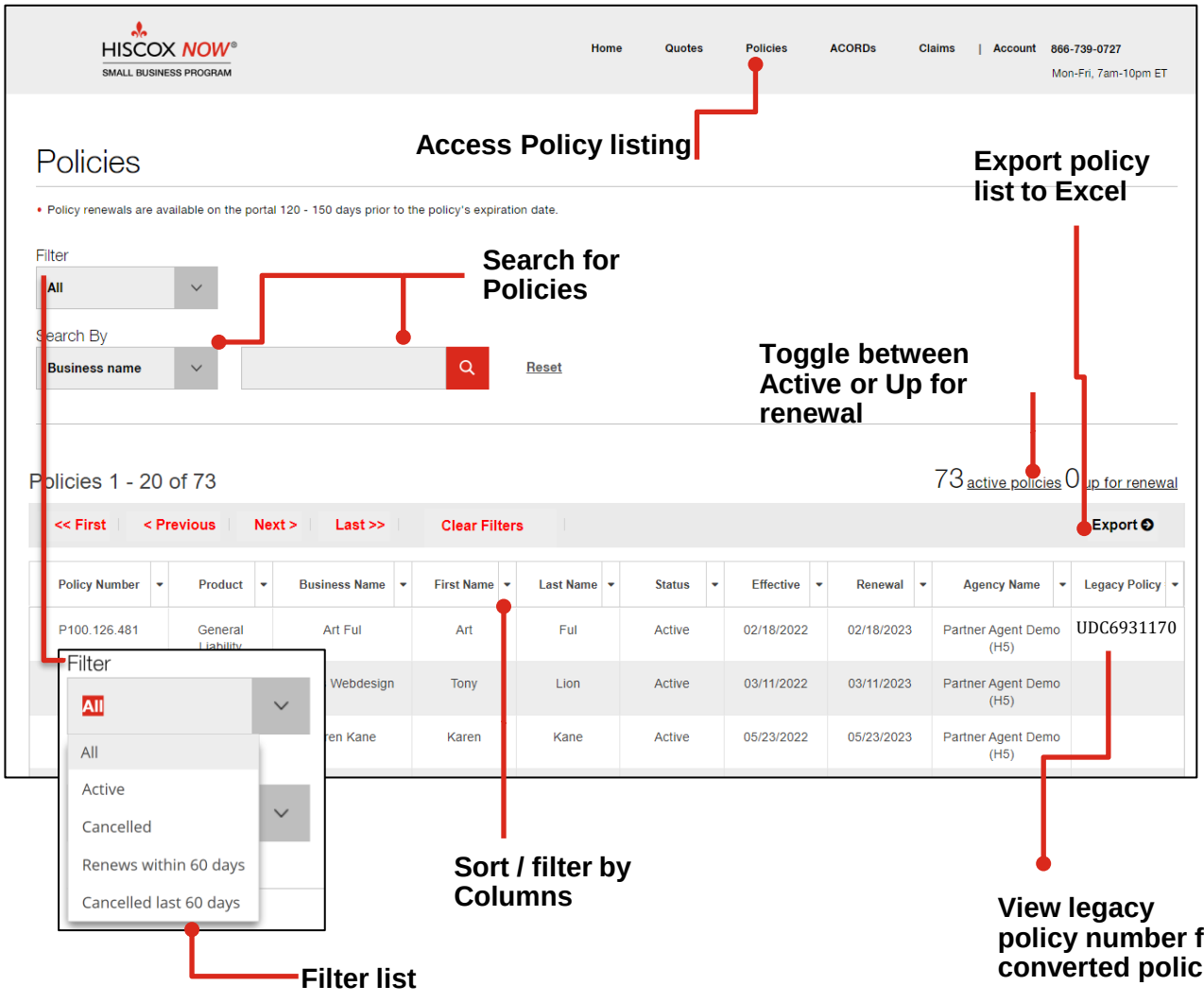
Policy grid

Policy grid

Only new policies and renewals beginning with “P” appear in this policy grid. To access your policies, select the **Policies** tab. From this page you can:

- Filter policies by **All**, **Active**, **Canceled**, **Renew within 60 days**, or **Canceled last 60 days**
- Search for policies by **Business Name**, **Policy Number**, **First Name**, or **Last Name**
- **Sort or filter** by columns with the down carrot ( ).
- **Export** the Policy List to Excel

Policies converting to the new partner portal will appear approximately 5 months prior to renewal on the policy grid.

