

IMPORTANT – GUIDELINES & PROCEDURES

1. *Renewal Proposals:* Requests should be submitted no later than 7-10 days prior to presentation date. Underwriting does not have the capacity to turn around a renewal proposal in 1-2 days. No exceptions.
2. *Renewal Quote:* Renewal quote will be emailed to agent. You must reply and advise OK to issue renewal.
3. *Renewal Questionnaires:*
 - RQ's are emailed to agents/brokers at least 60 days prior to renewal.
 - P&C RQ's are required every year.
 - A&S RQ's are only required every 3 years.
 - All sections must be completed, whether there are any changes or not.
4. *Policy Questions:* Limits, coverages, beneficiary benefits, etc., can be found in the policy/portfolio of coverage on VFIS, which you have access to.
5. *Endorsements:* Agents/Brokers must submit an endorsement change request, to our office, for any & all policy changes, vehicle additions/deletions, etc.
6. *Refund Checks:*
 - It typically takes 45 days, from the issue date of the endorsement, for SRI to receive the refund from VFIS. We cannot issue a refund check until we have the money from VFIS.
7. *Claims:*
 - *Personal Effects* such as cell phones, watches, glasses, etc. are covered with NO deductible.
 - *Personal Owned Vehicles:* If insured is responding to a fire department related call, and involved in an accident, claim must be filed under the personal vehicle insurance. VFIS will reimburse the lesser of the deductible or \$1,000 if there is physical damage coverage at the insured's request. If there is no physical damage coverage on the POV VFIS will pay up to the actual cash value of the POV.
8. *New Business Submissions*
 - For New Business we will need our VFIS application fully completed with applicant and agent's signatures on the Fraud Statement along with 5-year loss runs from their current carrier and a target premium.
 - Acord applications are not accepted.
 - New Business submissions should be submitted a minimum of 14 days before the expiration date (in emergency situations) and a maximum of 90 days before expiration.