

Policyholder Portal Training Guide

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What can be accessed in the Policyholder Portal?

My Policies

- Ability to review all Policy terms
- View Incurred Losses/ Loss Ratio
- Check the status of the account

My Claims

- Allows you to view all claims reported

Document List

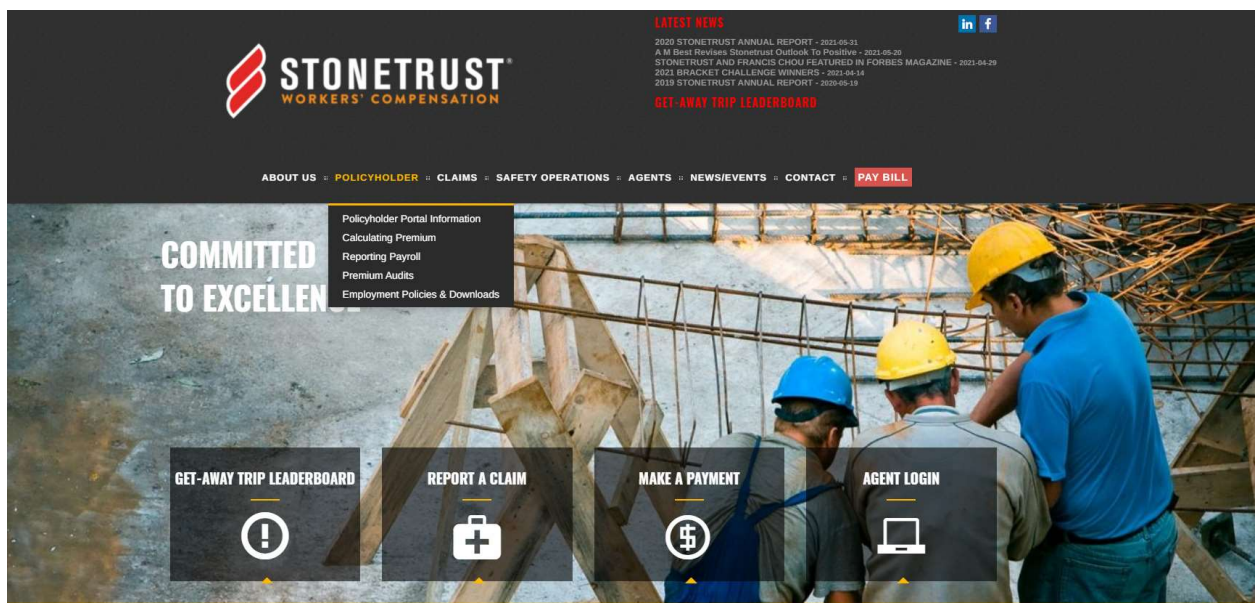
- View and download all Policy documents

I Want To...

- Download a Current Policy
- Report a Claim
- Make a Payment
- Set up on Auto Payment
- Make a one-time Payment
- \$ Report Payroll

Accessing the Portal

- Need access to the Portal? Contact us at service@stonetrustinsurance.com or 800-311-0997.
- Already have access to the Portal? Go to our website <https://www.stonetrustinsurance.com/>
- Hold your cursor over the **POLICYHOLDER** tab then click on “Policyholder Portal Information” to get additional information



- Need to make a payment? Click the box labeled “MAKE A PAYMENT”
- Access the Portal with your Username and Password



Self-Service Web Portal

Log In 

By clicking 'Log in' you signify that you have read, understood, and agreed to the ["Terms of Use"](#) and ["Privacy Policy"](#)

Forgot your username or password?

[Click here](#) to recover your information.

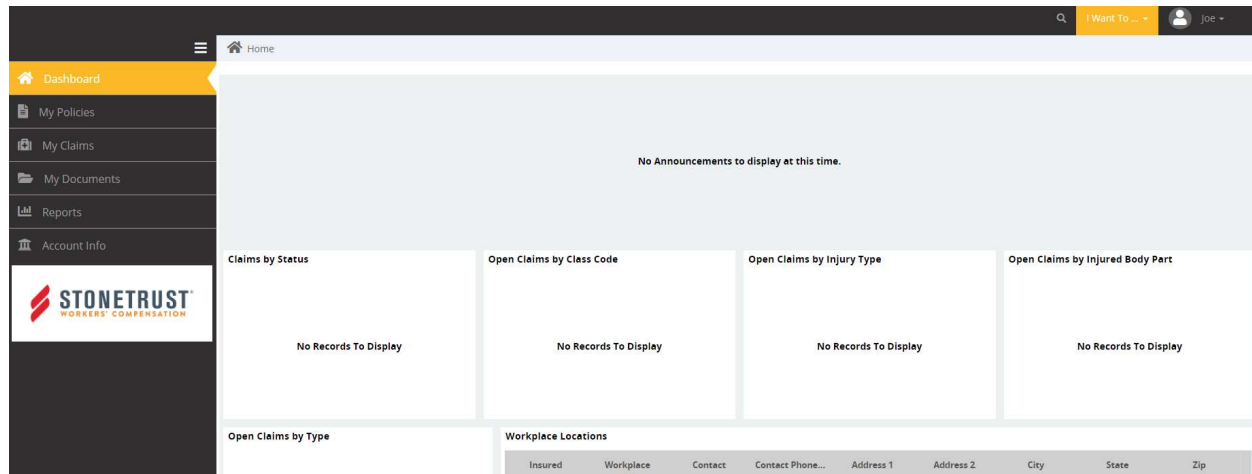
Don't have an account yet?

