

DUAL Private Flood Portal User Guide

October 2021



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Flood Program Details

- | | |
|--|---|
| <ul style="list-style-type: none"> • AM. Best A rated carriers • Deductibles as low as \$1,000 • Nationwide – Non-Admitted coverage • Competitive rates against the renewing NFIP policy • Replacement cost loss adjustment • Business interruption/loss of rents • Additional living expense • No elevation certificate needed on certain risks | <ul style="list-style-type: none"> • Basement coverage available on certain risks • Lender acceptance of policy wording • The ability to schedule multiple locations in one policy • Manual review of properties with negative elevations • Excess flood with blanket coverage over program sub-limits |
|--|---|

Welcome to Your New Portal

Log into your DUAL Wholesale Portal at www.privatefloodcoverage.com.

You can login to the new WebRater using your existing credentials.

Your **username** is your email address.

If you forget your **password**, you can reset it by clicking Forgot Password on the login screen.

Click the check box for “I agree I have read and accept the *Terms & Conditions*.”

To read the Terms & Conditions, click the Terms & Conditions link in the footer.

Click the Sign In button.

You can use the current Online Rater and the new WebRater at the same time. You can get familiar with and transition your team and agents over to the new WebRater when you are ready.



Get Set-Up

All New Users will receive an email with their individual credentials.

All Existing Users can continue using your existing credentials

All New and Existing Users must do a one-time migration to get set up on the new WebRater.

If signing on to the new DUAL WebRater for the first time, you must log in to the **Manage your Settings** site in order to migrate your Wholesale Portal account to the new WebRater.

Manage your Setting site:

<https://www.privatefloodcoverage.com/account/login?ReturnUrl=%2fManage>

Scroll to the bottom of the Manage screen and follow the steps to migrate your Wholesale Portal account to the new WebRater.

Private Flood Insurance Portal
Home
Manage
Reports
Quotes
Contact

Important: The new Flood WebRater will eventually replace the Online Rater you are currently using.

Get Setup on the New System

You can begin using the new system in three easy steps!

Step 1:
Migrate

Migrate your Wholesale Portal account to the new WebRater. We'll use the settings and customizations above to create a new account for you. You can use the current Online Rater and the new WebRater at the same time. You can get familiar with and transition your account when you are ready.

☒

Migrate Account

Step 2:
Login

You and your internal team can begin using the new WebRater immediately! You can login via the WebRater link below. Your logins allow you to see all submissions for your Producer Location, including those made by your agents.

☒

WebRater Link
Show Link
Copy Link

Step 3:
Register

Your agents must register one-time via the Agent Registration link below. After they have registered, your agents will use their logins only allow them to see submissions they have individually made. They cannot view anyone else's quotes. We recommend sharing the Agent Registration link via an email to your agents, allowing them to self-register. If you choose to let them know you are doing so. During the registration process, they will receive an email with an activation code. The

☐

Agent Registration Link
Show Link
Copy Link

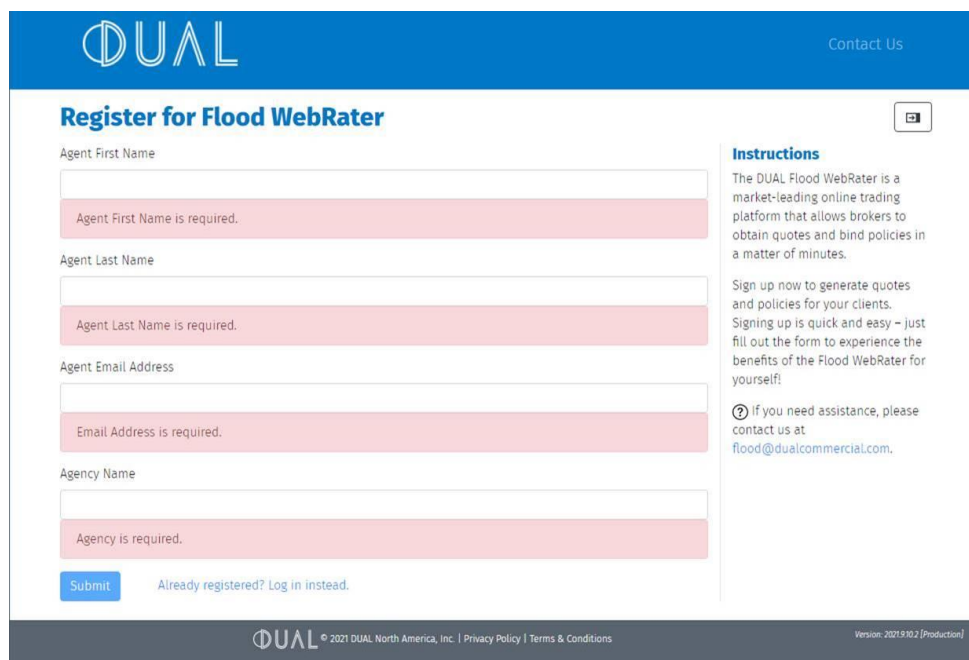
If you, your internal team, or agents forget their password, they can reset it by clicking **Forgot Password** on the [WebRater login](#)

