

BONDirect System User Guide



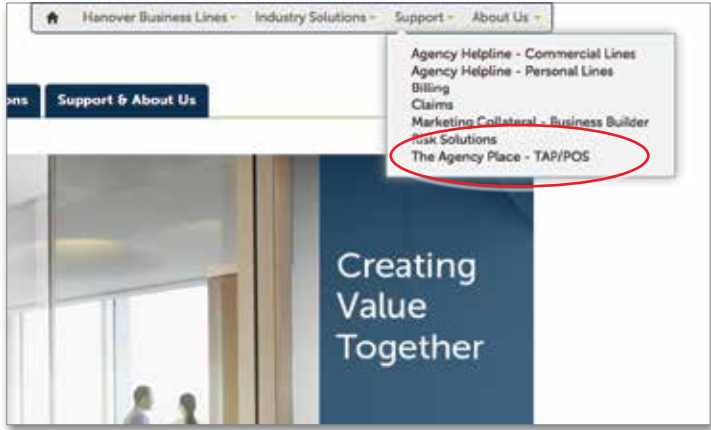

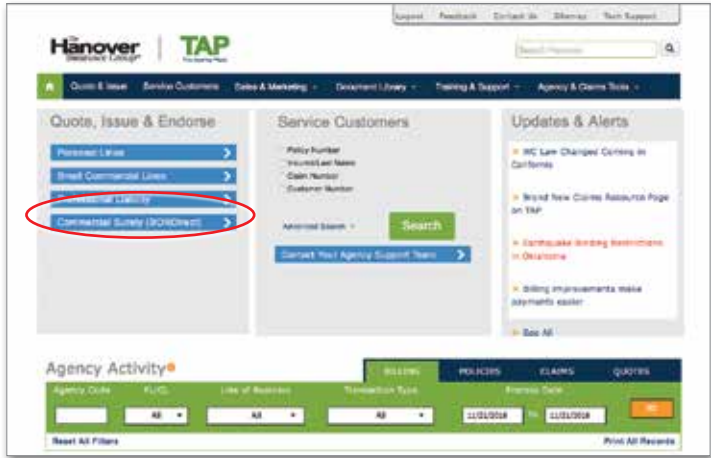
Table of Contents

Access TAP and Login To BONDirect	3
Access Agent Solutions and Login to BONDirect	4
Buy a Bond	6
Renewing a Commercial Bond	11
Finding A Bond/Attaching Files	14
Non-Premium Bearing Riders	16
Contact Information	18

Access TAP and Login to BONDirect

To gain access to BONDirect, your agency system administrator must grant you bond access.