[Contact us](#) to request an online user account.

[Privacy Policy](#) | [Terms of Use](#)

Stonetrust Commercial Insurance Company

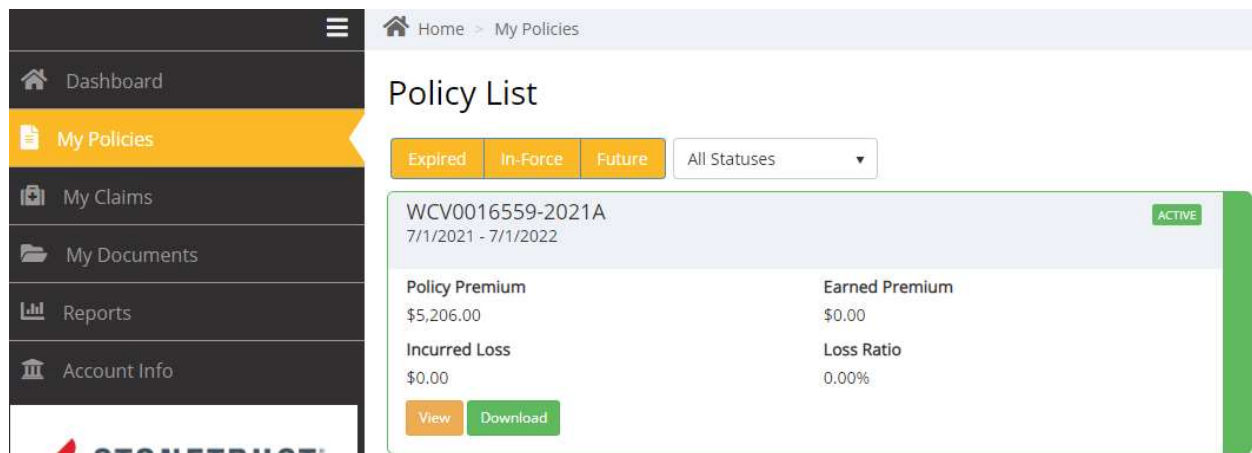
Dashboard



The dashboard features a dark sidebar with navigation links: Dashboard, My Policies, My Claims, My Documents, Reports, and Account Info. The main content area has a top bar with a search icon, a 'I Want To...' dropdown, and a user profile 'Joe'. Below this, a large light blue box displays 'No Announcements to display at this time.' A grid of four white boxes follows, each titled 'Claims by Status', 'Open Claims by Class Code', 'Open Claims by Injury Type', and 'Open Claims by Injured Body Part', all showing 'No Records To Display'. At the bottom, there are sections for 'Open Claims by Type' and 'Workplace Locations' with a table of headers: Insured, Workplace, Contact, Contact Phone..., Address 1, Address 2, City, State, and Zip.

My Policies

- You can find Policy Premium and Loss Ratio
- You can download a copy of the Policy
- You can View the Policy Summary, Billing, Payroll, Endorsements and Claims



The 'My Policies' page shows a sidebar with the same navigation links as the dashboard. The main content area has a breadcrumb trail 'Home > My Policies' and a 'Policy List' title. Below the title are tabs for 'Expired', 'In-Force', and 'Future', along with a dropdown menu set to 'All Statuses'. A policy card for 'WCV0016559-2021A' (7/1/2021 - 7/1/2022) is shown with an 'ACTIVE' status. The card displays the following data:

Policy Premium	Earned Premium
\$5,206.00	\$0.00
Incurred Loss	Loss Ratio
\$0.00	0.00%

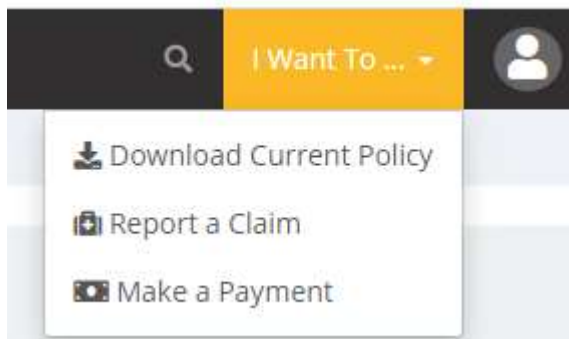
Buttons for 'View' and 'Download' are located at the bottom of the policy card.

My Claims

- You will find First Report of Injury List
- Claims List
- Report a Claim



Report A Claim



- Please complete the information in each field on the “First Report of Injury” screen (see below) to submit a claim.

