Forms Experts Program

Domain Name: No Physical forms

Document Control Information

Document Information

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1. Functional Domain

No Physical forms

2. Business Justification

1. Is there any state mandate states that these documents(I.e.No physical) should be part of contract?
2. If Not, Why these are not considered as separate forms?

**Contents of an insurance contract:**

* Agreement
* Definitions
* Liability Coverage
* Medical Payments Coverage
* Uninsured Motorists Coverage (Used only for States that require UM)
* Underinsured Motorists Coverage (Used only for States that require UIM)
* Coverage for Damage to your Auto (Used only for States that require UMPD)
* Duties After an Accident or Loss
* General Provisions
* Optional Coverage Endorsements

3. List of forms covered under the domain

| Form No. | State initials | Form Name |
| --- | --- | --- |
| EMBPA | PA | Extraordinary Medical Benefits Coverage Endorsement |
| AA21DEA | DE | Added Personal Injury Protection |
| AA21KYA | KY | Added Personal Injury Protection Coverage Endorsement |
| AA21NJA | NJ | Added Personal Injury Protection Coverage |
| AA49NY | NY | Rental Car Reimbursement Coverage |
| AAOANY1 | NY | Optional Basic Economic Loss Coverage Endorsement |
|  |  |  |

4. Analysis of Business Requirements

## Common Requirements

| Form No. | Form Name | Form Description and its Business Use |
| --- | --- | --- |
|  |  |  |
|  |  |  |

## State-specific Requirements (if any)

| Form No. | State initials | Form Name | Form Description and its Business Use |
| --- | --- | --- | --- |
| EMBPA | DC | Extraordinary Medical Benefits Coverage Endorsement | * It’s optional coverage and This coverage pays for medical expenses that exceed $100,000. It provides a maximum of $1 million of coverage * It's extraordinary because it can go above and beyond for Pennsylvania drivers who opt for a FPB medical coverage limit of $100,000 * No Physical form * EMBPA information is provided to the insurer as part of policy contract and its applicable only to PA state |
| AA21DEA | DE | Added Personal Injury Protection | * Personal Injury Protection (PIP) pays for the medical expenses, funeral expenses, loss of earnings and substitute services due to Injuries suffered by you and your passengers **regardless of who was at fault in the accident.** * PIP limit **should be higher than** $15,000/$30,000. **If** its **equal** then its considered as basic PIP Not Added. * This is optional coverage. * No Physical form * **If** **Added PIP** is **purchased** then this form number will reference the content in the **policy contract** |
| AA21KYA | KY | Added Personal Injury Protection Coverage Endorsement | * Personal Injury Protection (PIP) pays for the medical expenses, funeral expenses, loss of earnings and substitute services due to Injuries suffered by you and your passengers **regardless of who was at fault in the accident.** * PIP limit **should be higher than** $10000. **If** its **equal** then its considered as basic PIP Not Added. * This is optional coverage. * No Physical form * **If** **Added PIP** is **purchased** then this form number will reference the content in the **policy contract** |
| AA21NJA | NJ | Added Personal Injury Protection Coverage | * Personal Injury Protection (PIP) pays for the medical expenses, funeral expenses, loss of earnings and substitute services due to Injuries suffered by you and your passengers **regardless of who was at fault in the accident.** * This is optional coverage. * No Physical form * **If** **Added PIP** is **purchased** then this form number will reference the content in the **policy contract** |
| AA49NY | NY | Rental Car Reimbursement Coverage | * Rental reimbursement coverage is an optional auto insurance benefit. This type of insurance provides coverage for the cost of a rental vehicle after your car has been damaged in an auto accident. * This coverage is not required as part of your car insurance policy, but is beneficial if you do not have a secondary vehicle and need to travel to work or school while your car is undergoing auto repair. * This is optional coverage. * No Physical form * **If** **Rental reimbursement coverage** is **purchased** then this form number will reference the content in the **policy contract** |
| AAOANY1 | NY | Optional Basic Economic Loss Coverage Endorsement | * Optional Basic Economic Loss (OBEL) coverage will pay certain expenses, up to $25,000, above the Personal Injury Protection limit of $50,000. * This is optional coverage. * No Physical form * **If** **OBEL coverage** is **purchased** then this form number will reference the content in the **policy contract** |

## Related Change Requests (if any)

| CR No. | CR Name | States Impacted | CR Description and its Business Use |
| --- | --- | --- | --- |
|  |  |  |  |

5. Key Understanding of Design requirements, (form wise)

## EMBPA Extraordinary Medical Benefits Coverage Endorsement

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | No | * N/A | |
| GODD | | No | * N/A | |
| Related UW Rule/Task | | No | * N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-723PA Extraordinary Medical Benefits Coverage Endorsement   * 880-723PA - New Business - Extraordinary Medical Benefits Coverage Endorsement * 880-723PA - Endorsement - Extraordinary Medical Benefits Coverage Endorsement * 880-723PA - Renewal - Extraordinary Medical Benefits Coverage Endorsement |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820PA Forms Page Combo US-VC   * 070-245PA - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | 880-618 BFC Requirements and Print Jobs |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* No Phyisical form. Hence Triggers are not applicable.

