Effective immediately, agents in all states (except Florida) can quote and issue new, select Harleysville CustomPak<sup>SM</sup> business with effective dates of March 1 or later (March 15 or later in New York) via *access*Harleysville//CL®.  Here's what you need to know:

### Product

- We've introduced a new lower-limit property coverage tier—called CorePak<sup>SM</sup>—that delivers more competitive pricing for your smaller commercial accounts.

- For your larger accounts, you can choose the FlexPak<sup>SM</sup> coverage tier for higher property limits at an additional premium.

### System

- Effective immediately, quote and issue select CustomPak<sup>SM</sup> business—across all market segments—via our *access*Harleysville//CL policy administration system.

- In general, this business will encompass accounts with sales of up to $5 million, building limits of up to $2 million, building and business personal property limits of up to $3 million per location and $5 million per policy, buildings with up to three stories that are less than 50 years old, and properties with up to three locations.

- For business that falls outside the parameters of a bindable quote, you can now secure a premium indication (non-bindable quote) via the system for comparison purposes.

### Training
Your agency has two convenient ways to get ready to market and process CustomPak business:

- Participate in one of numerous Webinars being held in February. To register, click on the link below, select the "Upcoming" tab, look in the "Topic" column for **"AGENT - CustomPak Training,"** and register for the dates and times most convenient to you. https://harleysville.webex.com.

- Use the e-learning tool available 24/7 in *access*Harleysville by clicking on the **Training Link** in the top navigation bar, then ***access*Harleysville//CL<sup>SM</sup> system tutorials and guides**. You also can access via the Marketing & Sales Support site.

### For a quick overview on the enhanced CustomPak product and how to quote and issue the business, read on:

As previously announced, Harleysville's new product wizard will guide you through the product selection process and pick the most appropriate package product for your client's needs.

**NOTE:** When selecting classification codes in New Business Setup, both primary and any additional classification codes must be CustomPak eligible for this product to be selected by the product wizard.

- If CustomPak is selected, click on the [Proceed to Quote Products »] button.

- In the **View Account Detail** screen, select Quote Online from the drop-down.



The system takes you to the **Policy Information** screen/Policy Tab within *access*Harleysville//CL.

- Complete required information then click **Next.**
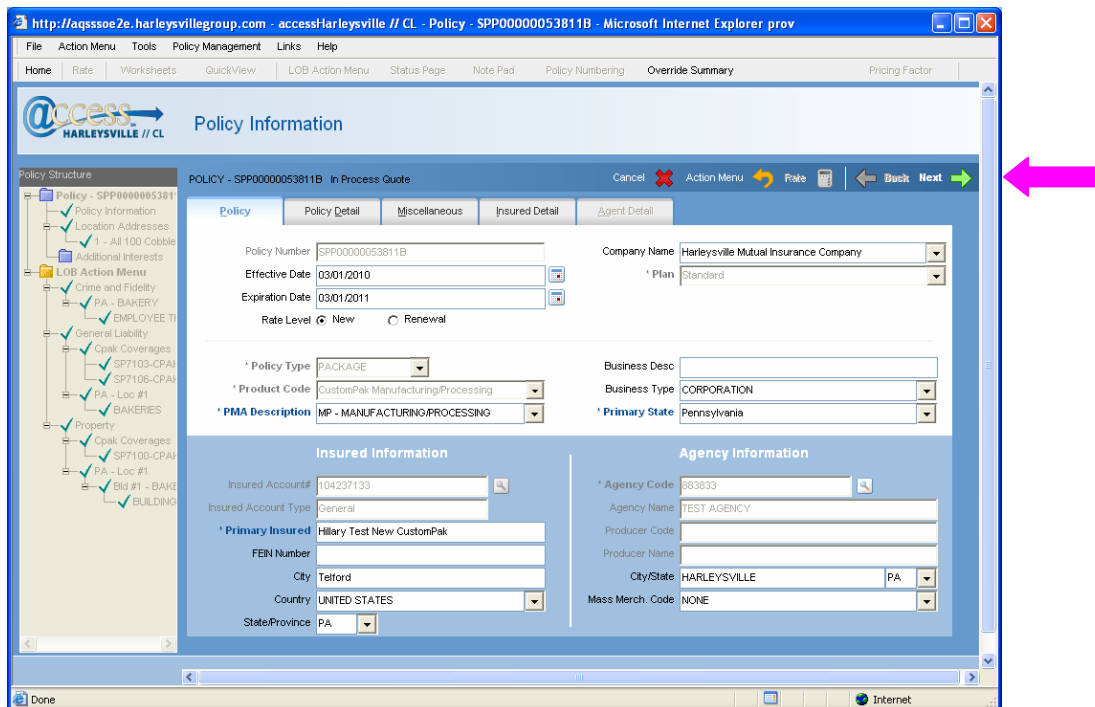