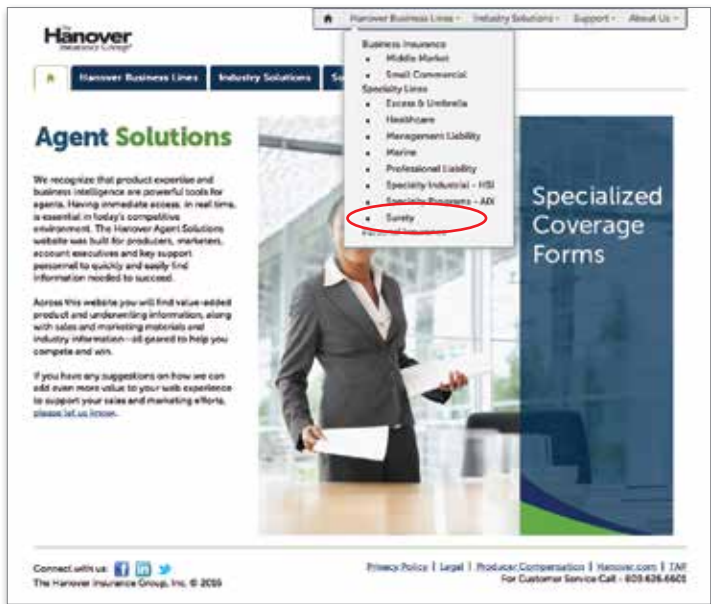
Access TAP

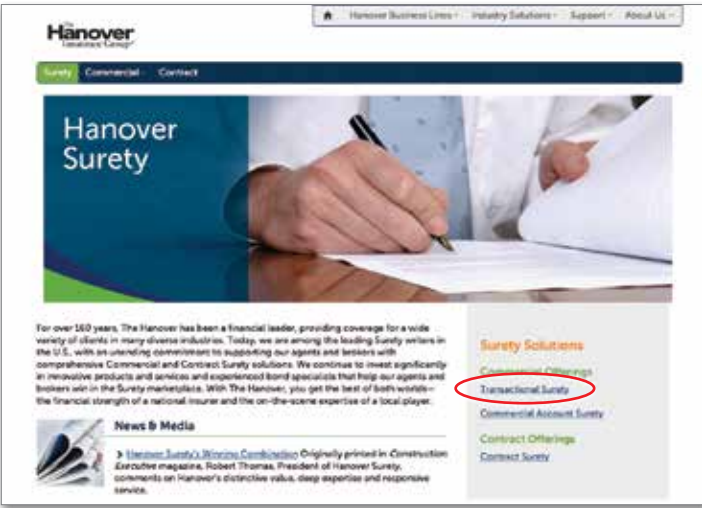
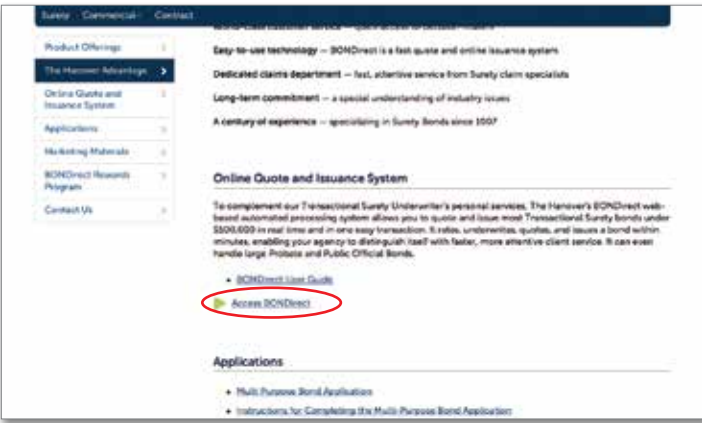

ACTION	SCREEN
<p>TAP can be accessed in one of three ways, including:</p> <ul style="list-style-type: none"> • Support page on Agent Solutions (image shown on right) • Agent tools on Hanover intranet • Through the direct link, http://tap.hanover.com <p>Launch TAP from one of these links.</p> <p><i>TIP: Bookmark this page to your web browser or desktop for quicker access.</i></p>	 <p>A screenshot of the Hanover website's top navigation bar. The menu items are: Home, Hanover Business Lines, Industry Solutions, Support, and About Us. A dropdown menu is open under 'Support', listing: Agency Helpline - Commercial Lines, Agency Helpline - Personal Lines, Billing, Claims, Marketing Collateral, Business Builder, Risk Solutions, and The Agency Place - TAP/POS. The last item, 'The Agency Place - TAP/POS', is circled in red.</p>
<p>You will arrive at a log-in screen. Log into TAP:</p> <ul style="list-style-type: none"> • Enter your LAN ID • Enter your Password • Click Login 	 <p>A screenshot of the TAP login page. At the top, it says 'The Hanover Insurance Group' and 'TAP The Agency Place'. Below that is a green box with the text 'Welcome to The Agency Place'. Inside the box, it says 'Enter in your Login ID and Password:' followed by 'User ID:' and 'Password:' with corresponding input fields. A blue 'Log In' button is at the bottom of the box. Below the button are links for 'Change Password' and 'Forgot Your Password?'.</p>
<p>You will arrive at the TAP home page. Choose the Commercial Surety (BONDirect) button on the left-hand navigation.</p>	 <p>A screenshot of the TAP home page. The left-hand navigation menu has several items: 'Quote, Issue & Endorse', 'Service Customers', 'Updates & Alerts', and 'Agency Activity'. Under 'Quote, Issue & Endorse', there are links for 'Personal Lines', 'Small Commercial Lines', 'Personal Lines', and 'Commercial Surety (BONDirect)'. The 'Commercial Surety (BONDirect)' link is circled in red.</p>

Access Agent Solutions and Login to BONDirect

To gain access to BONDirect, your agency system administrator must grant you bond access.

