

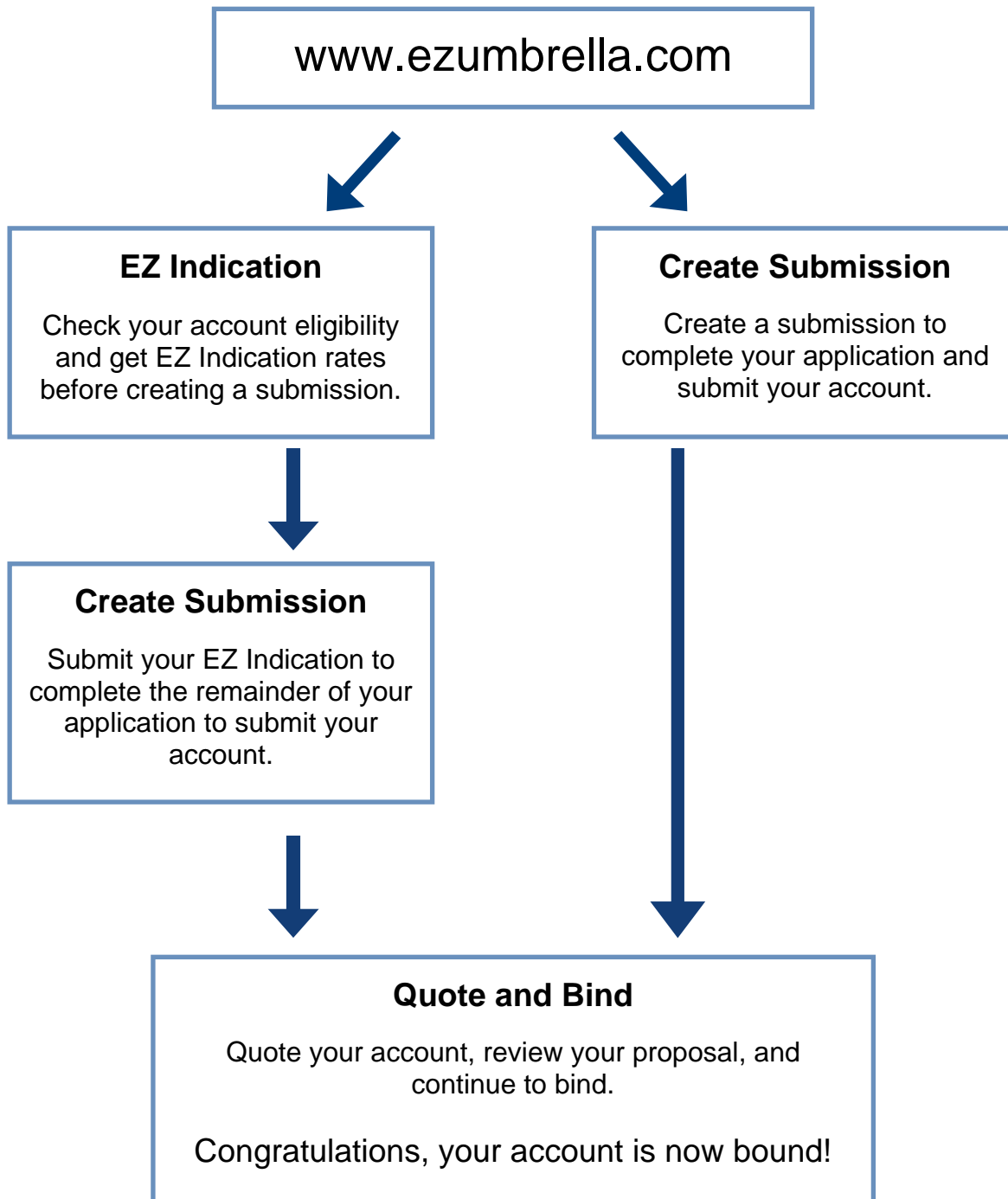


The New EZU:
Quick Start Guide

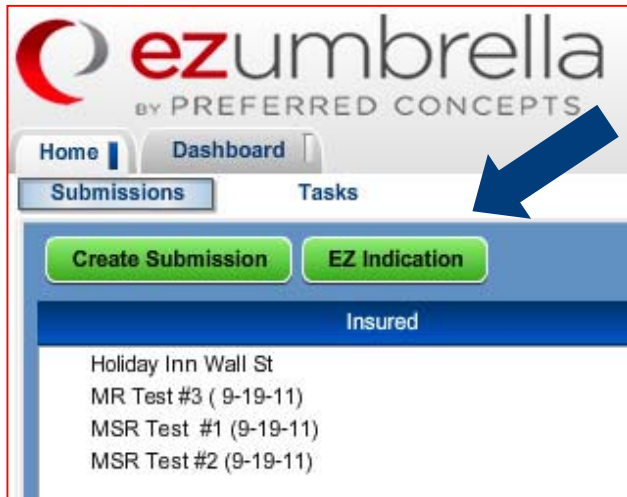
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How do I bind insurance with EZU?



