THE BRITECO AGENT / BROKER PROGRAM GUIDE

All your client information at your fingertips anytime, from anywhere

- Instant quotes and underwriting decisions in minutes
- Easy, self-service tools for you and your clients to update & manage policies
- Better jewelry coverage at a better price

briteco

Check out our agent resources page here:
https://help.brite.co/en/collections/3909827-agent-resources

Table of Contents

Welcome to the BriteCo Agent Program

Our quick and easy online BriteCo Agent Portal enables you to get a jewelry insurance quote in 30 seconds.

MASTERING THE BRITECO ONLINE AGENT PORTAL:

A Video Tutorial

Agent Portal Video Demo

Watch demo online at any time:
https://brite.co/agent-portal-tutorial/

BriteCo makes the jewelry insurance experience faster and easier

- Instant quotes and underwriting decisions in minutes
- All policies are backed by an AM Best A+ rated insurance carrier (licensed in all 50 states)
- No-touch renewals with automated limit updates
- No claims reporting to third parties such as C.L.U.E. and A-PLUS
- Better jewelry coverage at a better price

Your clients get better jewelry coverage at a better price

- Worldwide coverage for loss, damage, theft, and mysterious disappearance
- Zero deductibles
- Up to 40% savings over competitors
- Convenient monthly pay option

They get jewelry insurance that makes your life easier

- Automated renewals boost recurring revenue
- Easy, self-service tools for you and your customers to update and manage policies
- Policies backed by the financial strength of global leader

Why Stand-Alone BriteCo Insurance is Better Than Homeowners Insurance

Why is keeping jewelry on a homeowners policy a ticking time-bomb?

70% of personal property theft losses are jewelry

- Save money compared with typical homeowners floater coverage
- No impact on your homeowners policy or rates if you make a claim
- No deductibles! Eliminate out of pocket costs when making a claim
- Automated value updates vs required new appraisal with homeowners floater
- Additional discounts from BriteCo

"Why risk higher costs or non-renewal if you make a claim on a homeowners jewelry insurance floater policy? BriteCo gives you better coverage at a better price, no deductibles and if you have to make a claim, BriteCo doesn't report it to third parties like CLUE or A-PLUS."

Paula Nienheuser, Owner
Guardian Insurance Group
Camdenton, Missouri

AGENT PORTAL USER GUIDE

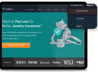
This manual provides a comprehensive walkthrough of the BriteCo Agent Portal. You'll learn how to swiftly generate quotes, modify existing policies, and utilize reporting tools to track your activity. Additionally, the guide includes step-by-step instructions for common tasks and contact information for support to ensure you have all you need for a smooth and efficient experience.

What's Inside:

- Quick access to real-time policy quotes and adjustments
- Streamlined policy management and client servicing
- Reporting tools and accurate commission tracking

LET'S GET STARTED!

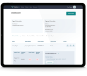
Login



Navigate to the BriteCo Homepage, then **click "Sign In"** and then **"Agent"** in the upper right-hand corner.

Enter your Email and Password and **click "Log in".**

Dashboard



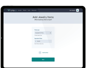
Upon login you will see the agent dashboard.

At the top is the agent and agency information.

Below are the policies for follow-up, quotes, purchased policies, commission chart, and commission report tabs, which will be highlighted later in the manual.

To initiate a quote for your client **click** [button] in the upper right corner.

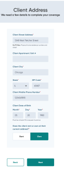
Initiate a Quote



Fill out the jewelry information, which includes the type of jewelry item (e.g. ring, necklace, watch) and the appraised value.

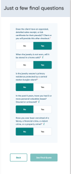
If you wish to add additional items to the quote **click** (+) to fill out more jewelry information.

Fill out your client's information and **click "Next".**



Fill out your client's information and **click "Next".**

An additional insured can be added to the policy for free if needed. The additional insured can reside at a separate address.

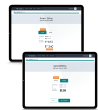


Next answer a few yes or no questions for your client.

Please note, keep the first question answer as **"Yes"** to continue with the quote process.

After completing the client's details, you'll see an insured monthly premium for the piece(s).

Click "Insure These Pieces" to continue.

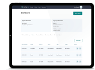


You will see both annual and monthly billing options. At this point, the quote is saved. You can view it under the quotes tab in the agent dashboard.

Please note, if your client does not need to see a quote proposal you may **click "Go To Payment"** and continue to bind the policy.

To return to the dashboard, **click** britecо in the upper-left corner.

Quotes



Returning to the dashboard, under the **"Quotes"** tab you will see all previous quotes.

Click on the right side of a quote to see its details.

Inside you will see the customer's information, the additional insured's information, and the piece details.

Below you will see the underwriting attributes and the answers to the underwriting questions.

Please note, the additional underwriting questions are only triggered if one piece exceeds $25,000 in value or if multiple pieces exceed $50,000 in value.

Additionally, prior cancellations are from claims or non-pays, it does not include carriers pulling out of a state.

Quote Proposal Document

To see a quote proposal navigate back to the top of the page and **click** Quote Proposal

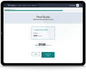
The quote proposal contains the quote number, date, client's name and address, the monthly and annual premium, the total amount insured, and the proposed covered property.

On the second page you will see a detailed comparison between Briteco and other coverage options.

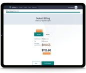
The quote proposal is a printable and downloadable document for easy sharing with your client.

Binding a Quote

To bind the quote, return to the quote page and **click**  in the upper-right corner.



Returning to the monthly premium page **click "Insure These Pieces"** to continue.



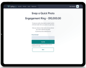
Choose the annual or monthly premium and **click "Go To Payment"**.

Fill out the billing information on behalf of your client and make the payment to bind the policy.

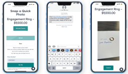
After payment, you will then be prompted for documentation upload.

Documentation/Photo Upload

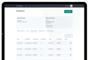
Under **"Upload Documentation"**, an appraisal, detailed sales receipt, or lab certificate will need to be uploaded.



Under **"Take A Picture Of Your Piece"**, input your client's phone number in order to send them a text message with instructions to take a real-time photo of their piece(s).

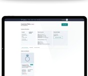


Purchased Policies



Returning to the dashboard, under the **"Purchased Policies"** tab you will see all your clients' purchased policies.

To view the policy information **click** on the right side of the policy.

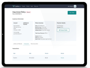


Inside you will see the customer's information, the additional insured's information, the policy overview, and the payment details. To change payment details **click** to fill out the new card information.

Below the customer information you will see the jewelry and watches, transactions, and policy documents tabs.

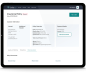
To file a claim **click** in the upper-right hand corner.

Under the "**Jewelry and Watches**" tab you will see the insured pieces, once images have been uploaded they will be visible here.



Under the "**Transactions**" tab there is a recorded transaction and a **link to view the receipt.**

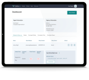
The receipt is a printable and downloadable document to enable sharing with your client.



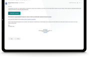
Under the **"Policy Documents"** tab you will see your client's policy once it has been issued.

Here you will see the document type, the effective date, and there will be a **link to view a PDF of the policy**.

Policies for Follow-Up



Returning to the dashboard, under the **"Policies for Follow-up"** tab you can see the policy and any missing documents.



Click and your client will be sent an email from your email address with upload instructions.

ABOUT

briteco

Established in 2018 by a third-generation retail jeweler, BriteCo is a leading insurance technology company focused on transforming the jewelry insurance industry for the digital age. BriteCo has democratized the process of buying 5-star rated jewelry and watch insurance for consumers with an easy-to-use online application, superior coverage in minutes, and an affordable subscription-like monthly payment option.