Access Agent Solutions

ACTION	SCREEN
<p>Agent Solutions can be accessed in one of three ways:</p> <ul style="list-style-type: none"> • Through hanover.com (shown right) • Agent tools on Hanover intranet • Through the direct link, http://www.hanover.com/agentsolutions/ <p>Launch Agent Solutions from one of these links.</p>	 <p>The screenshot shows the Hanover website's top navigation bar. The 'For Agents' link is circled in red. Below the navigation bar, there are sections for 'Insurance for Individuals' and 'Insurance for Business' with various product categories listed.</p>
<p>If Agent Solutions is launched from hanover.com, a registration screen will appear. Fill in the required information:</p> <ul style="list-style-type: none"> • First Name • Last Name • Email Address • Company 	 <p>The screenshot shows a registration form titled 'Agent Solutions'. It includes fields for 'First Name*', 'Last Name*', 'Email Address*', and 'Company*'. There are also dropdown menus for 'Primary Agency State' and 'Business Product Area'. A 'Submit' button is at the bottom.</p>
<p>You will arrive at the Agent Solutions home page. Under the Hanover Business Lines drop down menu, choose the Surety option.</p>	 <p>The screenshot shows the Agent Solutions home page. A dropdown menu for 'Business Lines' is open, and the 'Surety' option is circled in red. The page features a large image of a woman in a business suit and a sidebar titled 'Specialized Coverage Forms'.</p>

ACTION	SCREEN
<p>You will arrive at the Hanover Surety Agent Solutions home page. Continue to the Transactional Surety site from the right hand navigation.</p>	
<p>Half way down the page you will find the Online Quote and Issuance System header where a direct link to BONDirect lies.</p>	
<p>You will arrive at the Login Screen for BONDirect. Enter your LAN ID and Password to continue to the site.</p> <p><i>* To gain access to BONDirect, your agency system administrator must grant you bond access.</i></p>	

Next: Buy a Bond

Buy a Bond




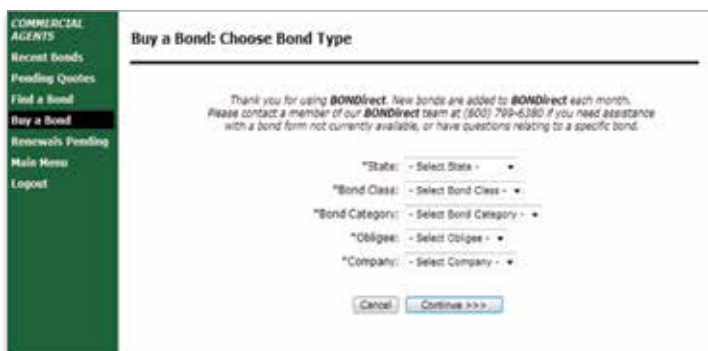
To gain access to BONDirect, your agency system administrator must grant you bond access.


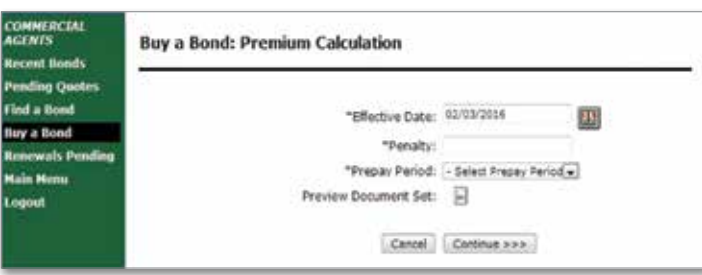

Once inside of BONDirect, there are 3 options for you to pursue. You can:


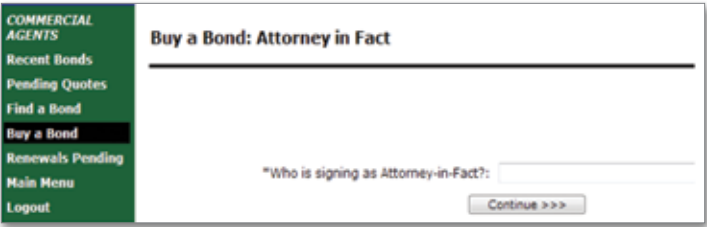


1. Buy a bond
2. Renew a bond
3. Find a bond



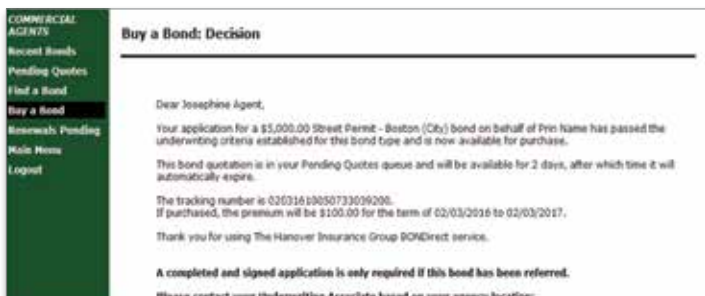
We will review all approaches throughout this guide. For the purpose of this segment, we will walk through the steps to buy a bond.