Agent Registration

Should your agents wish to quote online directly, they must register one-time via your custom Agent Registration link found on the Wholesale Portal Manage page. After they have registered, your agents will use the same Flood WebRater link to quote (<https://app.dualna.com/flood>).

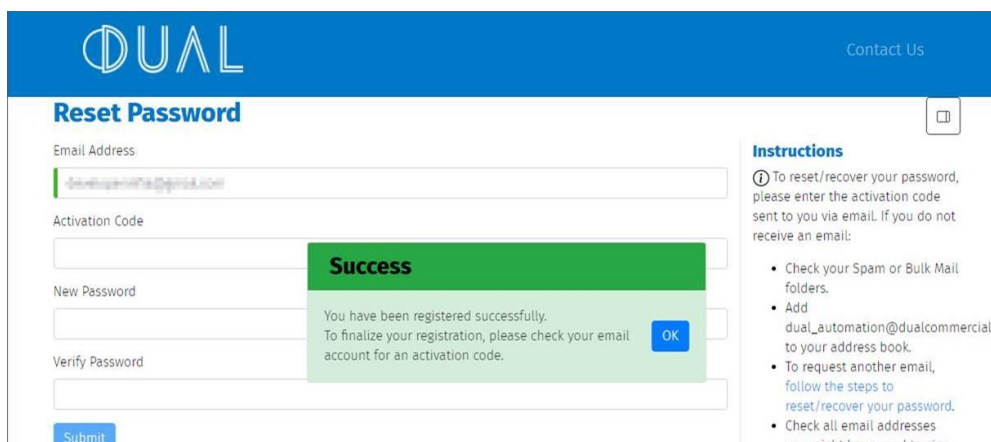
Note: Their logins only allow them to see submissions they have individually created. They will not be able to view anyone else's quotes.

Once clicking the link, the Agent Registration page will look as follows. Complete all fields and click the Submit button.



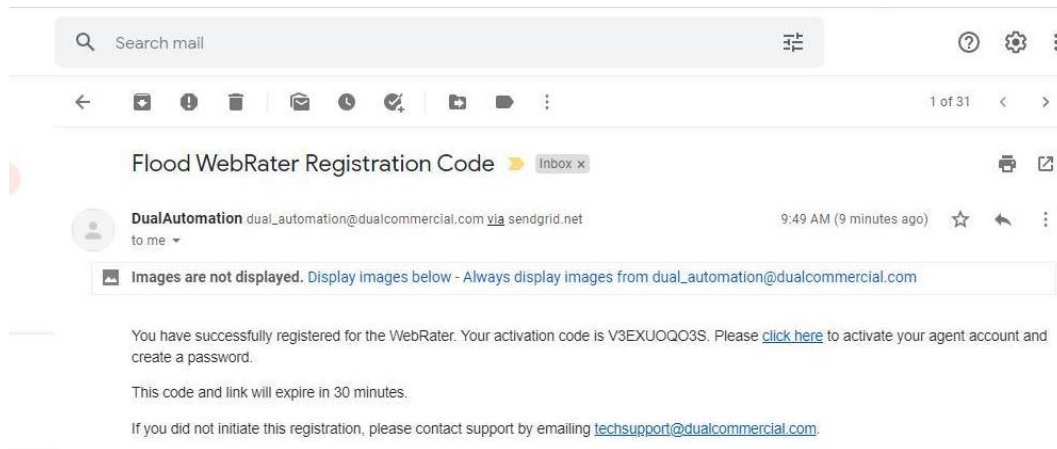
The screenshot shows the 'Register for Flood WebRater' form. It includes fields for Agent First Name, Agent Last Name, Agent Email Address, and Agency Name. Each field has a red error message below it: 'Agent First Name is required.', 'Agent Last Name is required.', 'Email Address is required.', and 'Agency is required.'. There is a 'Submit' button and a link 'Already registered? Log in instead.'. On the right, there are 'Instructions' and a 'Contact Us' link. The footer contains the DUAL logo, copyright information, and a version number.