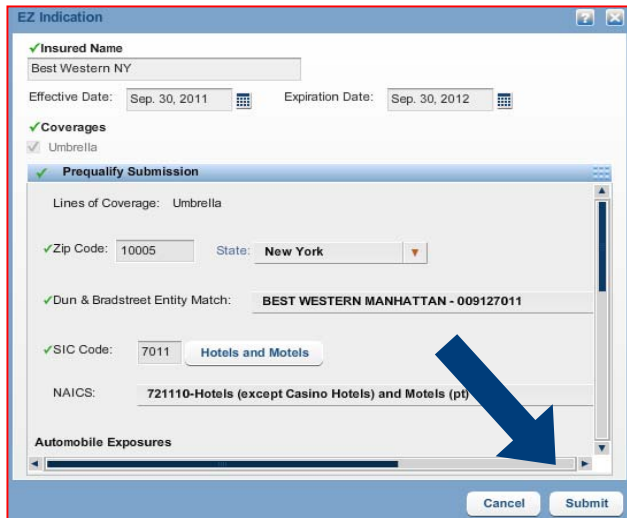
Step 1: ELIGIBILITY: Will my risk qualify for EZU?



From your home page, click **EZ Indication**.

Did you know?

EZ Application saves you time! EZU will know from your SIC/NAICS code if your risk is eligible for a shortened application.



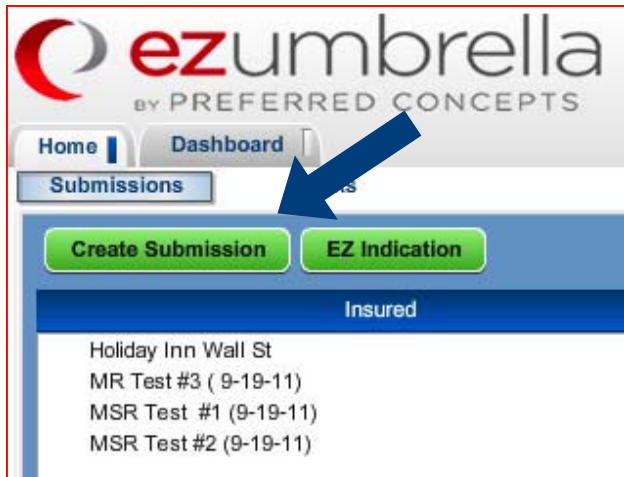
Complete the required fields and click **Submit** to view eligibility.

If your risk qualifies for the EZU program, you will receive your **EZ Indication Rates**. To bind insurance and open your account, click **Create Submission**.

The information you have previously entered will pre-populate into the application.

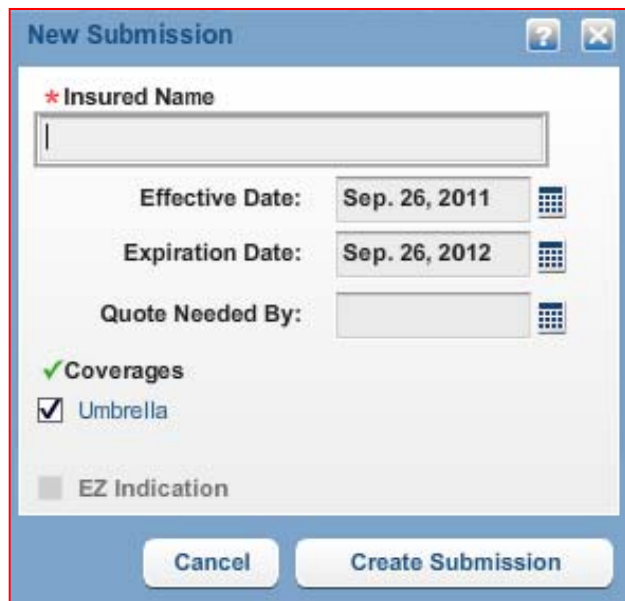
If your risk is ineligible, please contact an EZU Underwriter at service@ezumbrella.com or (866) 308-8655 to discuss your account. We are here to help you find a solution for your risk.