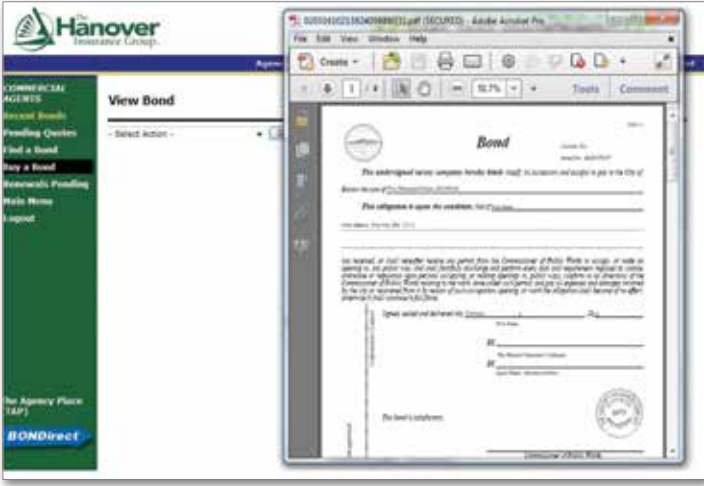
Buy a Bond

ACTION	SCREEN
<p>On the BONDirect home page, you will see a list of options available on the left-hand navigational pane.</p>	
<p>Select the Commercial Bonds link.</p>	
<p>You will arrive at the Commercial Agent Bond Home Page. Click the Buy a Bond button.</p>	
<p>You will arrive at the Choose a Bond Type Screen where you can select the appropriate bond using the information provided by the client.</p> <ul style="list-style-type: none"> • Select appropriate State in the State dropdown (where Obligee is located) • Select the appropriate Bond Class from the list of options displayed in the Bond Class dropdown <p><i>* If you are looking to submit a bond through BONDirect and do not find the bond you are looking for, please contact your local underwriting office for additional assistance.</i></p>	

ACTION	SCREEN
<p>Select the Bond Category drop down (a list of categories will appear as shown right).</p> <p>Click to select the appropriate category, and the continue button to gain access to the next screen.</p>	
<p>You will arrive at the BONDirect Premium Calculation screen where you will be required to fill in the Bond Effective Date in the Effective Date field.</p> <p>Click on the continue button to access the next screen.</p> <p><i>* The Customer will advise the Agent about the required Effective Date. If the date is not provided, the Agent will use Today's Date as Effective Date</i></p> <p><i>* The system is setup with Pre-Dating and Post- Dating Underwriting rules. If the bond is backdated further than the Underwriting rules setup, the system will not accept the entry. In such a situation, the Agent will call the Underwriter for assistance.</i></p>	
<p>Click the Preview Document Set icon, and sample documents will display, including:</p> <ul style="list-style-type: none"> • Bond Form • Power-of-Attorney • Invoice <p>Please review these documents carefully.</p>	

ACTION	SCREEN
<p>You will arrive at the Buy a Bond: Premium Quote page where you will see all the details pertaining to your bond. This includes:</p> <ul style="list-style-type: none"> Type of bond Writing company Obligee State Coverage amount Effective date Expiration date Estimated premium Commission <p>You can choose to continue with purchasing the bond or cancel the transaction.</p>	
<p>The Attorney-in-Fact field is required to access the next screen.</p> <p>You will type your name and click Continue.</p>	
<p>You will arrive at the Buy a Bond: Principal Screen.</p> <ul style="list-style-type: none"> Fill in Customer's Name in the Principal name field Fill in Customer's Mailing Address in the Mailing Address, City, State, Zip code and County fields <p><i>* The fields will vary based upon the bond type and the bond limit.</i></p>	
<p>This will take you to the Hanover Renewal Requirements Screen. You will select the "No" button and click on continue to access the next screen.</p>	