**NOTE:**
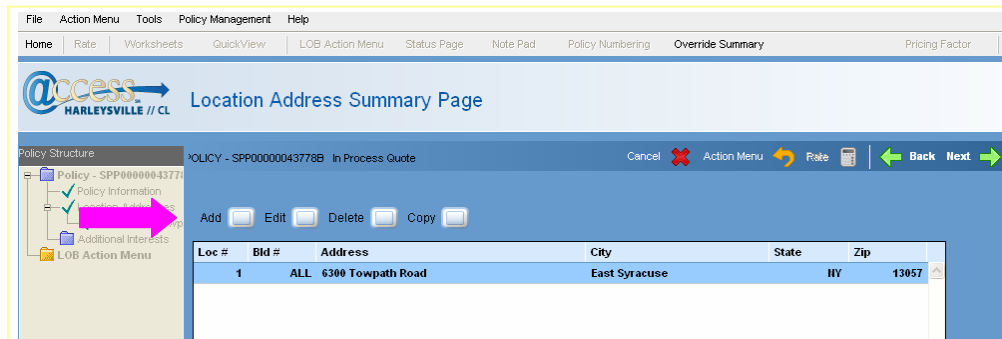
**PMA Description (Package Modification Adjustment):** The PMA Description field will default to the product information entered during the account setup.

**Business Description:** The Business Description is an optional field, however *entry of this information is recommended* in order to clarify the actual business conducted. This will assist your underwriter if review of the account is required.
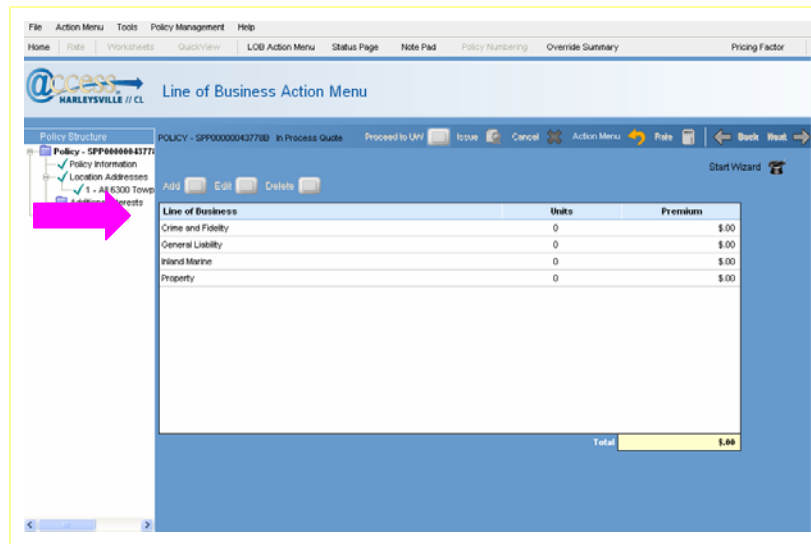
### Location Address Summary Page



The location pre-fills from information entered during the account setup process when the primary location is checked; otherwise *you must add at least one* location in order to rate the policy.

**NOTE:** When there are multiple locations, **Add** them at this time before clicking Next.

- Click **Next** and proceed to the **Line of Business Action Menu**.

The **Line of Business Action Menu** lists the Coverage Parts that may be added in any order for you to construct your CustomPak quote/policy:

- Crime and Fidelity
- General Liability
- Inland Marine
- Property

**NOTE:**
- For all CustomPak policies, except those insuring contractors, the following coverage parts are mandatory: Commercial General Liability and Commercial Property.
- For small contractors *not requiring property coverage*, General Liability and Inland Marine are the required coverage parts.

Select the coverage part (in any order) and click **Add** to proceed. As an example, we will highlight General Liability and Property Coverage Parts.

## General Liability - CustomPak Coverages

**Optional Coverages**
The Optional Coverages column lists the optional coverages that will be generated (added) for specific Market Segments and Industry Groups.

**Selected Coverages**
The Selected Coverages column lists all coverages that have been selected and/or automatically included.
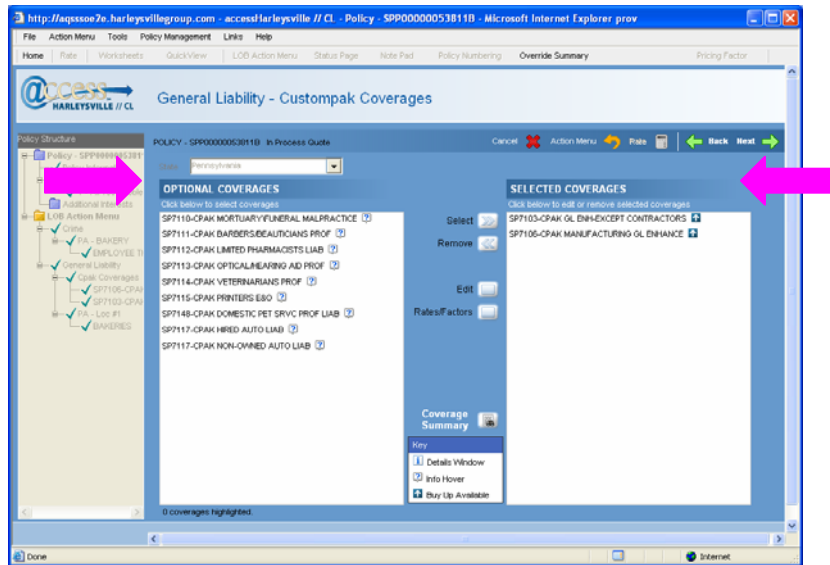
## Symbol/informational icons

Roll your mouse over the symbol/informational icon next to the coverages for more information, including a description of coverage and/or the included limit and available limits.