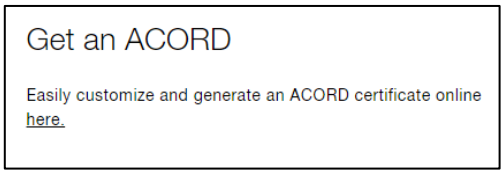


Get an ACORD or COI

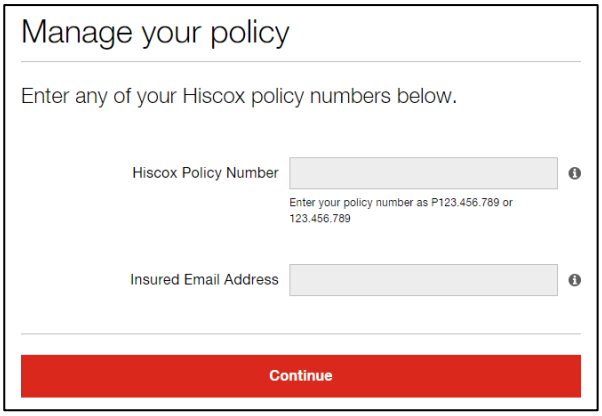
ACORD or COI

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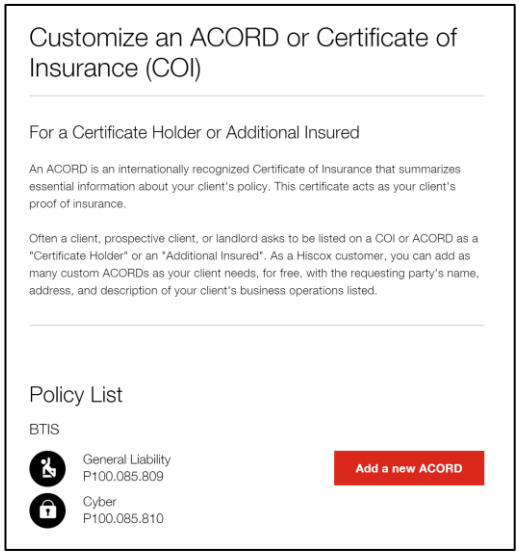
1 Select **Get an ACORD**



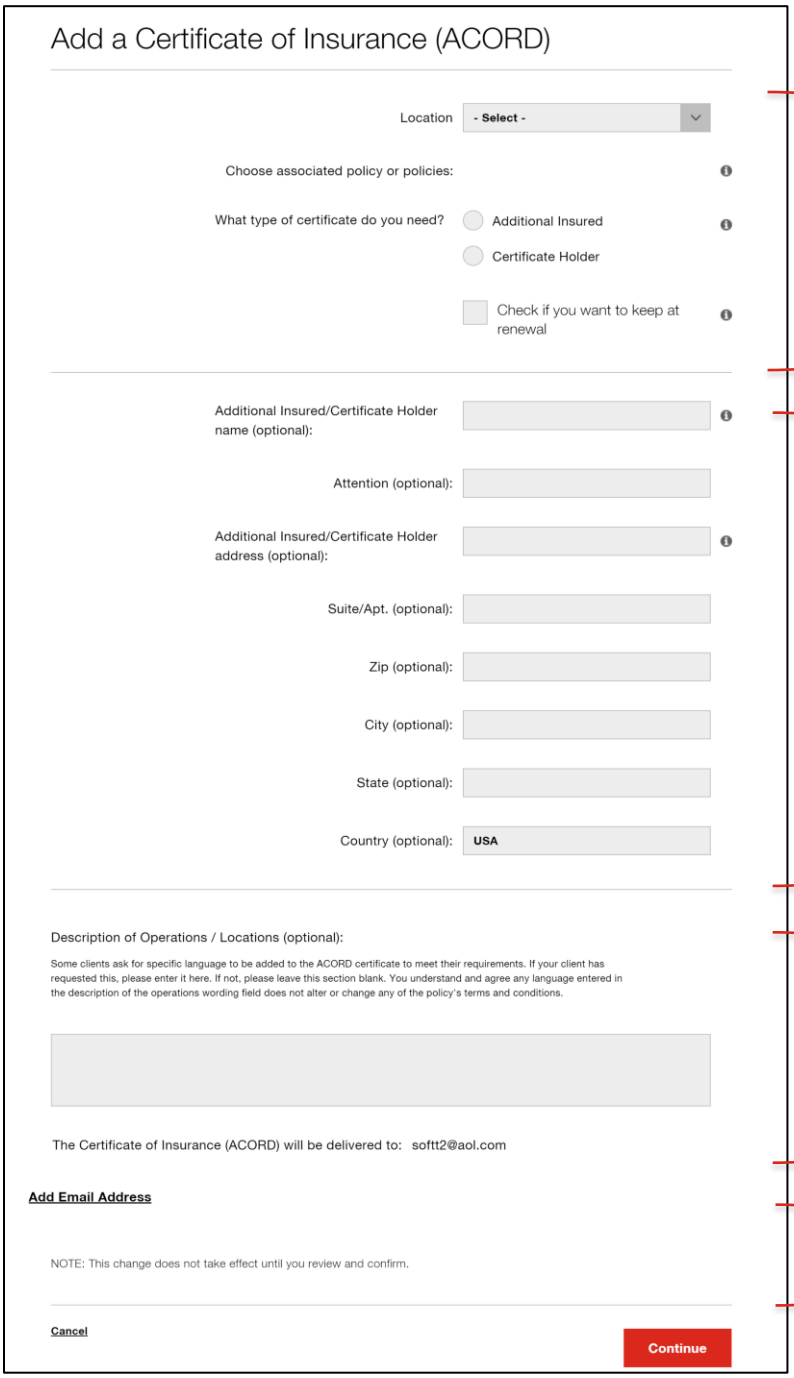
2 Enter both **Hiscox policy number** and **Insured's email address**



