

HOW TO APPLY FOR INSURANCE COVERAGE FOR CLASSICAL CONVERSATIONS SUPPORT REPRESENTATIVES

- 1) **Accessing the Application:** To access the Classical Conversations Support Representative application, select the "CC Support Representative Application" button. The link will open a new tab, where you will see "**InstantQuote.**"
- 2) **Obtaining a Quote:** By answering a few short questions you will receive an instant quote based upon the selections you make:

- **Select your state of residence (NOTE: Coverage is not available at this time for AK, HI, LA or WV)**
- **Enter your ZIP code**
- **Answer "YES" or "NO" as to whether you have had any losses pertaining to your operations as a CC Support Representative in the prior three years.**
- **For Business Description enter EDUCATION CONSULTANT**
- **Continue to the next screen**
- **Business Personal Property defaults to \$5,000, the minimum limit. If you need higher limits, simply enter the amount you desire up to \$100,000.**
- **General Liability Limit defaults to \$1 million. There are also options for \$300,000 and \$500,000 but due to minimum premium charges, it is our recommendation you select the higher limit of \$1 million.**
- **Annual Gross Receipts is the revenue you receive as a CC Support Rep. If you are new, enter the average revenue of \$2500.**
- **Confirm you are not providing college selection consulting on behalf of students. (True)**
- **Continue to the next screen**

3) Your Information

- **Your Business Name:** Enter your business' name. If you are a corporation or LLC, enter the full legal name of the legal entity. If are a Sole Proprietor, enter your legal name and how you do business, i.e., "Sally L. Jones DBA Classical Conversations Rocky Mountain Sales

Consultant." If you don't use a "DBA" simply show your legal name.

- **Your Contact Name:** Enter the name of the person completing this request.
- **Your Phone:** Enter the best number to reach you, including the area code.
- **Your Email:** VERY IMPORTANT! Please ensure you enter your email address correctly and without typos, as this is how you will receive copies of your quote and other communications.
- **GET QUOTE!** Once you click this, you will either receive a quote or notification that the application has been referred for underwriting review. One of our agents will contact you if additional information is needed.

The Quote will offer you four options:

- i. Request to be Contacted
 - ii. Edit Quote (make changes)
 - iii. View Quote (a full pdf version you may print or download)
 - iv. Continue to Complete – if you are ready to complete the purchase process, you will need to answer the following additional questions:
- a. **Do you perform any other business operations from your home?** Usually the answer is no – if it is yes, you will need to explain in detail.
 - b. **Do you want Terrorism coverage?** This is optional liability coverage available for an additional premium charge of approximately \$100.
 - c. **Do you want to include a Designated Person as an Additional Insured?** If you are using another organization's facilities, you may be required to provide proof of coverage in the form of a Certificate of Insurance. Many times, the organization also wants to be named as an additional insured under your policy. This is because should you cause

property damage or bodily injury to others while using that facility, and the organization which owns the facility is also named, they will be defended under your policy. If you know you will need this extension of coverage, enter "YES", and indicate the number of Designated Persons to be added. You do not need to include their names/addresses at this time.

- d. **Eligibility Questions.** Answer each question as it pertains to you specifically. Answers may determine if you are ineligible or the company may wish to modify your policy to exclude certain exposures.
- e. **GET QUOTE!**
- f. **If you are satisfied with your quote, you may proceed to the next step – "BUY NOW."** The application is a live on-line form, and will calculate the rates for you before you submit the application. You will know the exact premium due before you submit the application. If for any reason, you would prefer to complete a paper application, please send your request to homeschoolsupport@ncginsurance.com and we will forward it to you promptly.

- 4) **Buy Now!** If you are ready to make a purchase, you will be asked to enter your business address and mailing address.
- 5) In order to finalize your purchase, you will **first set up your account/User Registration to electronically sign the application and make payment.**
- 6) **Password TIPS:** Your password must contain both upper and lower case letters, 8-12 characters, at least one number, at least one special character (! # % \$), and cannot be easily guessed or have the same character twice in a row.
- 7) **Once you have completed your registration, you will receive an email with a Registration code to enter on the website.**
- 8) **Application Review** – you will have the opportunity to review your application and electronically sign the application. Once completed, you will receive an email with a complete pdf copy of your electronically signed application.
- 9) **Payment** – you may make payment via credit, debit, or ACH/Bank accounts via USLI's secure website.

- 10) **Renewing Your Coverage:** An updated application is due every 12 months, and you will be notified via email approximately 30 days in advance of your renewal date.