The Key at bottom of the **Policy Coverages** and **Unit Coverages** pages indicates what each icon symbolizes.

ℹ️ **Details Window** - Click on to see additional coverage description/limit

❓ **Info Hover** – Mouse over to see coverage description

⬆️ **Buy Up Available** - Click on to see what higher limits are available for purchase
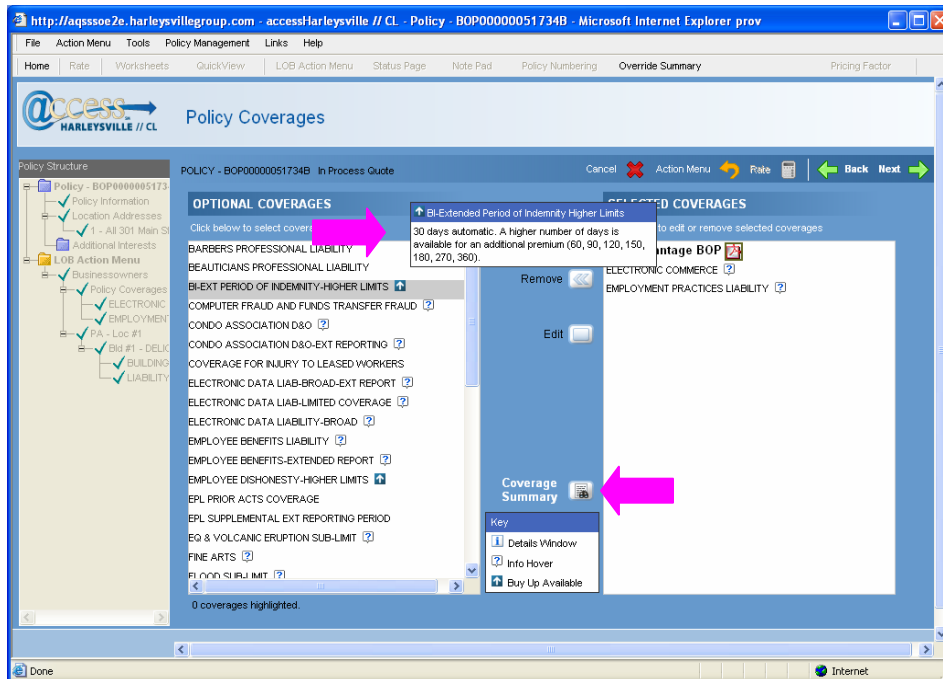
- Click the **Coverage Summary** button to review selected coverages at a glance.
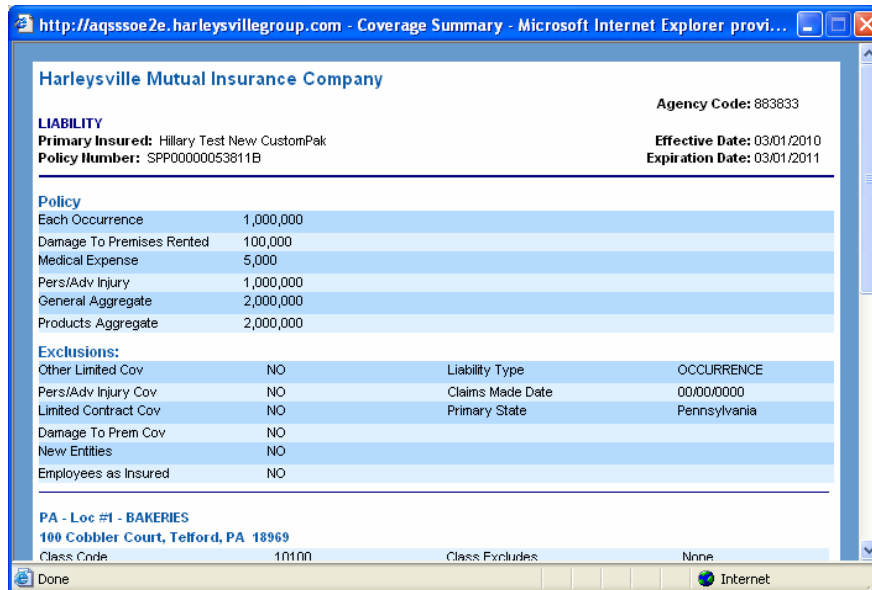


