Welcome to FedNat.com

On your browser, type FedNat.com and hit enter. Welcome to our homepage!

Actions that can be taken: Agent Login; Insured Login; Find an Agent; Report a Claim; and Submit a Payment online

Click on Agent Login at the top of the page for access to point of sale
➢ Login with your unique credentials
➢ If you have forgotten your password, you may click “I forgot my password” and an email will be sent to the primary email on file
There are 6 tabs available:

- **News**: All current and archived news for Federated National business lines
- **Point of Sale**: Access to Quote, Bind and Endorse all Federated National products
- **Forms**: Current Underwriting Manuals, Quick Reference Guides, Applications and other helpful information
- **FAQ**: Frequently asked questions for both Personal and Commercial lines for your assistance
- **Tools**: Area to update or reset agency password
- **Contact Us**: Important Company phone, fax and email addresses. Includes area marketer information
Actions that can be taken on this tab:

- **Homeowners/PTS**: Access to servicing of policies and access to all policy documentation
- **Homeowners/SRM**: Access to quoting and binding of all HO-3, HO-4, Ho-6 policies
- **MSB/RCE**: Access to Replacement Cost Estimator program for Federated National policies
- **Click on Homeowners/SRM to get started on a New Quote**
Quoting Home Page:
- **Home Tab:** Access to news and recent quoting activity
- **Quotes & Policies Tab:** Access to all quotes and policies performed
- **Resources:** Access to Forms & Endorsements and Useful Links
- **New Quote Button:** Click to start a New Quote
Product Tab

- Select Product (HO-3, HO-4, HO-6)
- Select Effective Date
- Click green “Next” arrow
Property Location Section

- Fill in all items that have a ★ symbol next to them (Name, Street Number, Street Name, City, Zip, Acreage)
- Click on “Validate Address”
- Click on the address that matches closest to the one entered. Validation Results box will open, click “Continue”
- Click on “Basic Coverage and Deductible Options” Section
Quote Tab: Basic Coverage and Deductible Options

**Basic Coverage and Deductible Options Section**

- Fill in all items that have a ✿ symbol next to them (Coverage A,B,D)
- Optional Changes: Personal Liability, Hurricane Deductible, AOP Deductible
- Click on “Property Construction and Occupancy” Section
Quote Tab: Property Construction and Occupancy

Property Construction and Occupancy Section

- Fill in all items that have a ★ symbol next to them.
- Predominant Roof Geometry: Please choose what best describes the roof shape of the home.
- Click on “Property Protection and Additional Features” Section
**Property Protection and Additional Features Section**

- Fill in all items that have a ⭐ symbol next to them.
- Add Burglar Alarm and/or Fire Alarm only if central.
- Click on “Optional Coverages and Endorsements” Section
Optional Coverages and Endorsements Section

- Fill in all items that have a ★ symbol next to them.
- Please note we do accept Coverage Lapse, premium surcharge will be applied if more than 45 days lapse.
- Click on “Windstorm Load Construction Information” Section
Windstorm Load Construction Information Section

- Fill in all items that have a symbol next to them.
- Please note: Roof Geometry on this Section is as defined by OIR-B1-1802 – Wind Mitigation Form
- Unless a completed Wind Mitigation form Rev. 02/10 or Rev. 01/12 is in hand, please click “No”.
  - Note: If year built is 2002 or newer, credits are automatic.
- Be sure to fill out all boxes in accordance with Wind Mitigation Form, Unknown is an acceptable choice.
- Click on “Applicant Information and Loss History” Section
Quoting Tab: Applicant Information and Loss History Section

- Fill in all items that have a 🌟 symbol next to them
- Please note certain claims are acceptable, but must be submitted for approval
- Click on “Next” green arrow
Submitting Quotes

- All quotes will receive the message “Your quote is currently blocked”
- Click on “Request Underwriting Exception”
- Refer Quote to Underwriting box opens, click on “Refer to Underwriting”
Approval or Declination