3 Select **Add a new ACORD**



4 Add a Certificate of Insurance (ACORD)



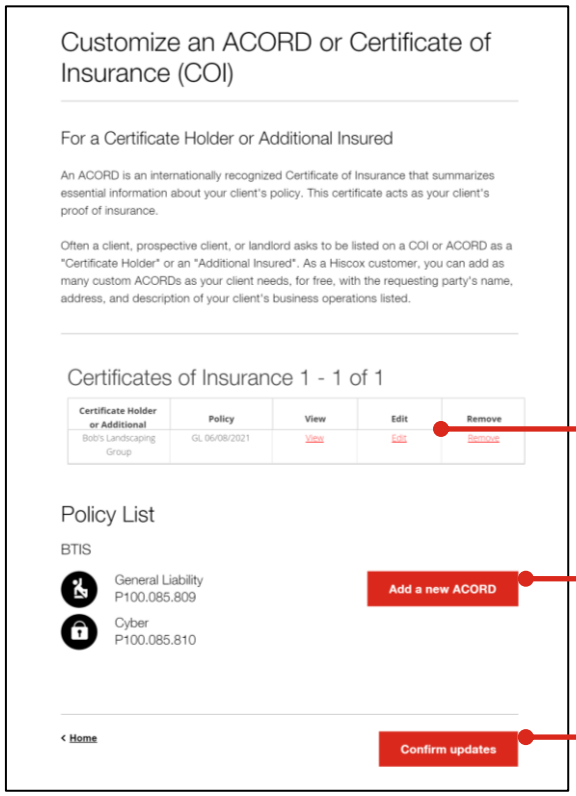
Certificate basics

Certificate details

Description of operations

Additional emails

5 Confirm Updates



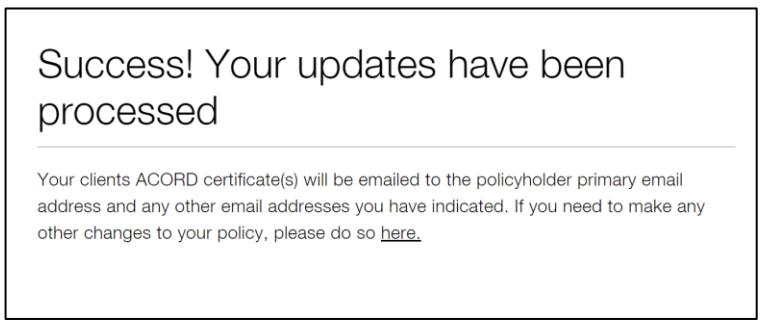
View, Edit* or Remove certificate details

Add an additional ACORD

Confirm updates

** Edits to Certificate details are only allowed prior to confirming*

6 Success!



Certificate creation will be processed once the "Confirm Update" button is selected.