Step 2: CREATE YOUR SUBMISSION: Getting Started!



From your home page, click **Create Submission**. A new submission window will appear.

Fill in the required information and click **Create Submission**.



The screenshot shows a 'New Submission' window. It has a title bar with a question mark and a close button. The form contains the following fields and options:

- * Insured Name**: A text input field.
- Effective Date**: A date picker set to 'Sep. 26, 2011'.
- Expiration Date**: A date picker set to 'Sep. 26, 2012'.
- Quote Needed By**: A date picker.
- Coverages**: A section with a green checkmark icon. It includes:
 - Umbrella
 - EZ Indication

At the bottom of the window, there are two buttons: 'Cancel' and 'Create Submission'.

Your account will open directly to the application. Complete the application and click **Submit** to receive a quote.

If your submission does not qualify you will receive a pop-up notification. To discuss your account, please contact our EZU team at service@ezumbrella.com or (866) 308-8555. We are here to help you find a solution for your risk.

Step 3: COMPLETE THE APPLICATION: I need a quote!




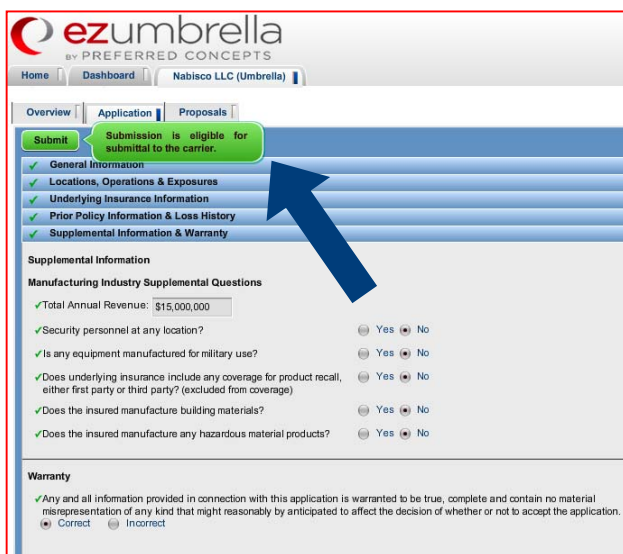
Complete each section of the application.

Move through each section completing all questions.

If you need to leave the application at any time, don't worry! The system automatically saves your information as you work.

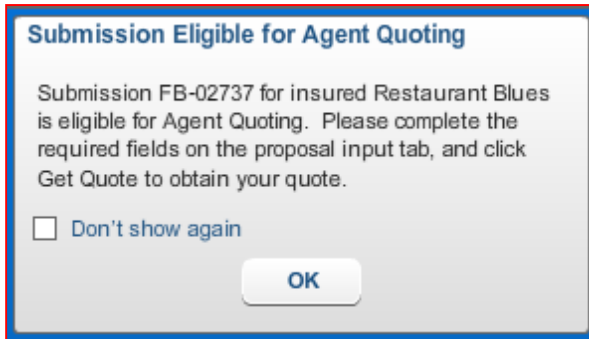
Did you know?

EZU tracks your progress with a  next to each complete question. Each section of the application turns green upon completion.



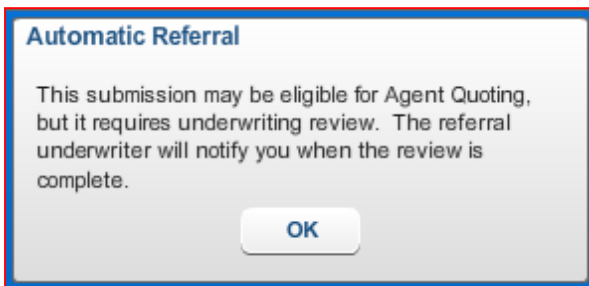
Once all required questions have been completed, click **Submit** to view your proposal.

Step 4: STRAIGHT THROUGH PROCESSING / DECLINATIONS / REFERRALS



If your account is eligible for straight through processing, you will receive a pop-up notification. Click **Create Proposal** to get your quote.

Go to **Step 6** to bind your quotation.



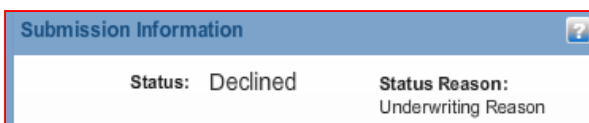
If your account is Referred or Declined you will receive a pop-up notification that it has been sent to your Underwriter for review.

