

BROOME

CO-OPERATIVE INSURANCE COMPANY

PO Box 1280
1923 Vestal Parkway E
Vestal, NY 13850

Phone: 607-321-2655
Toll Free: 866-921-BCIC
Fax: 607-321-2644

Welcome to Broome Cooperative Insurance Company! This packet is designed to guide you through using our system. However, always feel free to reach out for assistance.

Website for insureds and payments
<https://bcicny.com/>

Quoting Website and Management System
<https://mi4.bcicny.com/>

General Mailbox
info@bcicny.com

General Claims Mailbox
claims@bcicny.com

General Accounting Mailbox
accounting@bcicny.com



Agent Connect

This site will allow access to issue quotes for all lines of business, access existing policies, make payments, input claims and check on status, as well as access commission reports and line of business (depending on permissions). This site also has all of our underwriting manuals and policy forms.

<https://mi4.bcicny.com/>

Username and password will be assigned by agency administration and included in your welcome email

Upon first log in the system will prompt a password reset shown 

A screenshot of the login page for the BROME Agent and In-House Policy Management System. The page features the BROME logo at the top, followed by the text "CO-OPERATIVE INSURANCE COMPANY Insurance Since 1887" and "Agent and In-House Policy Management System". Below this is a login form with fields for "Username" and "Password", a "Remember My Login" checkbox, and links for "Forgot Password?", "Privacy Policy", and "Terms of Use". A "Log In" button is located at the bottom of the form.A screenshot of the "Password Reset" page. The page has a red header bar. Below the header, the title "Password Reset" is displayed. A message reads: "Please reset your password below to continue. Passwords must be at least 5 characters, have an upper and lowercase letter, and at least one number." The form includes fields for "Password:" and "Confirm Password:", a "Password Strength" indicator showing "Poor" in a purple box, and an "OK" button at the bottom.



Agent Connect- Two Step Authentication

To remain secure our quoting system does require 2 step authorization. This can be set up to send a code to your email, or text a code to your cell phone.

The code is a 6 digit number and saved in the browser for 24 hours

Admin can add this for individual users depending on preference

User Security Code Setup

Select Destination for Code (can be both!)

Email Cell Phone

Wireless Provider:

Cell Phone Number:

Agent Connect Welcome Screen

Quoting

- Edit/Upload Quote
- Issue New Quote
- Forms Directory
- Underwriting Manuals

Policy Inquiry

- Submit Endorsement
- Submit Payments
- Electronic file (including app and decs)
- Move policy to quote
- Claim history/loss runs

Agent Tools

- Agent Production
- Book of Business
- Commission Statements
- Agency User Maintenance

Claims

- Claim Inquiry
- Loss Reporting

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Insurance Since 1887

[About](#) | [Comorbidity Chat](#) | [Report An Issue](#) | [Log Out](#)

Welcome, Agent!

[Edit My Account](#)

[Quoting](#) [Claims](#) [Policy Inquiry](#) [Agent Tools](#)

~Agency Notifications~

Broome's General Underwriting Guidelines
Saturday 01 January 2022 US

Exciting News! We have updated our underwriting guidelines! They are in a new, consolidated format and reflective of our AAIS forms. Please have a look; it is a great time to refresh yourself on our risk appetite and procedures, and we would love your feedback. If you are looking for the Dwelling Fire Rate Sheet, it is in the Dwelling Fire Manual Tab. They are available here in AgentConnect under the underwriting manuals section and by clicking on the link [Broome_2022_General_Guidelines](#).