After the agent clicks Submit, they will receive a Success message. This message will also indicate they must go to their email in order to finish the registration set-up.

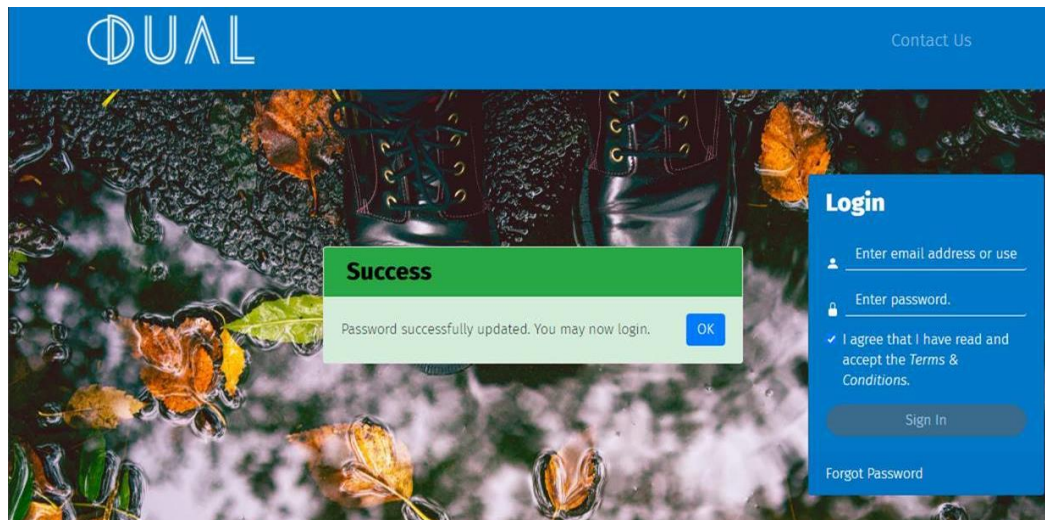


The screenshot shows the 'Reset Password' form. It includes fields for Email Address, Activation Code, New Password, and Verify Password. A green 'Success' message is displayed in the center, stating: 'You have been registered successfully. To finalize your registration, please check your email account for an activation code.' There is an 'OK' button next to the message. On the right, there are 'Instructions' and a 'Contact Us' link. The footer contains the DUAL logo, copyright information, and a version number.

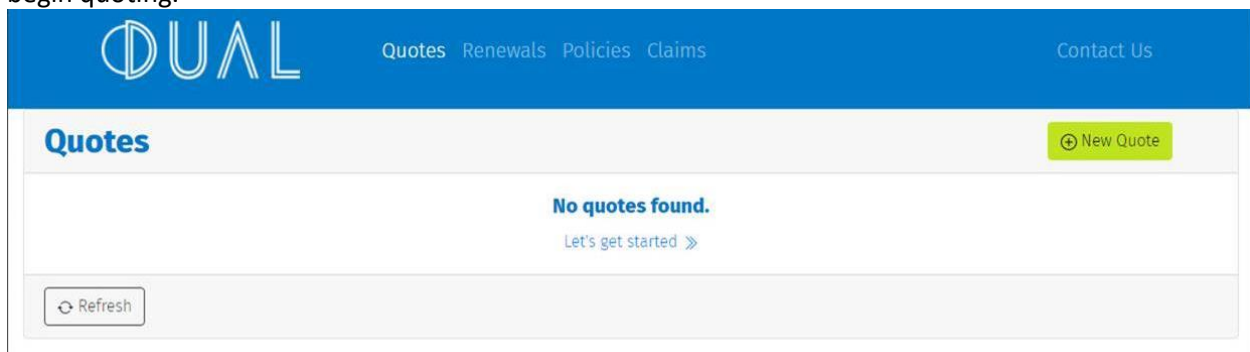
The Email message will appear as follows. Click the hyperlink within the email to activate the account. They will be asked to create a password.



