

Sign In FAQ

How long does it take to obtain access to the portal?

- You will have immediate access after completing the registration process. Upon completion of registration, you will receive an email with instructions on how to activate your account. Simply click the link and change your temporary password provided to activate your account.

Must I enter my user ID and password every time I log on?

- Yes. This is to ensure secure access to your account.

Am I required to change my password periodically?

- No, the system does not require users to change passwords, but we do recommend that you change your password every three months.

What if I forget my user ID?

- The user ID is your email address that you used to register. Please contact us if you don't remember which email address was registered.

Can I change my user ID?

- No, the user ID may not be changed.

What happens if I enter my password incorrectly?

- There are no limits to entering incorrect password.

How do I change my password?

- There's a "Change Your Password" located on the Login Page. If you are already logged into the Platform, simply logout to access the Login Page to access the Change Your Password function.

Quotes, Policy Information and Grace Periods FAQ

What if an address/property is not found in Get Quote?

- Please confirm the address is a residential address and not a commercial property. We are unable to provide quotes for commercial property at this time. If the address is residential and is not found, please contact the WNC support line at (866)726-2841.

Why doesn't the premium rate change?

- The minimum premium rate may be in effect. As such, any changes to property information, and deductible percentage may not affect the premium.

Must the customer's email be provided or can the agent's email be used to create the customer profile?

- The customer's email must be used because it is their unique identifier in our Platform. All policy records and company communications are tied to that email.

Why is the customer's email required to be confirmed?

- The customer's email is their unique identifier and is required for data security.

How long does the customer have to sign the policy, provide payment and complete any required affidavits?

- We provide a **7-day grace period** from the policy's inception date during which the customer must have e-signed the policy, provided acceptable forms of payment, and completed any state-mandated affidavits.
- We will send the customer two reminders: one on the 4th Day and another on the 6th Day after the policy's inception.
- If, however, the customer has not completed each of these by 5:00 P.M. Pacific Time on the 7th day after the policy's inception date, the policy will automatically be **VOIDED. This action will be final.**

How long do agents have to complete any required affidavits?

- We provide a **14-day grace period** from the policy's inception date during which the agent must have completed any state-mandated affidavits.
- We will send the agent two reminders: one on the 11th Day and another on the 13th Day after the policy's inception.
- If, however, the agent has not completed any state-mandated affidavit by 5:00 P.M. Pacific Time on the 14th day after the policy's inception date, the policy will automatically be **VOIDED. This action will be final.**

Do I need to contact WNC if the customer has made any changes, additions or upgrades to their property?

- Yes, in most cases. If improvements result in increased property value, the original coverage may not provide adequate protection. We recommend that you notify us of these improvements so that we may assist you in determining if the customer would benefit from an increase to policy coverages/limits. Further, the policy may require the customer to report such improvements to us in order to receive full policy benefits in the event of a loss.

The customer's policy was cancelled. Can the customer get coverage reinstated?

- A policy cancelled for underwriting reasons will not be reinstated.

How do I cancel a policy with a future effective date?

- Please contact the WNC support line at (866) 726-2841.

Payment and Fees FAQ

Will there be an inspection?

- Yes, an external inspection (front and back) of the property will be conducted by one of our select vendors. Although the customer's presence is not required during the inspection, our vendor will contact the agent and the customer soon after the policy is bound to indicate when the external inspection will occur.

Is there an inspection fee?

- Yes, there is an inspection fee as detailed in the Platform.

What payment methods are accepted?

- ACH
- Credit Card (Visa®, MasterCard®, American Express® and Discover®)
- Escrow

Are partial payments accepted?

- No, full payment is required.

Is there a fee to use a credit card as a payment method?

- Yes, a processing fee will be charged by and paid to our third-party credit card processor, One, Inc.
- WNC Insurance does not receive any part of the credit card processing fee.

Why doesn't the amount charged on the customer's credit card statement match the premium invoice amount?

