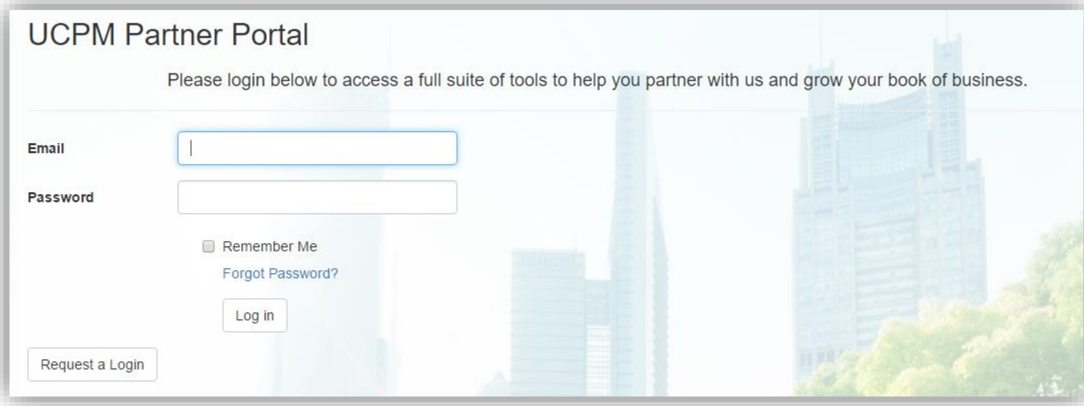
UCPM's Online Tank Program
In partnership with Philadelphia Insurance Companies

Welcome to the UCPM system of online environmental insurance products. The online platform is designed to provide easier access to quoting pollution coverage. The system is being regularly updated and expanded. In this document you will find instructions and tips on how to get the most out of your online visit, but please know that our system is fluid, and that some items will get upgraded and may go out-of-date as we develop the platform.

Table of Contents

User Login

A URL will be provided for you to access the system, or you can find the latest address at www.ucpm.com. Other links may also be available in the future, but in most every case, you will be brought to a login screen like this:



The UCPM website requires two-step login authentication if you are a new user. Requesting a login will send an email link to your email address. You must click on the link in order to set a password and access the system. Also note:

- Forgotten passwords can be reset the same way.
- The email links are only "live" for sixty minutes.
- Your Username is always your email address.
- You can change your password at any time by clicking on the "My Setting" page of the menu.

Dashboard

Once you are logged in, you will be taken to the dashboard. From here you can access a variety of tools. The purpose of this training document is to focus on the online tank program, so we will only discuss the other tools briefly.

- **Account Management:** Here you can access information about accounts submitted to UCPM. This will include tank accounts submitted through the online portal, as well as information about accounts submitted offline.
- **Claims Database:** We are continually populating claims examples that serve as a reference to how your client may be exposed to environmental risk. Sometimes your client just needs to see how pollution coverage applies to them. This searchable database can be a valuable resource.

- **Online Programs:** Click this link to be taken to a menu of online instant quote options.
- **Quick Rater:** Designed for Contractor's Pollution Liability, this tool can give you ballpark pricing in a matter of seconds with only a little amount of information. Use it to help your contracting clients see how reasonable it is for them to consider pollution coverage. Please keep in mind that the indicated pricing is a conservative projection. UCPM will be updating actual market rates in the months to come. This tool is also excellent for contractors calling in for "bid indications".

The main menu, along with all of these pages is also available in the collapsible side menu on the right side of the page. Just click Menu to open and close this set of tools.