Report a claim

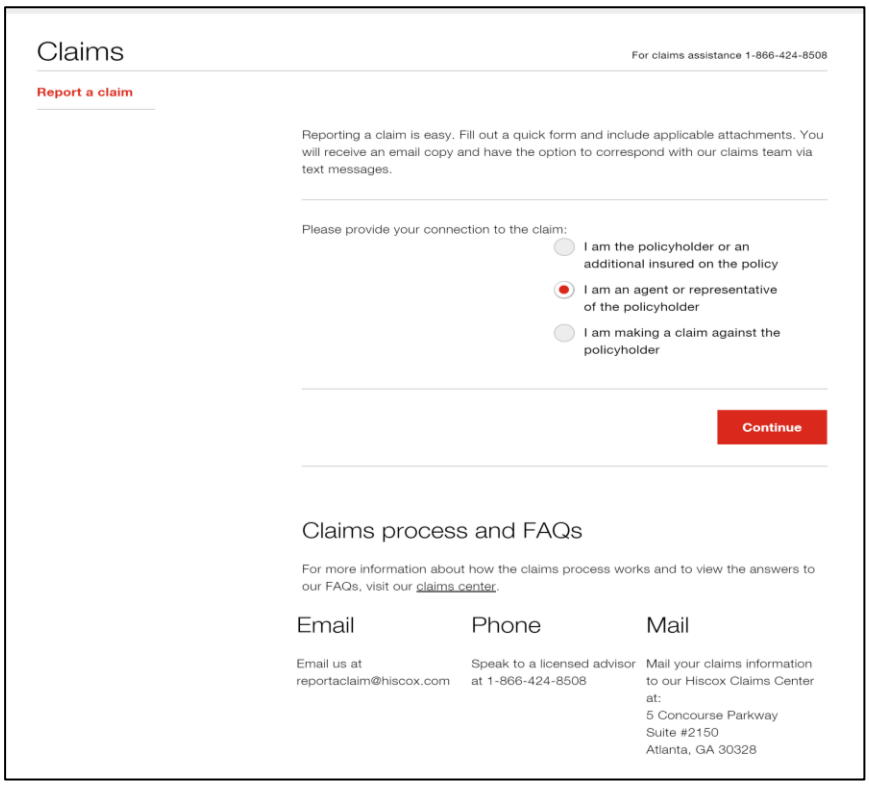
Report a claim

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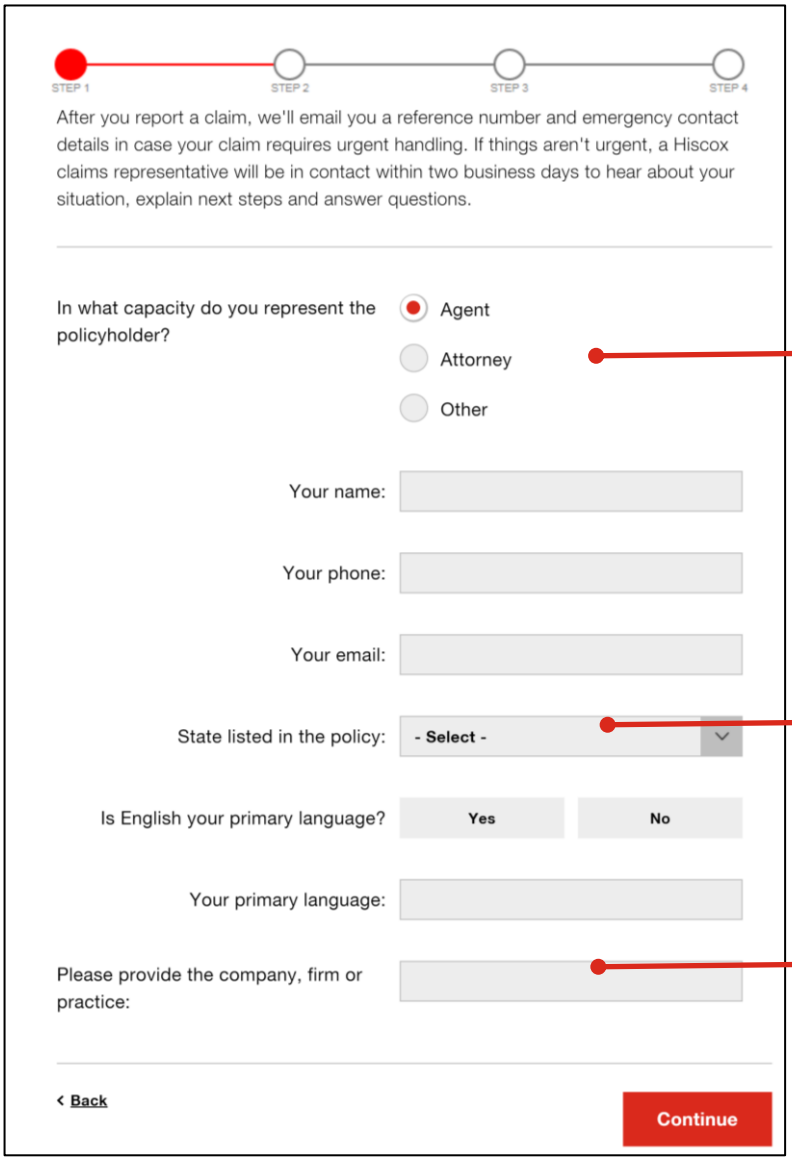
1 Select the **Claims** tab at the top right of the home page**.**