[View Full Notification](#)

[View Older Notifications](#)

Recent Notifications - Click To View

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

Last Updated On: July 12, 2023 02:07 PM

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Agent Connect Quoting

Under the quoting tab will be the options to “Issue New Quote” or “Edit/Upload Quote” we allow this for all lines of business, but encourage communication with the underwriter for accuracy, eligibility, and credits

Issue new quote and choose which line of business



ACE Crafts / 12 PAK
BOP Business Owners
CFP Commercial Fire
CPP Commercial Package Policy
DWG Dwelling Fire
HOP Homeowners
IMP Inland Marine
LLP Landlord
MOP Mobile Homeowners

Insured and mailing address page for all lines of business



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[About](#) | [Compatibility Chart](#) | [Report An Issue](#) | [Log Out](#)

Policy # Q00015200

Company 001 Policy type HOP

Primary State NY

Policy Term 01/01/2023 To End 01/01/2024

3 Year Inception

Agent 200 Sub Agent

Customer Since 01/01/2023 Branch

Named Insured Add/Edit Insureds

John Doe

Mailing Address

Street 123 Main St

City Vestal

State NY Zip 13850

Country For mailing addresses outside the United States

Phone (607)321-2655

Email info@bcicny.com Send Email

Premium \$ 905.00

Next Due Date N/A

Next Payment Due

Remain Bal. Due* \$ 0.00

(* Does not include installment fee or late fee if applicable)

Latest Loss Paid ---

Latest Loss Filed ---

Non-Pays 0

Down Payment Options

*Includes Service Charge Amount

Annual	\$ 905.00
Monthly AutoPay	\$ 228.25
4-pay	\$ 231.25



Agent Connect Upload Quote

What do we need to bind?

- Broome supplemental Application
 - Electronically attached to the quote in the system
 - Filled out electronically (follow next slide instructions)
 - Or print “blank application” fill it out, have insured sign it, scan it and email to underwriting
- Email Address and phone number
- Down payment
 - See payment plan options
- Loss runs if new to your agency
- Photos

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Agent Connect Upload Quote

Once the quote is complete and ready to bind, the application is filled out electronically and down payment is collected all within the system.

1. Fill out the supplemental application,
2. Rate the policy, under coverages screen
3. Print the application,
4. Upload policy. If a pop up says to contact your underwriter, this is not an error, something in the application needs review



Steps Required To Complete Upload

1. Does this application fall within your agency's binding authority?
2. Does the printed Application show the correct premium, coverages, and limits?
3. Have all supplemental questions been answered with appropriate explanations?
4. Have you received premium from insured (minimum down payment)?

The Company may order a credit report and/or an MVR on insured. Failure to meet minimum requirements may cause cancellation of policy.

PLEASE REMEMBER TO INFORM THE INSURED FAILURE TO DISCLOSE FACTS IS A CRIME

Down Payment Options	
Annual (I1)	1,559.79
4-Pay (I4)	402.29 *
Monthly Autopay (I3)	399.29 *

* Includes Service Charge Amount

Installment Option : I1 | Annual
 Down Payment Received : 1,559.79
 Payment Method :



Upload

Back

- After upload the screen below will inquire about binding authority and downpayment. If the policy is mortgagee billed, the answer to question #4 should be "no"
- Select installment, amount will auto fill, and select payment method. Credit Card and Echeck will route to secure window to collect information. Cash will set the downpayment for Agency Sweep in 5 business days from your agency account.

Forms and Manuals

Several ways to access policy forms and company guidelines in quote, policy inquiry or right on the welcome screen. Choose line of business then the eyeball icon to view

Policy Inquiry

Quote

Policy Inquiry	Quote
Main Menu	Main Menu
Secured Parties	Coverages
Submit Endorsement	Secured Parties
Submit Agency Sweep	Supplemental Application
Submit CC/EC	Print
Accounting	Upload
Electronic File	Electronic File
Move To Quote	Underwriting Manual
Underwriting Manual	Forms Directory
Forms Directory	Quote Search
Claim History	Delete Quote

Welcome screen

[Quoting](#) | [Claims](#) | [Policy Inquiry](#) | [Agent Tools](#)

[Procedures](#) | [Reports](#) | [Utilities](#)

[Edit/Upload Quote](#) | [Issue New Quote](#) | [Forms Directory](#) | [Underwriting Manuals](#)

