

CERTIFICIAL

Quick Reference Guide

U20.1

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USER STEP-BY-STEP GUIDE

CERTIFICIAL

INTRODUCTION

GETTING STARTED

Welcome to Certificial – the world's first integrated insurance monitoring platform.

Certificial was developed by leading insurance and technology experts to make it easy to manage and share your own policies and more efficient to request and monitor the policies of your suppliers. The platform will help you improve compliance by removing the point in time nature of traditional certificates of insurance.

As a User, you can use Certificial to:

- Deliver and manage your own policy information online
- Requests COIs or policy verification from your suppliers
- Monitor your suppliers policies against your customized requirements

Benefits of using Certificial as a User

- ✓ Eliminate the Risk of Fraud, Misinformation, Lapses, or Reductions in Coverage
- ✓ Provide Instant Coverage Requirement Comparison
- ✓ Automate Renewals and Policy Updates
- ✓ Streamline Interactions with Policy Holders, and Insurance Providers
- ✓ Reduce Time and Cost to Manage Policy Details and Endorsements

Continuous Tracking

Certificial is designed to work together with your Agent or Broker's existing management systems. By sharing data with those systems, Certificial can automate a significant percentage of tracked policies, reduce operational costs, and increase overall compliance

Automated Renewals

As renewal dates approach, you and agent are alerted to expiring policies. By simply updating the policy dates in the system all relevant cert holders (or requestors) are notified of policy renewals. All stakeholders have access to generate updated certificates at any time.

24/7 Accessibility through a Cloud-based platform

Because Certificial is a cloud-based, online platform, no software sits on your computer. This means you will have access to the data at any time simply by logging on to your account at <https://my.certificial.com>.

Better Compliance Overall

Certificial is designed to make you more efficient at managing and monitoring insurance – you and your suppliers.

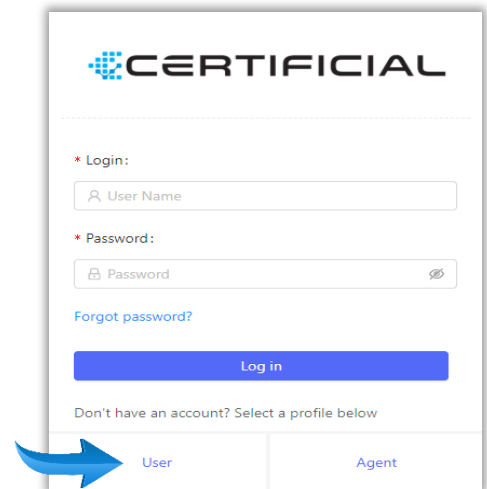
You will appreciate all the benefits of the platform's compliance monitoring capabilities and real-time access to insurance verification. You get to focus on the things that matter - and spend less time with paperwork.

So, let's get started...

SIGN ON & REGISTER

Sign on to my.certificial.com and click on the “User” account creation button.

Creating a “User” account means that you will have the ability to view and share your own policies online and monitor your suppliers policies.

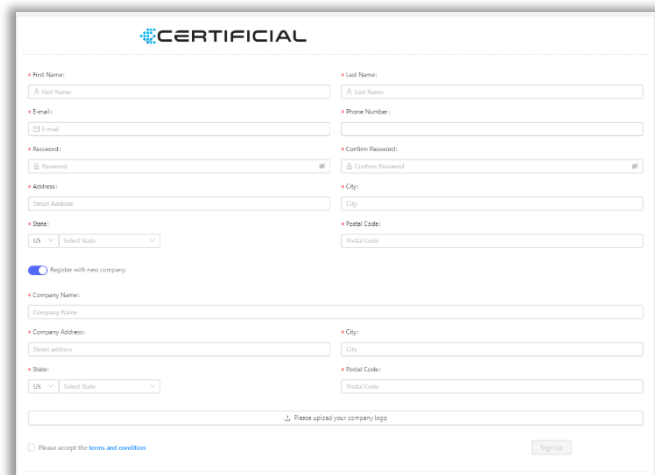


Registering a New Company on Certificial

Complete the registration form and hit the toggle at the bottom of the page to [Register with new company](#)

You can add multiple users per company

Once the first person at your company has registered, additional users may register using the [Register with existing company](#) toggle at the bottom of the page and may select their company in the dropdown box. Alternatively, you can invite other users at your firm by selecting the [Invite User](#) button under your profile.



