

Instructions to Submit an Application

1. Check the mining conditions for the structure's zip code and municipality. This will either display a map or show a message that indicates if the area is considered to be undermined. If there is a map available, it may take 10-30 seconds to load. At this point, you may apply for insurance or check another location.
2. Continue the application by entering the type of ownership:
 - a. Association: Requires the association name and the last four (4) digits of the association's Employer Identification Number (EIN).
 - b. Company - SS#: Used for sole proprietorship; requires a company name and the last four (4) digits of the company's Social Security Number (SSN).
 - c. Corporation: Requires a company name and the last four (4) digits of the corporation's Employee Identification Number (EIN).
 - d. Estate: Requires a first and last name, with the middle initial being optional. The last four (4) digits of the estate's Employee Identification Number (EIN) is also required.
 - e. Individual: Requires a first and last name, with the middle initial being optional. The last four (4) digits of the Social Security Number (SSN) of the primary applicant is also required. This person will be listed as the primary owner of the policy. This is needed for reference purposes only and does not impact the ownership of the policy. If possible, put the oldest applicant as the primary. The other name(s) on deed field can be used for multiple applicants by separating them with commas. Use both first and last names. If the oldest person's name is in this field, list them first if there are multiple applicants. Only people named on the deed may be listed as policyholders. The date of birth of the oldest applicant is required, as this will automatically generate a 10% senior citizen discount when applicable.
 - f. Individual with Condominium: Requires a first and last name, with the middle initial being optional. The last four (4) digits of the Social Security Number (SSN) of the primary applicant is also required. The association must be listed in the association name field. The date of birth of the applicant is requested, as this will automatically generate a 10% senior citizen discount when applicable.
3. Enter the structure (not mailing) address. Do not use punctuation such as periods, commas, and hyphens. Abbreviate all street designators. Abbreviate road as RD, street as ST, avenue as AVE, etc. Address line 2 is to be used for rural route numbers (for example: RR 1). The zip code, county and municipality fields defaults to what you used in the zip code lookup.
4. No matter what age the applicants are, if the structure to be insured is the applicants' primary residence, check the box. A senior citizen discount is available for the individual owner type if at least one owner is 65 or older and the structure being insured is their primary residence. When applicable, the senior citizen discount will be automatically calculated for you and displayed on the application generated at the end.

5. If the structure address and the mailing address is the same, click the button and the contact information will be filled in for you.
6. Email addresses are optional, but we strongly encourage you to ask for this information and permission for electronic billing.
7. Carefully read and answer the structure questions. Use the remarks field only if further explanation is required.
8. Enter the coverage amount. Coverage amount cannot exceed \$500,000 or 120% of the replacement cost, whichever is less.
9. SAVE - places the application into a pending status. It can later be accessed and completed by clicking on "Edit Incomplete Applications" on the main menu. If there is an application on the Edit Incomplete Application screen that you would like to delete, click on the "Edit" button and choose "Delete" from the bottom of the page.
10. SUBMIT TO DEP - will put all the data entered in a PDF format review screen.
11. Carefully review the application. Use the "Edit Application" button to modify the application. When the data is accurate, use the "Continue Processing" button to proceed with the application process.
12. The applicant must now review and agree to the terms of the Insuring Agreement. Please note that choosing ?I Do Not Agree? will cancel the application process. The application data is saved to your Edit Incomplete Applications screen.
13. Make note of PA Act 69 regarding electronic transactions on the Accept Application Data screen. Choosing the ?Accept Data? button begins the electronic transfer of your application data to DEP.
14. The Process Applications page offers three choices. Choose ?Process Application(s)? to print the application and complete the application process. Choose ?New App Same Location? if the applicant would like to purchase coverage for an additional building at the same address. This starts the application process over, with some of the fields defaulted for you. Choose ?New App Different Location? to create a new application for a completely different address.
15. From the Process Applications screen, you can process application payments for all submitted applications. All submitted applications default to checked status for processing. You may uncheck any application that you do not wish to currently process. Click the ?Process? button to continue.
16. Click on the application link. Use the print option on your web browser to print 3 copies of the application, one copy for the applicant, one copy for your files and one copy to send to MSI only if you are paying by check. A copy of the insuring agreement doesn't need to accompany the application sent to MSI.
17. You will be paid by retaining the commission (50% of the first year's premium) and submitting the rest of the premium to MSI.

18. Determine whether the commission should go to the agent or to the agency. The commission defaults to the agency. If you pick agency, you will need to search for your agency. The best way to search is to use just part of the Agency Name and the '%' (percent) wildcard. Put the wildcard before and after the name with no spaces.
19. Choose how the premium will be paid.
 - . Pay by Check: Follow the payment and mailing instructions at the Pay Premium screen. Make checks payable to the Commonwealth of PA. Remember you are now mailing only half of the premium and retaining the other half.
 - a. Pay by Credit or Credit/Debit Card: Enter your card information.
20. If you are paying by check, you must choose the ?Completed? button on the Application Processing screen to complete the submission process. The Application Submitted screen verifies that the application has been submitted to DEP. You are then able to process more application invoices, return to the main menu or exit the system.
21. If you are paying by credit or debit card, choose the ?Continue? button on the Application Processing screen. You are then able charge your credit or debit card.
22. Print a copy of the receipt for your records. The receipt is also emailed to you. The Application Submitted screen verifies that the application has been submitted to DEP. **Please note: all applications are subject to review and may require an inspection of the property. If the application is rejected for any reason, money will be promptly refunded to the applicant.** Click on "Next" to continue. You are then able to process more application invoices, return to the main menu or exit the system.