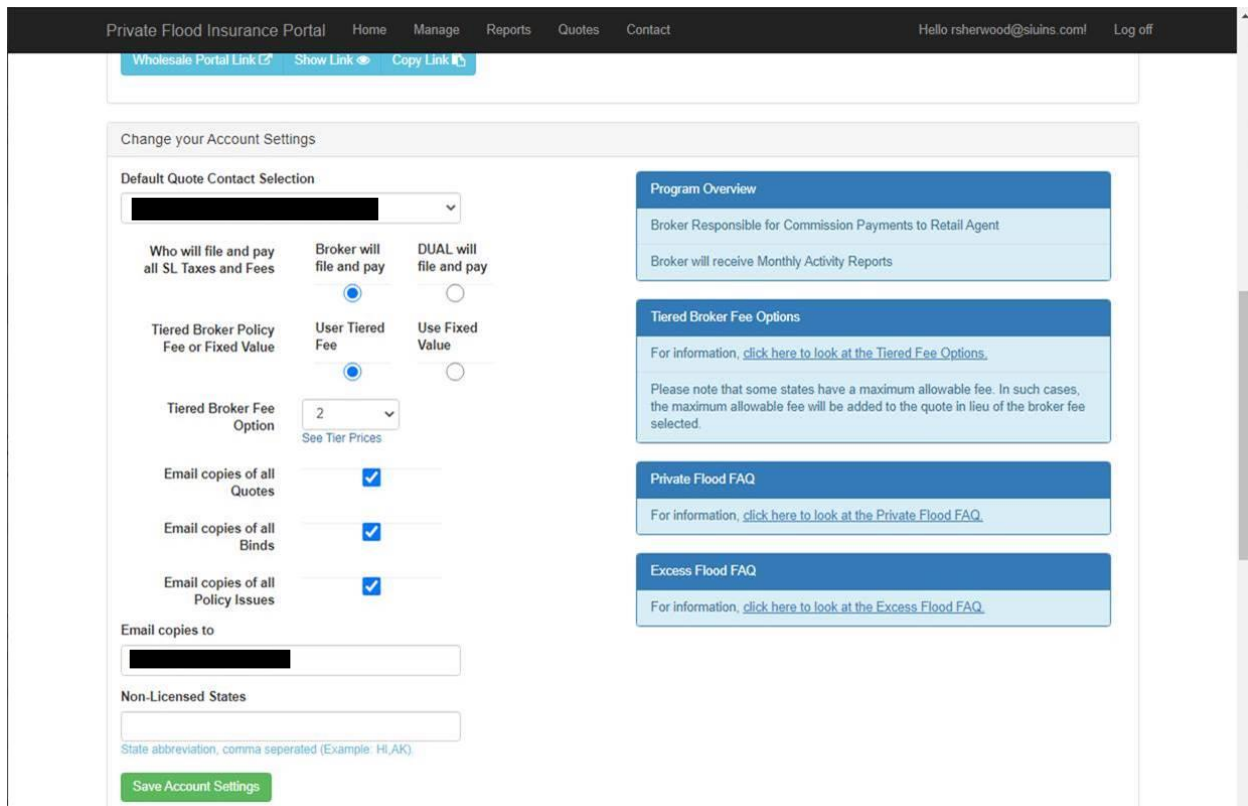
After completing the Password Reset page, they will receive another Success message and can now login.



Once logged in, they will be taken to their home screen where they can click the New Quote button to begin quoting.



Your agents must register one-time via your custom Agent Registration link. The registration process links them to your Default Quote Contact found on the Wholesale Portal Manage page:



Because the Agent Registration link is tied to a Contact within your organization, you have the option to send out different registration links to agencies, if desired. The best way to understand this is, the agency is submitting *on behalf of* one of your coworkers. As such, you may prefer your Default Quote Contact to be a generic Contact with a shared email address, like submissions@yourcompany.com.

Quoting & Binding in the DUAL Private Flood Portal

Once logged in, you will be taken to your home page. From the home page, you will be able to:

Create a New Quote

Select from a list of accounts you have already quoted

Coming Soon: In future updates you will also be able to quote Renewals, obtain Policies, and pay Invoices directly from your home screen as well.

<div> <div> Quotes Renewals Policies Invoices Claims </div> <div>Contact Us</div> </div>				
<div> <div>Quotes</div> <div> <input type="text" value="Search..."/> <input type="button" value="New Quote"/> </div> </div>				
Insured	Agent	Status	Control #	Modified
Commercial Demo	Denna Miller	Quoted		Jul 28, 2021
Test Demo	Mark Wilson	Bound	1381951	Jul 27, 2021

To View or Update a quote, click the Insured's Name.

Note: Once an account is in a Bound status, you will no longer be able to click the Insured's Name to view the details.