**NOTE:** The functionality outlined above exists also for the **Additional Coverages** and **Unit Coverages** screens.
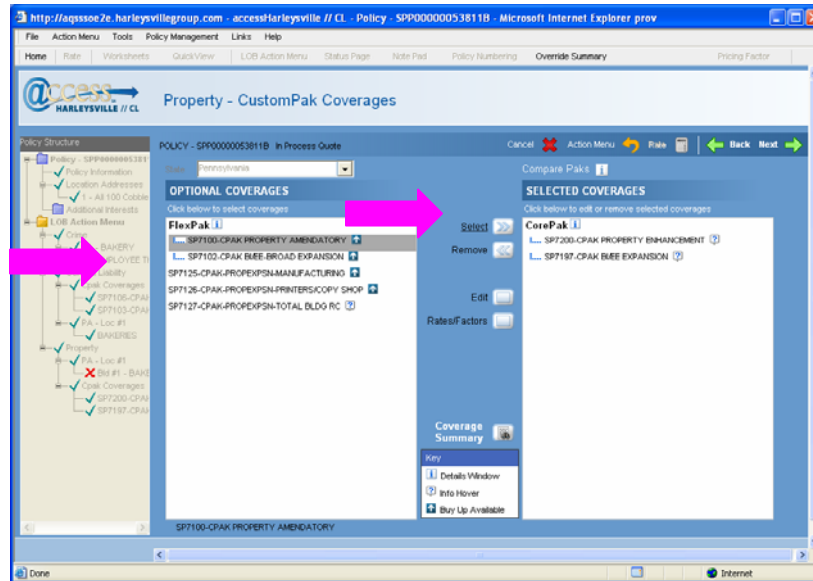
## Property - CustomPak Coverages

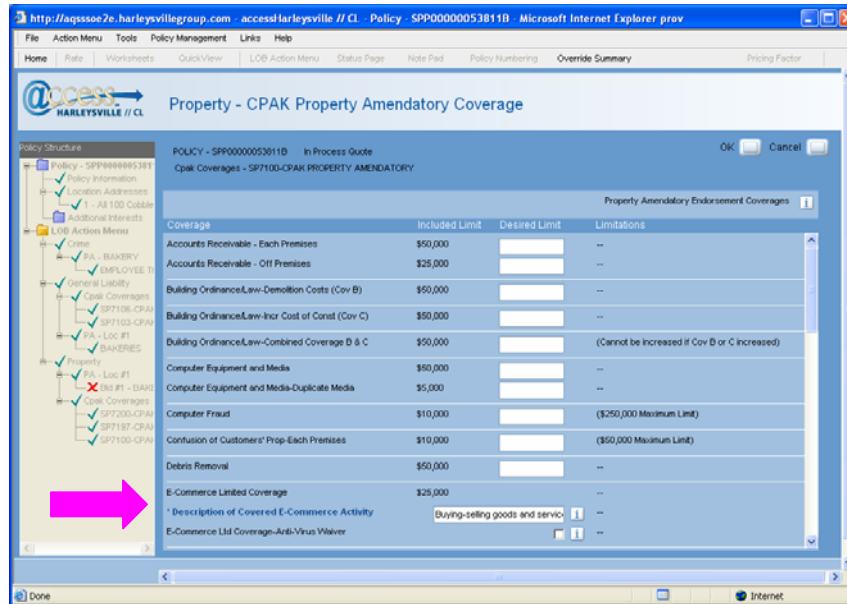The system will default to CorePak in the **Selected Coverages** column.
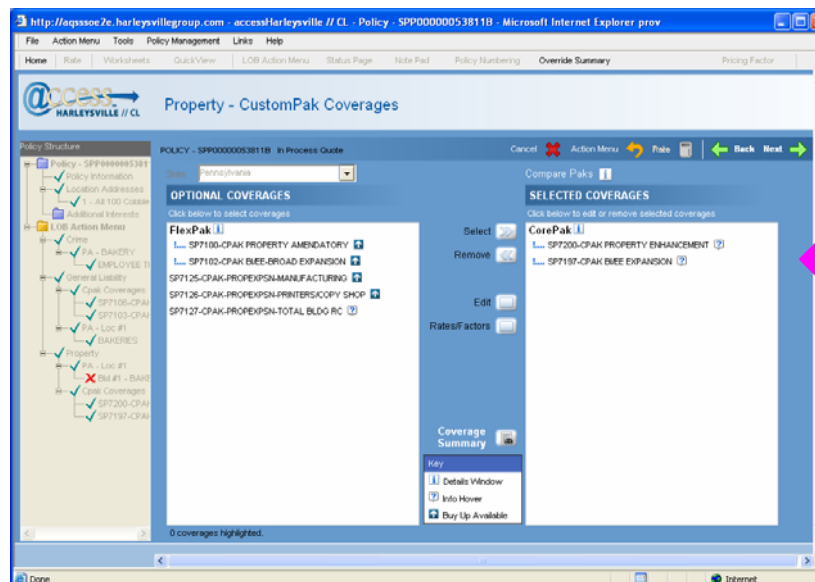


**If FlexPak is desired for a new business quote:**

- Click the CPAK Property Amendatory SP-7100 (or desired form) and click **Select**.



- Enter the **Description of Covered E-Commerce Activity** as this is a required field. Suggested default wording: "Commerce you conduct via the internet."

- Enter any other increase limit of coverage as applicable within dialog. Click **OK**.

FlexPak will display under **Selected Coverages** and CorePak will display under **Optional Coverages**.

