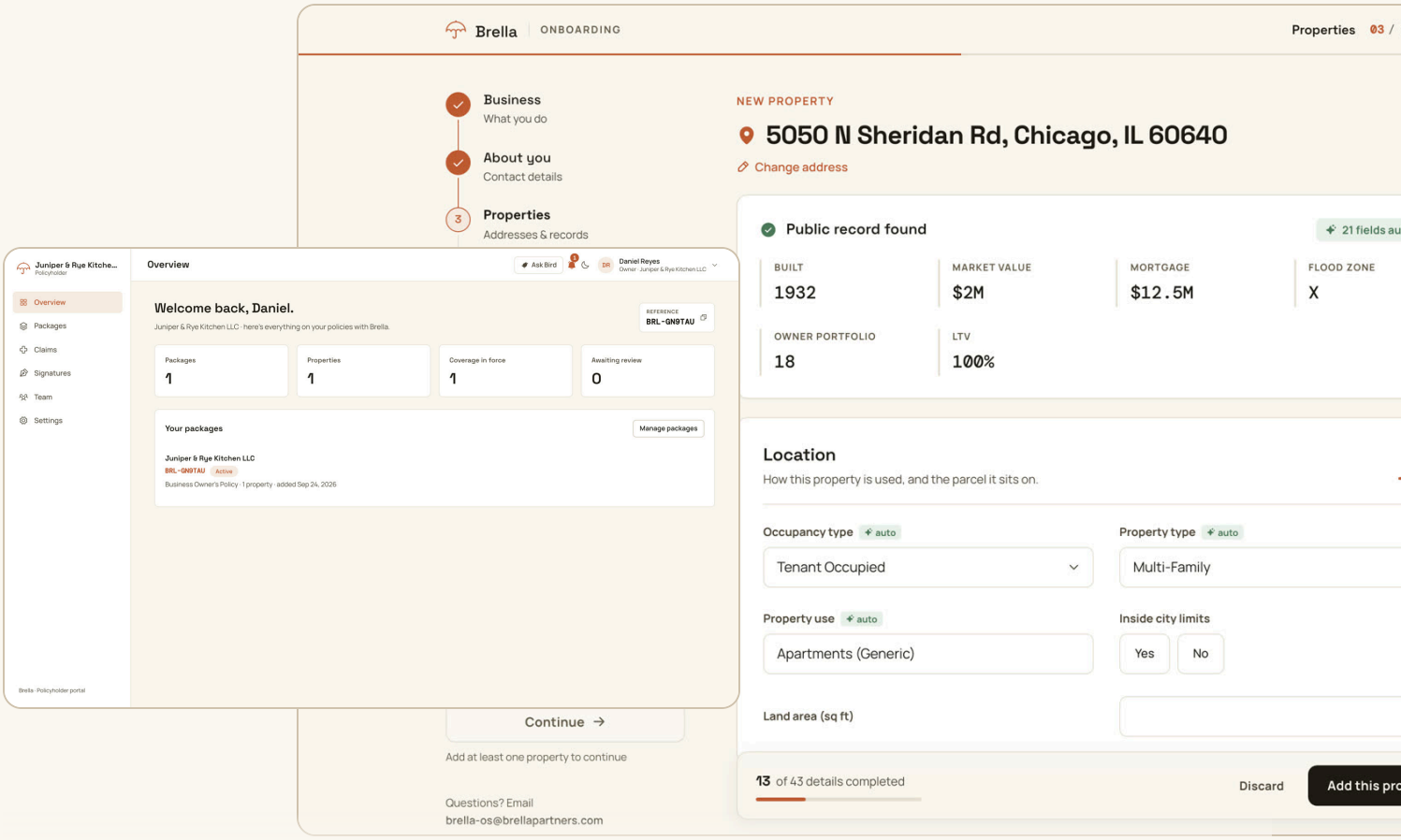
THE POLICYHOLDER GUIDE

Getting insured, start to finish.

Every screen a business owner meets in Brella OS: the application your agency sends, the dashboard that follows, and what to do when something changes.



Written against the live product, using two fictional applicants and a demo agency. Every screen is real.

UPDATED NOVEMBER 2, 2026

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From the first link to your first claim

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PART 01

Before you start

What Brella OS is from your side of the table, who you will meet in this guide, and what is worth having to hand before you open the link.

- What Brella OS is — and is not
- The two applicants we follow
- What to have ready
- How long it takes

1.1

What Brella OS is, for you

Your insurance agency runs its office on Brella OS. You meet it in two places: an **application** — a link your agency sends you — and afterwards a **policyholder portal**, where you follow everything that happens to your policy.