2 Specify your connection to the **Claim.**



3 Enter your details.



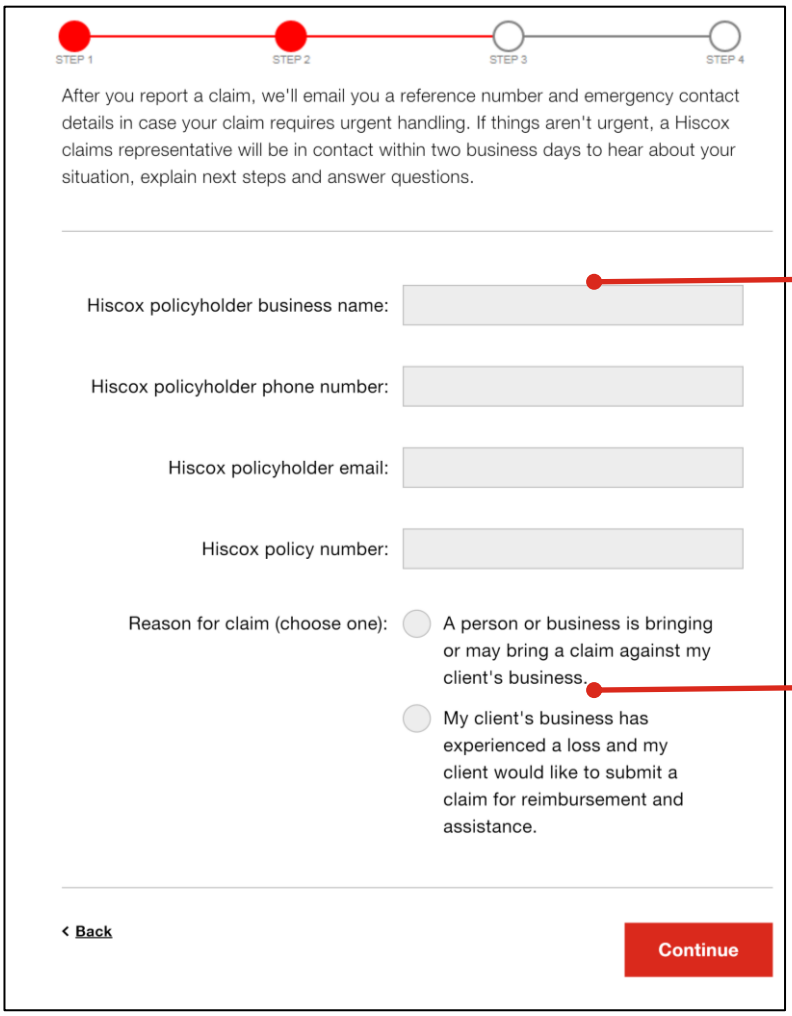
Complete your details

Specify policy state

Enter your organization name

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4 Enter policyholder details.

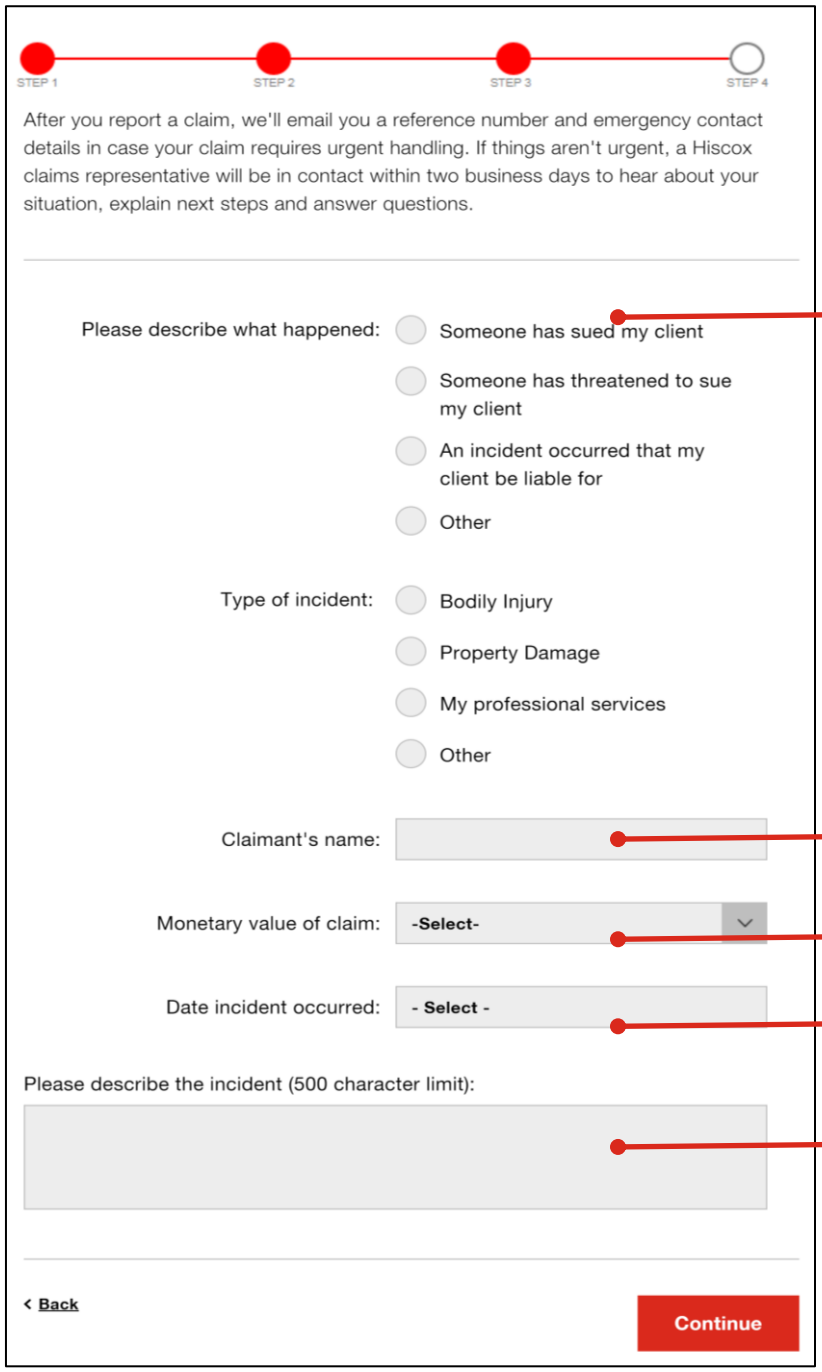


Complete policyholder details

Reason for claim

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5 Describe what happened.