Once your account has been approved, you will receive an email notification that you can proceed to quoting. Go to **Step 6** to bind your quotation.

A **Referral** means that an underwriter is manually reviewing your account and will contact you shortly to discuss next steps.

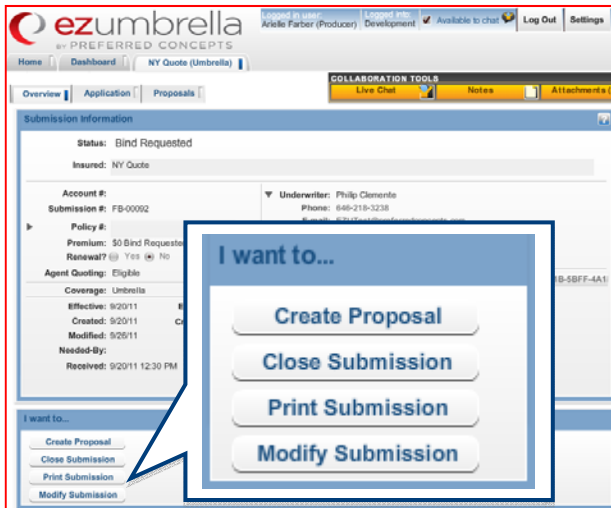
A **Declination** means that that your risk does not fit into our established underwriting guidelines but we still may be able to help you place this account.

If you are declined we still may be able to help you place this account. Contact us at (866) 308-8555 to discuss additional options for your risk.



Your account status can also be seen on your Overview Screen.

Step 5: MODIFYING YOUR APPLICATION: Can I amend my account?



Prior to binding, you can amend your application.

From your Overview screen, click **Modify Submission**. This will open your application to revise as necessary.

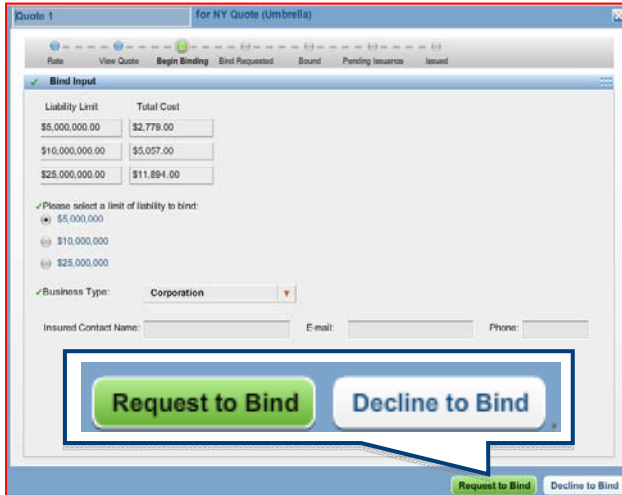


All modifications are listed at the bottom of your application.

To submit your modifications, click **Submit**.

The changes will be sent to your Underwriter if they require further review. You will receive an email notification once your account is clear to quote.

Step 6: BIND YOUR INSURANCE



Liability Limit	Total Cost
\$5,000,000.00	\$2,779.00
\$10,000,000.00	\$5,057.00
\$25,000,000.00	\$11,894.00

Please select a limit of liability to bind:
 \$5,000,000
 \$10,000,000
 \$25,000,000

Business Type: Corporation

Insured Contact Name: _____ E-mail: _____ Phone: _____

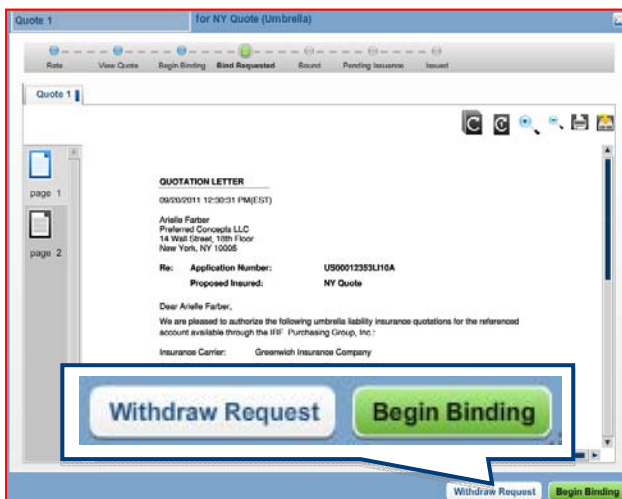
Once a quote is generated, review your proposal.