All Forms

- All Coverage Forms
- ACE**
 - Craft / 12 Pak
- Business Owners**
 - Business Owners
- Commercial Fire (0118)**
 - Commercial Fire (0118)
- Commercial Fire 1.0**
 - Commercial Fire 1.0
- Commercial Package**
 - Commercial Package
- Dwelling Fire**
 - Dwelling Fire
- General Liability**
 - General Liability
- Homeowners**
 - Homeowners
- Inland Marine**
 - Inland Marine
- Landlord**
 - Landlord
- Mobile Homeowners**
 - Mobile Homeowners

Form	Edition	Description	Help	View
BC5001	0620	Equipment Breakdown Endorsement		👁
BC5002	0620	Service Lines		👁
BC5003	0620	Exclusion - Injury Or Damage Arising Out Of A Cani		👁
BC5004	0620	Exclusion - Related Private Structures		👁
BC5005	0620	Exclusion - Injury Or Damage Arising Out Of A Tram		👁
BC5006	0620	Liability Coverage - Residence Rental Surcharges		👁
HO0001	0908	Basic Form		👁
HO0002	0908	Broad Form		👁
HO0003	0908	Special Form		👁
HO0004	0908	Contents Broad Form		👁
HO0005	0908	Special Building And Contents Form		👁
HO0006	0908	Unit-Owners Form		👁
HO0008	0908	Limited Form		👁
HO0831	0115	Amendatory Endorsement - New York		👁

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Niche Markets

Personal Lines

- Single Family-Primary Residence
- Bed and Breakfast
- Doublewide homes
- Mobile Homes
- Renters Policy
- Seasonal/Secondary
- Hobby Farms
- Builders Risk

Artisan

- More than 30 class codes
- Incidental roofing allowed up to 10%
- Leased/rented equipment
- New ventures permitted

Manufacturing

- Microbreweries
- Wineries
- Textiles/Hemp
- Other light manufacturing

Business Owners

- Mixed use buildings
- Student Housing
- Liquor Stores
- Restaurants including seasonal
- Home based businesses
- Beautician/Barber operations
- Many “Main Street” businesses and service operations fit program

Habitational

- Landlord
- Apartments
- Bed and Breakfast
- Boarding Houses
- Builders Risk
- Condominiums
- Home sharing (Airbnb)
- Student Housing

Warehouses

- General storage
- Self-storage units

Sports and Recreation

- Associations (with property)
- Dance Studios
- Yoga Studios

Real Estate

- Builders risk

Offered Coverages

- Liquor liability up to \$1,000,000
- Equipment breakdown standard on most policies
- Deductibles up to \$10,000
- \$2M/\$4M liability limits available
- Several payment options including automatic withdrawal, credit card, and EFT
- Coming soon: CannaBOP (pending NYS approval)

THE BROOME DIFFERENCE

- Each risk evaluated on its own merits
- Underwriters willing to assess unique risks
- Unprotected fire class codes available
- New ventures considered
- Prior claim history can be evaluated

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Personal Lines Tip Sheet

Homeowner Policy

- 1-4 Family dwellings eligible
- Owner occupied 9 months out of the year
 - Can extend liability to seasonals and properties rented to others
- Seasonal/Secondary properties
 - With or without primary home
 - Higher forms considered with low temp alarm and/or winterization by contractor
- Insure to value
 - 80% of full replacement cost for RC
 - 60% of full replacement cost for ACV
- Personal tractors can be added to inland marine if they do not leave the premises
- Woodstoves and solid fuel burners permitted with filled out questionnaire
- Outbuildings must qualify for the same form as the house or must be excluded with the BC5004 endorsement. The form must be signed prior to binding coverage and resigned every year
- Factors considered in rating that must be entered
 - Pools
 - Canines
 - Trampolines
 - Prior claims