<div> <div> Quotes Renewals Policies Invoices Claims </div> <div>Contact Us</div> </div>				
<div> <div>Quotes</div> <div> <input type="text" value="Search..."/> <input type="button" value="New Quote"/> </div> </div>				
Insured	Agent	Status	Control #	Modified
Commercial Demo	Denna Miller	Quoted		Jul 28, 2021
Test Demo	Mark Wilson	Bound	1381951	Jul 27, 2021

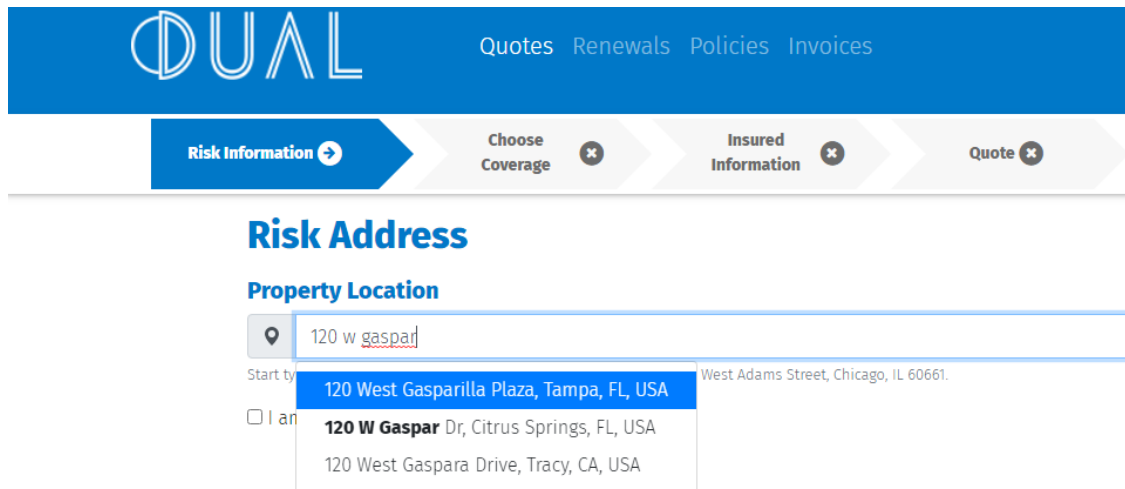
To create a new quote, click the green New Quote button in the upper right-hand corner.

Contact Us		
<div> <input type="text" value="Search..."/> <input type="button" value="New Quote"/> </div>		
Status	Control #	Modified
Quoted	1226636	May 24, 2021

Risk Address

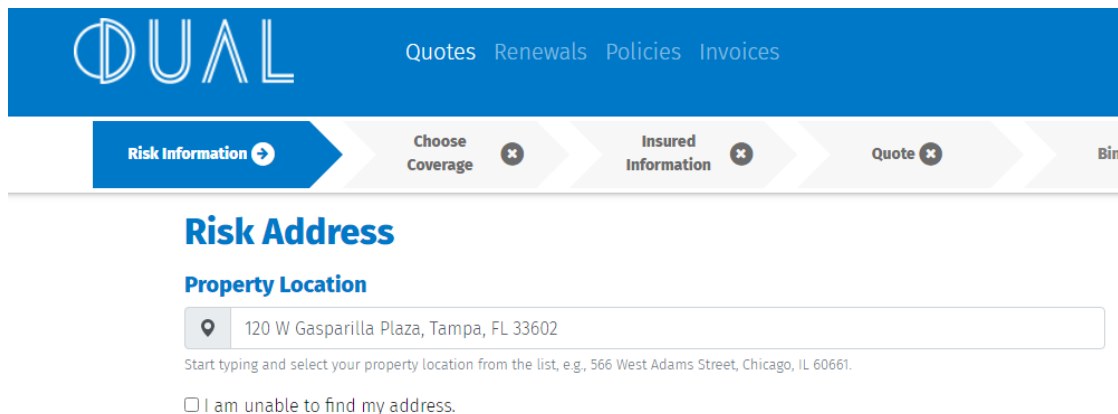
Enter the address of the Property Location.

The address field will suggest possible addresses based on what you are typing. Select the appropriate address once a match has been found.