> TIP
>
> While the application or your portal fetches something, its place is held at its full size and a small turning mark, with a few words beside it, shows it is in hand — it holds still if your computer is set to reduce motion, and a quick load simply appears.

Everything you type goes to your agency and to nobody else. Brella does not send your application to an insurance company; your agent chooses the carriers, sends the submission and tells you what comes back. Where this guide says "the carrier", it means the insurance company your agent places you with.

> WHY IT WORKS THIS WAY
>
> You fill the application in once. The same answers become the carrier forms your agent sends (the ACORD 125, 140, 126 and 130), your schedule of values and the completed application you can download — so you are never asked the same thing twice by the same agency.

1.2

The two applicants we follow

Real businesses reach Brella down one of two roads. This guide walks both, end to end, using two fictional applicants and a demo agency called **HighFair Insurance**.

	JUNIPER & RYE KITCHEN LLC	LAKESHORE RESIDENTIAL HOLDINGS LLC
Who	Daniel Reyes, managing member	Maya Okafor, owner
Business	64-seat restaurant and bar in Wicker Park, Chicago	Landlord — apartment buildings across Chicago's north side
Road	A **questionnaire** — the carrier's own questions for restaurants	**Property records** — one entry per building, filled from public records
Employees	24 (so workers' compensation applies)	None (building staff are contractors)
What they end up with	Business owner's policy + general liability + workers' comp	Commercial property on four buildings + general liability

	JUNIPER & RYE KITCHEN LLC	LAKESHORE RESIDENTIAL HOLDINGS LLC
Reference code	`BRL-GN9TAU`	`BRL-TCV5MD`

Your own application will follow whichever road your business type takes. Parts 3 and 4 are the two roads — and a business on the questionnaire road that also owns its building takes both (3.3); everything before and after them is the same for everyone.

1.3

What to have ready

Only three things are required: your name, an email address you can open, and your business address. Everything else can be skipped and sent later — your agent will follow up on what is missing. The more you fill in now, the fewer emails you get later.

FOR EVERYONE
Legal business name · business and mailing address · the date the business started

IF YOU OWN BUILDINGS
Every address · year built, size, units · what each building should be insured for · your mortgage lender

IF YOU HAVE EMPLOYEES
Headcount (full and part time) · annual payroll split by the kind of work people do

DOCUMENTS THAT HELP
Loss runs for the last 3–5 years · your current policy or its declarations page · a schedule of values if you keep one

> **TIP** Loss runs are the reports your current insurer issues listing every claim on your policies. Ask your current carrier or agent for them before you start — carriers ask for them first, and attaching them up front saves days.

