Thank you for using the PACIF Policy Portal. The PACIF Underwriting division created the Policy Portal and this User Guide for the convenience of PACIF members. We appreciate any suggestions for how we can make them better.

As always, we are here to help. Please feel free to call us with any questions or problems you may encounter. Call a PACIF underwriter at 800-649-7915, email Underwritingdept@vlct.org, or visit vlc.org/rms/pacif/pacif-underwriting.
# Table of Contents

## Orientation and First Steps
- What is the PACIF Policy Portal? ................................................................. 5
- Before You Start ............................................................................................. 6
- Getting Started .............................................................................................. 7
  - Figure 1 Login Window ............................................................................... 7
  - Figure 2 Registration Form .......................................................................... 7
- Tips for General Use ....................................................................................... 8
  - Figure 3 Add/Edit a Building or Structure .................................................. 9

## Mid-Year Endorsements
- Using the Policy Portal for Endorsements ..................................................... 10
  - Figure 4 Home Screen and Member Policies ............................................. 10
  - Figure 5 Questionnaire Screen for an Endorsement ................................. 11
- Editing the Property Schedule ....................................................................... 12
  - Figure 6 Property Endorsements ............................................................... 12
- Editing Current Payroll .................................................................................. 13
  - Figure 7 Payroll Endorsements .................................................................. 13
- Adding a Vehicle ............................................................................................ 14
  - Figure 8 Vehicle Endorsements .................................................................. 14
- Terminating a Vehicle .................................................................................... 15
- Finish and Submit ......................................................................................... 15
  - Figure 9 The Endorsement FINISH Screen ............................................... 15
- PACIF’s Review of Your Endorsement ............................................................ 16
- Exporting to Excel ......................................................................................... 17
  - Figure 10 Export a Schedule to Excel ......................................................... 17

## Renewal Questionnaire
- Using the Policy Portal for Your Annual Renewal ........................................ 18
  - Figure 11 Home Screen and Inbox ............................................................ 18
- Completing the Renewal Questionnaire ......................................................... 19
  - Figure 12 Renewal Questionnaire Main Screen .......................................... 19
  - Figure 13 Member Information: Profile ..................................................... 20
  - Figure 14 Member Information: Contacts ................................................ 20
  - Figure 15 Policy Scheduled Items: Buildings ............................................ 21
  - Figure 16 Renewal Questionnaire Ready for Member Activity Questions to be Answered ................................................................. 22
  - Figure 17 Member Activity Questions: Pop-Up Response Box .................. 23
- Finish and Submit ......................................................................................... 23
  - Figure 18 Renewal FINISH Screen ............................................................ 24
- PACIF’s Review of Your Renewal Questionnaire .......................................... 24

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Appendices

Appendix A: Reports .......................................................................................................................... 25
  To Generate a Report ..................................................................................................................... 26
    Figure 19  Report List Screen .................................................................................................... 26
Appendix B: Building Classifications ............................................................................................ 28
Appendix C: Property Valuation Options ....................................................................................... 29
Appendix D: Vehicle Classifications ............................................................................................. 31
Appendix E: Frequently Asked Questions (FAQs) ......................................................................... 32
Appendix F: Uploading and Deleting Attachments ......................................................................... 33
  Figure 20  Home Screen: Member Policies ................................................................................. 33
  Figure 21  Attached Documents List .......................................................................................... 34
  Figure 22  The Add Attachment Window .................................................................................... 34
  Figure 23  A Document Marked for Deletion ............................................................................. 34
Orientation and First Steps

What is the PACIF Policy Portal?

The PACIF Policy Portal provides members with live access to their policy information. It allows members to edit policy exposure information during the policy year through a process called endorsements. It also gives members access to their renewal information in September so that renewals can be completed electronically.

Members will be able to use the system to make common coverage changes during the course of the policy year and submit them directly to Underwriting. Examples include:

- Adding or terminating coverage for buildings or vehicles during the policy year
- Adding or removing payroll

The Portal also gives members access to a variety of reports to make it easier to obtain commonly requested information. Please refer to Appendix A: Reports for information on the reports available and how to run them.

Lastly, the Portal gives members the ability to complete the entire renewal process on their computer and submit the updated information electronically. This will reduce paper consumption and improve the quality of Underwriting data.

This manual provides guidance and instructions on how to register, access, and use the Portal and its many functions. There are separate sections for completing renewals and endorsements. If you have any suggestions on how we can improve the user manual, please contact the Underwriting department.
Before You Start

Determine who will be designated as the primary Portal user. In general, this person should understand the municipality’s overall coverage, be familiar with municipal operations, and be authorized to make changes to coverage. Most municipal entities will need only one designated Portal user. Larger members may find it useful to have an additional authorized user and will therefore need to designate one as primary. Two is the maximum number of Portal users permitted for members.