### Key pointers to keep in mind

* Form number conditionally gets printed on the DEC page

If Extraordinary Medical Benefits Coverage **purchased or exists** on the Policy, then form number **is printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

If Extraordinary Medical Benefits Coverage **not purchased or doesn’t exists** on the Policy, then form number is **NOT printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

## AA21DEA Added Personal Injury Protection

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | Yes | * N/A | |
| GODD | | Yes | * N/A | |
| Related UW Rule/Task | | No | * N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-124DE Form Content and Triggers - Added Personal Injury Protection Coverage   * 880-124DE - New Business Triggers - Added Personal Injury Protection * 880-124DE - Endorsement Triggers - Added Personal Injury Protection * 880-124DE - Renewal Triggers - Added Personal Injury Protection |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820DE Forms Page Combo US-VC Template   * 070-245CL - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* No Phyisical form. Hence Triggers are not applicable.

### Key pointers to keep in mind

* Form number conditionally gets printed on the DEC page

If Added Personal Injury Protection Coverage **purchased or exists with limit higher than $15,000/$30,000** on the Policy, then form number **is printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

If Added Personal Injury Protection Coverage **not purchased or doesn’t exists with limit higher than $15,000/$30,000** on the Policy, then form number is **NOT printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

## AA21KYA Added Personal Injury Protection Coverage Endorsement

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | Yes | * N/A | |
| GODD | | Yes | * N/A | |
| Related UW Rule/Task | | No | * N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-124KY Consolidated Form Content and Triggers - Added Personal Injury Protection Coverage Endorsement(AA21KYA)   * 880-124KY - New Business Triggers - Added Personal Injury Protection Coverage Endorsement * 880-124KY - Endorsement Triggers - Added Personal Injury Protection Coverage Endorsement * 880-124KY - Renewal Triggers - Added Personal Injury Protection Coverage Endorsement |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820KY Forms Page Combo US-VC Template   * 070-245CL - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* No Phyisical form. Hence Triggers are not applicable.

### Key pointers to keep in mind

* Form number conditionally gets printed on the DEC page

If Added Personal Injury Protection Coverage **purchased or exists with limit higher than $10,000** on the Policy, then form number **is printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

If Added Personal Injury Protection Coverage **not purchased or doesn’t exists with limit higher than $10,000** on the Policy, then form number is **NOT printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

## AA21NJA Added Personal Injury Protection Coverage

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | Yes | * N/A | |
| GODD | | Yes | * N/A | |
| Related UW Rule/Task | | No | * N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-124NJ Form Content and Triggers - Added Personal Injury Protection Coverage   * 880-124NJ - New Business Triggers - Added Personal Injury Protection * 880-124NJ - Endorsement Triggers - Added Personal Injury Protection * 880-124NJ - Renewal Triggers - Added Personal Injury Protection |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820NJ Forms Page Combo US-VC Template   * 070-245CL - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* No Phyisical form. Hence Triggers are not applicable.

### Key pointers to keep in mind

* Form number conditionally gets printed on the DEC page

If Added Personal Injury Protection Coverage **purchased or exists** on the Policy, then form number **is printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

If Added Personal Injury Protection Coverage **not purchased or doesn’t exists** on the Policy, then form number is **NOT printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

* Three Types of PIP Coverage available in NJ state
* Basic PIP
* PIP Medical Expense only
* Added PIP

## AA49NY Rental Car Reimbursement Coverage

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Vehicle Forms section | |
| Documents | | Yes | * N/A | |
| GODD | | Yes | * N/A | |
| Related UW Rule/Task | | No | * N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-230NY Consolidated Form Content and Triggers – Rental Car Reimbursement Coverage   * 880-230NY New Business Triggers – Rental Car Reimbursement Coverage * 880-196NY Endorsement Triggers - Rental Car Reimbursement Coverage * 880-418NY Renewal Triggers - Rental Car Reimbursement Coverage |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820NY Forms Page Combo US-VC Template   * 070-244CL - Vehicle Rules |
| RFI | * N/A |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* No Phyisical form. Hence Triggers are not applicable.