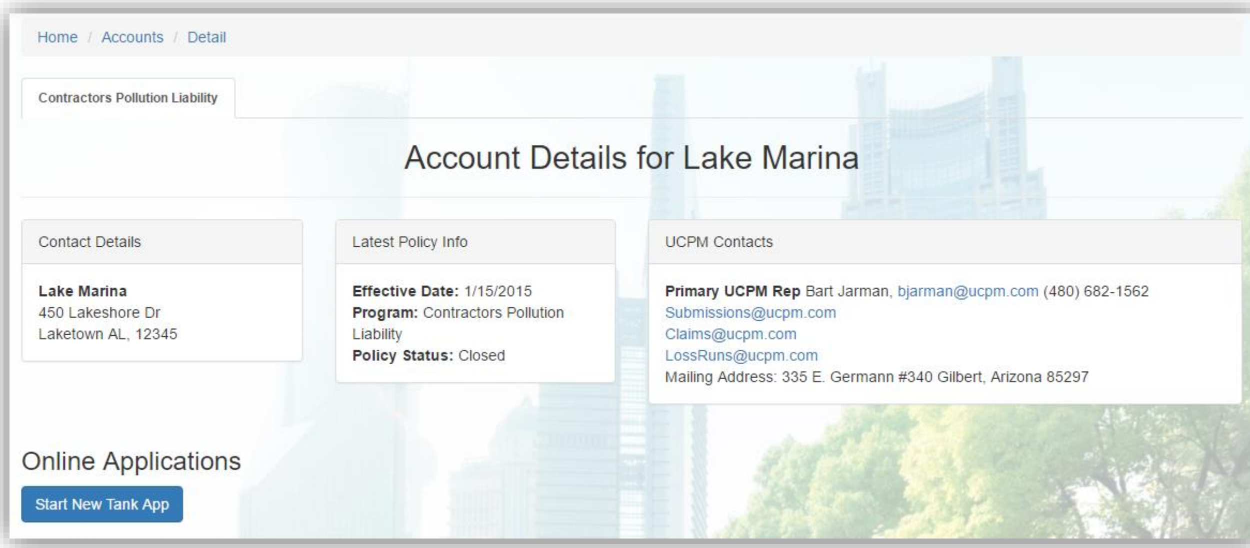
Next we will go through the process of getting a tank quote. This process could be for an existing client, or for a brand new client. The process is similar in either case.

Existing Insureds

To start a quote for an existing Insured, click on the Account Management screen, and search for your client. The search features at the top have a very robust and dynamic algorithm and should make finding your insured very easy with just a few characters. **Note:** you can search for any part of the insured's name.

This screen includes basic address information about the account to help you identify the right one. Insured information is further sorted by what we call "Program Year". This helps us track information from previous years, and allows you to see the history on an account. By default you will see the most current year that we have records for. For the purposes of this training, we are going to start a new tank quote for the account "Lake Marina" that we have some history with, but nothing recently.

Click on View Account for more tools and details.



From here we can see some additional details about the account. Here is a brief summary of each part of the page:

- Navigation: There is a breadcrumb trail of how we arrived here at the top of the page. Clicking any of these links will take you back to your account list, or to the home page.

- Tabs: Note that there is a tab that says Contractors Pollution Liability at the top. There will be tabs for each of the products that you have pursued on this account. After you complete the tank application, you will see Tank Liability at the top instead.
- Contact Details: Mailing address for the insured.
- Latest Policy Info: This includes effective dates, what kind of product was pursued, and the current policy status. In this case it is closed, meaning we did not write the coverage and are no longer pursuing it. This policy status updates automatically. This is an excellent tool for documenting that you pursued an environmental quote for your client as well as future reference to re-pursue the client or prospect for coverage.
- UCPM Contacts: Here you will find information on how to reach UCPM. We are committed to cutting edge technology, and also believe strongly that our people make the difference. Feel free to contact us with questions.