**Tip:** Only the primary user will receive email confirmations or notices from the system. For members with two portal users, only the primary user will receive email acknowledgements of changes and additions, even if the action (renewal or endorsement) was initiated by the non-primary user.

**Tip:** Supporting information may be “attached” to endorsement or renewal proposals. Do not add attachments to the policy. See Appendix F: Uploading and Deleting Attachments for more information.

**Tip:** The Portal functions best when Google Chrome is used as the browser. We encourage you to use this browser every time you access the portal. *Always check with the person responsible for your IT systems prior to downloading any program.* If Google Chrome is not currently on your system, it can be downloaded here. If you are using a paper version of this manual, google the word “Chrome” to find a link to the download site. A second browser option is Mozilla Firefox. We advise against using Microsoft Explorer.

**Tip:** Different browsers and browser settings may render screens and reports differently. In particular, when running reports, some documents may appear as a pop-up link at the bottom of the page, while others may download directly to your computer’s Download folder.
Getting Started

Go to http://pacifpolicyportal.vlct.org. Your Portal login window will look something like Figure 1.

The first time you use PACIF Portal, you will need to register as a user. Start by clicking on the green Registration button. Fill in the Registration Form (Figure 2). Fields marked with red asterisks are required. When done, click the Register button (circled in red in Figure 2).

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Orientation and First Steps

This submits your registration to PACIF underwriters for review and approval. Some browsers use a pop-up window to confirm that your request was sent; others return to the entry page without giving clear confirmation even though your registration was submitted. Both are normal.

You will be notified via email when a PACIF underwriter has approved your registration. This normally takes one business day or less.

If you do not receive an email within two business days saying that your registration was approved, or if you have any questions about using PACIF Portal, please email the Underwriting division at Underwritingdept@vlct.org or call 800-649-7915.

Once you have registered, you never need to register again. Just log in at the entry page with your user name and password. If you forget your password, click on the phrase “Forgot Password” on the Portal entry page and follow the prompts. We recommend not selecting “Remember Me” unless no one else uses your computer.

Tips for General Use

Tip: Beware of Time-Outs. If your session times out or you exit accidentally or are kicked out while filling in a Renewal questionnaire or Endorsement, any information you entered without clicking the Save button will be lost, and you will need to re-enter the information. We recommend saving every entry as you proceed through the work.

Tip: Pre-Print Exposure Reports. We recommend that before you start working on a questionnaire you print – or download and save – reports for the Buildings (Property Schedule), Vehicles (Vehicle and Mobile Equipment Schedule), and Current Payroll (WC Estimated Payroll Worksheet) that are currently on file. These reports will be useful in reviewing exposures you currently have listed. Also, if you inadvertently delete a building, vehicle, or payroll class, you can easily refer to the printed or saved report while you add the exposure back to your renewal questionnaire. Please refer to Appendix A: Reports to learn how to run reports.

Tip: Making Mid-Year Exposure Changes. If you need to add or terminate coverage for a building, employee payroll, or vehicle during a policy year, you may use the Portal to complete and submit an Endorsement. Refer to the Mid-Year Endorsements section of this guide for instructions.

Tip: Adding or Editing Buildings and Structures. When adding new buildings and structures, or editing structures already on the schedule, you will be prompted to provide certain building-related information (as shown in Figure 3) including classification, construction type, year built, year renovated, and other important information.
Before you assign the classification of a building or structure, we encourage you to refer to Appendix B: Building Classifications for a list of all options with descriptions of some of the less obvious classifications.

**Figure 3  Add/Edit a Building or Structure**
Mid-Year Endorsements

The PACIF Policy Portal provides live access to policy information and allows you to edit exposure information, such as adding or removing vehicles, buildings/structures, and even payroll, during the policy year through its Endorsement functionality. This section explains how to submit mid-year policy revisions (endorsements) to PACIF Underwriting staff, who will check that your information is complete and adjust the municipality’s contribution through either an invoice or a refund.

Using the Policy Portal for Endorsements

When you log in, you first see the Portal’s Home screen (Figure 4), with a left side panel and a main panel that has two sections. For endorsements, look in the lower section for Member Policies (circled). If more than one policy is listed, you can use the checkboxes to filter what you see in the list by Current, Pending, or Expired.

To initiate a policy revision during a policy year, locate the correct policy under Member Policies. To the right under Action, find the policy’s green “thumbs-up” symbol (expanded in Figure 4). Hover over it and see Request Endorsement. Click it and see Creating Endorsement in green. The endorsement might take a minute to load. You might see a yellow spinning spark icon.