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Homeowner Overview

Property Coverages		Basic	Broad	Special	Contents Only	Special - Building and Contents	Limited
		HO 0001	HO 0002	HO 0003	HO 0004	HO 0005	HO 0008
Coverage A-Residence	<ul style="list-style-type: none"> Residence Additions and Built-Ins 	<ul style="list-style-type: none"> RC 	<ul style="list-style-type: none"> RC 	<ul style="list-style-type: none"> RC 		<ul style="list-style-type: none"> RC 	<ul style="list-style-type: none"> ACV
Coverage B-Related Private Structures	<ul style="list-style-type: none"> Detached Garage Shed Fences Driveways and sidewalks Permanently installed outdoor fixtures 	<ul style="list-style-type: none"> 10% of limit on residence RC 	<ul style="list-style-type: none"> 10% of limit on residence RC 	<ul style="list-style-type: none"> 10% of limit on residence RC 		<ul style="list-style-type: none"> 10% of limit on residence RC 	<ul style="list-style-type: none"> 10% of limit on residence ACV
Coverage C-Personal Property	<ul style="list-style-type: none"> Personal property located at residence Property off premises limited to 10% or \$1,000 whichever is greater 	<ul style="list-style-type: none"> 50% of limit on residence ACV 	<ul style="list-style-type: none"> 50% of limit on residence ACV 	<ul style="list-style-type: none"> 50% of limit on residence ACV 	<ul style="list-style-type: none"> Scheduled ACV 	<ul style="list-style-type: none"> 70% of limit on residence RC 	<ul style="list-style-type: none"> 50% of limit on residence ACV
Coverage D-Additional Living Costs and Loss of Rents	<ul style="list-style-type: none"> Covers increased living costs and rent when covered property unfit for use as a residence 	<ul style="list-style-type: none"> 30% of limit on residence 	<ul style="list-style-type: none"> 30% of limit on residence 	<ul style="list-style-type: none"> 30% of limit on residence 	<ul style="list-style-type: none"> 40% of limit on personal property 	<ul style="list-style-type: none"> 30% of limit on residence 	<ul style="list-style-type: none"> 20% of limit on residence

*See specific coverage limits for three and four family dwellings

Liability Coverages		Standard Limits
Coverage L-Personal Liability	Bodily Injury or Property Damage caused by an occurrence related to insured premises or personal activities	\$100,000 each occurrence *Can be increased or reduced
Coverage M-Medical Payments	Pays medical expenses for injury to others in connection with insured premises or personal activities	\$1,000 per person *Can be increased or reduced

Additional Property and Liability Coverages and Limits available by endorsement



Personal Lines Tip Sheet

Mobile Home Policies

- Doublewide homes
 - ACV or RC coverage available depending on qualifications
 - For Replacement Cost
 - Hot water heater newer than 10 years
 - Must be on a slab or foundation
 - Older than 20 years we need all updates in writing
 - Must be insured for a minimum of \$50,000
- Singlewide homes
 - ACV only coverage
 - Must qualify for Form 2 Broad coverage
 - Must qualify for \$20,000 in coverage
 - Otherwise written on a Dwelling Fire policy

Landlord Policies

- 1-4 Family
- Premises only liability
- 2 students per unit (max of 8) allowed with copy of lease and underwriting approval.
Otherwise see commercial

Dwelling Fire Policies

- Vacant Dwellings
 - 1 ACV (still require 60% of full RCE)
 - No VMM
 - Max 300k liability
- Tenant Occupied Singlewides
- Outbuildings

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Business Owner Policy

- Retail, Habitational, Restaurant, Mixed Use, Vendors, Office, Self Storage Units, Etc
 - Not eligible- churches, auto repair/sales, manufacturing, caterers
- Alcohol sales up to 25% for restaurants
- 12 months loss of income (ALS option)
- PACE Property Extender Endorsement \$85
- Water backup up to 10k
- Food spoilage up to 25k
- Minimum premium for Standard BOP is \$250, Deluxe \$350
- Additional insureds 2.5% of premium, \$10 minimum



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Artisan Craft Policy

- Contractors, Drywallers, Painters, Etc
 - Not eligible- tree service, snow removal
- 12 months loss of income
- **Rates on number of owners/employees**
- ACE Property Extender Endorsement options
- Short Term Rented Equipment (on a specific basis)
- Incidental Roofing and Excavation (up to 10%) allowed and rate for
- Up to 25% sub contracted allowed
- Minimum liability premium \$500
- Minimum retained premium \$350
- Additional insureds \$65