Uploading your company logo can make it easier for others to identify you on the system.

Complete the requested information and click the [Sign-Up](#) button.

You will be notified once Certificial has validated your account and you will be ready to start using the system.

FEATURES

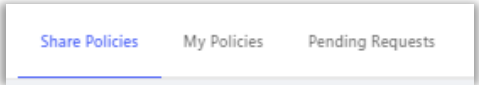
Insured Mode & Requestor Mode



One of the most innovative features on the Certifical platform is the Insured / Requestor toggle. When you initially log on you will see that the toggle is in the Insured position, meaning that you are the insured and Certifical will display your company's own policy information. By switching the toggle to the Requestor position, you are now able to view and monitor all your suppliers' policies that have been registered with Certifical.

INSURED MODE

When in Insured mode you will have 3 tabs available:



Share Policies – will allow you to send your policy information to a certificate-holder or requestor.

My Policies – is where you can view, edit, delete, or even add new policies for your agent or broker to approve.

Pending Requests – enables you to view and approve incoming requests for your policies.

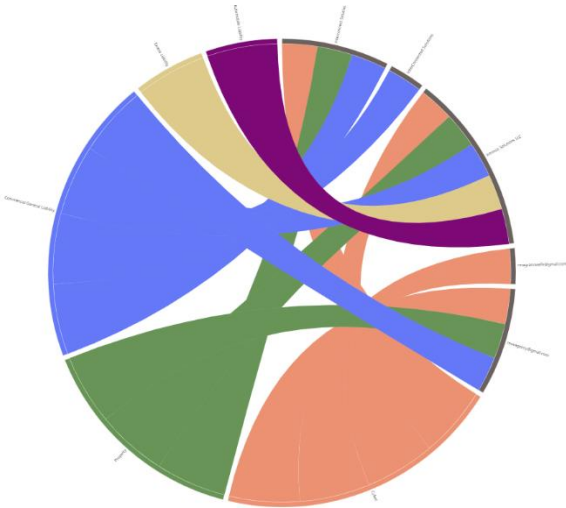
Share Policies / Graph View or List View

When you initially open Certifical, you will land at your **Share Policies** tab. Here you can view your policies in one of two formats.

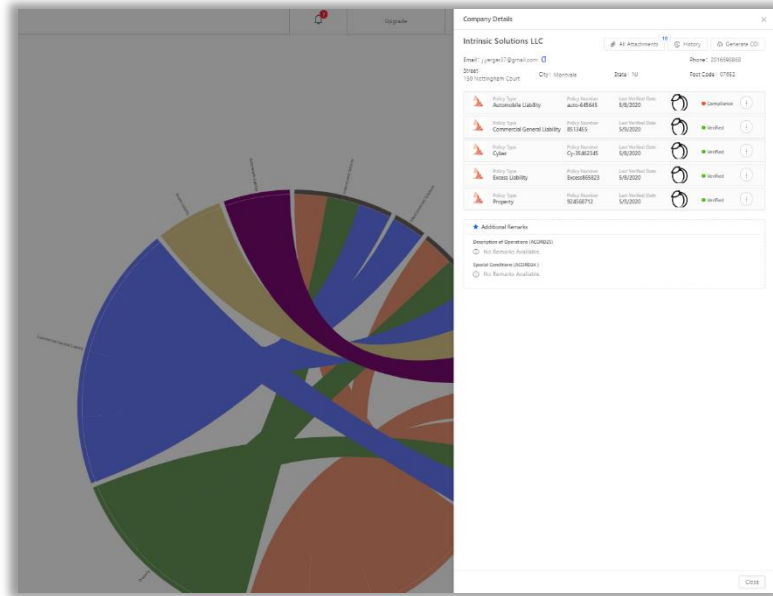
Graph View



By selecting Graph View, you can see a colorful depiction of which policies you have shared with which certificate-holders or requestors. The graph draws a line between the policies on the left side of the graph and the certificate-holders on the right side of the graph.