Figure 4  Home Screen and Member Policies

The Questionnaire for your new endorsement will appear (Figure 5).
In the Policy Info section of the Questionnaire screen, you will see Member Name, Program Year, and Policy. These default to the current policy year. If you click the Program Year drop down menu (circled), you will see prior years. In the Policy field (circled) there will be an “E” followed by your policy number to designate the endorsement you are currently working on.

**Tip:** Prior to making any changes, you may find it useful to print or download the existing list(s) for the subsection(s) you need to update. The report name for the Buildings list is “Property Schedule,” for Current Payroll is “WC Estimated Payroll Worksheet,” and for Vehicles is “Vehicle and Mobile Equipment Schedule.” See Appendix A: Reports for instructions.

**Tip:** You can change more than one item in each endorsement you submit, and the changes can be in any or all of the three subsections. However, once you have submitted an endorsement, you cannot start another until the previous one has been received and approved by PACIF underwriters.

**Tip:** As you work, scroll to the bottom and the far right of every window to make sure you see every field. Overlooking requested information is a common (and avoidable) error.

**Tip:** While working, please remember to select Save after each update or change you make.
Editing the Property Schedule

To make changes to your Property Schedule, click Buildings. A new Buildings panel like the one in Figure 6 will open, showing your current property list. If you don’t see a particular covered item, you may need to click the Next button in the bottom right corner to see more listed items.

Figure 6  Property Endorsements

Figure 6 does not show the scroll bars at the bottom and side of the Buildings panel, but they are there to help you see all the information in your municipality’s Property schedule.

- **DO NOT click any X in the Action column.** That would delete the scheduled item, and deleted information cannot be retrieved. To be prepared in case you delete an item by mistake, please use Appendix A: Reports to print or download your current schedule before you start editing.
- To remove a listed building, click on that row’s green pencil-and-paper “edit” symbol (expanded in Figure 6) and change the **Termination Date** in the pop-up form to the date you want coverage to end. Click **Save** in the form and also **Save** in the Buildings panel.
- To edit information about a building that is listed, click on that row’s “edit” symbol and fill in the pop-up form with as much information as you can. **Scroll to the bottom and the far right to make sure you enter all pertinent information.** Click **Save** in the form and also **Save** in the Buildings panel.
- To add a building, click the Add button (circled) and fill in the pop-up form with as much information as you can. **Scroll to the bottom of the form to make sure you have entered all pertinent information.** Click **Save** in the form and also **Save** in the Buildings panel.
- If you need assistance completing any of the fields, refer to Appendix B: Building Classifications or Appendix C: Property Valuation Options, or both.
- When you have completed the fields, always remember to **Save** your changes.
Editing Current Payroll

To change the municipality’s payroll information for Workers’ Compensation coverage in this endorsement, click **Current Payroll** in the left-hand panel under **Policy Scheduled Items**. The **Current Payroll** panel – like the one in Figure 7 – will open, showing the current payroll, categorized by class code. Each row shows the total estimated payroll of all positions in that classification.

**Figure 7  Payroll Endorsements**

- To adjust payroll, locate the row of the appropriate class code, click the row’s **Edit** button (expanded in Figure 7), update the information, and click **Save** in the pop-up window, then click **Save** in the upper right corner of the Current Payroll panel.
- To add a new Class Code and Estimated Payroll, click the **Add** button (circled), enter your payroll information, and click **Save** in the pop-up window. When you have completed all the fields, click the **Save** button in the upper right portion of the main screen.
- As with buildings and vehicles, you cannot directly delete an exposure. Instead, simply update the payroll amount to $0 for the appropriate class code. This will remove the class code completely.

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Adding a Vehicle

The third subsection under Policy Scheduled Items is Vehicles. Making changes to your vehicle schedule is very similar to editing the Buildings subsection. Just make sure that all motor vehicles, ATVs, snowmobiles, boats, trailers, mobile equipment, etc. are listed in the Vehicles schedule.

When you click the Vehicles subsection in the list tree, the Vehicles panel (Figure 8) opens, showing your current vehicle schedule. If you do not see your vehicle listed, click the Next button in the bottom right corner of your screen.

Figure 8  Vehicle Endorsements

Figure 8 does not show the scroll bars at the bottom and side of the Vehicles panel, but they are there to help you see all the information in your municipality’s Vehicle schedule.