The screenshot shows the DUAL web interface. At the top is a blue header with the DUAL logo and navigation links: Quotes, Renewals, Policies, and Invoices. Below the header is a progress bar with four steps: Risk Information (active, with a right arrow), Choose Coverage (with an 'x'), Insured Information (with an 'x'), and Quote (with an 'x'). The main content area is titled 'Risk Address' and 'Property Location'. It features a search input field with a location pin icon. The text '120 w gaspari' is entered into the field. Below the input, a dropdown menu is open, displaying three suggestions: '120 West Gasparilla Plaza, Tampa, FL, USA', '120 W Gaspar Dr, Citrus Springs, FL, USA', and '120 West Gaspara Drive, Tracy, CA, USA'. To the right of the dropdown, the text 'West Adams Street, Chicago, IL 60661.' is visible. Below the input field, there is a checkbox labeled 'I am unable to find my address.'.

Be sure the address includes the street number, street, city, state, and zip code.



This screenshot shows the same DUAL web interface as the previous one, but with the address '120 W Gasparilla Plaza, Tampa, FL 33602' selected in the input field. The dropdown menu is no longer open. The progress bar and header remain the same. Below the input field, the text 'Start typing and select your property location from the list, e.g., 566 West Adams Street, Chicago, IL 60661.' is displayed. The checkbox 'I am unable to find my address.' is still present.

If an accurate address cannot be found, leave the field blank and click the “I am unable to find my address” checkbox. You will then be able to manually enter the address.

Property Location

Start typing and select your property location from the list, e.g., 566 West Adams Street, Chicago, IL 60661.

☒ I am unable to find my address.

Street Address

Postal Code State County City

Once the address is completed, click the Start Quote button at bottom.

Risk Information

This screen includes building characteristic information, limits, and underwriting questions. Some risk information will be prepopulated based on the Property Location Address that was entered on the previous screen.

Review all information for accuracy and update or add information where prompted.

[Quotes](#)
[Renewals](#)
[Policies](#)
[Invoices](#)
[Contact Us](#)

Risk Information

Choose Coverage

Insured Information

Quote

Bind

6% YOUR QUOTE IN PROGRESS

Risk Information

120 W Gasparilla Plaza, Tampa, FL 33602

Coverage Effective Date

Flood Zone

Start typing and select your Flood Zone from the list.

Pre or Post FIRM

Building Type

Single Family Dwelling - Primary	Single Family Dwelling - Secondary	Apartment Buildings - 1-4 Units	Apartment Buildings - 5 or more Units	Commercial	Condominium Association	Mobile, Manufactured, or Prefabricated Home
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Year Built

Instructions

1 Please read this application carefully and complete all sections. We have populated some application fields with information from our third-party data provider. Take a look and modify any fields if needed.

1 Please note, medical equipment and perishable food/drink items are an exclusion under this program's Contents coverage.

Click the Continue button in the lower right-hand corner once you have finished completing all fields.

Is this a building or project in the Course of Construction?

☐ Yes ☒ No

◀ Back Continue ▶

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If any information is missing, the system will give you a warning and state what information is missing. Simply click OK and review/fill-in the information it noted.

Is this property located in a community flood hazard zone?

☐ Yes ☒ No

Is the structure built on stilts over flood water?

☐ Yes ☒ No

Has this location had prior flood losses?

☐ Yes ☒ No

Is this a building or project in the Course of Construction?

☐ Yes ☒ No

Warning

Some information is missing or not valid. Please review your application. OK

Some information is missing or not valid. Please review your application.

- Building Type is Required
- Construction Type is Required

◀ Back Continue ▶

Choose Coverage

From this screen, you will be able to select from a variety of deductible and pricing options.

Choose Coverage

120 W Gasparilla Plaza, Tampa, FL 33602

Deductible

\$1,000
\$2,000
\$5,000
\$10,000
\$25,000
\$50,000

Lloyd's Option #1

Building

Premium: \$4,950

[See More](#)

Select

Building & Contents

Premium: \$5,940

[See More](#)

Select

Lloyd's Option #2

Declined

- Total Insured Value > \$2,000,000

Deductible

You will be able to select from several deductible options. Click on the different deductible buttons and the options will update accordingly.

Deductible

\$1,000
\$2,000
\$5,000
\$10,000
\$25,000
\$50,000

Options

Click 'See More' to view the applicable state taxes and fees for that option.

Lloyd's Option #1

Building

Premium: \$2,475

[See More](#)

Select

Building & Contents

Premium: \$2,970

[See More](#)

Select

Click the Select button for the option you wish to proceed with. Your selection will be indicated by a green box.