**Not sure whether you want the CorePak or FlexPak coverage tier?** Click on the Compare Paks information icon 🛈 above **Selected Coverages** for a detailed comparison chart.
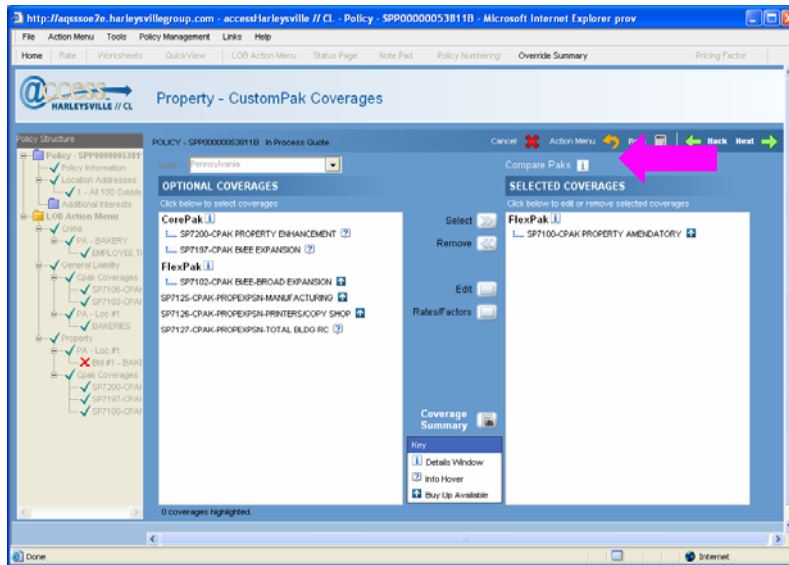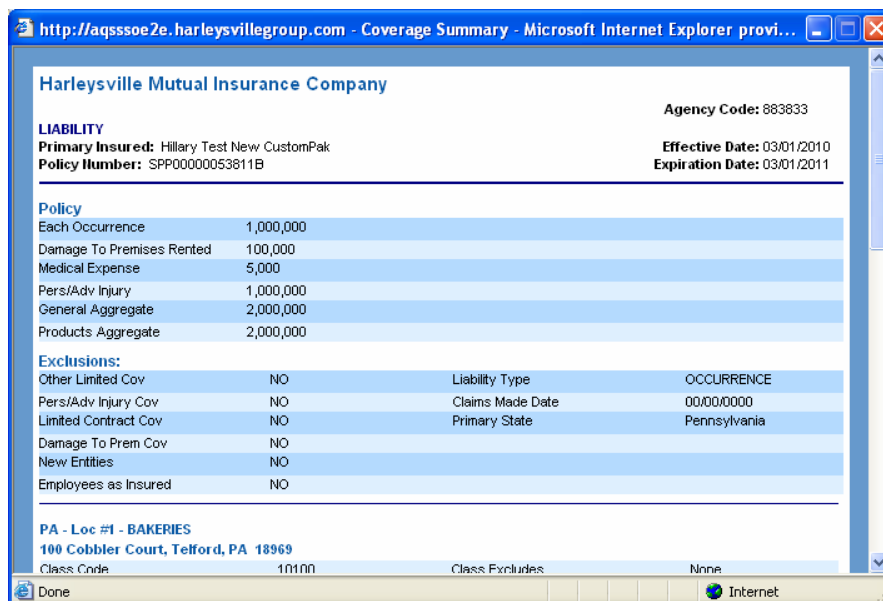


CustomPak Coverage Comparison:

**Basic CorePak Information**

- The Property Enhancement SP-7200 will be automatically generated; form number may vary based on location state.
- Property limits cannot be adjusted.
- Co-insurance is not required.
- No required minimum deductible; however $500 is recommended.
- Designed for smaller, less complex accounts.
- BI/EE Enhancement - SP-7197 is automatically included (NY form #SP-7198)

**Basic FlexPak Information**

- The Property Amendatory Endorsement SP-7100 is included; form number may vary based on state location.
- Many limits increasable
- Commercial property co-insurance must be 80% or higher
- Deductible must be $500 or higher
- This is the *same* product initially introduced in all states except New York.
- Designed for larger, more complex accounts
- BI/EE Broad Expansion - SP-7102 (NY form #SP-7180)

- Click the **Coverage Summary** button to review selected coverages at-a-glance.
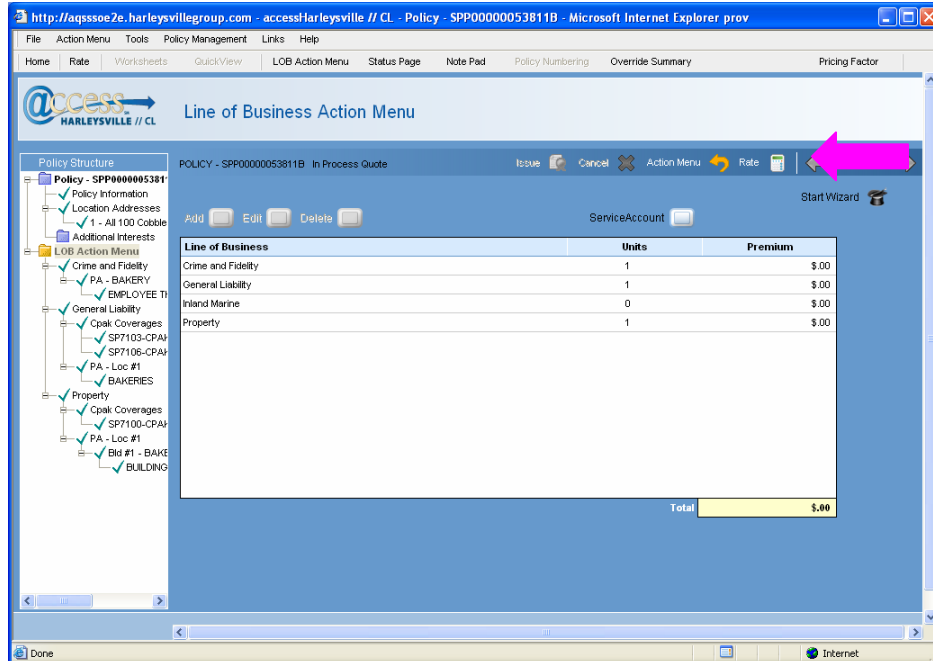


- Click **Next**, and the system takes you to the **Property - Unit Coverages** page.