Specify incident information

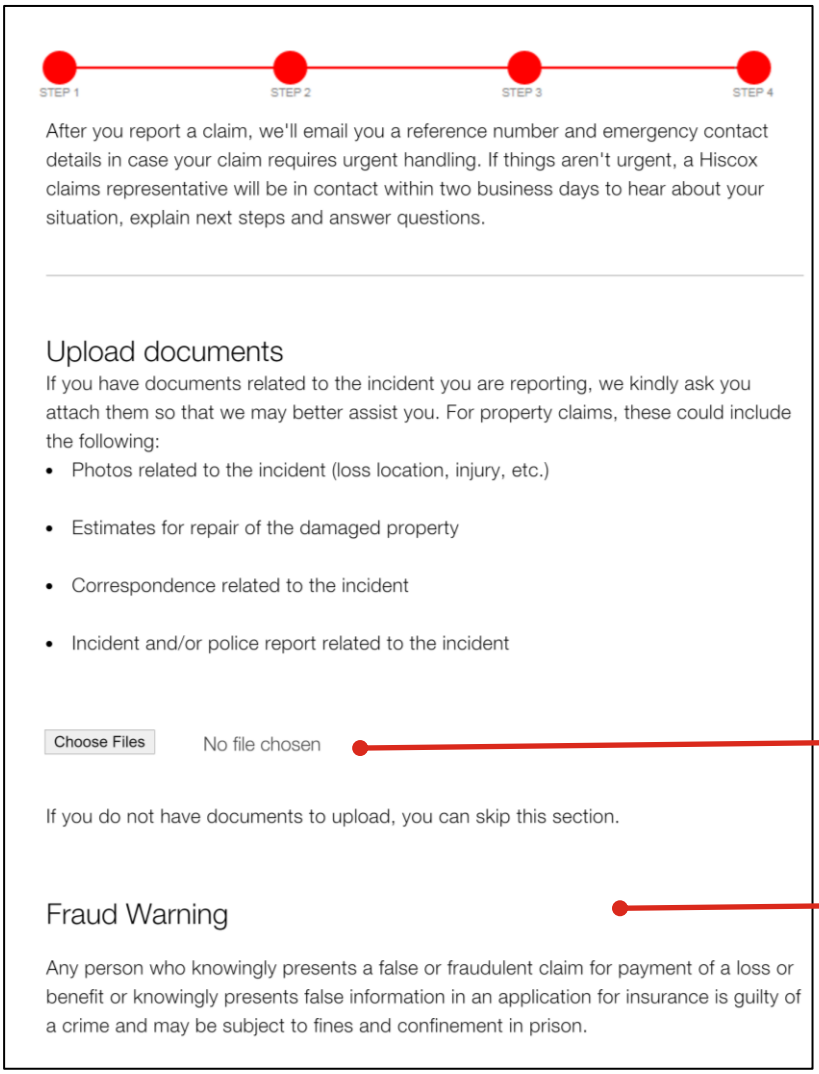
Claimant's name

Value of claim

Date of Incident

Description of incident

6 Upload documents (optional).

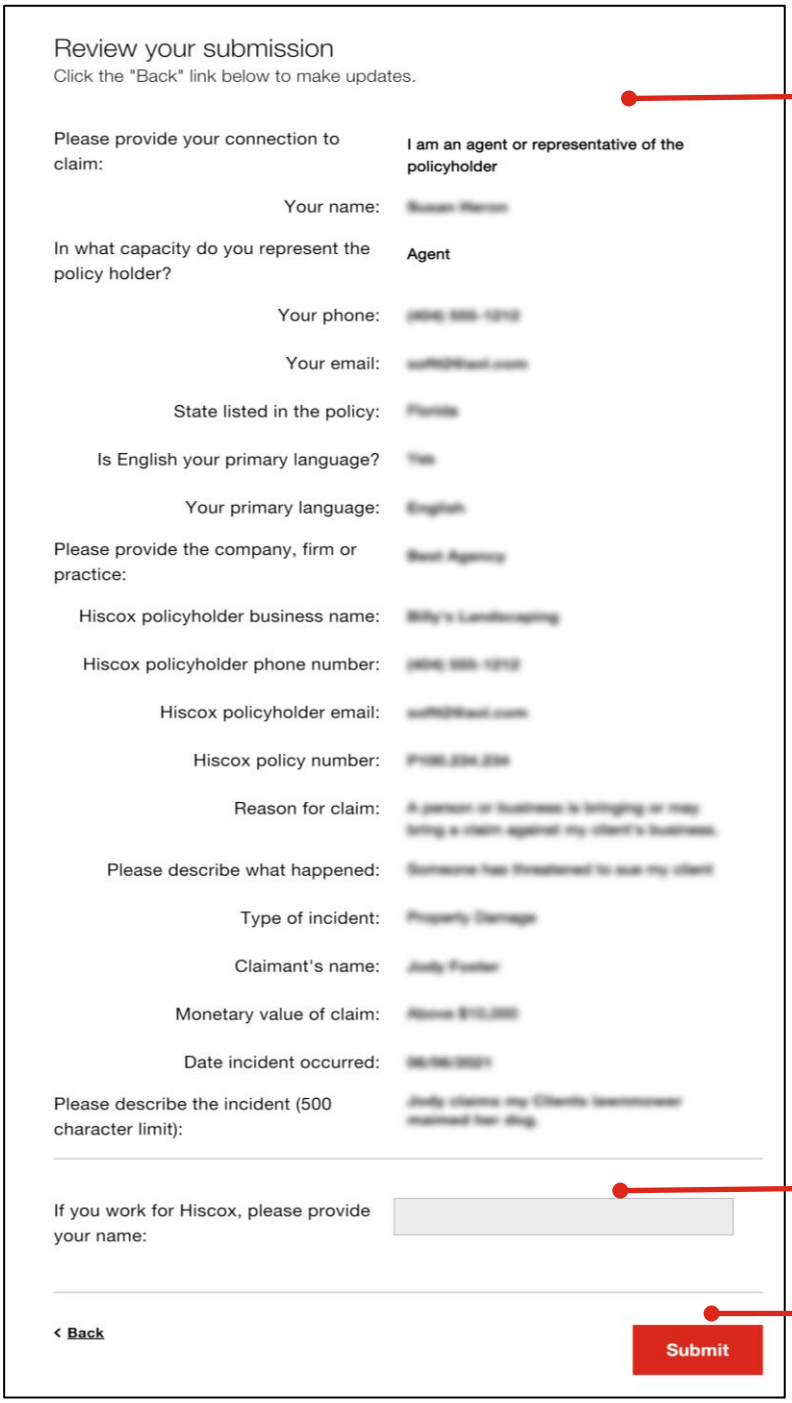


Upload files if available at time of claim report. Files can also be provided to the claims handler.

Review Fraud warning

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7 Review and submit claim.



Review your submission
Click the "Back" link below to make updates.

Please provide your connection to claim:	I am an agent or representative of the policyholder
Your name:	[redacted]
In what capacity do you represent the policy holder?	Agent
Your phone:	[redacted]
Your email:	[redacted]
State listed in the policy:	[redacted]
Is English your primary language?	[redacted]
Your primary language:	[redacted]
Please provide the company, firm or practice:	[redacted]
Hiscox policyholder business name:	[redacted]
Hiscox policyholder phone number:	[redacted]
Hiscox policyholder email:	[redacted]
Hiscox policy number:	[redacted]