- To add a new vehicle, click the Add button and enter your vehicle information. Use the scroll bar to the right to scroll to the bottom and make sure you fill in all the fields. The last field is Notes. When you have completed every field, click Save in the pop-up form, then click the Save button in the upper right corner of the Vehicles panel.
- To edit information about a vehicle that is listed, click that row’s green pencil-and-paper “edit” symbol (expanded in Figure 8), correct the information, and click Save in the pop-up form, then click the Save button in the upper right corner of the Vehicles panel.
- Refer to Appendix D: Vehicle Classifications for assistance with selecting the correct vehicle type and classifications.
Terminating a Vehicle

The third subsection under Policy Scheduled Items is Vehicles, and it works in much the same way as the Buildings schedule. This list needs to include all motor vehicles, ATVs, snowmobiles, boats, trailers, mobile equipment, etc. that the municipality wants to be covered. Removing a listed vehicle requires entering a termination date instead of deleting the vehicle.

When you click the Vehicles subsection in the list tree, the Vehicles panel (Figure 8, shown on page 14) opens, showing your current vehicle schedule.

- If you do not see the vehicle that you need to remove, use the scroll bars at the bottom and side of the panel and/or click the Next button in the bottom right corner of your screen.
- When you find the vehicle in the list, click that row’s green pencil-and-paper “edit” symbol (expanded in Figure 8).
- In the pop-up form, change the Termination Date to the date you want coverage to end.
- Click Save in the pop-up form, then click the Save button in the upper right corner of the Vehicles panel.
- It is important that you not delete any scheduled item, because information that has been deleted cannot be retrieved. To prepare in case you delete an item in error, use Appendix A: Reports to print or download your current list before you begin editing an endorsement.

Finish and Submit

Carefully review all entries to ensure that the data is accurate. To proceed with submitting your Endorsement to PACIF underwriters, click Finish. Figure 9 shows what you see when you do so.

Figure 9 The Endorsement FINISH Screen
• If you find that you need to edit one or more of your responses, simply click the appropriate subsection(s) in the left-hand panel and resume your editing as needed. Then click Finish again to return to the Finish screen.

• Write any notes or comments for the PACIF Underwriting team in the field labeled Comments for Underwriting (circled in Figure 9).

• When you click the Finish screen’s Submit button, you are sending the endorsement to PACIF Underwriting for review.

• Do not use the Authorize or Reject buttons.

• If you return to the portal home screen and see a gray Thumbs Up under Member Policies, that indicates Underwriting has not finished processing your previous endorsement. You will not be able to submit further changes until Underwriting has completed processing your prior endorsement.

Once you receive notification that the process is complete, you can retrieve your updated schedules, vehicle card, and/or endorsement, from the Reports. Please refer to Appendix A: Reports.

• Any money changes will be processed at the beginning of the next month.

• If the green thumb turns to grey, you must click the questionnaire icon under Action in your Inbox before you can make any more edits.

PACIF’s Review of Your Endorsement

A PACIF underwriter will review your submitted questionnaire for completeness. If necessary, you will receive an email requesting additional information that is required for processing your endorsement.
Exporting to Excel

The Export to Excel function in the Policy Scheduled Items section for Buildings, Current Payroll, and Vehicles requires Adobe Flash to be enabled in your computer. If you want to export your schedules and payroll information to Excel, work with your Information Technology specialist to install the latest version of Flash.

Once Flash is enabled, click the listing you want to export (Buildings, Current Payroll, or Vehicles) and select the “puzzle piece” symbol (circled in Figure 10) at the right just above the list. Fill in the form in the pop-up window and click Export.
Renewal Questionnaire

Every year, PACIF requires members to review and update their exposure information and answer a range of Underwriting questions in preparation for the following year of coverage. The information that you provide defines what is covered and what is used to calculate your annual contribution, and helps determine PACIF’s overall exposure to loss. It is critical that you provide us with current and accurate information. We encourage you to review all entries carefully before you submit your Renewal Questionnaire to PACIF.

In September, you will receive an email message indicating that your renewal for the upcoming year is ready for you to complete online. Please submit your renewal in the Portal (or on paper) to PACIF Underwriting by early October.

Using the Policy Portal for Your Annual Renewal

When you log in, you first see the Portal’s Home screen (Figure 11), which has a left side panel and a main panel that has two sections. The main panel’s top section is the Inbox (circled in Figure 11), where you will access your Renewal Questionnaire. You can use one or more checkboxes to filter what you see in the Inbox by current, pending, or expired.

Look in the Inbox for the renewal that requires your response and action. In the Action column on the right, hover over the two-page symbol (expanded in Figure 11) to make the word Questionnaire appear. Click on this Questionnaire icon to begin your renewal process.