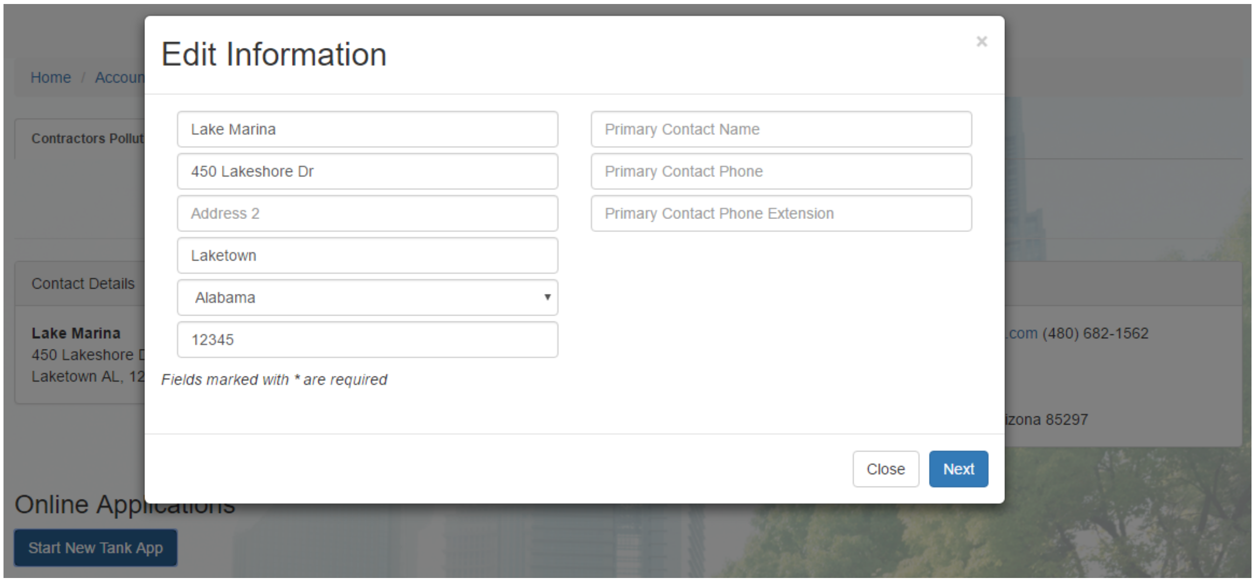
In the above screen you note the option to Start New Tank App. Depending on work that we may have done previously on this account, other options may be available. Including the option to complete a partially completed application that you didn't finish before, or the chance to review details on something that we have previously quoted.

New Insureds

To start an application for a brand new insured, go to the Online Programs page, and select the Tank Program to start an application. The process from this point forward is exactly the same regardless of how you started the application.

Start an Application

Step #1 – Confirm/Enter Insured Details



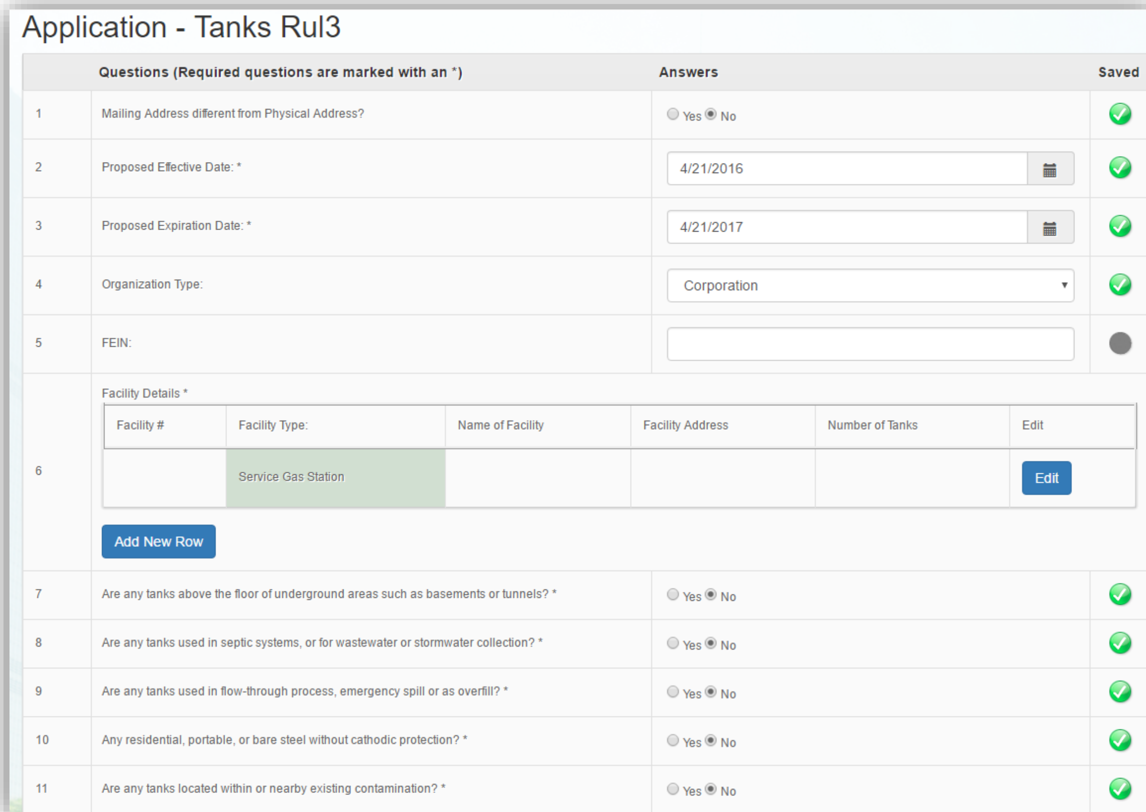
This pop-up includes the basic information about the insured. For an existing client, the fields are populated, please just confirm that this is correct, and make adjustments as needed. For a brand new insured, you will need to enter the required fields. Contact name and phone are desirable, but not required.