PART 02

The first three steps

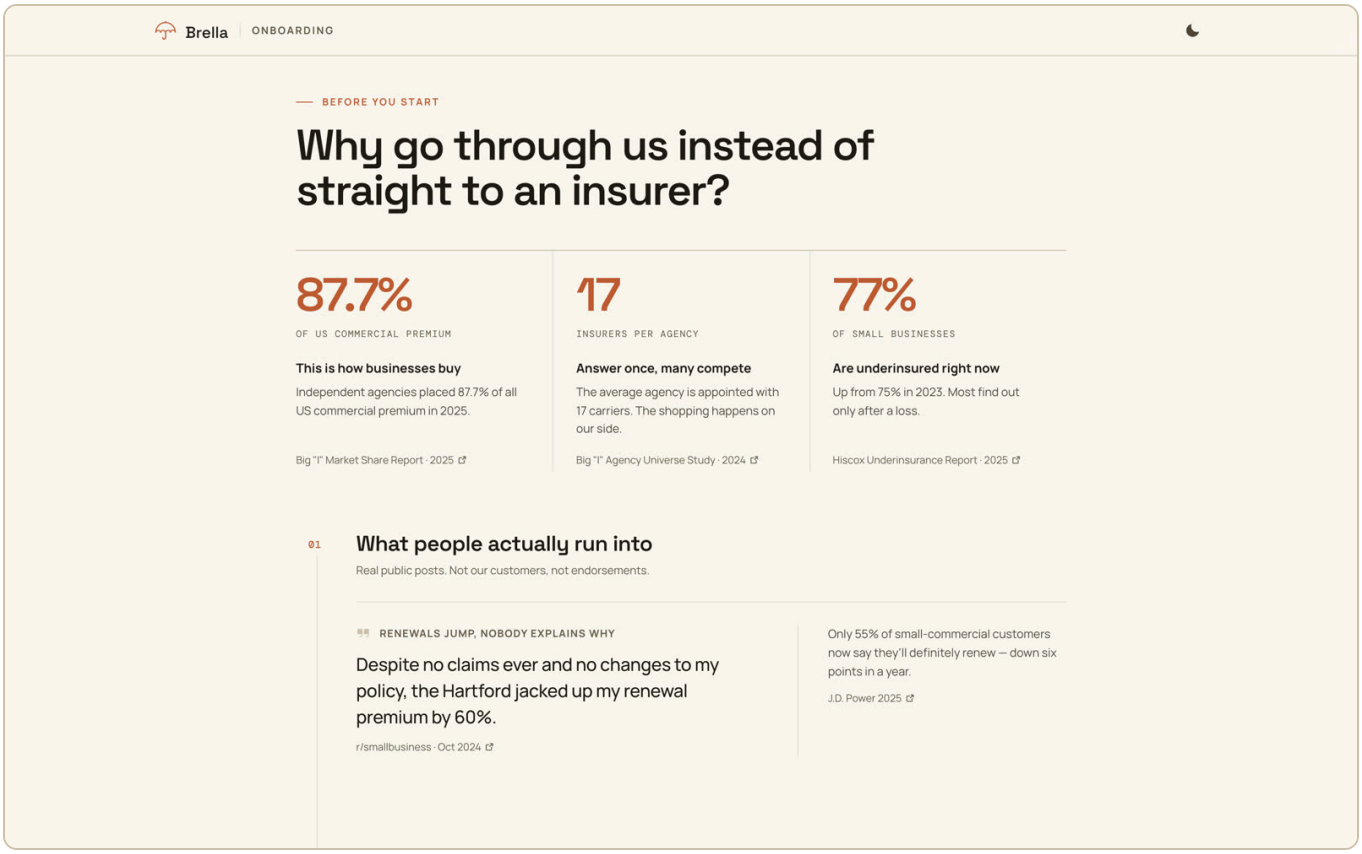
Every application starts the same way: open the link, tell Brella what your business does, and say who you are.

- Opening your agency's link
- Finding your business type — or letting Bird find it
- Your contact details and addresses

2.1

Open your agency's link

Your agency sends you a link that looks like `app.brellaos.com/onboarding/highfair` — the last part is your agency. It may arrive as an email from your agent, "‹your agent› at ‹your agency› sent you an application", with a **Start your application** button. It opens on a short introduction; press **Start onboarding**.



The first screen. The panel on the left lists the steps ahead of you; it grows or shrinks once Brella knows which road your business takes.

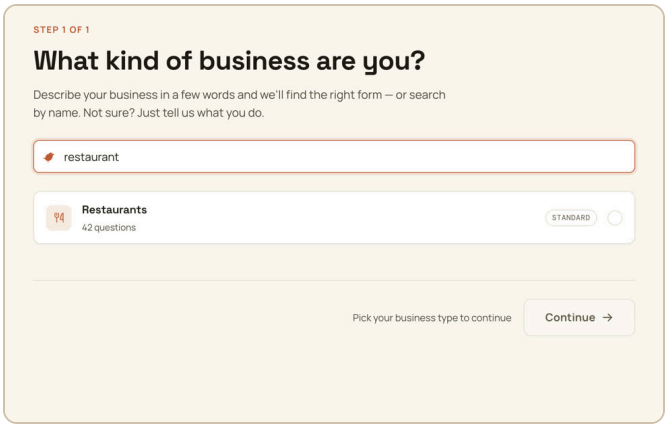
> **TIP** Your answers are kept in this browser as you go, so you can close the tab and come back to the same step. Use the same browser on the same device to pick up where you left off.

2.2

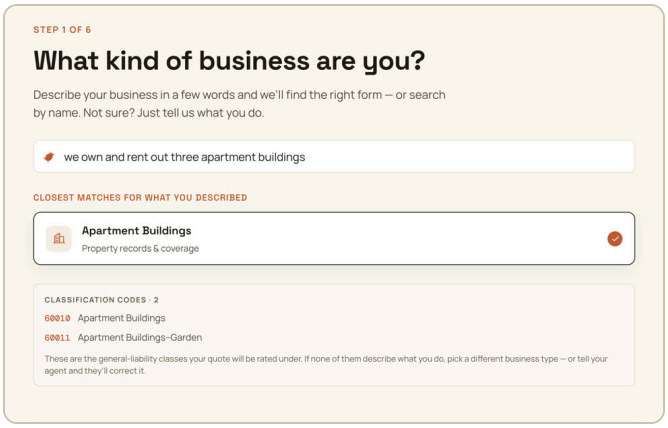
Tell Brella what your business does

The first question decides everything after it: **what kind of business are you?** There are two ways to answer.