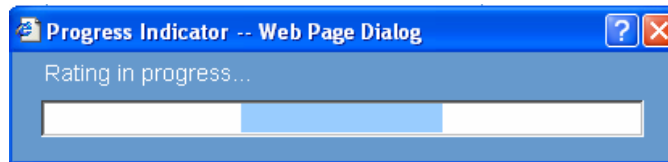## Property - Unit Coverages/Property – Additional Coverages

The functionality outlined above exists also for the **Property – Unit Coverages** and Property - **Additional Coverages** screens.
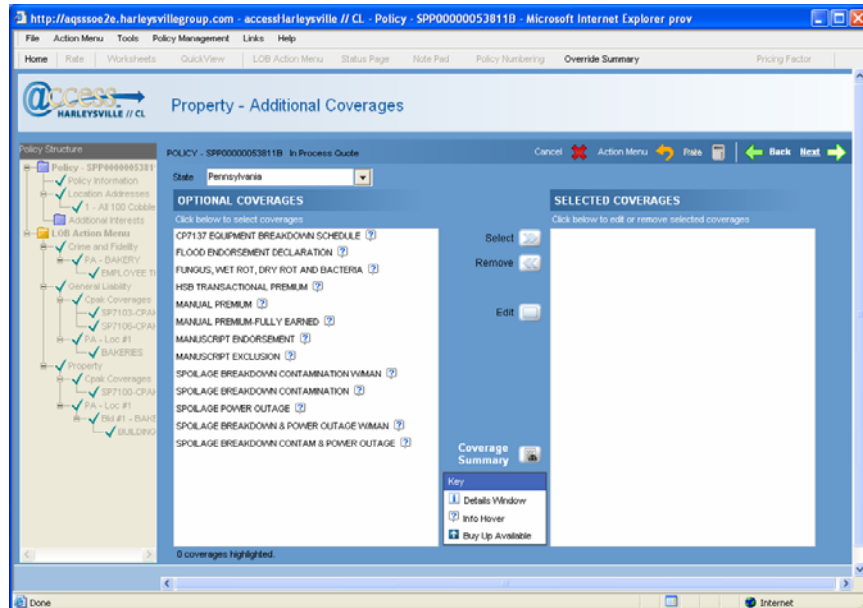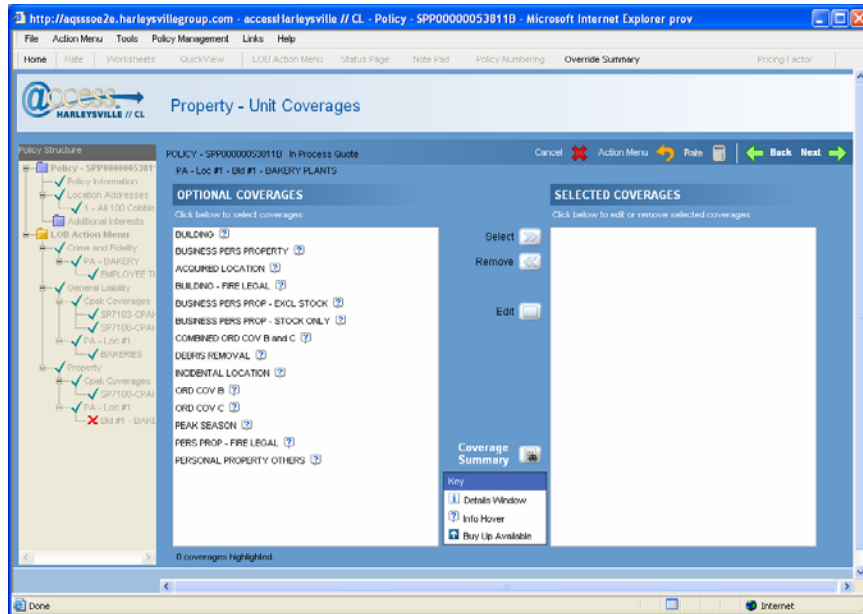
After you have entered all rating information, click **Rate**.



The **Rating in progress** status window will display.



**NOTE:** Certain accounts may require specific rating. If that is the case, you will receive the following message after hitting the **Rate** button: "This risk requires specific rates.  Please enter specific rates or call 1-888-547-8547 press "7"."
Our call center is prepared to assist you at the above number.

When the rating process is finished, and if no errors, the system takes you to the **Line of Business Action Menu** with the premium.

