



Bridger Renters Program

written through Millennial Specialty Insurance Group
on behalf of Century National Insurance Company

BROKER TIP SHEET

COVERAGE

- Contents coverage starting as low as \$5,000
- \$25,000, \$50,000, & \$100,000 personal liability coverage offered (**\$200,000 & \$300,000 not written**)
- Medical Payments - \$1,000 per person, \$25,000 per accident
- **Do not write bed bug coverage**
- **Do not write pet damage**
- Forced entry theft endorsement can be added for a 10% discount
- Property Manager can be added as additional insured
- Can insure contents at apartment or rental home

FEES

- \$15 policy fee at new business and renewal
- \$2 installment fee per installment payment
- No cancellation fee (refund is pro-rata)

TERMS AND PAYMENT PLANS

- Only annual term offered
 - Paid-in-full
 - 2 pay
 - 4 pay
 - 12 pay
- The insured can choose the installment date
- The insured will receive a schedule of payment dates and amounts

QUOTE PROCESS

- Not on FSC or ITC
- The broker and staff each have a sign-on for the Millennial website to quote
- If the system does not recognize an address, the broker should contact Bridger, and Bridger will forward a request to Millennial to add the address to their system

SUBMIT PROCESS

- The broker submits the policy to Millennial right through the website after the quote
- **The insured MUST sign up for electronic document delivery**
- **Setting up recurring EFT payments is highly recommended**
- The broker sees the documents immediately
- The documents are immediately emailed to the insured

ENDORSEMENTS

- The broker can process all endorsements through the website
- A Bridger CSR can also process endorsements, but cannot be processed over the phone

PAYMENTS

- Recurring payments are recommended. Insured, broker or Bridger CSR can make a one-time payment through the website
- Recurring payments can be set up with bank account or credit card
- Payments must be from insured, not the broker
- If the insured overpays, the extra amount will go toward the next installment payment
- A policy can be reinstated for up to 40 days
- Credit cards accepted are Visa, MasterCard, Discovery, and American Express
- Click on annual written premium to see rate breakdown

CANCELLATION

- Broker or Bridger CSR can backdate cancel up to 30 days (should have proof of move out)
- The policy can be flat cancelled within the first 10 days for any reason
- MSI can backdate cancel up to 60 days with a move out statement
- Refunds will go back to credit card and bank account

NOTES

- Notes should be added to document any conversation regarding the policy
- Look to the left navigation menu, click on Note/Work Item

CLAIMS

- To submit First Notice of Loss:
 - Go to www.msimga.com, or
 - Call 844-788-0873 option 2
- To ask questions about a claim, send an email to claims@msimga.com