Step #2 – The Application

The application appears next, and has some unique technological features. There is no save button on the application. Instead, information is saved as you enter it. There is a checkbox on the right side that will turn green when the information is successfully saved. If you enter information that is not acceptable, then the field will turn yellow. If you enter something that just doesn't make sense (like a tank that is a thousand years old, then it will turn red). We will review each of the questions in detail below:

1. Mailing Address: If the insured has a different mailing address than the Physical Address already added, then include it here. Clicking on Yes, will open up additional fields on the application.
2. Proposed Effective Date: This date must be in the future. If you need to backdate coverage to a date in the past, please contact our office for manual underwriting.
3. Proposed Expiration Date: This field will default to one year from the effective date. If you need terms longer or shorter than one year, then please contact our office for manual underwriting.
4. Organization Type: Please tell us what kind of company this is. The online tank system is only for commercial tanks. No residential risks will be considered. This is not a required field.

5. FEIN: If available, please add. This is not a required field.



Application - Tanks Rul3

	Questions (Required questions are marked with an *)	Answers	Saved
1	Mailing Address different from Physical Address?	Yes / No (No selected)	
2	Proposed Effective Date: *	4/21/2016	
3	Proposed Expiration Date: *	4/21/2017	
4	Organization Type:	Corporation	
5	FEIN:		
6	Facility Details *		
7	Are any tanks above the floor of underground areas such as basements or tunnels? *	Yes / No (No selected)	
8	Are any tanks used in septic systems, or for wastewater or stormwater collection? *	Yes / No (No selected)	
9	Are any tanks used in flow-through process, emergency spill or as overfill? *	Yes / No (No selected)	
10	Any residential, portable, or bare steel without cathodic protection? *	Yes / No (No selected)	
11	Are any tanks located within or nearby existing contamination? *	Yes / No (No selected)	

Facility Details *

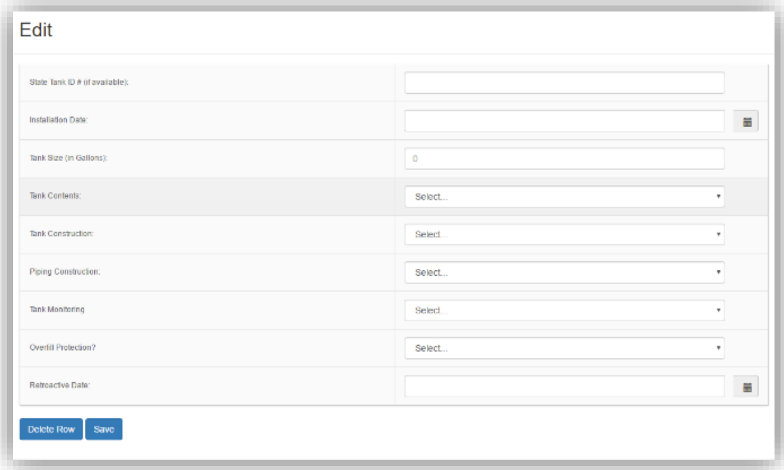
Facility #	Facility Type:	Name of Facility	Facility Address	Number of Tanks	Edit
	Service Gas Station				Edit

Add New Row

6. Facility Details: Tell us about the facility. What type of business they do, address, and how many tanks at each site. Later on in the application you will assign the tanks to these by number.
7. Any Tanks in the Basement?: This online portal does not support tanks that are above the ground, but below the grade of the ground, like those in a basement or underground vault. For underwriting these types of tanks, please contact our office for manual underwriting.
8. Septic/wastewater tanks?: This is also not supported in the instant pricing system, but we can handle it through manual underwriting.
9. Overfill, flow-through tanks?: Same
10. Residential, portable, bare steel without cathodic protection?: These are not supported here, and coverage for residential and portable tanks may not be available at all in the current environmental insurance marketplace.
11. Nearby contamination?: Tanks located within contaminated areas, or with previous contamination must be manually underwritten.
12. UST (Underground Storage) Tank Details: Click on Add New Row to add details about each tank.
    a. State Tank ID – if there is a state generated ID available, please include it. If not this ID could be how the insured tracks their tanks. This is not a required field.
    b. Facility ID – assign each tank to one of the facilities setup in Question #6.

