



CHUTTER
UNDERWRITING SERVICES

INTRODUCTION TO OUR NEW CONDO RENTAL PROGRAM

We are pleased to advise that we have developed a new online Rented Condominium Program for our brokers.

This new platform is easy to use and gives brokers the ability to rate, quote and bind coverage completely online.

This program is designed for owners of a residential condominium unit that they rent out.

Highlights Include:

1. Broad Form Wordings
2. Coverage for Short Term Rentals including Airbnb's
3. Liability Limits to \$2,000,000
4. 15% commission
5. Contingent Unit Coverage - minimum \$25,000 to a maximum \$100,000
6. Loss Assessment Coverage - \$100,000 limit
7. Rent or Rental Value Coverage - minimum \$10,000 to a maximum of \$100,000
8. Contents - minimum \$15,000 to a maximum \$100,000
9. Improvements and Betterments - minimum \$10,000 to a maximum \$100,000
10. Condominium Deductible Assessment Coverage – minimum \$25,000 up to \$100,000
11. Condominium Deductible Assessment for earthquake - \$2,500 limit
12. Earthquake Coverage on Contents and Improvements and Betterments

Sign-up instructions to access our product are included below:



Chutter Portal Broker User Guide

Welcome

Welcome to Chutter's new broker portal offering full quote and bind capabilities. With a simplified user interface and full-featured policy administration dashboard, we've built a better front-end for insurance. We focus on creating technology and tools to give brokers a seamless digital experience. Manage risk with less stress.

To help visualize Chutter's core actions, we've provided illustrative workflows throughout this guide. Below you will find a few of the important ones to get you up to speed.

1. Create Account
2. Joining Programs

Once you are connected to a program, you can administer policies.

1. Creating Quote
2. Printing Quotes
3. Binding
4. Invoicing
5. Midterm Endorsements
6. Renewals

Confidentiality

The Personal Information Protection and Electronic Documents Act (PIPEDA) sets the ground rules for how businesses subject to the law must handle personal information in the course of commercial activities.

Connecting

Create Account

To create an account head over to <https://chutterprograms.com/signup> and sign up.

- Choose a subdomain: This is the prefix domain at chutterprograms.com where you will login and find all your quotes, records and policies for your office.
- Enter your work email
- Choose a password (minimum 6 characters)



Create Account

Choose the subdomain you'll use to sign in to Chutter Programs

.chutterprograms.com

I am a licensed insurance professional and agree to the [Terms of Service](#).

