



Writing a Residence Held in Trust

What

- Creating an account on the grantor or trustee of a trust
 - Adding a trust and/or trustee as an additional interest
-

Who

Personal Lines Agents

When

Adding a trust as an additional interest

Before you Begin

Properly research the trust and confirm the following before starting a quote or submission:

- Type of trust
- Occupancy (named insured or tenant)
- Named Insured (business entity or individual)
- Policy type eligibility as it relates to the above bulleted items

*Note: Refer to Trust reference materials located on the **Citizens Agent Training Portal** for additional information regarding occupancy and policy type eligibility.*

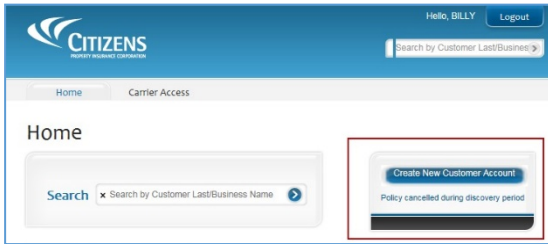
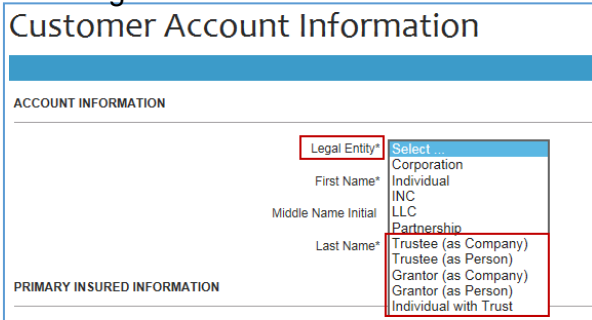
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Writing a Residence Held in Trust, Continued

**Clearinghouse:
Creating an
Account for the
Trustee or
Grantor of a
Trust**

Once you determine a risk is eligible for a policy type requiring submission through the Property Insurance Clearinghouse, begin a new account for the customer.

To do this:


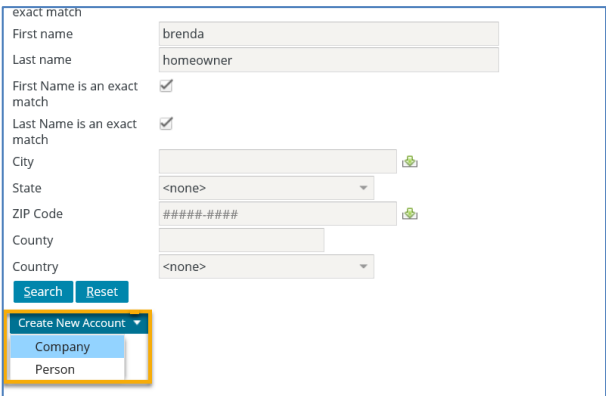
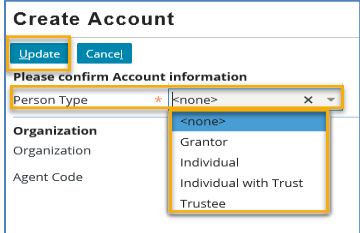
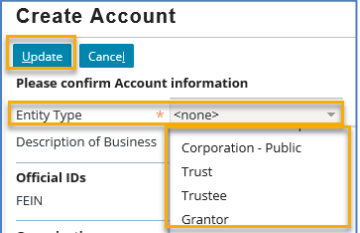
Step	Action
1	<p>Select Create New Customer Account on the clearinghouse home screen.</p>  <p>Result: The <i>Customer Account Information</i> screen opens.</p> <p>Note: If using an existing account to create the quote, the <i>legal entity</i> will need to be edited to reflect the grantor or trustee of the trust.</p>
2	<p>From the <i>Legal Entity</i> drop-down menu, select one of the following:</p> 
3	<p>Complete the customer account and quote. Bridge to either Citizens or a participating company. If bridging to Citizens, continue to PolicyCenter New Business: Adding a Trust as an Additional Interest below.</p>

End of Procedure

Writing a Residence Held in Trust, Continued

**PolicyCenter
New
Business:
Creating an
Account for
the Grantor or
Trustee of a
Trust**

To create a PolicyCenter account for the trustee or grantor of a trust:

Step	Action
1	<p>From the <i>Account</i> drop down menu, select New Account.</p> 
2	<p>On the Account screen, select Company or Person from <i>Create New Account</i> drop-down list.</p>  <p>Select the appropriate person type or entity type, then click Update.</p> <div style="display: flex; justify-content: space-around;"> <div style="text-align: center;">  <p>Person</p> </div> <div style="text-align: center;">  <p>Company</p> </div> </div> <p>Result: The <i>Account File Summary</i> screen appears. Verify the information.</p>
3	Complete account set up.