**NOTE:** The following premium message is displayed under the premium:

*This is a premium indication only. Use the Proceed to UW Quote button to submit the information needed to finalize your quote. Via the system, you'll either receive a bindable quote or be notified that further review by your underwriter is required.*

This preliminary premium is *not guaranteed* and *should not* be presented to the insured.



- Click **Proceed to UW** (button); system displays the Underwrite Quote dialog window.

**NOTE:** The *Issue* (button) will not be enabled until you have completed the Proceed to UW step and receive binding authority.

If you do not receive binding authority after completing the Proceed to UW step, you must submit to underwriting.

**Questions?** If you have any questions regarding Harleysville's enhanced CustomPak product or how to rate/quote in *access*Harleysville, contact customer support at 888.547.8547.

In conjunction with the rollout of the new CustomPak, we have made several changes to the BOP **Policy Coverage** and **Unit Coverage** screens to improve your user experience:

- We've added a symbol/informational icon next to most coverages. Mouseover for more coverage information, including description of a coverage and/or included limit and available limits.
- We've added a listing of coverages that are included in the standard StarAdvantage BOP.
- Do an at-a-glance review of the coverages you have selected by clicking on the new **Coverage Summary** button.

## New symbol/informational icon

Roll your mouse over the symbol/informational icon next to the coverages for more information, including description of a coverage and/or included limit and available limits. The Key at bottom of the **Policy Coverages** and **Unit Coverages** pages indicates what each icon symbolizes.

**Details Window** - Click on to see additional coverage description/limit

**Info Hover** - Mouse-over to see coverage description

**Buy Up Available** - Click on to see what higher limits are available for purchase
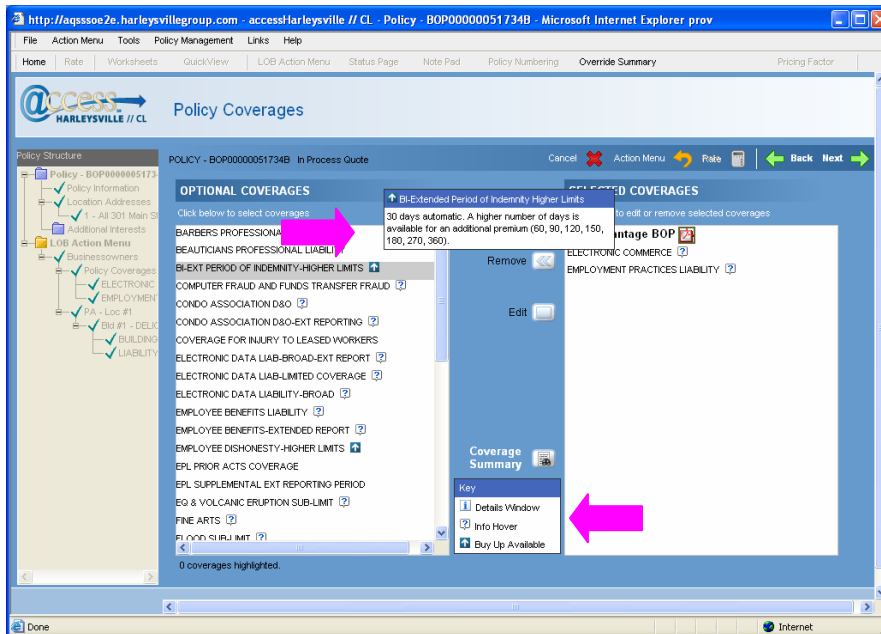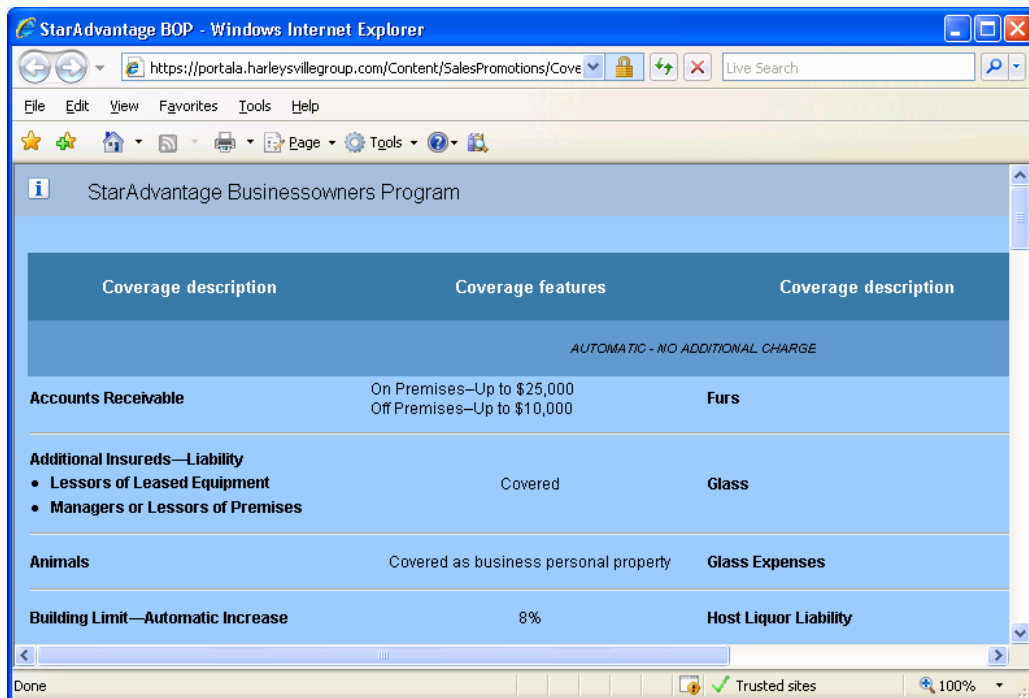
## StarAdvantage BOP included coverages readily available