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Commercial Package Policy

- Light Manufacturing, Habitational, Seasonal Risks, Caterers, Venue Halls, Non Profits/Clubs, Builders Risk, etc.
 - Not eligible- tree service, snow removal
 - Products/Completed not offered for auto repair, CBD/Hemp/Cannabis based risks
- Loss of rents and/or earnings are available
- Broome Booster Endorsement \$150
- Short Term Rented Equipment (on a specific basis)
- Builders risk before construction has begun
- General liability typically rates on Square Footage, Payroll, Sales, or Units
- SMP Discounts for Apartments, Institutional, Service, Etc.





Commercial Lines Tip Sheet

- Available endorsements:

- Hired and non owned auto (not on ACE)

- Professional liability for Beauticians

- Liquor liability (up to \$1million)

- Additional insured

- Waiver of Subrogation available

- Primary non contributory on a VERY limited basis (not for municipalities or General Contractors)

- Specific basis, no blanket

- Commercial considers

- 5 units or more TOTAL on the policy
 - Homesharing (Air B&B/VRBO) rented more than 12 weeks
 - Student housing over 8 students
 - Business on same property as the home
 - Small campgrounds including "Glamping"
 - Cannabis cultivation and dispensary
 - No processing
 - No products/completed works
 - Max property limit of \$3million per location

- Credits Available:

- Sprinkler Credits for risks 100% sprinklered
 - ANSUL Credits for risks with fryers
 - Burglar and/or Central alarm
 - New Construction
 - IRPMs
 - Claims free



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Commercial Lines Quick Reference Pricing

Liquor Liability

Limit/Occurance	Restaurant			Package Store
	<25%	25%-39%	40%-49%	
25,000/25,000	\$200	\$300	\$450	\$300
50,000/50,000	\$250	\$350	\$500	\$350
100,000/100,000	\$300	\$400	\$550	\$400
300,000/300,000	\$400	\$500	\$650	\$500
500,000/500,000	\$575	\$675	\$825	\$675
1,000,000/1,000,000	\$800	\$900	\$1,050	\$900

Short Term Rented Equipment

Time Period	\$1-10K	\$10,001-25K	\$25,001-45K	\$45,001-\$70K	\$70,001-\$100K	\$100,001-\$150K	\$150,001-\$200K	>\$200K	>\$300K
1-14 days	\$50	\$75	\$100	\$125	\$150	\$175	\$200	\$300	\$450
15-30 days	\$75	\$100	\$125	\$150	\$200	\$225	\$250	\$400	\$550
>30 days	Minimum 25% of annual premium in addition to 15-30 day charge								

IM-70000 Contractors Equipment (causes of loss not otherwise excluded) \$1000 Deductible
 Only for use with an existing, annual policy

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Agent Connect Payments

Submit Agency Sweep Payment

Payment Detail

Payment Date	<input type="text" value="07/12/2023"/>
Policy/Account #	<input type="text" value="HOP100003358"/>
Check Number	<input type="text"/>
Payment Amount	<input type="text" value="0"/>
Payment Term	<input type="text" value="09/17/2022"/> <small>Term Payment is Applied to</small>

Agent	<input type="text" value="200"/>		
Inception	<input type="text" value="09/17/2022"/>		
Name	<input type="text" value="John Doe"/>		
Street	<input type="text" value="123 Main St"/>		
City	<input type="text" value="Vestal"/>	State	<input type="text" value="NY"/>
Zip	<input type="text" value="13850"/>		
Country	<input type="text"/>		
Comments	<input type="text"/>		

Install Amt.	<input type="text" value="0"/>	Install Code	<input type="text" value="I1"/>	Annual Premium	<input type="text" value="976"/>	Balance	<input type="text" value="0"/>
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Submit Payment Process Policy Number [Return](#)

Please review your selection

Please confirm your selections below. Click on Proceed to Payment when you are ready to pay.

