



TO: FAJUA CONTRACTED PRODUCERS

Producer Bulletin 2017-1

FROM: FAJUA MANAGEMENT

RE: Improper Applications - No Legally Requested Coverages Selected (PIP and PD)

We are receiving many applications that are improperly submitted to our processor. The primary problem is a single selection on the Policy Coverages tab in the FAJUA Web Quote system. See the following notes and screen shots:

The very first selection on the Policy Coverages tab is "Liability Coverage Type"
Producers writing a PIP and PD only policy are selecting "No Liability" thinking this is correct given they are not quoting BI limits. Notice the two screen shots below.

[Agency / Applicant Information](#)[Policy Coverages](#)[Drivers](#)[Incidents](#)[Garaging Locations](#)[Vehicles](#)[Driver Vehicle Assignments](#)[Personal Auto General Information](#)[Loss History](#)[Additional Interests](#)[Unlicensed Members](#)[File Attachments](#)[Agent Comments](#)[Quote Summary](#)[Payment](#)[Confirmation](#)[Bind/Submit](#)

Reference # 1326 for Rodriguez,Osmani

[My Defaults](#)[History](#)

Policy Coverages

* Denotes Required Fields

Liability Coverages

* Liability Coverage Type

* Split BI Limits

* Property Damage Limit

Extended NonOwned Liability Coverage

Medical Payments Coverage

Medical Payments

UM/UIM Coverages

Reject Uninsured Motorist Coverage

No Fault Coverages

PIP Coverage Limit

PIP Deductible

Apply Deductible To

10,000 Fixed Limit Exclude Benefits for Work Loss

Work Loss Exclusion Applies To

Broadened PIP Coverage

[Con](#)

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Reference # 1326 for Rodriguez,Osmani

[My Defaults](#)[History](#)**Policy Coverages**

* Denotes Required Fields

Liability Coverages

* Liability Coverage Type

UM/UIM Coverages

Reject Uninsured Motorist Coverage

No Fault Coverages

Apply Deductible To Work Loss Exclusion Applies To [Conti](#)

When you select 'No Liability' the screen shifts and you cannot add PIP and PD. Many producers are simply continuing through without realizing that no PIP or PD has been selected.

You have to select 'Split Limits' in order to properly continue the application. If you are writing no Bodily Injury, that is fine but you do that in the next selection. See below:

[Agency / Applicant Information](#)[Policy Coverages](#)[Drivers](#)[Incidents](#)[Garaging Locations](#)[Vehicles](#)[Driver Vehicle Assignments](#)[Personal Auto General Information](#)[Loss History](#)[Additional Interests](#)[Unlicensed Members](#)[File Attachments](#)[Agent Comments](#)[Quote Summary](#)[Payment](#)[Confirmation](#)[Bind/Submit](#)

Reference # 1326 for Rodriguez,Osmani

[My Defaults](#)[History](#)

Policy Coverages

* Denotes Required Fields

Liability Coverages

* Liability Coverage Type * Split BI Limits

* Property Damage Limit

Extended NonOwned Liability Coverage

Select One

No Coverage

\$10,000/20,000

\$15,000/30,000

\$25,000/50,000

\$50,000/100,000

\$100,000/300,000

Medical Payments Coverage

Medical Payments

UM/UIM Coverages

Reject Uninsured Motorist Coverage

No Fault Coverages

PIP Coverage Limit PIP Deductible

Apply Deductible To

10,000 Fixed Limit Exclude Benefits for Work Loss

Work Loss Exclusion Applies To

Broadened PIP Coverage

[Conti](#)

This allows you to take Bodily Injury Off, but still add the legally required PIP and PD. The ONLY time you would select 'No Liability' in the first selection is for a Physical Damage only policy. To date we have not had a single request for Physical Damage only. We are receiving as many as 3 of these improper 'Physical Damage' only applications a day. Please be careful in your selections and double check everything before binding coverage that doesn't have the legally required coverages.

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