c. Installation Date – this is a full date field, including month and day. If only the year is known, please assume January 1st of that year.

d. Tank Size – this should be in gallons. For tanks that are compartmentalized, then each compartment should be entered a separate tank on this table.



e. Tank Contents – please select from the available options. If the tank contains something other than what is listed, manual underwriting may be required and you should contact our office.

f. Tank Construction – same

g. Piping Construction – same

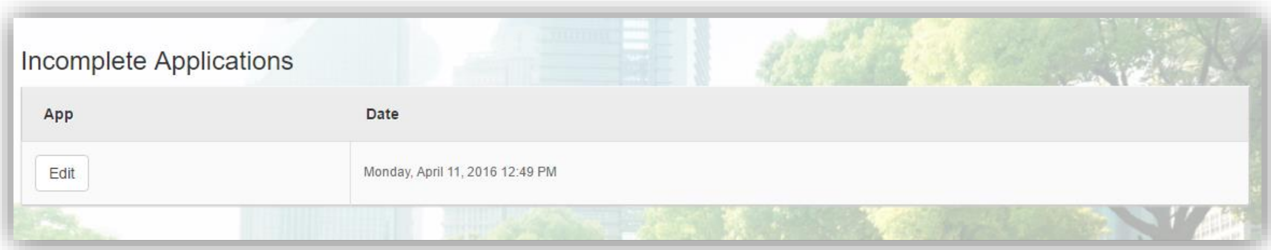
h. Tank Monitoring – same

i. Overfill Protection – either yes or no.

j. Retroactive date – Ideally a tank should have continuous coverage from the time that it is installed. However, that is often not the case. A retroactive date can be honored with proof of prior coverage and the associated effective date. Please plan to have that information available upon binding.

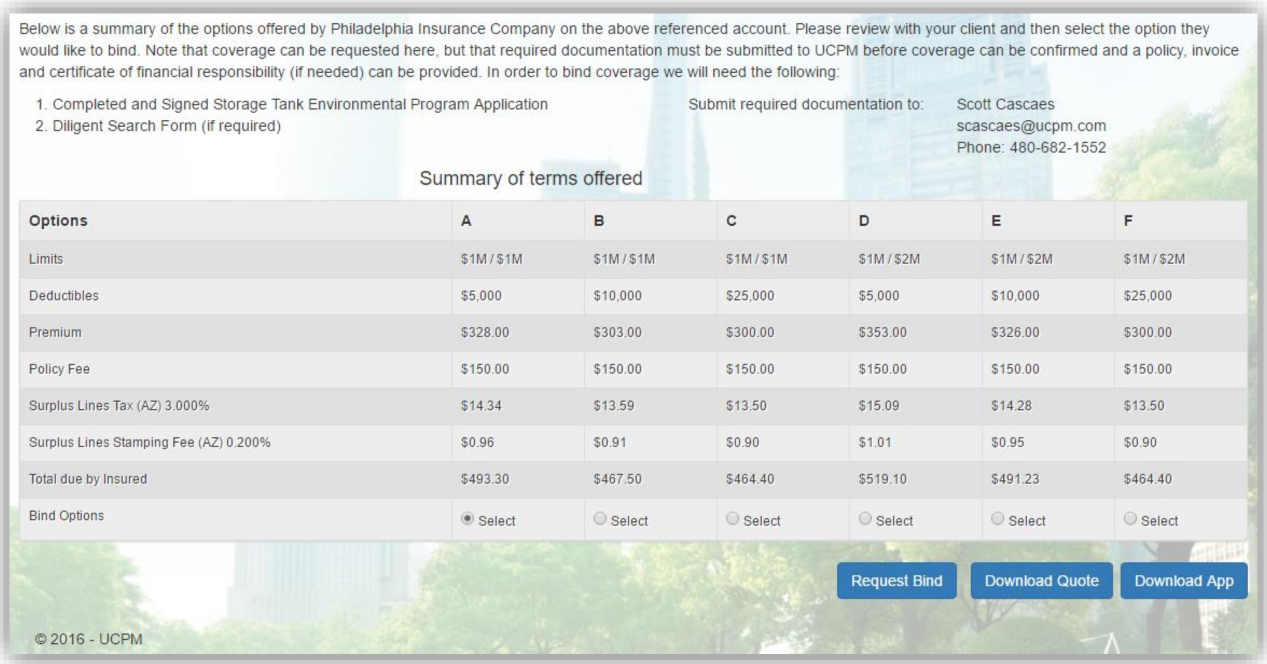
13. AST (Above Ground Storage) Tank Details: Click on Add New Row to add details about each tank.
    a. The details for these tanks are the same as for underground tanks except for "Diking Construction" and the "Base Construction"
14. Out of Compliance? : Tanks must be in compliance with the EPA and state regulations in order to be covered.
15. Reportable Release? : If there has been a release, coverage may still be available, but not through this automated portal.
16. Closed tanks? : Coverage for tanks that are closed or out-of-service, even temporarily, is typically not available. Please contact our office to see if there are options.
17. Replace, removal, upgrade? : Tanks that are scheduled to be removed are not eligible for coverage.
18. Any known issues? : Insurance, in general, is not available for known conditions.
19. Circumstances? : Warranty that you are not aware of anything that might result in a claim.
20. Additional Named Insured: This overlay works the same as for the tank details. Click Add a New Row to add a new Additional Named Insured to the policy, and complete the requested information.
21. Additional Insureds: Same information collected here as for Named Insureds.