- Because One, Inc. processes the entire credit card transaction, including their processing fee, the customer's credit card statement will show one amount that includes both the policy premium paid to WNC Insurance and the credit card processing fee paid to One, Inc.
- Again, WNC Insurance does not receive any part of the processing fee.

Is the credit card processing fee refunded if the policy is cancelled and unearned premium is refunded?

- No, the credit card processing fee paid to One, Inc. is non-refundable and is fully earned upon processing of the credit card transaction.

Will the same credit card be used for subsequent premium payments if the policy is renewed?

- Yes, if the policy is renewed and unless the payment method is changed, the same credit card that was used to pay for the current year's premium will automatically be used to pay for the next year's premium.
- The credit card processing fee will again be charged by and paid to One, Inc.

Why doesn't the payment method for a future policy effective date show on the Platform?

- The payment method will be populated when the transaction has been completed on the effective date.

Why wasn't the Escrow payment method accepted?

- Unfortunately, some banks/lenders do not have escrow accounts available for newly issued loans (1st year). Please have your customer contact their bank/lender for information regarding availability to escrow insurance premiums.

Documents, Forms & Reports FAQ

Are paper copies of the policy documentation available?

- You may request paper copies of policy documentation to be mailed to the customer by calling the WNC support line at (866) 726-2841 or emailing EvriPrint@wncfirst.com.

How do I respond to Question 8 in the California Diligent Search Report?

- If you've answered "YES" to Question 7(a), then please enter "N/A" in response to Questions 8(a) and 8(b).

Do I need to include the full name of the insurance company in Question 7(B) of the California Diligent Search Report?

- Yes, the FULL name is required in order to be accepted by the regulators. For example, you cannot just enter "State Farm" as there are 5 listings for a "State Farm" company.
- To ensure you that you provide the full and correct name of the specific admitted insurance company that you contacted, please go to <http://www.slacal.org/brokers/broker-filing-forms/sl2-form1> and scroll down to Question 7(B) then type in the name of the admitted company you contacted. The online form will then provide a list of the full names of admitted companies that contain that name. **See sample below for a "State Farm" listing:**

Admitted Insurer 1

Full Name of Admitted Company (NAIC #)

state farm|FIRE AND CASUALTY COMPANY

STATE FARM FIRE AND CASUALTY COMPANY — #25143

STATE FARM GENERAL INSURANCE COMPANY — #25151

STATE FARM HEALTH INSURANCE COMPANY — #94498

STATE FARM LIFE INSURANCE COMPANY — #69108

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY — #25178

Can I run reports on policies I've sold and commissions earned?

- Report generation for agents is in development and not available at this time; however, please call the WNC support line at (866) 726-2841 and we'll be happy to assist in creating a report for you.

Customer Service & Claims FAQ

What are your Customer Service numbers and hours?

- The WNC support line is **(866) 726-2841** and will be available to assist you 8:00 a.m. to 5:00 p.m. PST.

How are claims reported?

- Please direct your customer to our claims administrator, Precise Adjustments, Inc. at claimsreporting@preciseadjustments.com or call (800) 627-7601.

Renewals FAQ

Will policies be automatically renewed?

- No, all policies will be reviewed annually for renewal acceptability.

Will the policy premium increase at renewal?

- It may. Several factors will be considered in determining whether the renewal offer will include an increase in premium.

Vertical Irregularity

- The irregular distribution of the mass, strength and stiffness on the structure towards the height of the building is called vertical irregularity.

Cladding

- Any material that is applied to the surface of another material, to provide durability, architectural design, solar gain or protection, or any other decorative or functional reason. Types of cladding include aluminum and vinyl cladding, which are very common materials that are used in window manufacturing, to protect the sub-base material which is normally a wood product. Cladding is a very common term and can be used to describe almost any material, applied as a covering over another material in general construction.

