

Before you begin your Insta Quote:

All Insta Quotes are non-binding quotes

All applications are subject to Underwriting procedures and guidelines

To submit an application electronically via insta quote submission, you must have:

Completed, signed application – incomplete applications may be returned

2 color photos (front and rear of dwelling)

Valuation (can be estimator, previous dec page, or appraisal)

Letter of intent (rehab) or statement of values (builder's risk)

Mobile home tie down form (if mobile home/manufactured home)

Documents must be uploaded at time of submission. Once you exit an insta quote, that quote cannot be accessed again without an agent sign-on. After the application has been submitted, if you realize information was omitted or if changes need to be made, please email to underwriting@georgiaunderwriting.com.

You may now save data typed onto the application form. Electronic signature with last 4 digits of SSN can be accepted instead of original signature.

Clicking "Get Premium" will bring up additional options. You may then select a pay plan, attach required documents, and click "Submit" in order to send your application to us electronically.

Insta quote and corresponding application/photos must be completed for each location. Do not submit more than one IQ per location as duplicates will slow the underwriting process.

Payment Submission:

If paying by personal check, money order, or agency check, please attach payment to copy of insta quote and mail to GUA. Payment may also be made online via cc payment (\$5 processing fee), or bill pay. Please reference IQ# for all new business transactions.

Checking "escow" means that the Mortgagee will be billed at renewal – we do not Mortgagee bill for NEW policies – this is still the insured/agent responsibility.

Coverage begins at 12:01 a.m. the day after payment is received by this Association. A non-refundable Policy/Inspection Fee of \$50.00 applies. This fee is due with the first payment. A \$25 fee will be imposed for any check that is returned due to non-sufficient funds.

Dwelling Fire – owner/tenant occupied dwellings (1-4 families), contents only, mobile home, rehab, and builder's risk

Homeowners – primary owner occupied dwelling

Dwelling Wind and Hail – Wind and hail only (limited to 6 coastal counties where wind excluded)

Commercial Fire- churches, barber shops, apartments (5 or more families), etc.

Commercial Wind and Hail - Wind and hail only (limited to 6 coastal counties where wind excluded)

Minimum Dwelling Fire Coverage = \$10,000

Minimum Homeowners Coverage = \$25,000

Maximum Coverage- \$2,000,000 (combined building and contents)

- For Commercial policies includes business income amount

Homeowners and Dwelling Fire policies are subject to a minimum retained premium of \$100.00 (plus \$50.00 policy/inspection fee).

Commercial policies are subject to a minimum retained premium of \$200.00.

For **protection class**, we use ISO split class rating. Effective 7-1-14, ISO has new split classes available. If the property is over 1000 feet from a fire hydrant, the higher class will be used.

If the property is more than 5 miles from the responding fire station, class 10 applies.

Notes to agent:

If you are writing through Georgia Underwriting for the first time, please select "New Agency" from the agent drop down on the insta quote and include an agent form (Agent Area, Request Forms) with your first submission.

Keep a copy of everything submitted for your own file.

Georgia Underwriting Association is a market of last resort. If seeking coverage through GUA, coverage should not be eligible in the voluntary market.

I understand and have explained to my insured that coverage is not effective until GUA receives all completed and signed documents with proper payment. If my agency issues a binder or certificate of insurance, I understand that I am doing so through my agency and not through Georgia Underwriting Association. No agent has binding authority through this Association.

Please allow 10-14 days processing time.

The screenshot shows a web form with two main sections: "Customer Information" and "General Information".

Customer Information: Includes a radio button for "Corporate" (selected), a text input for "Customer Name", and two blue links: "Enter Address Here" and "Enter Contact Details Here".

General Information: Includes a date picker for "Inception Date" (07-31-2014), a dropdown for "Policy Term *" (Annual), a date picker for "Expiration Date" (07-31-2015) with "Term: 365 Days" next to it, a text input for "Agent" with a ">>" link and "Choose From Drop Down" text, and a text input for "Contact #".

Fill in customer name. Click Enter Address Here link to put in mailing address. Please note: mailing address must be valid USPS address in order to be accepted.

Choose agent name from existing drop down list OR choose **new agency** from drop down if you have never written through GUA before.

Basic Information

Risk Type

Is the Risk Address same as Insured Address?

Zip Code [>>](#)

Address Line 1

of Stories

Year Built

Sq Footage

Construction

Superior Type

Territory

Protection Class

No. of Families

Occupancy Type

Fair Market Value

Purchase date

Purchase Price

Vacant

Roof Installed Year

Metal Roof

Escrow

Rehab

Seasonal

Builders Risk

Fire

EC

VMM

Proper Pricing

1	2	3	4	5	6
<input type="text" value="---Select---"/>	<input type="text" value="---Select---"/>	<input type="text" value="---Select---"/>	<input type="text" value="---Select---"/>	<input type="text" value="---Select---"/>	<input type="text" value="---Select---"/>
7					
<input type="text" value="---Select---"/>					

All fields must be completed.