Once all of the required fields have been answered, the Submit button at the bottom of the page will be activated. If you click Submit and still have information lacking, then you will be notified that we still need more details. At any point after we save the first question on your application, you can exit. The information is saved and on the account details screen where we were previously you will find a new section called Incomplete Applications.



Submitting the Application

Assuming that we have all of the information required to fully complete the application, after clicking Submit you will be taken to a summary of the quote.



Below is a summary of the options offered by Philadelphia Insurance Company on the above referenced account. Please review with your client and then select the option they would like to bind. Note that coverage can be requested here, but that required documentation must be submitted to UCPM before coverage can be confirmed and a policy, invoice and certificate of financial responsibility (if needed) can be provided. In order to bind coverage we will need the following:

1. Completed and Signed Storage Tank Environmental Program Application
2. Diligent Search Form (if required)

Submit required documentation to: Scott Cascaes
scascaes@ucpm.com
Phone: 480-682-1552

Summary of terms offered

Options	A	B	C	D	E	F
Limits	$1M / $1M	$1M / $1M	$1M / $1M	$1M / $2M	$1M / $2M	$1M / $2M
Deductibles	$5,000	$10,000	$25,000	$5,000	$10,000	$25,000
Premium	$328.00	$303.00	$300.00	$353.00	$326.00	$300.00
Policy Fee	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
Surplus Lines Tax (AZ) 3.000%	$14.34	$13.59	$13.50	$15.09	$14.28	$13.50
Surplus Lines Stamping Fee (AZ) 0.200%	$0.96	$0.91	$0.90	$1.01	$0.95	$0.90
Total due by Insured	$493.30	$467.50	$464.40	$519.10	$491.23	$464.40
Bind Options	Select	Select	Select	Select	Select	Select

Request Bind | Download Quote | Download App

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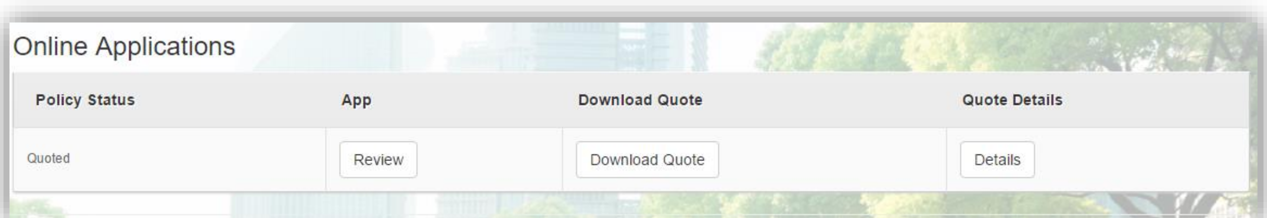
This quote summary page includes information about the quote being offered. From here you can download a .pdf copy of the complete quote, including a list of forms, endorsements, terms and conditions, etc.