Figure 11 Home Screen and Inbox

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Renewal Questionnaire

When you click on the Questionnaire icon, allow a few moments for the questionnaire to appear. You may see a yellow spinning spark icon until your renewal questionnaire is fully loaded.

Completing the Renewal Questionnaire

The Questionnaire screen (Figure 12) is a “list tree” that has three major topics and subsections in collapsible lists.

- **Member Information** has subsections for **Profile** and **Contacts**. You can view but not edit the Profile and Contact information. If you find errors or require updates here, please email or call Underwriting with the correct information.

- **Policy Scheduled Items** has subsections for **Buildings** (which includes structures and “property in the open”), **Current Payroll**, and **Vehicles**.

- **Member Activity Questions** prompts you for specific information on key exposures that PACIF uses in its rating and risk management processes.

When you first receive the questionnaire, each subsection will have a red X mark. When you complete a subsection, you will select the box labeled “Mark this section as complete and accurate,” then click **Save**. Saving the section changes the red X in the list tree to a green check mark ✔, and you can proceed to the next subsection. If a red X remains on this screen, you will be unable to submit the renewal questionnaire.

Starting with Member information, select **Profile** from the list tree at the left (circled in red).

![Renewal Questionnaire Main Screen](image-url)
Renewal Questionnaire

Your municipality’s Profile Information will appear in the formerly empty space to the right of the list tree (Figure 13). If the information shown is correct, check the box labeled “Mark this section as complete and accurate,” then click the Save button to the right (both circled).

If the information is incorrect or needs to be updated, please contact Underwriting, as this section cannot be edited by members. Do not attempt to edit this information from Portal.

Figure 13  Member Information: Profile

The next subsection of Member Information is the current list of Contacts for your municipality (Figure 14). Review the information shown to make sure it is up to date. If it is all correct, check the “Mark this section as complete and accurate,” box, then click Save.

If the information shown is inaccurate, email or call Underwriting for assistance.

Figure 14  Member Information: Contacts

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Renewal Questionnaire

The second major section on the list tree is **Policy Scheduled Items** which includes subsections of Buildings, Current Payroll, and Vehicles.

- The information from last year’s policy is pre-filled for you. Please review this information carefully and update it as appropriate. Include data for all departments, particularly if your municipality covers the volunteer fire or rescue department(s).
- We strongly suggest that you print a Report of the schedule before you begin, so if you mistakenly delete an item you can easily re-enter it. Refer to **Appendix A: Reports** for instructions.
- Note: As you work through a schedule, you will want to click **Save** after each update or change you make. Otherwise, if you are interrupted, the Portal session might time-out before you return, and your unsaved work will be lost.

![Figure 15: Policy Scheduled Items: Buildings](image)

Figure 15 shows a portion of a **Buildings** schedule.

- Use the scroll bars at the bottom and right side of the Buildings list to view all the data.
- Clicking an X in the Action column will delete the item in that row, and **deleted information cannot be retrieved**. **To be prepared in case you delete an item by mistake, please use Appendix A: Reports** to print or download your current schedule before you start editing.
- To select and edit an item in the schedule, click the green pencil-and-paper icon at the left of the item (expanded in Figure 15), then review and edit the information in the pop-up form. **Scroll to the bottom of the pop-up form to make sure you have checked all the information.** Click **Save** in the form and also **Save** in the Buildings panel.
- To add a building, click the **Add** button and enter as much information as possible. **Scroll to the bottom of the input screen to make sure you have entered all pertinent information.** Click **Save** in the form and also **Save** in the Buildings panel.
Renewal Questionnaire

- Always remember to save your changes frequently, even before a section is complete.
- When you have completed a section, select “Mark this section as complete and accurate,” then click Save. This will turn the red X into a green check mark to indicate you have completed that section.

Use the same approach to complete the Current Payroll and Vehicles schedules, keeping these additional details in mind:

- Some of the drop-down selections within specific questions have numerous options. Complete the information as accurately as you can.
- Some questions are “required” and will not let you mark the section as complete until responses have been provided. In some cases, a “not applicable” response may be needed.
- The Current Payroll schedule shows some class codes that are no longer used, and they are marked as such. You may notice this if you are adding a new payroll class. Do not use these codes.
- Make sure that all motor vehicles, ATVs, snowmobiles, boats, trailers, mobile equipment, etc. are listed in the Vehicles schedule.

General Guidance: If necessary, you can return to a section that you have marked as complete and edit it again before you submit the complete Renewal Questionnaire. Simply re-open that subsection, make the necessary changes, mark it as complete, and save it again.