Lloyd's Option #1

Building

Premium: \$2,475

[See More](#)

Select

Building & Contents

Premium: \$2,970

[See More](#)

Select

→

Lloyd's Option #1

Building

Premium: \$2,475

[See More](#)

Select

Building & Contents

Premium: \$2,970

[See More](#)

Select

Once you have selected your coverage option, click the Continue button in the lower right-hand corner.

deductible range starting as low as \$1,000.

- Meets lender requirements.

Continue ▶

NOTE: If the risk cannot be quoted by the online system, it will indicate that it is a Referral and will need to be submitted to the Flood team for manual review.

Please submit the risk to our flood underwriting team for review at flood@dualcommercial.com.

Choose Coverage

120 W Gasparilla Plaza, Tampa, FL 33602

Deductible

\$1,000
\$2,000
\$5,000
\$10,000
\$25,000
\$50,000

Coverage

**Lloyd's
Option #1**

Referral

- Building Replacement Cost > \$5,000,000

⚠ Please refer this application to our manual flood underwriting team at flood@dualcommercial.com. We may be able to offer terms on some of these exceptions manually.

Insured Information

On the Insured Information screen, complete all the pertinent application information. The information entered on this screen will also appear on the policy.

Insured Information

120 W Gasparilla Plaza, Tampa, FL 33602

Insured Name

Commercial Demo

Insured Email

tbecker@dualcommercial.com

Mailing Address

1100 5th Ave S Ste 301

Start typing and select your property location from the list, e.g., 566 West Adams Street, Chicago, IL 60661.

☐ I am unable to find my address.

Business Description

Instructions

i In this section, you will complete the application. Be sure to add any additional named insureds, mortgagees, or loss payees.

⚠ Please note, medical equipment and perishable food/drink items are an exclusion under this program's Contents coverage.

Additional Named Insureds:

To add an Additional Named Insured, enter the name in box and click the Add button. The name will now appear as a list with the option to Remove the name if needed.

To add multiple Additional Named Insureds, simply click the Add button once again.

Additional Named Insureds

Add

Museum of Art	Remove
Museum Inc	Remove

Mortgagees or Loss Payees:

To add a Mortgagee or Loss Payee, click the Add button.

Additional Interests - Mortgagees or Loss Payees

Add

Back

This will bring up a pop-up window where you can complete the Mortgage or Loss Payee's information. Click the Save Changes button once complete. This will return you to the Insured Information screen and you will now see the Additional Interests in a list.

Add/Edit Mortgagee or Loss Payee

Name

Type

Address

Start typing and select your property location from the list, e.g., 566 West Adams Street, Chicago, IL 60661.

☐ I am unable to find my address.

Loan Number

To add multiple Mortgagees or Loss Payees, simply click the Add button again.

Additional Interests - Mortgagees or Loss Payees

Click the Continue button in the lower right-hand corner once you have finished completing all Insured's information.

Additional Interests - Mortgagees or Loss Payees

Edit	First Mortgagee - My Mortgage Inc 101 E Kennedy Blvd, Tampa, FL 33602 Loan #: 12345	Remove
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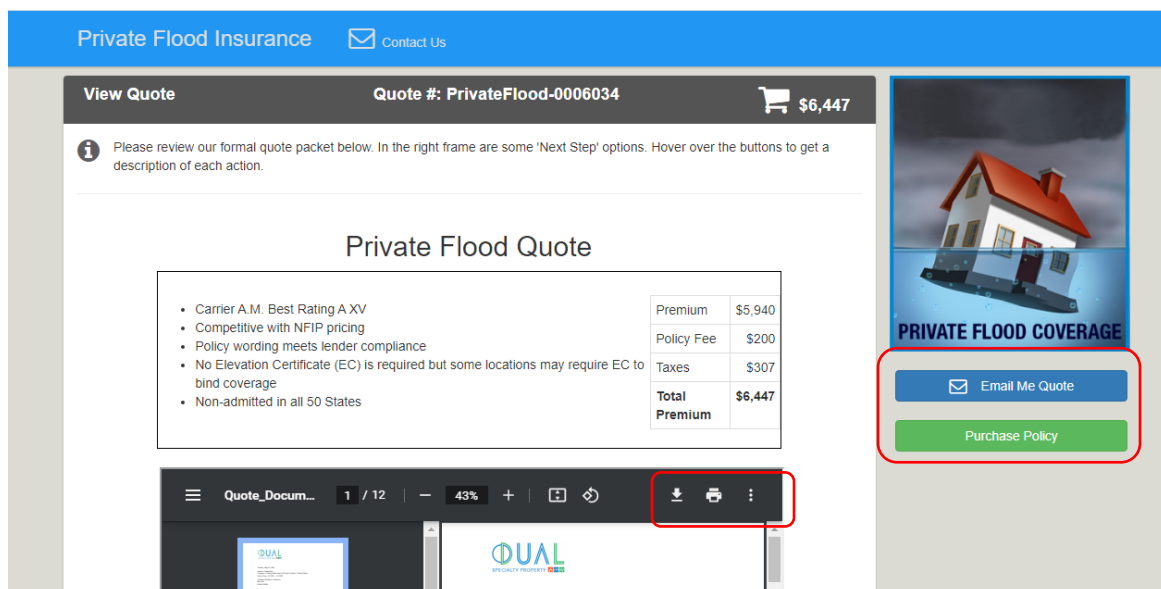
Receiving Quote & Binding

