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## Stonetrust Market Reservation Guidelines

- ✦ To reserve the market for your submissions/applications, we recommend that you submit your applications directly through **EZSTONE**. We will continue to accept applications via email or fax, but to ensure immediate entry and reservation, submitting through **EZSTONE** is the best option.
- ✦ Submissions can be entered directly, uploaded from a PDF, or emailed to [ezstone@stonetrustinsurance.com](mailto:ezstone@stonetrustinsurance.com). If you need assistance with logging in please contact [it@stonetrustinsurance.com](mailto:it@stonetrustinsurance.com). Please also note that your Stonetrust underwriter or marketing representative is available to provide additional EZ Stone training for your agency as needed.
- ✦ To reserve the market, a submission/ application has to be complete and **not** in **DRAFT** status. Fully completed applications will be indicated with a status of **SUBMITTED** in EZStone
- ✦ Completed submissions/applications not in DRAFT status can be reserved **120 days** prior to the application's effective date.
- ✦ If an agent receives an AOR on a submission already reserved for another agent, the agent with the reservation will be advised that they have **10 days** to obtain a rescinding letter. If the rescinding letter isn't received in 10 days, the reservation will be removed and a new reservation will be made for the agent holding the AOR.
- ✦ All quotes issued will expire at **10 days** from the effective date if the quote is not in **Bound** status.
- ✦ All submissions with duplicates that require additional information will be held for **30 days**. If the additional required information isn't received within 30 days, the submission will be rejected. If there isn't a duplicate submission, the 30 days may be extended at the underwriter's discretion.