Figure 16 shows every subsection of Member Information and Policy Scheduled as reviewed and marked as complete with a green check mark. This leaves the Member Activity Questions as the last To Do section of your Renewal Questionnaire. A red X shows the ones you have yet to review and mark as complete.

Figure 16  Renewal Questionnaire Ready for Member Activity Questions to be Answered
Renewal Questionnaire

Each subsection under **Member Activity Questions** contains several data requests that help PACIF underwriters understand your municipality’s risks and exposures and play an important role in determining your annual contribution. Go through each series of questions, review the information that is present, and update it as appropriate. *If no previous answer is provided for a given question, please update the information and answer the question the best you can.*

**Figure 17** is a Fire Fighting example of the pop-up response box that appears when you click the green Edit icon for each question. (Notice the green check marks on other subsections showing that they have already been marked as complete.)

**Figure 17**  *Member Activity Questions: Pop-Up Response Box*

---

**Finish and Submit**

After you have completed all subsections of the PACIF Renewal Questionnaire and all check marks are **green**, the questionnaire is ready for submission. Please follow this procedure:

- Carefully review all entries to ensure that the data is accurate.
- To submit your Renewal Questionnaire to PACIF underwriters, click **Finish**.
- **Figure 18** shows what you see when you click **Finish**.
- If you find that you have clicked the **Finish** button prematurely and need to edit one or more of your responses, simply click on the appropriate subsection(s) in the left-hand panel and resume your editing as needed.

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Renewal Questionnaire

- Do not use the Authorize or Reject buttons.
- Write any notes or comments for the PACIF Underwriting team in the field labeled Comments for Underwriting (circled in Figure 18).
- Clicking this screen’s Submit button sends your renewal questionnaire to PACIF Underwriting for review.

PACIF’s Review of Your Renewal Questionnaire

A PACIF underwriter will review your submitted questionnaire for completeness. If necessary, you will receive an email requesting additional information and letting you know that the renewal questionnaire was returned to the Portal. The email will indicate which item(s) require your attention. To edit and complete the renewal, simply log in to the Portal, check the Inbox portion of the Home screen, and supply the requested information. When you are ready, click Finish and re-submit the completed questionnaire.

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Appendices

Appendix A: Reports

The Portal gives members direct access to much of their exposure and policy information. The following reports are currently available.

<table>
<thead>
<tr>
<th>Policy Report</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Report Description</strong></td>
</tr>
<tr>
<td>Auto ID Card</td>
</tr>
<tr>
<td>Auto ID Card 1-Up</td>
</tr>
<tr>
<td>Breakdown of Coverage Costs by Department</td>
</tr>
<tr>
<td>Endorsement</td>
</tr>
<tr>
<td>Property Schedule</td>
</tr>
<tr>
<td>Renewal Application</td>
</tr>
<tr>
<td>Third Party Certificate</td>
</tr>
<tr>
<td>Vehicle and Mobile Equipment Schedule</td>
</tr>
<tr>
<td>WC Estimated Payroll Worksheet</td>
</tr>
</tbody>
</table>

The names of most reports explain what they show, but here are few clarifications:

- The **Endorsement** report shows each individual amendment made during the selected policy year that changed the terms or scope of the original policy. An endorsement may be used to add, delete, exclude, or alter coverage.
- The **Renewal Application** report documents your responses to the selected policy Renewal Questionnaire.
- The **Third-Party Certificate** report lists the entities that have been issued Certificates of Coverage.
To Generate a Report

1. Start on the Home page and click either
   - the word Reports in the left menu bar or
   - the Reports graph symbol in the upper right-hand corner of the screen.

2. Select the appropriate Program Year (typically the current or upcoming renewal program year) and Policy option to run your report.
   a. For the current program year, the Policy drop-down menu will reveal several options. Click the record with a P, which symbolizes Policy (for example, P0142019).
   b. When selecting the renewal program year, the Policy option will have an R, which symbolizes Renewal (for example, R0142019). It should be the only available option. The available reports will be displayed.
Appendices

4. Click the green icon in the right-hand View Report column (expanded in Figure 19) of your selected report.
5. Follow the instructions in the pop-up form.
6. To return to the Home screen, click the small back arrow (circled and labeled in Figure 19) in the upper left-hand corner of the Report screen, near the words Policy Info.

If you delete a record and are unsure what you have deleted, you can run reports for the current policy as illustrated in the example above and run the same report for the renewal. Then you can compare the two reports, identify the deleted record, and re-enter it if necessary.
Appendix B: Building Classifications

Please use the building classifications listed in the table below. If you are ever not sure about how to classify a building or structure, please contact a PACIF underwriter for assistance.

