

Required Rollover Documentation

For single family dwellings, 2-4 family buildings, other residential buildings or nonresidential buildings:

We will need a copy of the current declarations page. If the policy is rated with elevation, we will need a copy of the elevation certificate or a declaration page that shows the Lowest Floor Elevation and Base Flood Elevation.

A copy of the application and application part 2 must be included if all of the rating information does not appear on the declarations page. If there is an enclosure, the enclosure size must be on the application.

For residential condominium association policies:

A copy of the current declarations page showing the lowest floor elevation and the base flood elevation, the current replacement cost of the building, the number of units in the building, two photographs of the building showing the front and the back of the building.

OR

A copy of the application/application part 2

A copy of the elevation certificate

Two photographs of the building: Front and rear, clear shot from foundation to roof
Replacement Cost Evaluation

A copy of the application and application part 2 must be included if all of the rating information does not appear on the declarations page. If there is an enclosure, the enclosure size must be on the application.

For submit for rate buildings:

A current declarations page

A copy of the signed application & application part 2

A copy of the elevation certificate

A signed variance form

The enclosure worksheet (if applicable)

A copy of the elevated building determination (if applicable)

Clear photos of the building: Front and rear, clear shot from foundation to roof

Breakaway walls memo if "V" zone.

NOTE: While a current declarations page is required to establish effective dates, a declarations page from a prior term may be used for elevation data if the lowest floor elevation and the base flood elevation are contained on the declarations page and the property address on the dec matches the property address being insured.

NOTE: For ALL "V" zone properties (rated with elevation information), we must also have the replacement cost & actual date of construction.

Once information is received in our office, we check each Declarations Page to make certain that all information needed is included. We then make a complete list of all policies received in our office for processing. This list is for your verification and is sent directly to you, the Agent. If there is any information that we still need before we can process, we will include that on your list. We also call you for information if it is needed quickly.

We then input all data from the Declarations Page onto our system, which will then automatically generate a renewal bill **90 days in advance** of the Expiration date. If the premium is received within the normal 30-day Grace Period, a new Declarations Page will be generated and copies go the Insured, all Mortgage Companies listed on the policy, and also to you, the Agent.

You, as the Agent, will receive a “Renewal List” every two weeks of all Renewals that have gone out for your policyholders for that two week period. (If you want copies of all individual renewals, you may request that also. You will then receive both the “Renewal List” and copies of the individual invoices for each policy.)

You need to be aware that we do not contact your other Carrier about the rollover. They are legally responsible for these policies until the renewal date. They, too, will send out Renewal Notices unless you direct them otherwise. These policies will not transfer to Harleysville Insurance until the premium is received in our office.

HOW TO MAKE YOUR ROLLOVER TO HARLEYSVILLE SUCCESSFUL!

We include a rollover letter with the renewal offer. We also suggest that you send a letter to your policyholders notifying them in advance to expect a renewal offer from Harleysville Insurance and their current carrier and to pay the Harleysville offer. If they have an escrow account, please ask the policyholder to notify their mortgage company of the change in carriers.

Every 3 months, a “list” is generated for you, listing the policies that have not renewed with Harleysville Insurance and will be “purged” from our system. This gives you the opportunity to check and see if these have renewed with the previous Carrier or have lapsed. At this time, you can either send us copies of the new Declarations Pages (which we must have to process for “Rollover” the next policy period) or let us know if any of these policies have non-renewed or have been cancelled – so that we can remove them from our system. It is very important to let us know, while we are in the “Rollover” process, of any changes to this policy. This includes Mortgagee changes, address changes, flood zones, 911 changes for the Property Address, Cancellations, etc. – any changes at all that should be included on our system – so that when any Renewal Notice (or new Declarations Page) goes out to the Insured, all information that we show is current and correct.