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**Frequently Asked Questions**

**Can I work with First Choice?**

First Choice currently does business in CA, CT, DE, FL, GA, KS, LA, MA, MD, MO, NJ, NY, NC, OR, PA, SC, TN, TX, VA and WA. We welcome your appointment and look forward to servicing your business.

**How is First Choice different from the other providers?**

First Choice provides a personal touch you might not find with other companies. We offer expertise in all sizes of commercial accounts - nothing is too large or too small.

We are happy to provide personalized guidance to our agents from start to finish. Whether it’s help in getting the right information or reviewing proposals with your clients, we will work with you via teleconference or in person to secure a successful transaction.

**How do I get appointed with First Choice?**

Fill out our Producer Agreement and send it to [info@firstchoiceii.com](mailto:info@firstchoiceii.com) or fax 866-884-4796 along with copies of your W-9, State license and recent E&O certificate. You’ll likely be appointed the same day.

**What is the Hiscox Small Business Program and how do I sign up?**

Our appointed agents use our Hiscox Small Business Instant Quote Program located at [www.firstchoiceii.com](http://www.firstchoiceii.com) This allows you to quickly obtain Professional Liability (E&O) and General Liability quotes for your customers (and BOP for all states except FL and SC), underwritten by “A” Rated Hiscox Insurance Company.  Features include:

\* Instant bind - most quotes don't need underwriter review

\* Automatic renewals

\* Policy documents emailed to you within minutes

\* All servicing and policy support done for you

We've had a great response from our agents with this program, so don't miss out.  To get started, you must be appointed: Fill out our Producer Agreement and along with a copy of your W-9, E&O and State License, send to [info@firstchoiceii.com](mailto:info@firstchoiceii.com) or fax 866-884-4796.  Once appointed, you’ll receive your Agency Code Number in your confirmation email with further instructions. It’s easy - just go to [www.firstchoiceii.com](http://r20.rs6.net/tn.jsp?f=001Xqir7iiwS_5YaGPZai7K4iS-BwM1T16bHp_bFX2q2HnxHpxMfY4_A7o5GDRjSWZNLCLZLSZb4a6C0Q6hnWahuVR8-5QRoGyj3XLLWxM_wH_Y79vtYlJdfDl2Ne4mUUFGreQXyMOJ-0aWD00xFMcEceoWdN4ynplN58hl4JCfjd7K9uJMvGWeYMW7jeNfgKAVBL3deeEIsUoSLiAy9Q7_TW7wf6JWm_i1guGs2kskvm0o4TQjJzikubu5lJPf5EXWA7uSxsbrP3e008omgQSbdBThAZpK33LtWgR4StRntjwg0y34yv-JY5SyiJD_-eXUx5ZWgRGjA8JXbkeQ48LLQb1IWUY9UmoaSeJU4eya74w=&c=IZ-0WBlek0pC2dba5TYff4VzJFGcZo_WUeeCWhKfRuV4PEYV9RRbXw==&ch=YIyExFTgiyWxUFCj0XNKmJtW-v5ZkE9NWVgfZVzxHkmfd0GSTuZXiw==) and click on the Hiscox Small Business Instant Quote button – then use your assigned code when submitting a request for quote.  No further log-in or passwords are required.

**What is the ACE Small Business Program?**

Our ACE program offers Management Liability, Professional Liability, International Casualty, Environmental, Inland Marine, Small Umbrella and Specialty Commercial.  This program follows the normal process of submitting ACORD forms and/or company applications, which are available on our website [www.firstchoiceii.com](http://www.firstchoiceii.com).  The ACE Overview sheet is included in your appointment confirmation email.

**Do you have a market for \_\_\_\_\_\_ type of risk?**

We often have multiple markets for any given risk, so your best course of action is to go to our website [www.firstchoiceii.com](http://www.firstchoiceii.com) , fill out the applicable Acord form and submit it.

Please be advised we can only obtain mid-term quotes when the insured is being cancelled or non-renewed!

**What is an ACORD form and why do I need to use them? How do I know which ACORD form to use?**

Acord forms are standard applications most insurance companies accept. They are the vehicle in which your Insured’s information is provided for quote, and available on our website [www.firstchoiceii.com](http://www.firstchoiceii.com) in PDF format. To access Acord forms from [www.firstchoiceii.com](http://www.firstchoiceii.com), click on Business Insurance. On the following page on the right hand side, you will see the Acord Forms and Applications in the Blue Box. All of the forms are listed alphabetically, specifying form number and state if applicable.

Once you’ve completed the form, scan to [info@firstchoiceii.com](mailto:info@firstchoiceii.com) or fax 866-884-4796. If you’re not sure which ACORD form to use, contact your Account Executive for assistance.

Please note that some insurance companies reject handwritten applications due to illegibility, so typed and printed forms will save on turnaround time. Also First Choice is the agent of record – no need to sign your name or agency name as producer on the Acord application.

**What information do I need to get from the insured to get an indication/quote/policy?**

To get a quote you need to provide us with a completed ACORD form application for the line of business you’re requesting. It’s nice if you can get a copy of the current Policy Declarations Page since that gives you most of the information to get started.

To bind the policy, in addition to the above, you need to provide 3 to 5 years loss history (depending on type of risk), and all prior/current carrier information. If there are no losses, provide a letter from the insured stating there are no losses and have the Insured sign.

**What kind of lead time do you need?**

As much as possible! We work as quickly as we can to turn your quote around. If you give us completed applications we normally get back to you in less than a week, but large and unique accounts take longer, up to 30 days. The more complete the information you provide, the quicker the turnaround.

**I have an opportunity to work on a large commercial account but I’ve never done that type of risk before. What should I do?**

Give us a call. We’ll set up a teleconference to walk you through the steps and work with you to get it done. If it is a very large program (over $250,000 in annual premium) we’ll try to visit with you and/or your insured in person to get the account written.

**How do I handle start-ups when getting a quote?**

Since start-ups have no insurance track record, you need to provide background information on the insured, illustrating previous success in a business environment. Having a proven track record goes a long way toward helping an underwriter evaluate the risk.

**What is the best way to contact you?**

Toll Free Phone: 866-821-9572 Toll Free Fax: 866-884-4796 General email: [info@firstchoiceii.com](mailto:info@firstchoiceii.com)