<table>
<thead>
<tr>
<th>CLASSIFICATION</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building</td>
<td>A roofed and walled structure. Additions to structures including improvements and betterments.</td>
</tr>
<tr>
<td>Swimming Pool – Outdoor Only</td>
<td>Use this classification only if the pool is outdoors.</td>
</tr>
<tr>
<td>Electrical Station/Sub Station</td>
<td>Electrical generation, transmission, and distribution systems.</td>
</tr>
<tr>
<td>Water/Wastewater</td>
<td>Pump stations, headworks buildings, holding tanks, sewage treatment facilities, clarifiers, reservoirs, water treatment facilities, blower buildings, filtration buildings, control buildings, chemical feed buildings, etc.</td>
</tr>
<tr>
<td>Property in the Open (PITO)</td>
<td>Items not affixed to a building, such as playground equipment, fencing, signs, ball fields, dugouts, cemeteries, statues, parking meters, fire hydrants, guardrails, traffic lights, town benches, trees, shrubs, walkways, parks, etc.</td>
</tr>
</tbody>
</table>
Appendix C: Property Valuation Options

The property valuation choices available to PACIF members under the Valuation Condition of the Coverage Document are listed below. **The Guaranteed Replacement Cost (GRC) option is the standard default valuation that VLCT PACIF has always offered and will be applicable to the majority of your property.** If you have any questions, please call Underwriting at 800-649-7915.

Please review your property schedule carefully to determine if the proper valuation type is appropriate for each property item on the schedule.

A. Real Property:

1. **Replacement Cost (RC)** – The lesser of the following: (a) the cost to repair or replace with new property of comparable material and quality at the time of loss and used for the same purpose without deduction for depreciation or, (b) the Building Value limit shown on the Property Schedule.

2. **Guaranteed Replacement Cost (GRC)** – Replacement Cost without regard to the Building Value limit shown on the Property Schedule, where the cost to repair or replace the structure is no more than $4,500,000. Where the cost to repair or replace a structure exceeds $4,500,000, Replacement Cost without regard to the Building Value limit shown on the Property Schedule only applies to the first $4,500,000 of loss. For any repair or replacement costs above $4,500,000, the most the Fund will pay is the difference between 130% of the Building Value limit shown on the property Schedule and $4,500,000.

3. **Historical Reconstruction Cost (HRC)** – The least of the following: (a) the cost to repair or replace the damaged building or specific building attribute with the same materials, workmanship and architectural features that existed at the time of loss or damage provided they are reasonably available and used for the same purpose without deduction for depreciation. In the event that such materials, workmanship and architectural features are not reasonably available, Historical Reconstruction Cost means the cost to repair or replace with reasonably available materials, workmanship and architectural features that most closely resemble those that existed at the time of loss or damage or; (b) the Building Value limit shown on the Property Schedule applicable to the damaged building or specific building attribute; or (c) Replacement Cost if the Named Member does not contract for repairs or replacement to restore the damaged building or specific building attribute for the same occupancy and use, within 180 days of the damage,[unless a time extension has been granted by the Fund].

4. **Agreed Value (AV)** – The least of: (a) the cost to repair or replace the property or, (b) the Building Value shown on the Property Schedule or, (c) the Actual Cash Value of the property.
(5) **Actual Cash Value** (ACV) – Replacement Cost less depreciation, but in any event for not more than the financial interest of the Named Member.

B. With respect to **Vacant Buildings**: Unless written authorization has been granted by the Fund, after a building has been vacant for 60 consecutive days, it is no longer covered for Guaranteed Replacement Cost, Replacement Cost, Historical Reconstruction Cost, or Agreed Value. Instead, it is covered only for Actual Cash Value.

A building is considered vacant if for a period of 60 consecutive days less than 30 percent of the building’s area is being used by the Named Member for customary municipal operations or rented to a third party. If the Named Member is a tenant in the covered building, the building is considered vacant if for a period of 60 consecutive days it does not contain enough contents to conduct customary municipal operations. Buildings under construction are not considered vacant. The valuation for vacant/unoccupied buildings is Actual Cash Value.
Appendix D: Vehicle Classifications

Please use the vehicle classifications listed in the table below. If you are ever not sure about how to classify a vehicle or a piece of mobile equipment, please contact a PACIF underwriter for assistance.