### Key pointers to keep in mind

* Form number conditionally gets printed on the DEC page

If Rental Car Reimbursement Coverage is **purchased or exists** on the Policy, then form number **is printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

If Rental Car Reimbursement Coverage is **not purchased or doesn’t exists** on the Policy, then form number is **NOT printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

* When using rental reimbursement coverage, there are usually two different options:
* You can rent a car from an approved provider and have them bill your insurance company directly.
* You can rent a car from the business of your choice and pay for the cost up front. Then, you will need to submit receipts and a claim form in order to be reimbursed for the cost of the rental vehicle.

There is often a per day and per accident limit for rental reimbursement coverage. For example, your rental reimbursement coverage may have a $25 per day or $750 per accident limit. This means that your insurance policy will only pay $25 per day for a rental vehicle and that coverage will stop once you've hit the $750 limit.

You are generally **allowed to rent a vehicle that is similar to the one that is being repaired** when you're using rental reimbursement coverage. However, if you're expecting the repairs to be time consuming, you may want to choose a lower-cost vehicle in order to ensure that your rental reimbursement coverage does not run out before your vehicle has been repaired.

The cost for rental reimbursement coverage will vary according to your auto insurance company and the level of protection you select. The **coverage is usually fairly inexpensive**, however. Many policies range between $20 and $60 in premiums every six months.

## AAOANY1 Optional Basic Economic Loss Coverage Endorsement

### System/UI Impact

| Page | Yes/No | Page Section |
| --- | --- | --- |
| Forms | | Yes | Policy Forms section | |
| Documents | | Yes | * N/A | |
| GODD | | Yes | * N/A | |
| Related UW Rule/Task | | No | * N/A | |

### Impacted Stories

| Type | Story # |
| --- | --- |
| Form Content & Triggers | 880-758NY Consolidated Form Content and Triggers – (OBEL) Coverage Endorsement (AAOANY1)   * 880-758NY New Business Triggers- (OBEL) Coverage Endorsement * 880-758NY Endorsement Triggers - (OBEL) Coverage Endorsement * 880-758NY Renewal Triggers - (OBEL) Coverage Endorsement |
| Documents Page | * N/A |
| GODD Page | * N/A |
| Forms Page | 880-820NY Forms Page Combo US-VC Template   * 070-245CL - Policy Rules |
| RFI | * N/A |
| Packet/Print Story | * N/A |

### Signature Rules(if any)

* N/A

### Document Content and Applicable Triggers

* No Phyisical form. Hence Triggers are not applicable.

### Key pointers to keep in mind

* Form number conditionally gets printed on the DEC page

If Optional Basic Economic Loss Coverage is **purchased or exists** on the Policy, then form number **is printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

If Optional Basic Economic Loss Coverage is **not purchased or doesn’t exists** on the Policy, then form number is **NOT printed** on the New Business / Amended / Renewal / Revised Renewal DEC page

* Optional Basic Economic Loss is different from your other coverages in that you can select the kinds of benefits to be paid under OBEL. If you select OBEL, your insurer will send the claimant a form for the claimant to choose what expenses the $25,000 in OBEL coverage will be used to pay. Under No-Fault, a claimant could include you, family members, passengers in your car, or pedestrians, if injured in an auto accident.

The claimant will be able to choose one of the following four OBEL options and thereby direct the insurer to pay expenses for:

1. Basic economic loss;
2. Loss of earnings from work;
3. Psychiatric, physical or occupational therapy and rehabilitation; or
4. A combination of options ‘ii’ and ‘iii’.

6. References to Documents

* US/VC documents
* [880-723PA EMBPA Extraordinary Medical Benefits Coverage Endorsement](https://ekm1.stage.exigengroup.com/EKMWiki/index.php/880-723PA_EMBPA_Extraordinary_Medical_Benefits_Coverage_Endorsement)

* Assessments
* [EMBAVA 01 13Extraordinary Medical Benefits Coverage Endorsement - PA Forms Assessment](https://er62.deloitteonline.com/eRoomReq/Files/DTTAME24/AAANCNU/0_ac375/EMBAVA%2001%2013Extraordinary%20Medical%20Benefits%20Coverage%20Endorsement%20-%20PA%20Forms%20Assessment_v2.0.doc)
* Hyperlinks
* <http://en.wikipedia.org/wiki/Insurance_policy>

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