

Quoting step by step Spear to EZLynx

Spear: from the lead, click “send to EZLynx in the upper right-hand corner” then push “view in EZLynx”

(you will then need to fill out gender/occupation/number of years at residence/co-borrower relation, and push save in the bottom left hand corner.

SCROLL TO THE BOTTOM. CLICK “GO TO HOME”

RATING TAB: Unselect Cincinnati Insurance & Homeowners of America.

POLICY INFO TAB:

- Prior Carrier: other standard (unless they mention)
- Years with prior carrier: 5
- Years with continuous coverage: 5
- Quote as package: No
- Effective date: Closing date listed in spear
- Expiration date: if it is after effective date its ok. If not- move to any date past effective date!
- Underwriting section: Make sure to put in trampoline/pool/dog if any.
- EZLynx bridge email? Yes
- Metlife life policy? No
- Prior liability: Greater than \$300,000
- Number of children: 0
- Travelers book transfer? No

DWELLING INFO TAB:

- Dwelling Usage: (find in spear)
- Dwelling Type: One Family (this is units, we can go up to 4 units)
- Number of occupants: Borrowers + kids if you know.
- Number of stories: Zillow
- Square footage: Zillow
- Year built Zillow
- Construction style:
 - 1 story- Ranch
 - 2 story- Contemporary
- Roof type: (find on Zillow)
 - Tile: (tile concrete)
 - Shingle: (Asphalt Shingle)
 - Flat: (choose “other”)
- Foundation: Typically slab—other states make sure to ask crawlspace of basement.
- Exterior Walls: (find on Zillow)
 - Stucco on frame
 - Stucco on block
 - Brick
 - Wood siding
- Heating type: find on Zillow

- Gas forced air
- Electric
- Purchase price: Zillow
- Purchase date: closing date (unless refinance you can find on Zillow last date sold)
- Update section:
 - ROOF (most important)- if unknown and built over 30 years ago use 2010 as updated year.
- Progressive- package policy discount? No
- Metlife- Product Offering- Enhanced
- Number of bathrooms- Zillow
- Number of garage stalls- Zillow
- Cladding (means siding) Usually Stucco/Brick/Wood

COVERAGE TAB

- General coverages Dwelling & Estimated Replacement cost are always the same.
 - How to find coverage
 - Basic/Builders grade home: 130 X Sq. feet
 - Semi-custom home: 145 X Sq. feet
 - Custom: 170 X Sq. feet
 - Designer: 200 X Sq. feet
- Liability/Medpay/Deductible prefilled.

ENDORSEMENT TAB

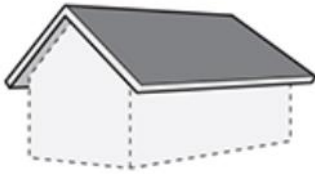
- Loss assessment \$10,000
- Water back up \$10,000
- Everything else the same on coverages
- If they have higher valued items- add on "scheduled" portion
- Progressive: Platinum Package
- Safeco: Optimum Package

CARRIER QUESTIONS

- **Encompass:**
 - Number of vehicles: how ever many adults are in household.
- **Metlife:**
 - GPC code- leave blank
 - Animals present? (respond how client did)
 - Full bathrooms- Redfin
 - Half bathrooms- Redfin
 - Bedrooms- Redfin
 - Garage- Redfin
- **Progressive**
 - Leave everything the same
- **Homeowners of America (don't always check this box, might not be on tab)**
 - Dwelling basement status: NONE (usually)

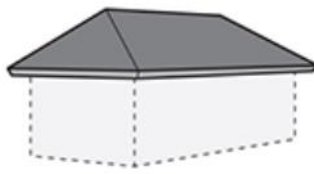
- **Safeco**
 - Nothing to change
- **Stillwater**
 - Number of fire places: Redfin
 - Leave the rest the same besides:
 - Type of Garage- Redfin
- **Travelers**
 - Number of car stalls in Garage: Redfin

Roof Shape



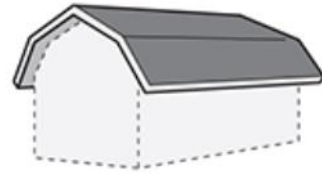
Gable

Has "A" frames. This is a common shape.



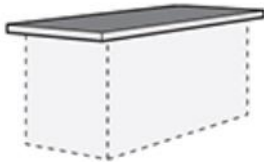
Hip

Has 4 sides that slope down to the outer walls of the home. Resembles a pyramid shape.



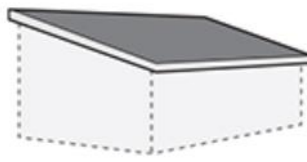
Gambrel

Resembles a barn shape.



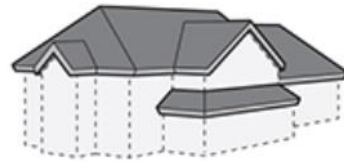
Flat

Has little or no slope. May be covered in tar, gravel, rolled, or built up material.



Shed

Has 1 slope. May be known as a half-gable roof.



Complex

Has multiple levels, slopes, angles or styles.