Type - Insurance

Type	Policy #	Statement #	Due Date	Balance Due	Options
Insurance	MOP100002608	MOP10000260807202023	7/20/2023	\$350.00	View Statement Related Policies Remind Me

Subtotal (1 Items) \$350.00
Not including any applicable service fees.

[Proceed to Payment](#)

- Under “policy inquiry” search the policy that payment will apply to
- Agent Connect makes it easy to apply payments to existing policies.
 - An Echeck or Credit Card payment can be submitted, or if the agency accepted cash then an agency sweep can be set up.
 - For Agency Sweep the system will take 5 business days to sweep the agency account after payment is submitted.

- Main Menu
- Secured Parties
- Submit Endorsement
- Submit Agency Sweep
- Submit CC/EC
- Accounting
- Electronic File
- Move To Quote
- Underwriting Manual
- Forms Directory
- Claim History



Payment Plans

Annual Payment:

Premium must be paid in full before effective date.

Six Month 4-Pay Option:

25% due at effective date, plus applicable fees.

Subsequent installments will be due every 2 months and will be billed accordingly.

\$5.00 installment fee per payment will be applied.

Note: If your policy contains a fire fee premium it MUST be paid in full with the first installment payment.

Recurring Credit Card or Echeck Monthly Payment Option:

A 25% down payment plus a \$2.00 fee is required to start the Recurring Credit Card or Echeck Monthly Payment Plan. The remaining premium is divided into 9 equal monthly payments. Monthly withdrawals will commence 60 days after effective date, and monthly thereafter. A \$2 installment fee per payment will be added to premium.

Note: If your policy contains a fire fee premium it MUST be paid in full with the first installment payment.

Fees:

A \$30.00 charge will be applied for any checks or EFT transactions that are returned by the bank. Broome Co-operative reserves the right to remove a policy from the payment plan option returned by the bank. There will be a \$10.00 late fee charged to any policy that is not paid by the due date. There will be a \$10.00 fee for reinstating any policy that has cancelled.



Invoice Cloud

Our payment plans allow insureds to set themselves up on Auto Pay, set email or text reminders, and in the future go paperless.

Now ALL payment plans allow for AutoPay, including our 4-pay and Annual billing.

More payment types are accepted:

WE ACCEPT:



Insured Connect

Insured Connect Allows insureds to access their policy information electronically or submit claims. Multiple policies can also be linked

<https://mi4.bcicny.com/insconnect>

To register the following information will be required:

Policy Number [How Do I Find My Policy Number?](#)

Last Name or Business Name

Mailing Zip Code

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Accounting Reference Guide

When looking at a policy in the system, the main screen of a policy will have the installment type, next installment date and amount listed as shown:

Premium \$ 5,490.71
Next Due Date 07/22/2023
Next Payment Due \$ 1,377.75
Remain Bal. Due* \$ 4,088.25
(* Does not include installment fee or late fee if applicable)
Latest Loss Paid ---
Latest Loss Filed ---
Non-Pays 1

Installment
4-pay

Accounting
 Policy: HOP10000 [REDACTED]
 Year: Year Term
 Current Term: 01/29/2021 - 01/29/2022

Written Premium

CHARGES						
Type	Posted	A/R Code	Amount	Comm. %	Comm. Amt	
HOP	02/04/2021	NB	\$563.00	20.00	\$112.60	
HOP	02/04/2021	SC	\$5.00	0.00	\$0.00	

Codes found here:
 NB = New Business
 CA = Cancellation
 EN = Endorsement or Reinstatement
 SC = Service Charge
 SN = Reinstatement Service Charge
 RE = Renewal SF = State Fee

Paid Premium

PAYMENTS						
Date	Code	Amount	Comm %	Reference	Bill	Type
02/03/2021	CC	\$140.75	20.00	CC		HOP
02/04/2021	SC	\$5.00	0.00			HOP