To bind your insurance, select the limit option you want to bind and click **Request to Bind**.

To revoke your request to bind, click **Decline to Bind**. If you would like to request a new proposal, contact your underwriter.

Did you know?

You can contact your Underwriter instantly through **Live Chat!** Go to your Home screen to connect.



QUOTATION LETTER
 06/03/2011 12:00:01 PM(EST)

Ariella Farber
 Preferred Concepts LLC
 14 West Street, 10th Floor
 New York, NY 10005

Re: Application Number: U900012393L15A
 Proposed Insured: NY Quote

Dear Ariella Farber:
 We are pleased to authorize the following umbrella liability insurance quotations for the referenced account available through the IFF Purchasing Group, Inc.:
 Insurance Carrier: Greenwich Insurance Company

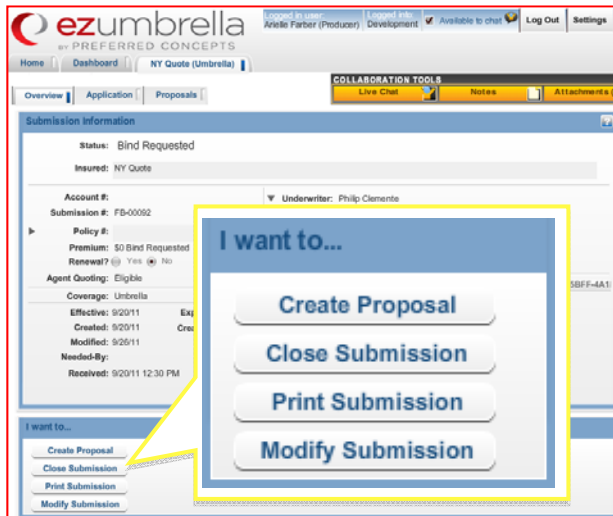
After you review your quote, click **Begin Binding**.

Congratulations, your account is now bound!

You will receive a confirmation email with your binder attached.

You can locate all policy documents in your Attachments Folder. Go to **Step 7** to learn how to print, download or upload documents.

Step 7: PRINTING / DOWNLOADING / UPLOADING DOCUMENTS



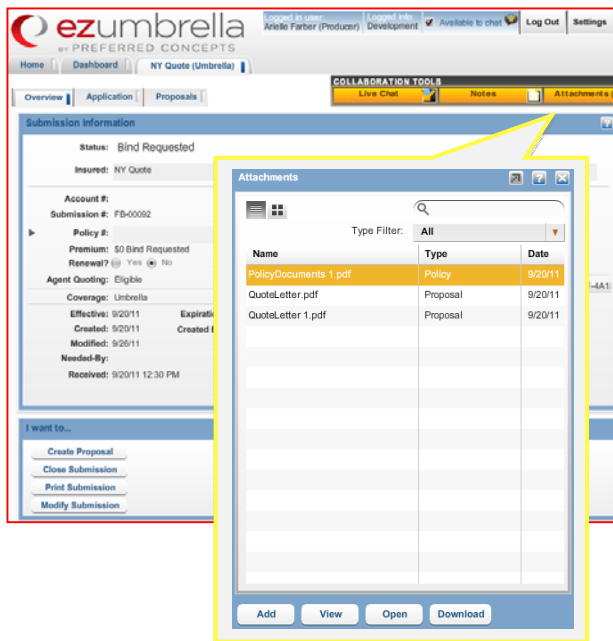
How do I print my submission?

From your account Overview screen, click **Print Submission**.

On the pop-up window that appears, select the documents that you would like to print.


Click **Print**.

Alternatively, you can find your documents in the Attachment Folder.



How do I print, download or upload documents?

From your account Overview screen, click **Attachments**. Select the desired document to print or download.

Click **View** to open the document within the ezumbrella atmosphere and click the **Print** icon. 

To open the document in a new Internet window, click **Open**. Click File and Print as normal.

To download the document to your files, click **Download**.

To upload a document, click **Add**. Browse to find the document and select a file type. Click **Upload**.

Thank you for using the new EZU!

For further assistance, contact one of our EZU experts – we're here to help!

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To reach us through email choose from the following:

General Inquiries:	service@ezumbrella.com sales@ezumbrella.com
Existing Accounts:	underwriting@ezumbrella.com
Claims:	claims@ezumbrella.com
Accounting:	accounting@ezumbrella.com
System Issues:	webmaster@ezumbrella.com