Reason for claim:	[redacted]
Please describe what happened:	[redacted]
Type of incident:	[redacted]
Claimant's name:	[redacted]
Monetary value of claim:	[redacted]
Date incident occurred:	[redacted]
Please describe the incident (500 character limit):	[redacted]

If you work for Hiscox, please provide your name:

< Back

Submit

Review submission

Leave blank, reserved for Hiscox staff

Click Submit

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8 Success!

Claims

For claims assistance 1-866-424-8508

Report a claim

Your request was successfully submitted

Thank you for notifying Hiscox of this matter. An email confirmation will be sent to your inbox with a PDF copy of your submission form. Please keep this copy for your records.

If this matter is an emergency and requires an immediate response please email us at claim.emergency@hiscox.com as soon as possible.

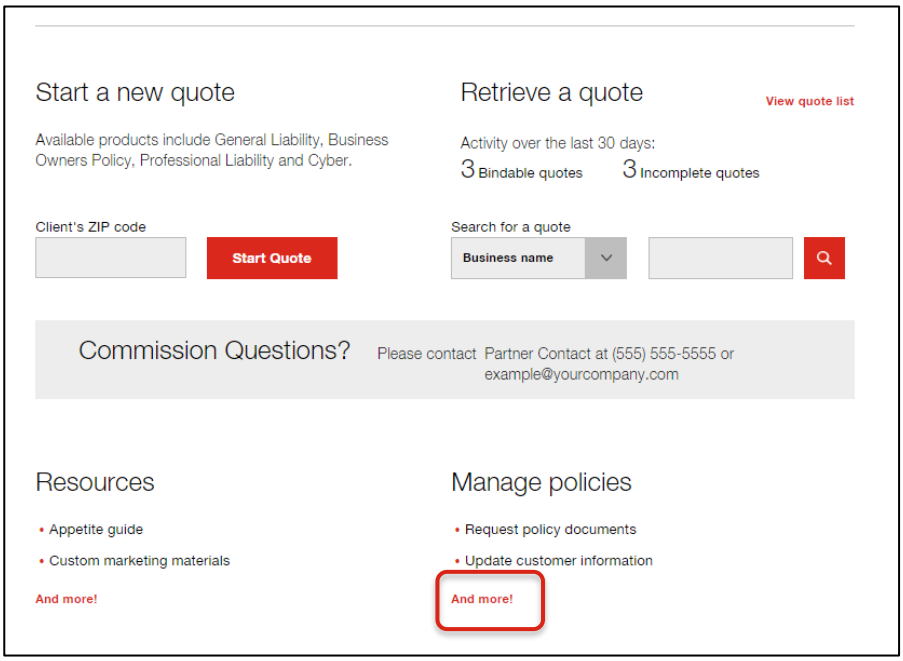
A Hiscox claims professional will be assigned to this matter within two business days and will contact the policyholder and/or you if appropriate.