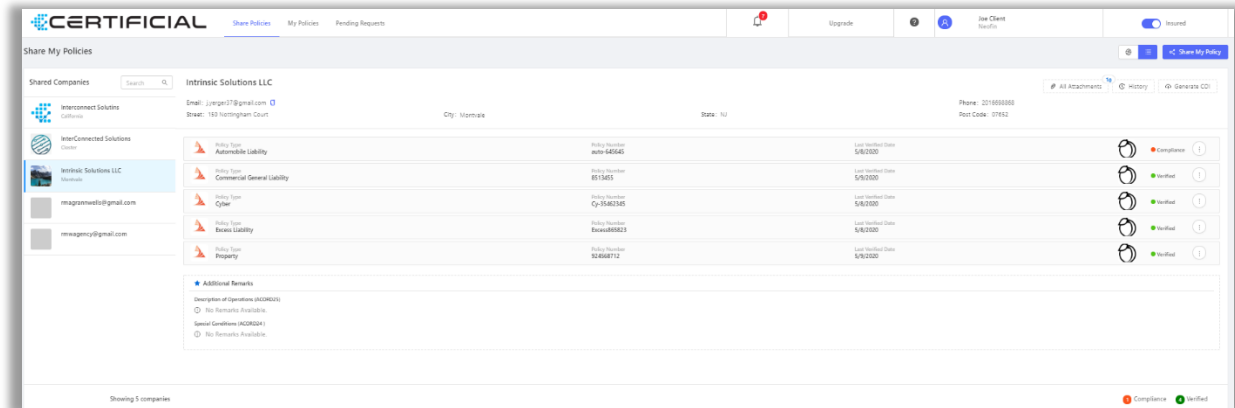
By selecting the name of the certificate-holder, you can drill down and see detailed information about the policies you have shared with that party.



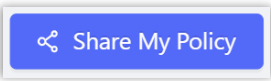
List View



By selecting List View, you can see a record of all the companies or individuals with which you have shared your policies. Select the company on the left to see specific policies shared. As with the Graph View, you can drill down and see detailed information about specific policies by selecting the policies themselves.



Share My Policy



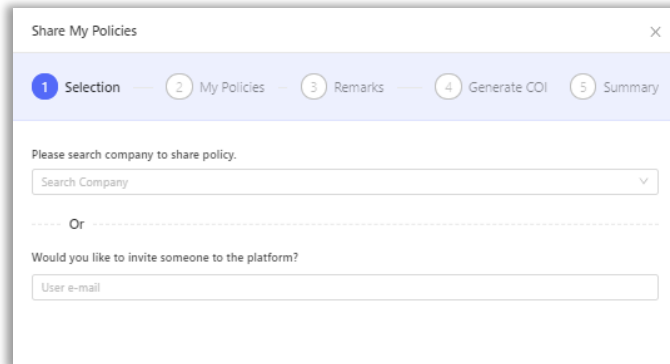
You can use the Certifical system to send COIs, or insurance verification, to 3rd parties, whether they are registered with Certifical or not.

Selecting the **Share My Policy** button will open a new dialogue box with 5 simple steps.

1. Selection

Select the company with which you wish to share your policy. Begin typing in the search field to see if they are already registered with Certifical, or you can invite them by entering their email in the lower field.

Select *Next* >

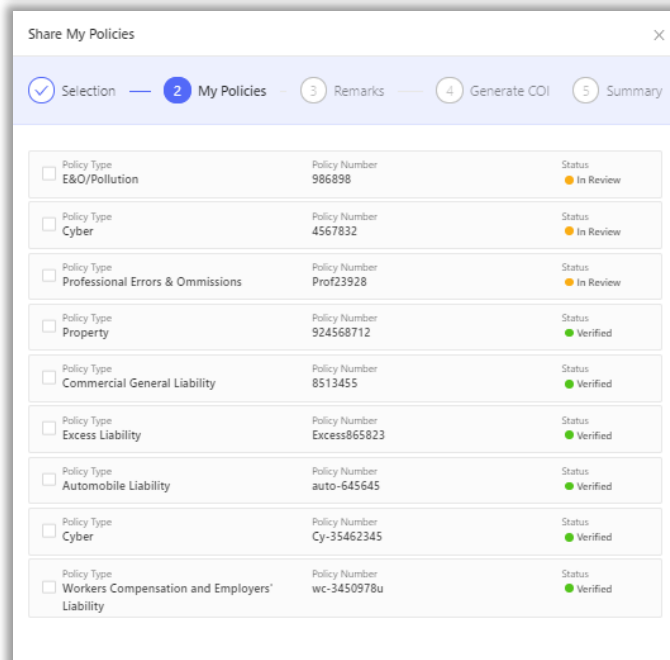


2. My Policies

Select which policies you wish to share with the selected recipient.