Territory codes can be obtained through GUA website. Protection Class can be obtained through ISO.

If vacant, must also be marked “rehab” or “builder’s risk.”

If contents only or rental policy, values and dates must still be entered – if unknown, please use 01-01-2014 or \$0.

Cover Information

Check Coverages That Apply

Coverage	Limit
<input type="checkbox"/> Building	<input type="text" value="0"/>
<input type="checkbox"/> Other Structure	<input type="text"/>
<input type="checkbox"/> Additional Other Structure	<input type="text"/>
<input type="checkbox"/> Contents	<input type="text"/>
<input type="checkbox"/> Water Coverage	<input type="text" value="0"/>
<input type="checkbox"/> Liability	<input type="text" value="0"/>

Deductibles

Name	Deductible
<input checked="" type="checkbox"/> Deductible	<input type="text" value="\$500"/>

Once coverage amounts have been entered, click “Save/Get Premium” for estimated annual premium.

PREMIUM & COVERAGE SUMMARY SCREEN

[Choose Pay Plan](#)

	Limit	Premium
Building	100,000	759.00
Other Structure	10,000	0.00
Contents	50,000	172.00
Water Coverage	20,000	100.00
Liability	20,000	100.00
Policy/Inspection Fee		50.00
Total Premium		1,181.00

If quote is satisfactory and want to order policy, click on Approve button to complete application

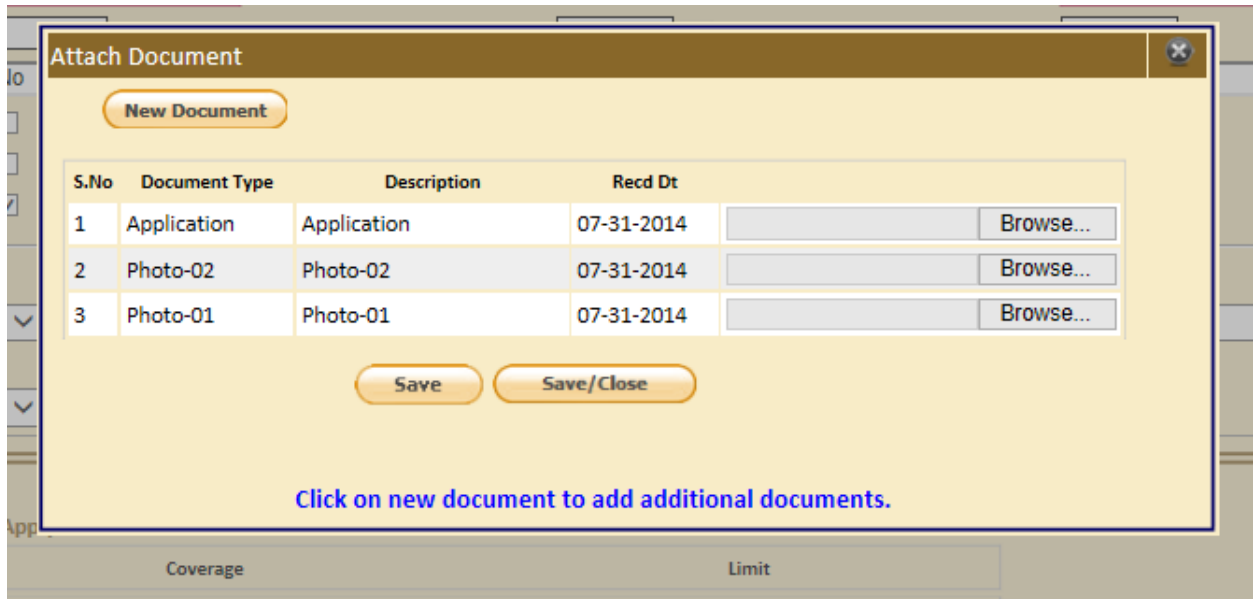
In order to submit application electronically, you must choose pay plan and attach documents.

In order to attach documents, you must already have the completed application and photos saved to your computer. If application has not been previously completed, you may minimize IQ and obtain the application through the GUA website.

Quote will expire after one hour of inactivity.

Once you click “attach documents”, the below box will appear.

Click browse to locate described document. Once all documents have been attached, click “Save/Close” to upload documents and close box.



Once all documents are uploaded, you may click “Submit” to send application electronically.

You will receive a pop-up confirmation box (shown below) stating that your application has been successfully submitted – please allow 10-14 days processing. If you do not receive the pop-up box the quote **has not** been submitted. You will need to review the quote for any error messages and proceed accordingly.