Create account panel

Verify your account via email

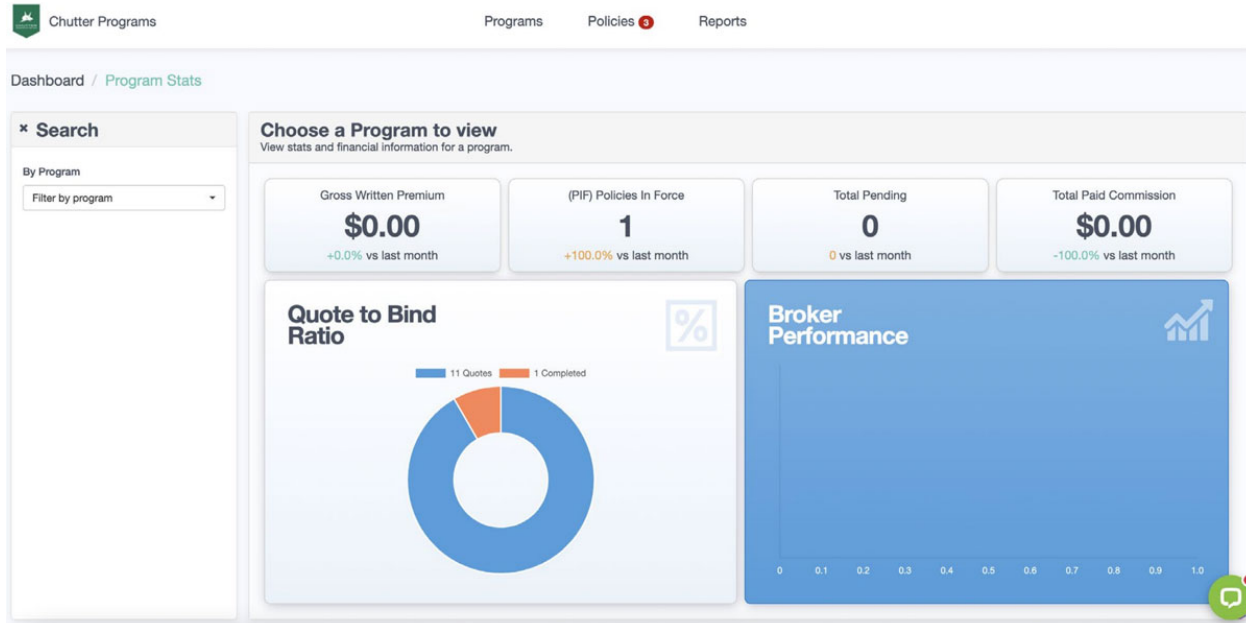
Open the email and verify your account

Troubles? If you do not receive your email, check your spam folder. Your IT department may block signup emails if you work for a large brokerage. If you are not getting your email, look for the live chat bubble at the bottom right corner of our website and talk to a support agent.



The Dashboard

Once your account is verified you will be taken to your new account dashboard.



The primary dashboard screen shows you the key metrics of your performance.

- Gross written premium across all lines
- PIF - policies in force
- Total pending orders
- Total paid commission
- Quote to bind ratio
- Broker performance

Joining Programs

After you create your account an invitation will be sent to your email. After you receive your invite, Join the program by clicking Programs > Invites > Join



[Programs](#) ¹ [Policies](#) [Reports](#)

Programs
Manage your online programs

Active Programs **Invites** ¹

Open Invites

Display name	Billing Method	Joined brokers	Pending
You have no programs. Click the invites tab to join one or create one from scratch. Looking for an invite? Find carriers & programs.			

Programs
Manage your online programs

Active Programs **Invites** ¹

Click to Join

Program	Billing Method	Actions
Chutter welders	Agency	+ Join

To join a Program, click the blue Join Button and then refresh the page.



Once you join a program, you will be able to;

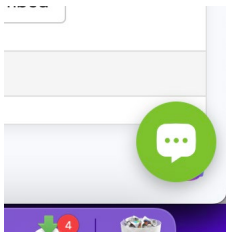
Create quotes: by clicking Programs > New Quote or embed links as favourites or buttons

- Configure your quote by completing the survey.
- Once you get to the quote summary, you can download the quote as a PDF.

Bind & Endorse Policies: your quote submission will be reviewed and approved for binding.

by clicking Policies > Policy > Bind (Endorse)

If at any time you have troubles, open the live chat icon and we will guide you through the rest of the process.



Reports

Receiving Automated Bordereau Reports

You can create customized reports and set them to run automatically on daily, weekly or monthly schedules. Reports can contain a wide array of data points and can be customized for various departments within your organization.

To Get Started, click Reports at the top of your screen and then **+Add Report**



Endorsements

Create an endorsement quote

To change a policy mid-term, open the policy and click the Endorsement button on the right side of the page. A new policy will open (the endorsement) , which will start the survey. If you change an answer that affects the premium, an endorsement quote will be generated in the summary.

The endorsement quote shows the additional premium.

Renewals

Automated renewals

Chutter sends renewal alerts to remind you to contact your insured. Opening a renewal link will show the survey summary with answers from the prior year and the premium for renewal.

Policies do not auto-renew. User intervention by the broker is required.

Questions

Should you have any questions relating to this program please email onlineprograms@chutteruw.com and someone will get back to you shortly.

If you need to speak with someone, please call our office at 604-984-0285 or Toll-Free 1-888-382-6697 dial Extension 124 to speak with Rhianon Paterson who would be happy to help you.