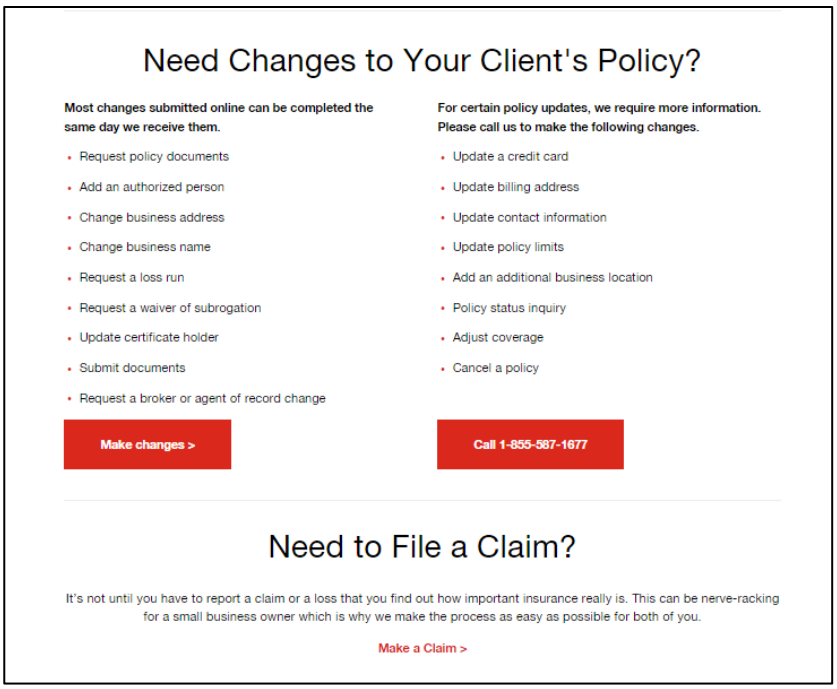


Manage policies

Manage policies

To manage policies, from the home page select “and more” under Manage policies to make client policy changes.

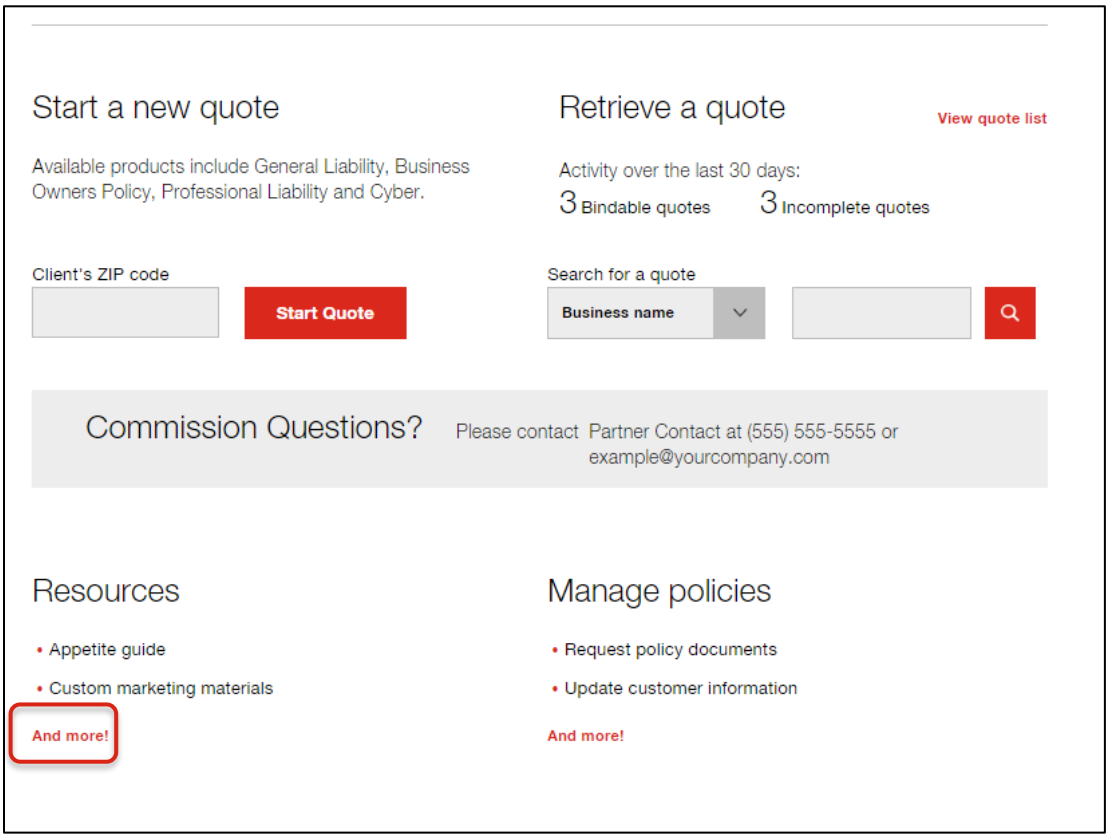




Resources

Resources

Several resources are available to you including appetite guides, custom marketing materials, webinars, specimen forms, and more. Simply click the “And more!” under Resources on the home page to find the full menu of resources.



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Thank you for your partnership.