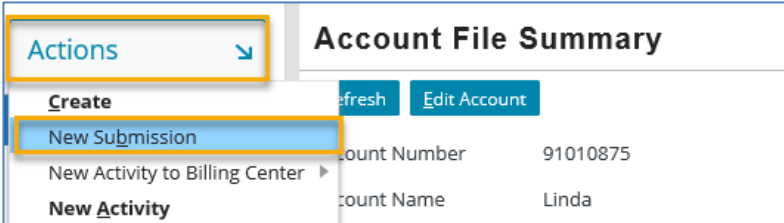
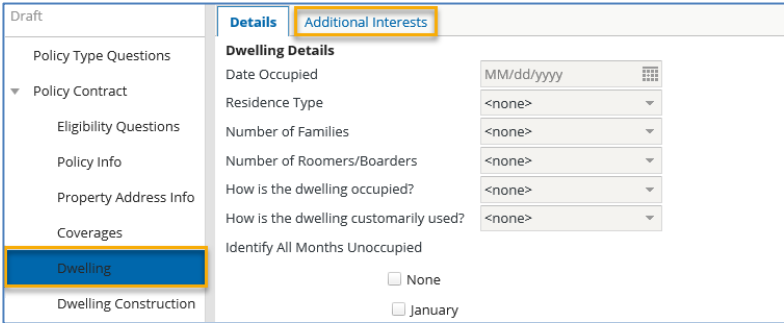
End of Procedure

Writing a Residence Held in Trust, Continued

**PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest**

After an account has been created, refer to the following steps to create a new submission for residence held in trust.

Note: If bridging from Clearinghouse, begin on Step #3.

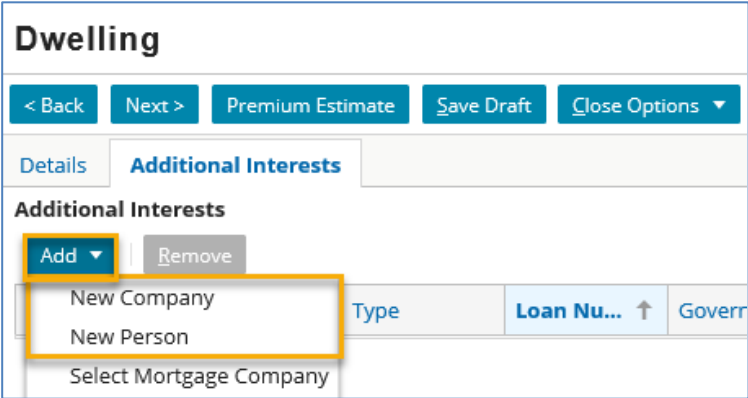
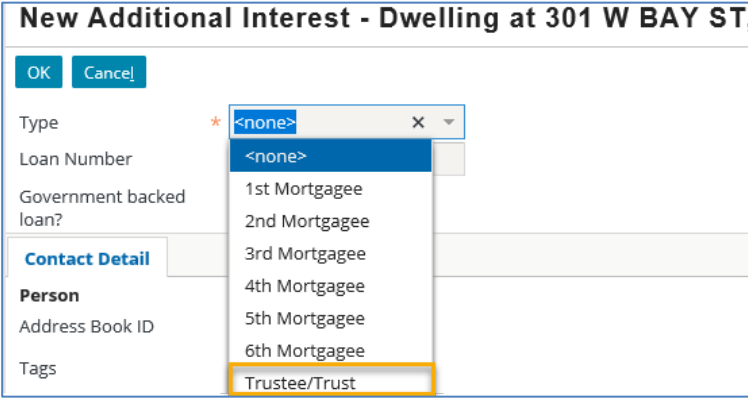
Step	Action
1	<p>Select New Submission from the <i>Actions</i> menu.</p>  <p>Result: The <i>New Submissions</i> page appears.</p>
2	<p>Enter the effective date and select product line, then begin the submission.</p>
3	<p>On the <i>Dwelling</i> page, select the Additional Interest tab.</p> 

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Writing a Residence Held in Trust, Continued

PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest,
continued

Step	Action
4	<p>From the drop-down menu, select Add. Then New Person for an individual or New Company for a business entity.</p>  <p>Result: The <i>New Additional Interest</i> page will open.</p>
5	<p>Select Trustee/Trust from the <i>Type</i> drop-down menu.</p> 

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Writing a Residence Held in Trust, Continued

PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest,
continued

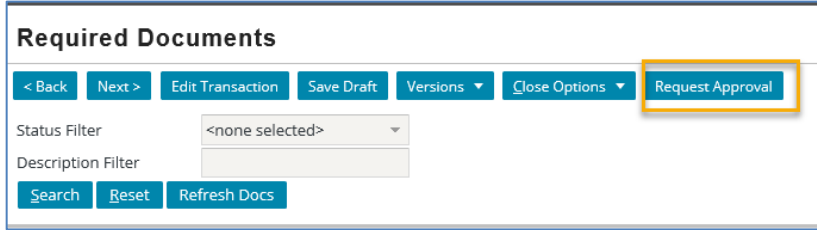
Step	Action															
6	<p>Complete the <i>Contact Detail</i> with the Trustee/Trust contact information. Then select OK.</p> <div data-bbox="565 575 1377 884" style="border: 1px solid #ccc; padding: 10px;"> <p style="text-align: center;">New Additional Interest - Dwelling</p> <div style="display: flex; justify-content: space-between; margin-bottom: 10px;"> OK Cancel </div> <p>Type * Trustee/Trust X ▼</p> <p>Loan Number </p> </div> <p>Result: The Trustee/Trust now appears as an additional interest.</p>															
7	<p>Continue the submission. On the <i>Required Documents</i> screen, upload the completed Certification of Trust (CIT TRUST CERT 12 17) document, along with all other required documents. Select Submit.</p> <div data-bbox="565 1142 1377 1457" style="border: 1px solid #ccc; padding: 10px;"> <div style="display: flex; justify-content: space-between; margin-bottom: 5px;"> Upload Upload Multiple Link Unlink SUBMIT </div> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 30%;">Required Document Name</th> <th style="width: 35%;">Required Document Desc...</th> <th style="width: 10%;">Linked Document</th> <th style="width: 15%;">Status</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"><input type="checkbox"/></td> <td>Building Type II and III Mitigation Verification Affidavit</td> <td>A completed Building Type II and III Mitigation Verification Affidavit or Uniform Mitigation Verification Inspection Form (OIR-B1-1802). (MIT - BT II & III)</td> <td style="text-align: center;">None</td> <td style="text-align: center;">Not Uploaded</td> </tr> <tr style="background-color: #e0f0ff;"> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>Certification of Trust</td> <td>Property held in Trust - Certification of Trust Form Required</td> <td style="text-align: center;">None</td> <td style="text-align: center;">Not Uploaded</td> </tr> </tbody> </table> </div>		Required Document Name	Required Document Desc...	Linked Document	Status	<input type="checkbox"/>	Building Type II and III Mitigation Verification Affidavit	A completed Building Type II and III Mitigation Verification Affidavit or Uniform Mitigation Verification Inspection Form (OIR-B1-1802). (MIT - BT II & III)	None	Not Uploaded	<input checked="" type="checkbox"/>	Certification of Trust	Property held in Trust - Certification of Trust Form Required	None	Not Uploaded
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Writing a Residence Held in Trust, Continued

PolicyCenter
New
Business:
Adding a
Trust as an
Additional
Interest,
continued

Step	Action
8	Select Request Approval . 

End of procedure



Writing a Residence Held in Trust, Continued

**PolicyCenter
Policy
Change:
Availability of
the Trust
Endorsement**

Existing policies that renewed prior to 12/1/2017 are not eligible for the trust endorsement until their 2018 renewals.

In-Force/Renewal Effective Date	Date Endorsement Available
Prior to 12/1/2017	2018 renewal date and after
12/1/2017 and after	Immediately

When completing the policy change, the trustee or trust is added as an additional interest and the Trustee/Trust is selected as the Type as shown below. The *Certification of Trust* form will be required and the appropriate trust endorsement will attach to the policy.

Dwelling

[< Back](#)
[Next >](#)
[Edit Transaction](#)
[Save Draft](#)
[Versions ▾](#)
[Close Options ▾](#)
[Request Approval](#)

[Details](#)
[Additional Interests](#)

Additional Interests

Name	Type	Loan Nu... ↑	Government...
Meagan Trust	Trustee/Trust		

Note: For more information on completing a policy change, see the [Personal Lines PolicyCenter Policy Change](#) job aid.

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