<table>
<thead>
<tr>
<th>Vehicle Classifications</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police Cruiser</td>
<td></td>
</tr>
<tr>
<td>Dump Truck</td>
<td></td>
</tr>
<tr>
<td>Fire Pumper/Tanker</td>
<td></td>
</tr>
<tr>
<td>Motorcycle</td>
<td></td>
</tr>
<tr>
<td>Ambulance</td>
<td></td>
</tr>
<tr>
<td>Bus, 21-60 Passenger</td>
<td>Buses for 21 to 60 passengers</td>
</tr>
<tr>
<td>Bus Other</td>
<td>Buses for fewer than 21 passengers</td>
</tr>
<tr>
<td>Grader</td>
<td></td>
</tr>
<tr>
<td>Loader/Backhoe/Excavator</td>
<td></td>
</tr>
<tr>
<td>Private Passenger</td>
<td></td>
</tr>
<tr>
<td>Pickup Truck</td>
<td></td>
</tr>
<tr>
<td>All Other Mobile Equipment</td>
<td>Examples: tractors, sidewalk plows, ATVs, snowmobiles, Zambonis, rollers, etc.</td>
</tr>
<tr>
<td>All Other Road Vehicles</td>
<td>Examples: street sweepers, utility trucks, etc.</td>
</tr>
<tr>
<td>Boat &lt;25'</td>
<td>Boats less than 25 feet in length</td>
</tr>
<tr>
<td>Boat &gt;= 25'</td>
<td>Boats 25 or more feet in length</td>
</tr>
<tr>
<td>Trailer</td>
<td>Trailers and anything trailer mounted needs to be added</td>
</tr>
<tr>
<td>DO NOT USE Contents</td>
<td>Do not use</td>
</tr>
</tbody>
</table>

Questions? Contact PACIF Underwriting at Underwritingdept@vlct.org or 800-649-7915.
Appendix E: Frequently Asked Questions (FAQs)

Q: What does the gray “thumbs up” symbol mean?
A: A “thumbs up” symbol that is gray when there is no message in the Inbox section means that an endorsement has been created and is being reviewed by PACIF Underwriting staff. A new endorsement and further changes to the current endorsement cannot be processed until the current endorsement transaction is completed by Underwriting staff.

A gray “thumbs up” symbol when the message “Endorsement Proposal is ready for review” is in the Inbox section means you submitted an incomplete endorsement request and you need to complete it and re-submit it.

Q: Why am I seeing “VLCT: UI” in the Program Year List under Report List?
A: This is displaying an Unemployment Insurance Policy; however, these reports will not run or display data. Eventually, UI policies will be removed from the Portal display.

Q: When I registered for the Portal, I received no confirmation that my request went through. How do I know it was received?
A: After submitting your Portal registration, you may notice a confirmation message on screen, depending on your browser. Additionally, you should, within a minute of submitting the registration request, receive an email notification that your registration has been submitted. Please check your spam folder if you do not receive this email. If you do not receive a registration confirmation email or are unsure whether it has been submitted, please contact PACIF Underwriting.

Q: I registered for Portal and received my confirmation that it was submitted, but I have not yet received confirmation that my registration has been approved.
A: If you do not receive an email confirming your Portal registration within two business days, please contact a member of the Underwriting division for assistance.
Appendix F: Uploading and Deleting Attachments

In some cases, it may be necessary to attach supporting information for a building or vehicle endorsement, such as a bill of sale, purchase and sales agreement, property valuation, or contract. Attachments should consist of supplementary information to support a change in exposures (building, property in the open, payroll, vehicles, etc.). They should only be made to endorsements or renewal questionnaires and never to a policy.

Figure 20 shows the lower section of the Home screen, labeled Member Policies. This section lists the municipality’s policies, renewals, and endorsements. You can distinguish between these categories by the letter that precedes the number: P denotes a Policy, R denotes a Renewal, and E denotes an Endorsement. The example in Figure 20 shows one Renewal and one Endorsement.

Tip: In the bar to the right of the label “Member Policies” are check boxes for filtering the list by current, pending, and expired. If you use a filter, click the refresh icon (circled) in the gold bar to apply the filter.

To attach a document, click the paper clip icon (expanded in Figure 20) beside the appropriate renewal or endorsement. The spark icon will spin for a moment before the Documents List window opens, as shown in Figure 21.
Click the **Add** button (circled in Figure 21) in the lower right-hand corner. This will open the **Add Attachment** window, which is shown in **Figure 22**.

Click **Choose File** (circled in Figure 22) and browse to the file you want to attach. Type a brief description of the nature of the attachment and click **Save**. The spark cursor will spin until the file is uploaded. You should then see your file in the **Document List**. When you are finished, click **Close**.

The **Document List** window (Figure 21) also offers the option “Delete Selected Attachment.” To remove a file from this list, put a check mark in the box below “**Mark for Deletion**” and click **Delete Selected Attachment** (circled in Figure 23).

When finished, click **Close**.