We've added a listing of coverages that are included in the standard StarAdvantage BOP under **Selected Coverages**. Click on the [i] icon to see what coverages are included.
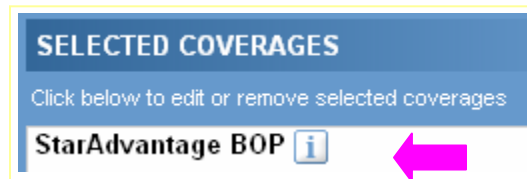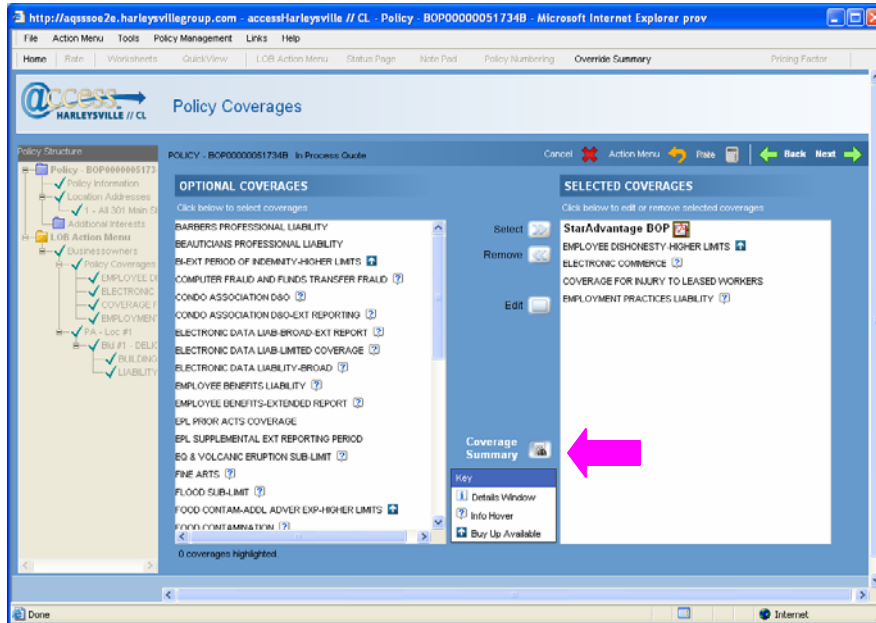


Pop-up will show StarAdvantage BOP included coverages.
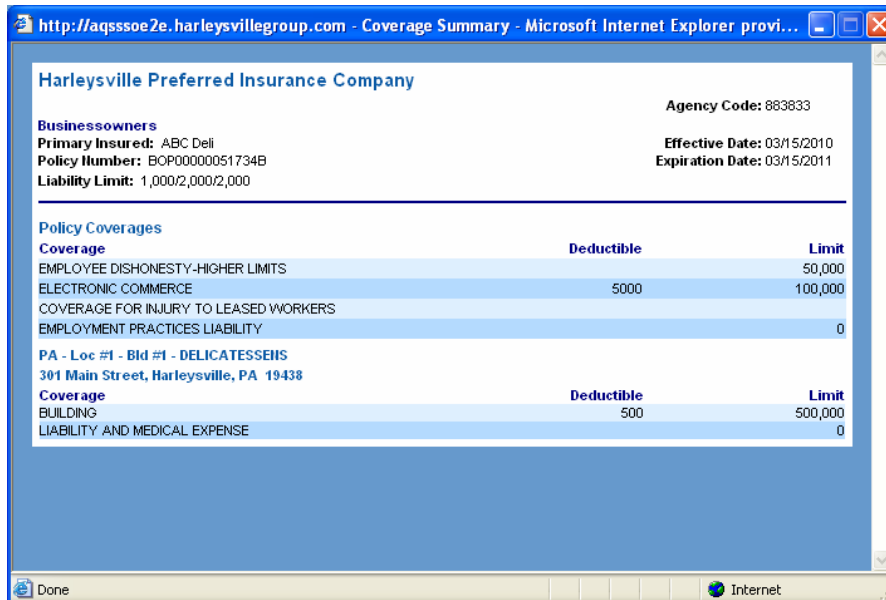


To print a copy, click on the Printable PDF [icon] link at the top right side of the page.
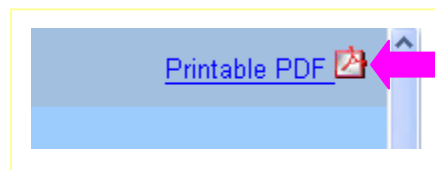
**We've added a Coverage Summary button.**



Click the **Coverage Summary** button to review selected coverages at-a-glance.



**NOTE:** The functionality outlined above exists also for the **Unit Coverages** screen.