

Independent Distributor Insurance Program

Outline

1. Independent Distributors learn about the First Volunteer/St Paul Travelers Independent Distributor Program thru:
 - Word of mouth from District Mgrs
 - Monthly Inserts from McKee
 - Advertising in the McKee company paper
2. Distributor gets information on how to get proposal from:
 - Monthly Insert of “Product Outline/Proposal Request Form” that can be completed and faxed to FVIA via toll free Fax 1-800-668-4746.
 - Going to First Volunteer Web Site (www.fvia.com) and Clicking on “Independent Distributor” Logo to:
 - a. Print form off of web site to complete and then fax into FVIA at 866-668-4746.
 - b. Completing Form online and then submitting it electronically to FVIA to distributorgroup100@firstvolunteer.com
 - c. Calling 866-668-4900 to complete information over the phone with FVIA staff.
 - Calling FVIA Toll Free number (866-668-4900) and we will Fax form or email it to Distributor.
3. FVIA takes the information and goes into St Paul Travelers Online rating system and inputs data, gets underwriting approval from St Paul Travelers if required and then prepares proposal for Distributor that can either be sent back to Distributor by fax or email within 2 working days at most.
4. Distributor makes decision to go with St Paul Traveler’s policy and informs FVIA. The following then happens:
 - Agent will bind coverage for Distributor with Travelers online and Travelers will automatically issue policy and send bill directly to Distributor with no money being paid up front to “Bind”. Distributor will be billed by St Paul Travelers 10 equal monthly installments.

- FVIA tells Distributor that FVIA will order Certificate of insurance for McKee and asks for data on any other certificate the Distributor needs at that point. Distributor is instructed that if they need other certificates later that will be handled by St Paul Travelers Service Center.
- FVIA confirms by Email to McKee that policy has been accepted and bound with St Paul Travelers for the Distributor and that certificate to them has been ordered from St Paul Travelers.
- FVIA orders certificate of insurance from St Paul Travelers and St Paul Travelers sends to McKee within 72 hours for their records.
- Policy arrives at Distributor with St Paul Travelers explanation on how to use the St Paul Travelers Service Center for Changes, coverage questions, requests for certificates, quotes for changes in coverage, additions or deletions of vehicles, etc. This service is from 8 am to 8 pm in most time zones
- Policy packet will explain St Paul Travelers Service Center on line where Distributors can request service 24/7 electronically.
- Policy packet will explain how to contact St Paul Travelers Claim service, which is available 24/7 in the event of a claim involving the Distributor.