- Referral Created box opens, click on “Close Quote”
- Click on “Underwriting Referrals” tab
- All referrals will load, including the one just sent with ☑️ symbol. Process for acceptability should take between 1-3 minutes for 1 block, anything more than 1 block takes longer as an underwriter must review the file and release
- All blocks must be “Approved” in order for the risk to be acceptable. There may be situations where there is 1 “Approved” block, and 1 “Declined” block – the “Declined” overrides the “Approved”. Please be sure to read the reasons for declination, as the underwriters give instructions that may assist you to obtain an “Approval.”
Additional Applicant Information

- Upon Approval, click on the quote number to continue to the application. All information will load, click the “Next” green arrow
- Fill in all items that have a ✫ symbol next to them
- You may skip the “Co-Applicants and Additional Interests” section, if there are none – otherwise fill in applicable information
- Click on “Required Underwriting Information” Section
**Application Tab: Required and Additional Underwriting Information**

- Fill in all items that have a ✩ symbol next to them
- Please be sure to ask insured questions, and also verify by viewing property on the internet
- Click on “Required Underwriting Information” Section
Prior Coverage, Additional Loss History, and Billing Information

- Fill in all items that have a symbol next to them
- Under the “Billing Information”, Please make sure to Select the proper payment plan, as once the risk is bound, the payment plan cannot be changed
- “Additional Explanation or comments” section: Please use this area to explain any unique issues or elaborate on previous questions
- Click on green “Next” arrow.
Submit Tab: Payment Plans and Method

Payment Plans and Payment Method
- Payment Plan has already been chosen. Choose Payment Method. (If you choose “Check” you must fill in Account Holder and Check Number information. Click “Update”)
- Select the checkbox, to accept agreement
- Click green “Next” arrow
- Policy is now BOUND and a Policy Number has been assigned
Application Submitted

- You may skip this step, however it is not suggested
- Enter Insured’s email address so that the insured may receive documents via email
- cc: Verify agency email address where a copy of policy documents will be sent
- Click Send
- “Please Note” box opens, click “OK”
Application Documents

- Click on “Notes and Documents”
- All documents must be printed, and signed by both insured and agent
- **Documents required to be submitted to Company:**
  - Premium Payment
  - Sinkhole Coverage Form
  - Mitigation Form
  - Replacement Cost Estimator (Not required if you utilize OUR MSB/RCE)

*Please note: on High Value Policies, ALL documentation is required to be submitted.*

**Documents required to be maintained by Agency:**

- New Business Application
- Proof of Alarm Discounts
- Proof of Prior Insurance or New Purchase
- Seasonal Homes – proof of gated or guarded community, proof of fully monitored alarm (fire and burglary), or caretaker information (name and contact)
- Screen Enclosure Form
- Home Inspection Acknowledgement
- All Other Applicable Forms – Including but not limited to ACV form, Wind Rejection, etc.
Homeowners/PTS: From the “Point of Sale” tab in the Agent Portal, click Homeowners/PTS. PTS home page loads.

There are 4 necessary areas:
- Lookup Policy
- Reports
- Agency Info
- Batch Viewer
Lookup Policy:
- Click on “Lookup Policy”
- Enter Insured Name, or Policy Number – only enter the numeric portion
- Click Search. (If a last name is entered and it is a common last name, the search will ask you to relax the search, simply click “OK” 2 times
- Click on policy number
Homeowners/PTS: Policy Information

Policy Information:
- Policy Info tab: View all policy coverage information, and Print Declarations from “Forms” button
- Billing tab: View billing information and payment status
- Status tab: View status of policy and endorsement(s)
- Notes/Suspense tab: View Underwriting Notes, Policy Suspenses, Memos, Batch Items and Attachments.
- ***Attachments****: Allows user to upload any information that needs to be sent to the Company and is received immediately; this is the preferred method of communication from agent to Company.
Homeowners/PTS: Reports and Batch Viewer Items

**Reports:**
- Click “Reports”
- Click on report desired
- Commission Statements may be obtained by clicking “Accounting” and then “Individual Statement”

**Batch Viewer Items:**
- Click on “Batch Viewer”
- Enter dates desired: NO MORE than 7 calendar days at one time
- Click “Get Documents”