This will complete all application questions and you will now be redirected to your quote. Your quote will pop up in a second tab on your browser.

From here you may download or print a copy of the quote by selecting the download or print icons depicted below.

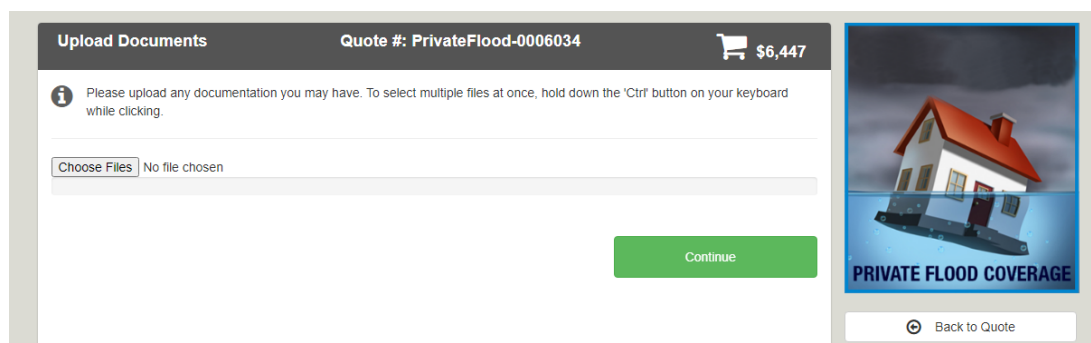
Alternatively, you may click the 'Email Me Quote' button on right-hand side. An email is sent to the email address DUAL has on file for the person who is logged into the system.

To purchase the policy immediately, click on the 'Purchase Policy' button on the right-hand side.



After electing to bind and clicking the 'Purchase Policy' button, you will be directed to the Upload Documents screen.

Upload your files such as Elevation Certificates, photos, etc. As with the NFIP, DUAL requires Elevation Certificates and photos on all properties that are post-firm and located in a high-risk zone. If the property is located in a low risk zone, such as X, B, or C then please just select "Continue."



You will be taken to the Purchase Policy screen in order to sign the application and quote. Signatures will be required in order to complete the bind process. To sign, click on the 'Click Here to Sign' hyperlink.

A pop-up will appear. Click the Get Started Button.

To begin signing, click the 'Start' button (indicated in orange). The eSign system will walk you through all the applicable places needed for a signature.

Click within the indicated signature field box and follow the prompts to add your signature.

Once you have completed all signature spots, the orange next button will no longer show. Click the DONE button (indicated in green).

You will then be redirected back to the Purchase Policy screen.

Enter the applicable agent's email. Please note all correspondence will be sent to the email you provide for the agent.

Enter the insured's email. A copy will be emailed to the Insured in order for them to add an e-signature to the application.

Click the Complete Purchase button.

You will receive confirmation page. This completes the process. You can provide some feedback or simply close the tab in your browser.

You will receive two emails. One will contain the signed application and quote. The other will include the policy.

Private Flood Insurance
[Contact Us](#)

Finished!
Quote #: PrivateFlood-0006034

Congratulations!

Your Confirmation Number is 1226639.

You will receive two emails. The first email will contain your signed application and quote. The second email will have your flood insurance policy. Please keep these emails for your records.

We greatly appreciate you taking the time to quote with us. We hope you will consider us in the future.

Optional Feedback

To better serve our customers, please take a moment to help us improve the quoting process by answering the questions below.

NEED FURTHER ASSISTANCE?

For underwriting assistance or questions about your quote, please contact DUAL directly by calling 973-634-7575 x 6446 or emailing flood@dualcommercial.com.