You will be asked *"Would you like to grant any endorsements for this policy"*. You may grant endorsements only if you have approval to do so by your broker or agent.

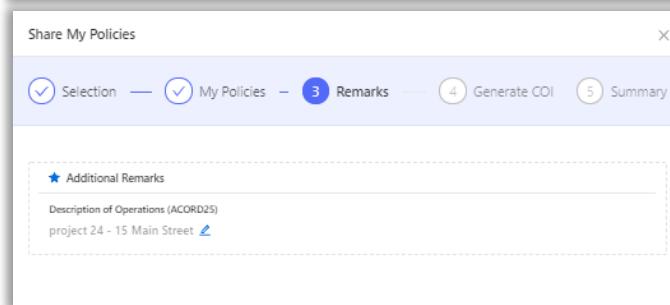
Select *Next* >



3. Remarks

This field will be populated with language from the selected endorsements. The information in the field displayed will appear on the Description of Operations box on the delivered COI.

Select *Next* >



4. Generate COI

Select the **Generate COI** box. The address of your certificate holder will populate the fields.

Select **Generate**

Upload any supporting documents to be delivered together with the COI by simply dragging them to the field indicated.

Select *Next* >

Share My Policies

Selection — My Policies — Remarks — **4 Generate COI** — Summary

Please generate certificate of insurance.

Generate COI

* Name: Intrinsic Solutions LLC

* Address: 150 Nottingham Court

* City: Montvale

* State: NJ * Postal Code: 07652

Generate

Do you have any additional documents to attach to this share?

Click or drag file to this area to upload document.
Supports .JPEG, .JPG, .PNG, and .PDF formats.
File size should be less than 5 MB!

5. Summary

Summary offers a final chance to review the policy information before the policy is either sent directly to the certificate-holder or to your agent for approval, if required.

Select *Submit & Share Policies* >

Share My Policies

Selection — My Policies — Remarks — Generate COI — **5 Summary**

This share request will be sent for your Agent's approval.

All Attachments 3

Policy Type Cyber	Policy Number Cy-35462345	Status ● Verified
Policy Type Workers Compensation and Employers' Liability	Policy Number wc-3450978u	Status ● Verified

Policy View Capabilities

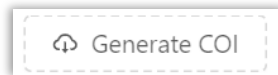
When viewing your policies in either Share Policies / Graph View or List View the following selections will appear:

All Attachments



By hovering over the All Attachments button, you will be shown all supporting documents affiliated with your policies. Select any document to produce a printable PDF image of the document. The number of documents attached is displayed.

Generating COIs



By selecting the **Generate COI** button, the system will access the approved policy data and generate a PDF of the Certificate of Insurance. The date of the certificate will be as of the last date that policy was approved by the broker or agent.


History

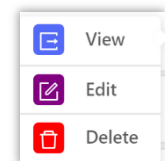


By selecting the **History** button, the system will generate and download an excel spreadsheet showing every policy update, policy request and cert generation. It will record which user was involved and the date the action took place. The data is stored securely on a cloud database and is accessible at any time.

My Policies

The **My Policies** page displays all your policies registered on Certifical.

 By selecting the "more options" icon at the end of the policy, you will be given the option to view, edit or delete the specific policy.



View – Opens a dialouge box displaying policy number, insurer, effective dates, limits, policy agency, policy documents, and coverage types.

Edit – Opens a dialouge box displaying policy information that can be edited and submitted to your policy agency for approval.

Delete – Opens a dialouge box with your basic policy information and asks if you would like to delete the policy from the system.

Adding New Policies

The [Add New Policy](#) button will

A blue rectangular button with a white plus icon and the text "Add New Policy".

open a box asking you to:

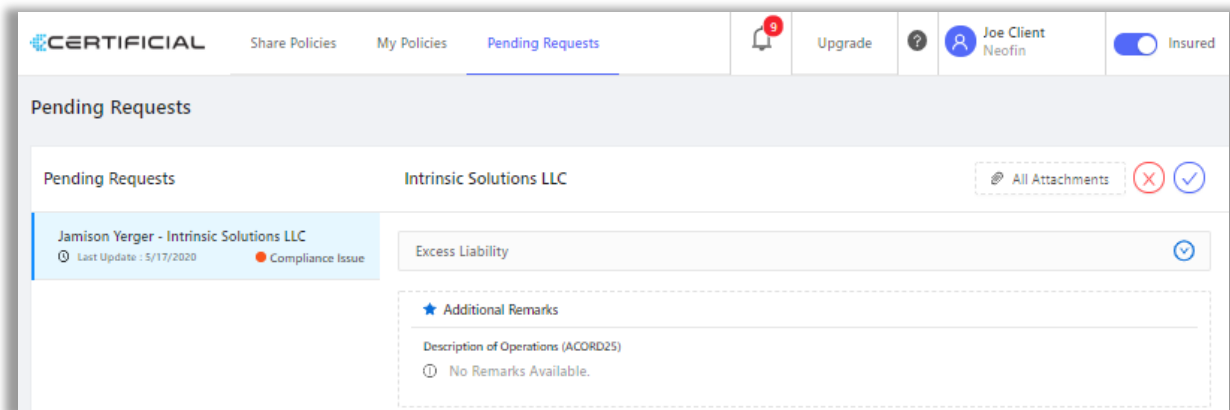
Select Policy Type from a dropdown selection and upload any pertinent documents and second, and

Enter Policy Data, including Policy Number, Insurer, Coverage Types, Policy Notes, Policy Agency, Effective Dates and Limits.

Once completed, select *Submit & Close* and the newly added policy will be sent to your agent or broker for approval.

Pending Requests

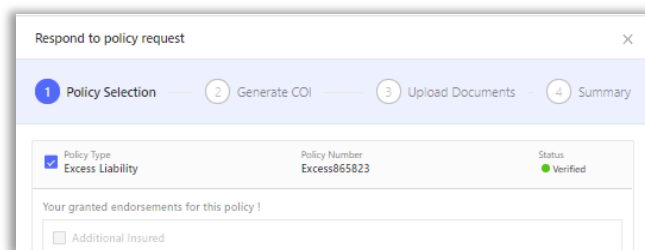
When a request is received for your COI or insurance verification, you will be alerted by email and with an alert in the system. By selecting the policy listed you will expand the frame and see the details of the request including requested coverage types, limits, and endorsements. You can deny the request by selecting the **X**, if you are ready to provide your COI or insurance verification select the to open a new dialogue box with 4 simple steps.



1. Policy Selection

Confirm that you are willing to provide the policy for the line of coverage requested. Identify any related endorsements that you have been granted.

Select *Next* >



2. Generate COI

Check the **Generate COI** box and confirm the address of the requesting certificate holder. Select the **Generate** button and you will receive a message that the COI has been created and downloaded.

Select *Next* >

Respond to policy request

Policy Selection — 2 Generate COI — 3 Upload Documents — 4 Summary

Please generate certificate of insurance.

Generate COI

* Name:
Intrinsic Solutions LLC

* Address:
150 Nottingham Court

* City:
Montvale

* State: NJ * Postal Code: 07652

Generate

3. Upload Documents

If a document is requested by the certificate holder, you will be requested to upload or notified that one is not required.

Select *Next* >

Respond to policy request

Policy Selection — Generate COI — 3 Upload Documents — 4 Summary

No document is requested !!

4. Summary

Before sending the policy to the certificate holder, confirm the details are correct. Select the policy to expand and view policy number, insurer, effective dates, policy agency, limits, coverage types, endorsements, and accompanying documents.

Select *Submit*

Respond to policy request

Policy Selection — Generate COI — Upload Documents — 4 Summary

All Attachments

Policy Type: Excess Liability | Policy Number: Excess865823 | Status: Verified

Insurer Name: Hartford Casualty Insurance Company | Insurer NAIC: 29424 | Effective Dates: 5/8/2020 -> 5/8/2021

Limit Type	Limit
Retention	\$0
Aggregate	\$5,000,000
Per Occurrence	\$5,000,000

Policy Agency: Apricot Insurance Company (B...)

Policy Coverage Types: Claims Made

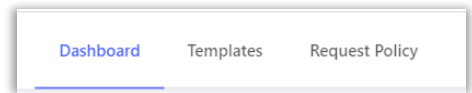
Blanket Endorsements: Additional Insured

Policy Documents

Your policy will be sent to the requesting certificate holder. They will receive an email with an updated, printable PDF version of your COI, or insurance verification. If the certificate holder is registered with Certifical, they will also be able to view and generate the COI or insurance verification on the system.

REQUESTOR MODE

When in Insured mode you will have 3 tabs available:



Dashboard – displays all the policies you are monitoring from your suppliers, tracking compliance against incoming certificates or policy verifications.