First Report of Injury

Date of Injury

Jurisdiction

Injury Information

Date of Injury

Date of Injury

Employee

Personal/Wage Information

First Name

Middle Name

Last Name

Date of Birth

SSN

Hire date

Date Employee Began Work-Related Duties

Country

Address 1

Address 2

City, State, Zip

Gender

Marital Status

Job Title

Last saved on: Jun 21, 2021 1:52 PM

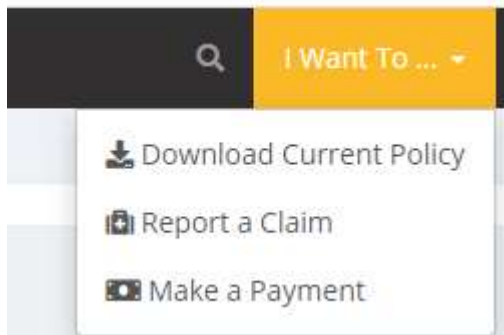
[< Previous](#) [Save](#) [Save & Continue >](#)

My Document List

- You will find a list of all documents produced for this Policy

Description	Associated with	Group	Modified
Billing Statement STC	Stonetrust Policy Test - WCV0016559-2021A, 2021A	Billing Statement	8/20/2021
Policy	Stonetrust Policy Test - WCV0016559-2021A, 2021A	Policy Issuance & Endorsement	8/20/2021
Policy Issuance Packet .PDF	Stonetrust Policy Test - WCV0016559-2021A, 2021A	Miscellaneous	8/20/2021
Billing Statement STC	Stonetrust Policy Test - WCV0016559-2021A, 2021A	Billing Statement	8/20/2021
Binder SC	Stonetrust Policy Test	Insured Letters	8/20/2021

Make a Payment



- Chose the Statement you are paying on with the drop-down box
- Use the default amount or type in the amount you want to pay
- Check and Click the **GREEN** “Authorize Payment” **button**

Make a Payment



Statement

1 - Stonetrust Policy Test - Billing Statement # 108965

Due

9/19/2021

Balance

\$100.00

Payment Date

8/20/2021



Payment Amount

100.00

Bank Account

Test Bank [Account: *****89]



When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account the same day we receive your payment and you will not receive a check back from your financial institution. Transactions submitted before 4pm CST will be posted to your account the same business day. All other transactions will be posted to your account the next regularly scheduled business day.

☒ To authorize your payment, please read and accept the above Payment Authorization

Cancel

Authorize Payment

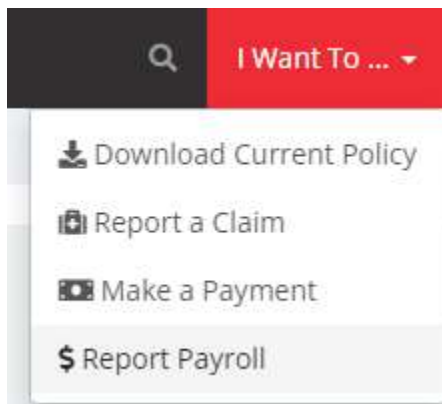
- To make a payment the insured should enter the bank account info and click to authorize payment.
- To enter the bank account information, click the (+) next to bank account (see above) and enter in bank account name, routing number, account number and Type (checking, other, savings).
 - This is also the section where you can change the banking information if needed.
- Chose the following that apply when adding a bank account. The first option is the authorization for this bank to be added. The second option is choosing a reoccurring automatic monthly payment.

- ☐ I authorize the use of this bank account for online ACH withdrawals or disbursements.

☐ I authorize the use of this bank account for automatic payments for this policy when they are due without further approval.

☐ I authorize this bank account to be used for incoming payments from the insurance company.

Report Payroll



- Chose the Report you are paying on with the drop-down box (each State will have its own report to complete)
- Enter payrolls for each class code listed (if no payrolls you must enter 0)
- Click the [GREEN Submit & pay by Check](#) or [Submit & Pay Online](#)

4/11/2022 - 5/1/2022 ⓘ

Zero Fill

Exposure	Class Code/Description	Estimated	Full-Time Employee Count	Part-Time Employee Count	Payroll Amount	Rate	Manual Premium
Workers Comp	0012 - PAID FURLOUGHED EMPLOYEES	\$0	<input type="text"/>	<input type="text"/>	<input type="text"/>	0.00	\$0
Workers Comp	5022 - MASONRY NOC	\$13,560	<input type="text"/>	<input type="text"/>	<input type="text"/>	9.02	\$0
					\$0		

Premium Calculation

Description	Factor	Amount
Total Manual Premium		\$0
EZ Premium Adjustment ⓘ	0.654882	\$0
EZ Premium		\$0
Terrorism Insurance Act Charge	0.0001	\$0
Domestic Terrorism Insurance A	0.0002	\$0
Premium & Surcharges Due With This Report		\$0
Installment Charge		\$4
Outstanding Balance		\$0
Total Including Outstanding Balance		\$4

Cancel

Print

Save & Submit Later

Submit & Pay by Check

Submit & Pay Online