



## VACANT PROGRAM PROCEDURES

### QUOTING:

- Obtain a quote through our online Rater. Login and click the Vacant Rater button. Provide necessary detail and click Rate button.

### APPLICATION PROCESS:

- Click the Start Application Button after generating quote.
- Provide all Requested Information.
- Click Print Application Button at bottom of Screen. This generates a copy of the Vacant Application revealing a signatures section.

### REQUEST BINDING:

- To Request Binding, please send completed and signed Application/Diligent along with photos showing all 4 sides of the home to [cmarciano@ibgreen.com](mailto:cmarciano@ibgreen.com). Please note, if liability is requested we need to be able to see all entrances with safe steps and handrail installed.
- Your bind request will be reviewed within 24-48 hrs. After review you will receive one of the following: memo for additional info (allowed 7 days to provide info), a binder, or a binder decline.

### PAYMENT:

- Once you receive a Vacant Binder, it will include a binder number that you can reference for payment. Payment can be mailed, processed by phone, or online. Over the phone and online can be done with a check (no fee) or by credit card (2.25% fee).

### POLICY DOCUMENTS:

- Once payment is received and the policy has been bound/issued, the agency will receive all copies of the policy for all parties in order to disperse as needed (insured and lien if applicable).