Templates – enables you to initiate requests for new policies from suppliers.

Request Policy – displays pending Verification Requests from suppliers.

Dashboard

The **Dashboard** page displays all the suppliers' policies you are monitoring on Certifical.

By selecting the specific client and the specific policy you can see and expanded view to view Policy coverage types, limits, endorsements, coverage dates and additional remarks.

Policy Status Indicators

● Verified

Policy has been verified by agent and meets all insurance requirements.


● Warning Alerts

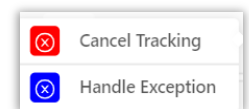
- Unverified – Indicates a policy has not been verified by a license insurance agent
- Expiring – First alert <90 days

● Compliance Alerts

- Cancelled – Policy has been cancelled
- Expired – Policy effective date is no longer current

Policy Tracking

 By selecting the "more options" icon at the end of the policy, you will be given the option to Cancel Tracking or Handle Exception for the specific policy.



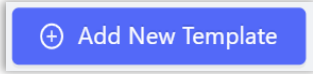
Cancel Tracking – removes the policy from the dashboard and disables tracking.

Handle Exception – opens a dialogue box enabling the user to provide exceptions for policies that are not currently in compliance.

Templates

The **Templates** page allows users to confirm that their suppliers' policies meet their specific standards for limits and coverage. Create as many templates as required to cover your organization's needs. For example, you can create a template specific to contractors or for a building location.

Add New Templates

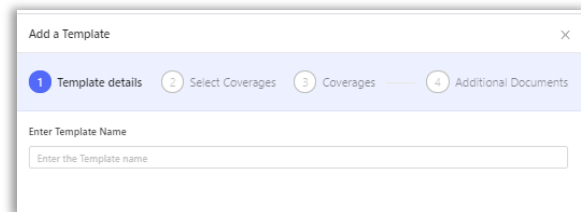


Selecting the **Add New Template** button will open a new dialogue box with 4 simple steps.

1. Template Details

Name your Template.

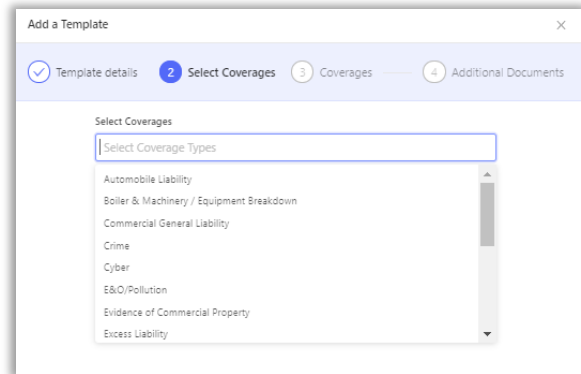
Select *Next* >



2. Select Coverages

From the dropdown selections, choose the coverage types for which you would like to create a standardized template.

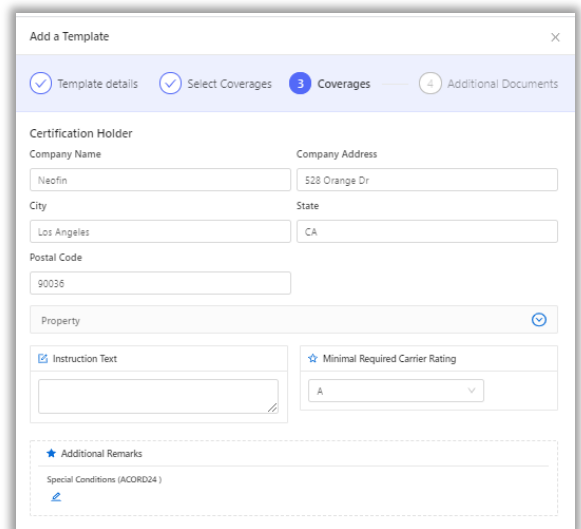
Select *Next* >



3. Coverages

Add any required instruction text, minimal required carrier rating and additional remarks that your require from your suppliers' policies.

Select *Next* >



4. Additional Documents

Add any additional documents you wish attached to the template.

Select ✓ *Submit & Close*. Your new template will be added to your available options.