Codes found here:
 CC = Credit Card, EC = Echeck, NP = Check/Cash,
 AW = Monthly EFT/Agent Sweep, AC = Monthly Credit Card
 SC = Service Charge, RF = Refund, SF = State Fee

PENDING UPLOAD PAYMENTS

Date	Amount	Reference	Uploaded
Pending Agent Sweeps			

PENDING NEW BUSINESS / ECHECK PAYMENTS

Posted	Amount	Uploaded	Reference
Pending Agent Sweeps for New Business			

Remaining Payments

BILLING STATUS										
POLICY	Inception	Ins/Endt	Processed	Due Date	Amount Due	Pays Left	Prem Charges	S/C-J/E Charges	Prem Payments	S/C
HOP100006542	01/29/2021			03/29/2021	\$145.75	3	\$563.00	\$5.00	\$140.75	

Next due date
Next amount due
Remaining payments

Accounting Tips:

- For a pay in full amount, view the renewal declaration or installment invoice located in the electronic file.
- Payments entered through AgentConnect – submit payment button are agency sweeps. All credit card and echeck payments are processed through www.bccny.com.
- Payment plans
 11 – Annual
 14 – Installments due every 2 months for 4 payments total
 13/15 – Monthly automatic EFT and Credit Card

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Submitting a Claim

The preferred method of submitting a claim is through Agent Connect. Under the claims tab, “loss reporting”

Quoting | **Claims** | Policy Inquiry | Agent Tools

Procedures | Reports | Utilities

Claim Inquiry
Loss Reporting ←

Type in the Policy, Search, Issue Loss

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Insurance Since 1887

About | Compatibility Chart | Report An Issue | Log Out

Abort | Policy # **HOP003099895** | Insured
Proceed | Company 001 | Policy Type HOP
Temp Claim # LN4xxxxxxx | Type Of Loss Other
 Check If Any Injuries | Loss Date & Time 01/01/2010 00:00:00

Contact Information | Make Contact Info Same As Insured

Contact | Home Phone# () - | Day Phone#
Address 123 Main St | Contact When Anytime
Vestal | Contact Place Home

Accident Information | ***NO P.O. BOXES*** | Make Accident Address Same As Policy

Address 123 Main St
City Vestal | State NY | NEW YORK | Zip 13850

Describe Accident
Describe Accident cont.
Describe Other
Describe Damage

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Submitting a Claim

After inputting as much information as possible, hit proceed on the top left. The system will give you a claim number and allow you to print the loss notice, partial sample below

Your New Claim Number Is : 0012300185

Your Loss Notice has been submitted and claim number assigned.

[Print Loss Notice](#)

[Proceed](#)

Broome Co-operative Insurance Company

1923 Vestal Parkway East, PO Box 1280, Vestal, NY 13851

View, Print, And Manage Your Policy - Visit Us Online at M4.BCICNY.COM

PROPERTY LOSS NOTICE

Producer BROOME IN-HOUSE 1923 Vestal Parkway East PO Box 1280	Insured John Doe 123 Main St Vestal, NY 13850
Phone # 607-321-2655 Claim # 0012300185	Policy HOP003099895 Term 10/30/2009 To 10/30/2010
Date & Time of Accident 01/01/2010 12:00:00 AM Accident Location 123 Main St , Vestal, NY 13850 Accident Description 1	Contact John Doe 123 Main St Vestal, NY 13850 Phone # () - Phone # Where To Contact Home When To Contact Anytime
POLICY INFORMATION	

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Submitting a Claim

The Agent or the Insured can submit a claim from our main website
www.bcicny.com

REPORT A CLAIM

This will collect the same information as Agent Connect and email it to our claims department, sample below

Policy Number *

Policy Number

Date Reported *

MM DD YYYY
Month Day Year

Insured Information

Name

First Last
First Last

Address

Street Address
Street Address

Address Line 2
Address Line 2

City State / Province
City State / Province / Region

Zip / Postal Code United States
ZIP / Postal Code Country

The Agent or Insured can also call the office to submit a claim: 607-321-2655 ext. 222, there is always a representative on call