This summary page also includes multiple pricing options, a list of subjectivities that are going to be needed in order to bind coverage, and contact information for a UCPM representative. If your client likes one of the options, and wants to bind coverage, then select from the available options and click on Request Bind. A UCPM representative will promptly be in touch with you to collect the required subjectivities and release a policy, certificate (if applicable), and invoice.

Later on to access this information, just return to the Account details screen, and you will find a new section called Online Applications.



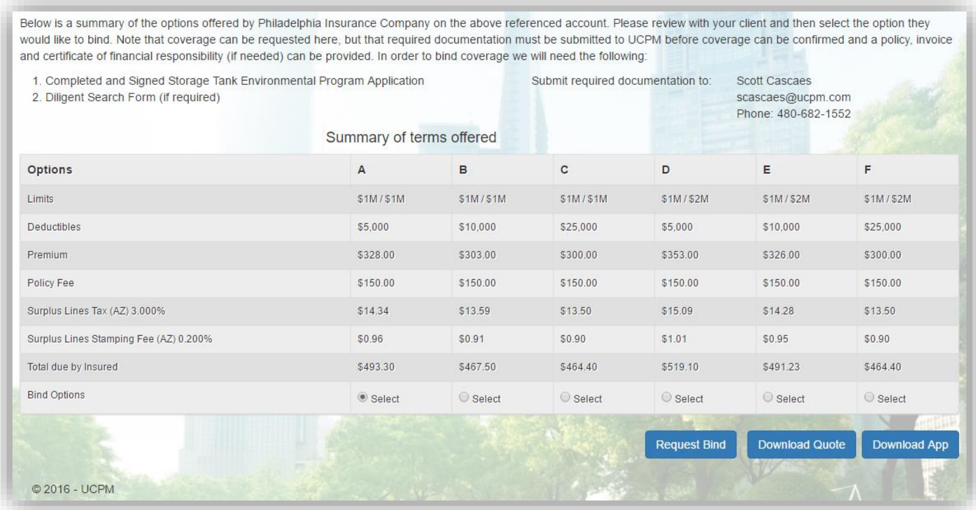
Online Applications

Policy Status	App	Download Quote	Quote Details
Quoted	Review	Download Quote	Details

From here you can review the application (note that once quoted, the information is no longer editable. You will need to create a new application, or contact our office if the quoted information needs to be update). You can download the full quote document again, or see the Quote details.

Ordering Coverage

When you are ready to order coverage, there are buttons on the quote summary page for you to select the option that you want to bind. Click the appropriate button and click on “Request Bind”. You will receive an email at that point confirming that binding has been requested. A UCPM representative will be in touch with you to review binding contingencies. A signed application is require to bind, and so we have provided a pre-filled application – click on “Download App” to obtain.



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Policy Fee	$150.00	$150.00	$150.00	$150.00	$150.00	$150.00
Surplus Lines Tax (AZ) 3.000%	$14.34	$13.59	$13.50	$15.09	$14.28	$13.50
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Total due by Insured	$493.30	$467.50	$464.40	$519.10	$491.23	$464.40
Bind Options	Select	Select	Select	Select	Select	Select

Request Bind Download Quote Download App

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Once all of the relevant documents have been received, a policy, certificate and invoice will be emailed to you. You can also log back into the My Accounts section to check on the binding progress.

Please let us know if you have any questions on how to get quotes from the system. We are continuing to add new features on a regular basis, and more tools to make offering environmental insurance to your clients as easy and painless as possible.

UCPM, Inc.

Support

When you are logged into the system, you will find online chat options available. This is something we are committed to, and not something we outsource to someone else. When you chat with us online, you will be working with our team.

You can also contact the team by email or phone:

Scott Cascaes, Program Manager
scascaes@ucpm.com
480-682-1552

Casey Springer, Tank Specialist
cspringer@ucpm.com
480-682-1574

Jason Summers, Tank Specialist
jsummers@ucpm.com
480-682-1559

Bart Jarman, IT Manager
bjarman@ucpm.com
480-682-1562