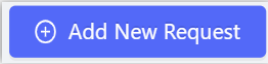
The screenshot shows a web form titled "Add a Template" with a close button (X) in the top right corner. The form has a progress bar at the top with four steps: "Template details" (checked), "Select Coverages" (checked), "Coverages" (active, highlighted in blue), and "Additional Documents" (not checked). Below the progress bar, the form is divided into several sections:

- Certification Holder**:
 - Company Name**: Text input field containing "Nacfin".
 - Company Address**: Text input field containing "528 Orange Dr".
 - City**: Text input field containing "Los Angeles".
 - State**: Text input field containing "CA".
 - Postal Code**: Text input field containing "90036".
- Property**: A greyed-out section with a blue checkmark icon on the right.
- Instruction Text**: A text area with a blue checkmark icon on the left.
- Minimal Required Carrier Rating**: A dropdown menu with a blue star icon on the left and the value "A" selected.
- Additional Remarks**: A dashed border box containing the text "Special Conditions (ACORD24)" and a blue link icon.

Request Policy

The **Request Policy** page allows users to request COIs or verification of insurance from suppliers and track the status of outstanding requests. Verification Requests are displayed. Details of any request can be expanded with the dropdown arrow on the right.

Add New Request

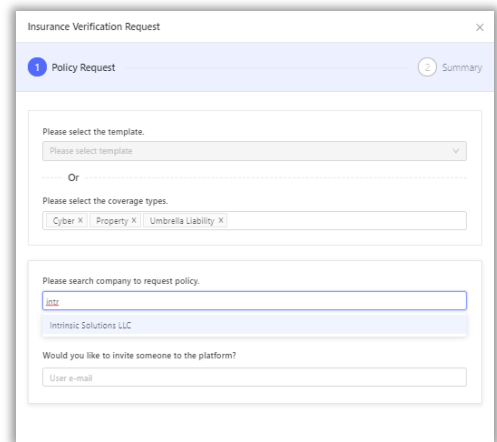


The **Add New Request** button will open a dialogue box with 2 steps.

1. Policy Request

First, in the upper segment of the dialogue box select either one of your customized templates or select the coverage type(s) for the requested policy. You can select multiple coverage types in a single request.

Next, select the name of the company that will be providing the COI or verification of insurance. You may enter their name in the designated field. If they are registered with Certifical, their name will appear. If their name does not appear, you can invite them to the platform to provide the policy requested.



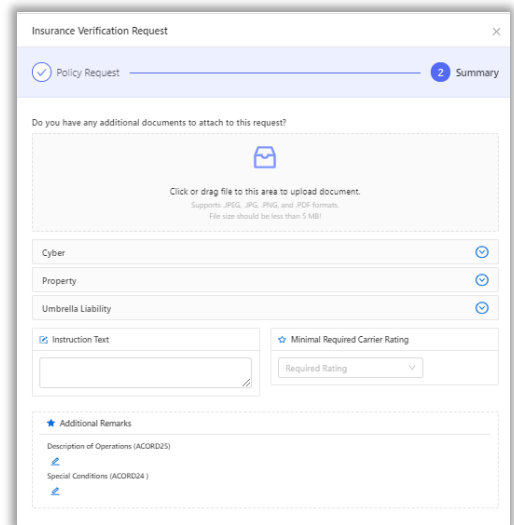
Select *Next* >

2. Summary

Confirm the details before sending the request for verification of insurance.

You may improve the request by attaching additional documents, instructional text, required minimum carrier rating and additional remarks language for requested Description of Operations or Special Conditions of the insurance policy to be provided.

Select *Submit Request*.



Policy View Capabilities

When in Requestor Mode, you have the same Policy View Capabilities as in Insured Mode. You may view All Attachments, Generate COIs and download History. In Requestor Mode, the visible policies are now those supplier policies you are monitoring on the system.

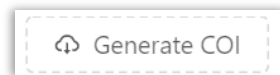
When viewing your suppliers' policies on you Dashboard Page the following selections will appear:

All Attachments



By hovering over the **All Attachments** button, you will be shown all supporting documents affiliated with your suppliers policies. Select any document to produce a printable PDF image of the document. The number of documents attached is displayed.

Generating COIs



By selecting the **Generate COI** button, the system will access the approved policy data and generate a PDF of your suppliers' Certificate of Insurance. The date of the certificate will be as of the last date that policy was approved by the suppliers' broker or agent.

History



By selecting the **History** button, the system will generate and download an excel spreadsheet showing policy shares, policy requests and cert generations. It will record which user was involved and the date the action took place. The data is stored securely on a cloud database and is accessible at any time.