ACTION	SCREEN
<p>You will arrive at your Review Screen. This will display all of the information you have entered thus far. Please review this information for accuracy and make changes, if required.</p> <p>Scroll down to the bottom of the screen to locate the Submit button.</p> <p>Click on the Submit button to complete the Buy a Bond Process. The system will then evaluate the information for underwriting acceptance.</p> <p>Your bond will either be accepted or referred to your bond underwriter for further review.</p>	
<p>If Approved:</p> <p>After clicking Submit, the Buy a Bond: Decision screen will now display. This will alert you to whether you bond has been approved or referred for further consideration. If approved, a formal quote will be available in the Pending Quotes for a maximum of 60 days. For cancelable bonds, you are able to select Agency Billed or Direct Billed for the payment type for this transaction, as well as the renewal payment type.</p> <p>Your quote options are displayed at the bottom of the decision screen. You can choose to:</p> <ul style="list-style-type: none"> • Purchase the bond • Save the quote • Decline the quote <p>Selecting the Purchase Bond option will immediately process the purchase and assign it a formal bond number. The Print Document Set button will allow you to see the bond form, and execution report/invoice.</p>	
<p>If Referred:</p> <p>After clicking Submit, the Buy a Bond: Decision screen will now display. This will alert you to whether you bond has been approved or referred. If a bond is referred to your bond underwriter for further review, Underwriting will review the bond and be in contact shortly. You will receive an email with updates on the progress of the bond.</p> <p>After Underwriting reviews and approves the bond, you need to return to BONDirect to complete your purchase of the bond quote.</p>	

ACTION	SCREEN
<p>Once approved, and if you chose to continue, select Purchase Bond. A final review screen will display, scroll to the bottom and click Submit.</p> <p>The purchase will then be accepted and you can then return to the bond to Print Document Set.</p>	
<p>The system will automatically generate the documents required for the bond. The documents will vary depending on the bond type and bond limit.</p>	

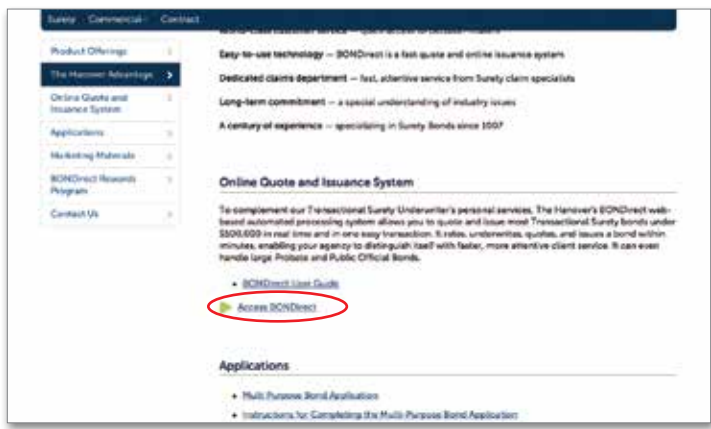



Next: Renewing a Bond


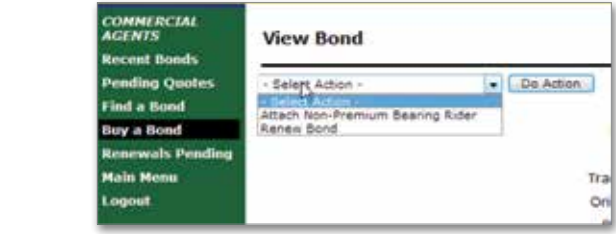


Renewing a Commercial Bond



A bond will be available for Renewal 90 days prior to the expiration date. All of your upcoming bonds will be in your **Renewals Pending** section in BONDirect; you can use this as a resource to check bonds as they are due for renewal.

Upon renewing a bond, you will need to ask the client for updated underwriting information in order for this request to be processed.