Precast Concrete

- Precast concrete is a construction product produced by casting concrete in a reusable mold or "form" which is then cured in a controlled environment, transported to the construction site and lifted into place. Precast concrete is a form of concrete that is prepared, cast and cured offsite, usually in a controlled factory environment, using reusable molds.

Unreinforced Masonry Building (or UMB)

- Unreinforced masonry can be defined generally as masonry that contains no reinforcing in it. Masonry is made of earthen materials and includes the sub-types listed below. The most common unreinforced masonry materials used for the walls of buildings are brick and hollow concrete block.
 - **Brick:** clay that is fired to a hard consistency.
 - **Hollow concrete block:** "concrete masonry unit" in the terminology of building codes, commonly known as "cinder block."
 - **Hollow clay tile:** similar to concrete block in shape, having hollow cells, but brick-colored.
 - **Stone:** can be "dressed" or cut into rectangular blocks, or used in its natural shape.
 - **Adobe:** mud poured into the form of walls or made into sun-dried bricks.

Foundation/Frame Bolting

- Foundation bolting typically means that bolts are added to improve the connections between the wooden framing members of a building and its concrete foundation. Usually this means adding bolts through the piece of wood that lies flat on top of the foundation, referred to as the sill or mudsill, into the concrete. There may be no existing bolts, or the existing bolts may be either weakened or too far apart to be strong enough for earthquake resistance. Expansion type foundation bolts, also known as mechanical foundation anchor bolts, are the basic type of bolt used in earthquake retrofitting to anchor the mudsill to the foundation — they cost less to install, but require good concrete strength to work well. They are typically used in houses with newer foundations or when the concrete is in good repair.

Foundation Holdown Brackets

- Some houses also require additional holdown brackets to anchor the shear walls. Holdowns are specially constructed right-angle brackets connecting from the cripple wall framing into the foundation. They are designed to resist a shear wall lifting or rolling effect, which may also occur during seismic activity. Generally, the need for holdowns is a function of the height-to-width dimensions of a shear wall configuration.

Foundation Bolting With Angle Iron Struts

- A custom connection upgrade is to use Angle Iron Struts, which connect the floor joists directly to the foundation in a similar fashion to the Simpson FJA anchors. The angle iron struts are installed in such a way as to provide both a vertical (lift resisting) and lateral (slide resisting) anchor for the house. The struts reinforce any weakness in the original sill bolts and extend the anchor more completely into the house's main floor platform.

Plan Irregularity

- The irregular distribution of the mass, strength and stiffness on the structure towards plan is called plan irregularity.

Cripple Wall

- A cripple wall is a less-than-full-heights wall between the house foundation and the base of the first floor of the house. Cripple walls are the short wood stud walls that enclose a crawl space under the first floor. They are used to support a dwelling between the concrete foundation and the floor of a dwelling and to elevate the dwelling above ground to allow access to the utility lines or to level a dwelling built on a slope.

Braced Cripple Wall

- If the cripple wall is not braced, it can shift during an earthquake. When this occurs, there is a greater likelihood that the structure will be severely damaged. If a property is built on cripple walls, one way to increase its stability and reduce earthquake damage is to brace the cripple walls. In this method, horizontal sill blocking that consists of 2-inch by 4-inch boards is added between the vertical studs at the top and bottom of the cripple wall and, if necessary, at other locations between the studs. New vertical studs can also be added if necessary. Plywood or oriented strand board is then nailed to the interior face of the cripple wall. Also, nails are added through the existing blocking between floor joists to ensure that the floor is securely attached to the cripple wall.

Soft Story

- A soft story building is a multi-story building with one or more floors that are "soft" due to structural design. Soft story buildings are characterized by having a story that has a substantial amount of open space. If a building has a floor that is 70% less stiff than the floor above it, it is considered a soft story building. A soft-story building has been described as wood-frame buildings with soft, weak, or open-front walls and non-ductile concrete buildings.