

## Document Retention Requirements in EBC Contract

### 11. Personal Lines Record Retention—(Applicable to Personal Lines Business)

The following documentation requirements apply to personal lines business transactions that are submitted electronically:

(i) Agent agrees to keep and maintain all tangible (hard-copy) documentation used to signify the applicant's choices of coverages, limits and statements reflecting on insurability, including, but not limited to, original insurance application(s) signed by the applicant and Agent, signed uninsured motorists supplemental application(s) and all other underwriting notes, documents and correspondence relating to the particular risk produced by Agent. Agent agrees to produce and deliver to The Hartford any and all such information and documentation upon request. Agent further agrees to keep and maintain the following documents in connection with producing any and all personal lines business:

- Completed and Signed original ACORD Applications;
- Completed and Signed original Hartford Supplemental Application(s) (if limits are less than the Bodily Injury Limits);
- Fair Credit Disclosure Statements (as required by the applicant's state);

(ii) **In addition to the above requirements under Section 11(i) above, Agent agrees to keep and maintain the following documentation applicable to personal automobile policies:**

- **Good Student Credit** – Simply document the GPA and school attended in your files for new business. You no longer need to complete a good student form or obtain a copy of a transcript showing a 'B' average.
- **Student Away At School** – You can now document the name of the school and ZIP code in your agency files, versus pursuing a copy of the student ID or other proof of attendance.
- **Defensive Driver** – A copy of a 'Certificate of Completion' can be waived as long as you document your files with the date the course was completed and the certificate number.
- **Anti-Theft Credit**- for 'post factory' installation – Document the details of the installation in your files. There's no need to obtain proof via customer receipts for work completed. *State Exceptions apply.*
- **Domestic Partner** – You no longer need to keep Domestic Partner forms in the customer file, since this status is currently developed during your data collection process and reflected by system input. *Coverage is not applicable in all states.*
- **Proof of Insurance - Other Drivers in the Household** – Instead of proof of insurance for all licensed drivers in the household, you only need to have proof in your files for youthful operators under 25, or household members not on the policy who have had a previous loss or claim on the Insured's policy. (Note: Regular operators should be added to the policy regardless of other insurance.)
- **Vehicle Identification** documentation and Proof of Physical Damage inspection (in states where required).

(iii) **In addition to the above requirements under Section 11 (i) above, Agent agrees to keep and maintain the following documentation applicable to property policies (homeowners and inland marine):**

- **Home Alarm Credit** – Simply document the name of the monitoring company and type of alarm in your files, versus obtaining a copy of an Alarm Certificate or Bill of Sale.
- **MSB Costimator** – No need to print a hard copy. Just document the MSB quote reference number in your files.
- **Copy of appraisal** or bill of sale no more than 36 months old for any scheduled item valued at \$10,000 or more;
- **Complete list** of scheduled items if total schedule is valued at \$100,000 or more;
- **Front and rear photograph(s)** of dwellings, according to The Hartford's published underwriting guidelines.

**(iv) Agent shall retain all documentation required by this Section 11 for a period equal to the greater of: (A) the period required by law or (B) six (6) years after the policyholder relationship with The Hartford terminates.**

**(v) All terms and provisions of this Section 11 shall survive termination of this Agreement.**