Renewing a Bond

ACTION	SCREEN
<p>BONDirect can be accessed in one of three ways:</p> <ul style="list-style-type: none"> • Through the left hand navigation of TAP, shown earlier in this document • Transactional Surety page on Agent Solutions (see right) • Through direct link, https://pos.allmerica.com/ 	
<p>On the BONDirect home page, you will see a list of options available on the left-hand navigational pane.</p>	
<p>Select the Commercial Bonds link.</p>	
<p>Select the Renewals Pending link on the left side navigation.</p>	

ACTION	SCREEN
<p>You will arrive at the Renewals Pending landing page. This will display a list of all of your bonds eligible for renewal within the next 90 days.</p> <p>Select the bond to be renewed, and click on the Edit link on the far right.</p>	
<p>You will now be able to view the bond. Click on the drop down arrow (a list of options will appear, as shown right). You can either:</p> <ul style="list-style-type: none"> • Attach Non-Premium Bearing Rider • Renew Bond <p>Click to select the Renew Bond option and then click on the Do Action button.</p> <p><i>* For assistance with Non-Premium Bearing Rider please refer to the last section of this guide.</i></p>	
<p>You will now arrive on the Underwriting Information Screen.</p> <p>Please review the underwriting information displayed. Make any necessary changes to the information and answer any questions that may appear on this screen.</p> <p><i>* The screen may show different underwriting questions depending on the bond type and bond limit.</i></p>	
<p>Continue to answer the remaining underwriting questions and click on the Submit button.</p>	




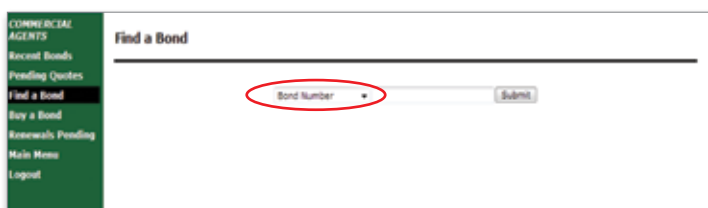

ACTION	SCREEN
<p>Once you click submit, you will be directed to the approval screen. This page confirms that your bond has been renewed.</p> <p>You may click on Return to Bond button to view the original bond information.</p> <p>Print renewal document set for all relevant documents.</p> <p><i>* If your bond is referred to Underwriting, your underwriter will be in contact with you shortly. You will receive an email with an update on the progress of your bond. After Underwriting reviews and approves your bond; you will need to return to BONDirect to purchase the quote.</i></p>	
<p>The documents generated may not be the same documents as the Original Bond Purchase. Please email or print the documents to send them to your client.</p> <p><i>* The type of bond will determine what documents will be generated for e.g. New Bond, Continuation Certificate, Billing, etc.</i></p> <p><i>* If the bond is not to be renewed, please contact your local Surety Underwriter to take further action accordingly.</i></p>	

Next: Finding a Bond/Attaching Files


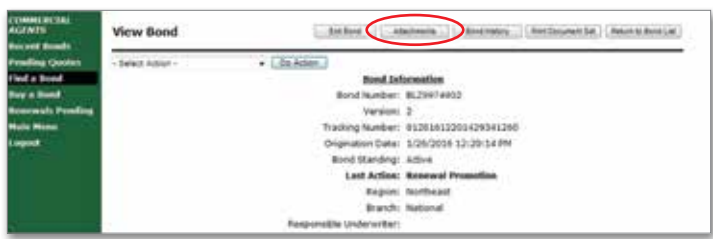

Finding a Bond/Attaching Files

In the event that you need to find a past or current Bond for reference or to attach a file, you would need to utilize the Search function of BONDirect.

Finding a Bond:

ACTION	SCREEN
<p>On the BONDirect home page, you will see a list of options available on the left-hand navigational pane.</p> <p>Select Commercial Bonds Link.</p>	
<p>You will arrive at the home screen for Commercial Agents.</p> <p>Select Find a Bond on the left-hand navigation.</p>	
<p>If you don't have a bond number:</p> <p>In the event that you do not have the bond number readily available, you would need to select the Applicant Name option on the drop down menu.</p> <p>Then enter known information, such as last name, preceded by the ^ symbol, which acts as a wildcard search function.</p> <p>All applicants with any portion of the information entered as their name should then display.</p>	
<p>If you have the bond number:</p> <p>In the event that you do have the bond number available, you can select Bond Number from the drop down list.</p> <p>Enter all or part of the bond number. Entering the ^ symbol before the search allows for a wildcard search.</p> <p>All bonds with any portion of the information entered as the bond number should then display.</p>	
<p>Select View the Bond from the list of bonds.</p> <p>All of the bond information should then be displayed.</p>	

Attaching a File:



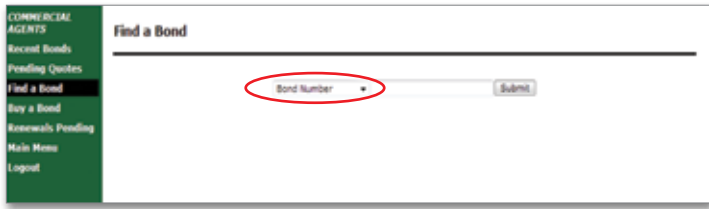
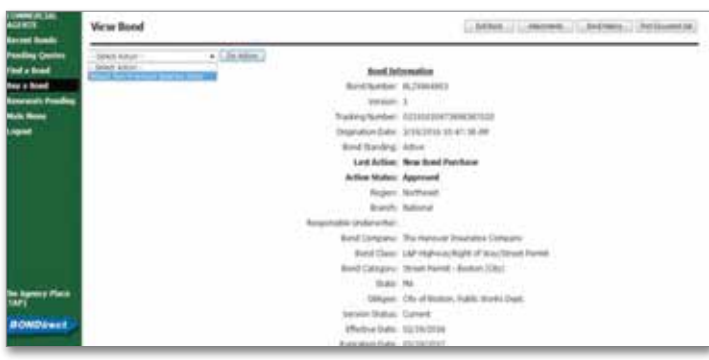
ACTION	SCREEN
<p>Using the process above for finding and viewing the bond, you will be placed on the View Bond screen.</p>	
<p>Click on the Attachment button at the top right of the page.</p>	
<p>Choose a file to upload from your desktop. Select a category from the drop down menu, and enter any additional information in the description box. Click Submit.</p>	

Non-Premium Bearing Riders

Commercial bonds may require certain basic changes due to items such as an address change or a principal name change. Since these changes do not impact the bond amount, bond terms or premium being charged, they are considered Non-Premium Bearings (NPBR's).

These procedures detail step by step instructions to make an address or principal name change.

Non-Premium Bearing Riders:

ACTION	SCREEN
<p>After logging into the system, select the CSR/Underwriting option from the left hand navigation.</p> <p>Continue to the Bonds screen.</p>	
<p>You will arrive at the home screen for Commercial Agents.</p> <p>Select Find a Bond from the left-hand navigation.</p>	
<p>You will then arrive on the search function of the site. You will then need to enter the bond number (including prefix).</p> <p>You can also enter any known information, such as a last name or bond number without the prefix. Precede this search with the ^ symbol, which acts as a wild card search function.</p> <p>All bonds with any portion of the information entered should then display.</p>	
<p>This will bring you to the Bond Information Screen. You will now have the opportunity to make the necessary changes to the bond.</p> <p>Select Attach Non-Premium Bearing Rider from the drop down, and click Do Action.</p> <p><i>* Changes can only be made to the CURRENT term of your bond.</i></p> <p><i>* If you have a NPBR that impacts more than one term, is a change in effective/expiration date, or is a name change you must contact your Underwriting Associate with the additional information.</i></p> <p><i>* If you have a Premium Bearing Rider (PBR), you must contact the Home Office</i></p>	

ACTION	SCREEN
<p>You will then be required to enter who is signing as Attorney-in-Fact. Sign your name and continue to fill in the required information:</p> <ul style="list-style-type: none"> • Change in Address in the Principal Field • Bond Effective Date • Execution Report Effective Date • Expiration Date • Enter "x" in the field for the change of address you have made <p>Enter details of change and click Submit.</p> <p><i>* This field will display on the rider generated through BONDirect</i></p>	
<p>A screen will now display indicating if the rider was approved.</p>	
<p>Simply return to the bond, and select the Print Document Set button for the documents associated with the bond. The documents will vary depending on the bond type and limit.</p>	

Why The Hanover?

The Hanover is a leading property and casualty insurance company offering a broad portfolio of tailored coverage solutions for personal, commercial, and specialty customers. The Hanover is a Fortune 1000® company, with nationally-recognized claims service and proactive risk management expertise. The company's financial strength has earned it high marks from key industry analysts, including an "A" rating (Excellent) by A.M. Best Company.

Contact Information

Contact the Commercial Surety Team with questions about BONDirect:

Commercial Surety Team

bondsubcs@hanover.com
1-800-799-6380

For any questions pertaining to a specific bond, or for underwriting assistance, please contact:

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hanover.com
The Agency Place (TAP)—<https://tap.hanover.com>

This material offers a brief description of coverages and programs and is provided for informational purposes only. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions, and limitations, please contact your Hanover Agent.

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