1. **Search by name.** Start typing — “restaurant”, “apartment”, “roofing” — and pick your type from the list.
2. **Or describe it in your own words** and press **Find my business with Bird**. Bird is the assistant built into Brella; it reads your description and shows the closest matches from the same list. It only ever suggests — you pick.
3. Check the label under your pick. **“42 questions · Standard”** means a questionnaire (Part 3). **“Property records & coverage”** means you will add buildings by address (Part 4).
4. Press **Continue**.



Daniel types “restaurant”: one match, with the size of its form.



Maya describes her business instead; Bird finds “Apartment Buildings”.

> **WHY IT WORKS THIS WAY** Your business type decides which insurance-company questions you are asked and which liability class codes your quote is rated under. If nothing fits exactly, pick the closest and say so to your agent — they can re-file it after you submit.

2.3

About you

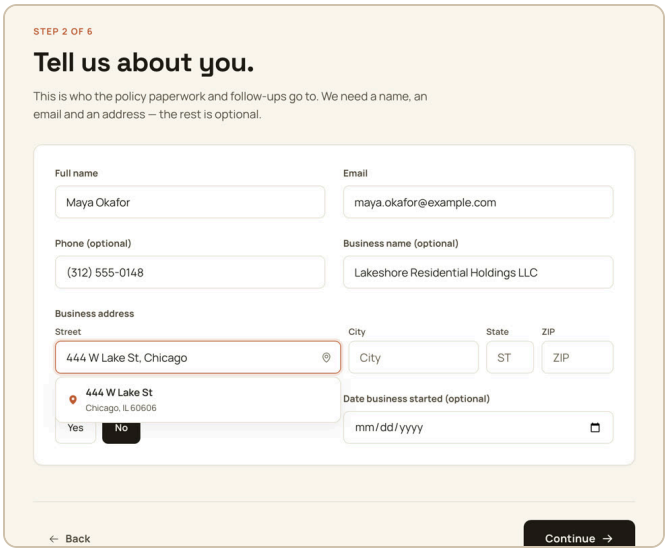
Next, who you are and where the business is.

1. **Your name** and **email** (required). The email is where your agent will write, and where Brella sends the code that opens your dashboard later.
2. **Phone** (optional) and **business name** — the legal name, as it should appear on the policy.

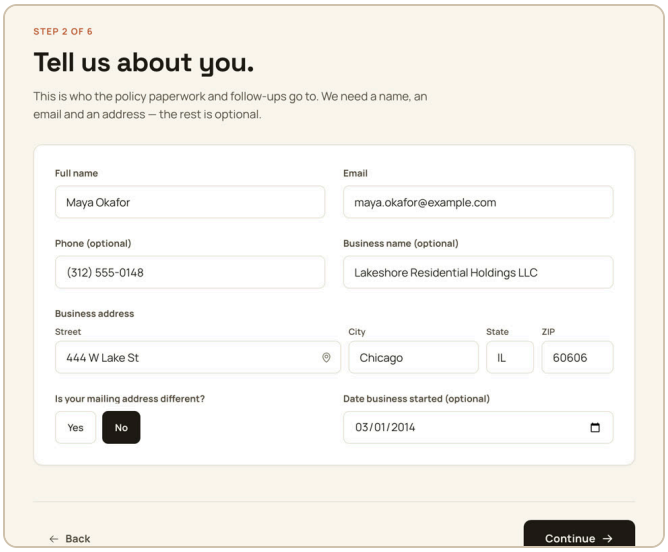
3. **Business address** (required) — one row of four boxes: **Street**, **City**, **State** and **ZIP**. Start typing in Street and **pick a suggestion from the list**: the pick fills all four, and Brella looks the address up so that the city, county, state and ZIP land in the right boxes on the carrier forms. No match? Type the four boxes yourself.

4. **Is your mailing address different?** Answer **Yes** only if mail goes somewhere else; a second row appears for the mailing address.

5. **Date business started** (optional) — a date picker. It fills "years in business" on the forms, so you are not asked for it again.



Typing the business address in Street: pick the matching suggestion and City, State and ZIP fill themselves.



The step complete — the address as one row: 444 W Lake St · Chicago · IL · 60606. Continue unlocks once name, email and address are in.

WHY IT WORKS THIS WAY

Every application a carrier accepts has a mailing address on it. Before this step asked for one, agents were sending forms out with the box blank — which is exactly the kind of thing that gets a submission bounced a week later.

PART 03

Road A — a questionnaire

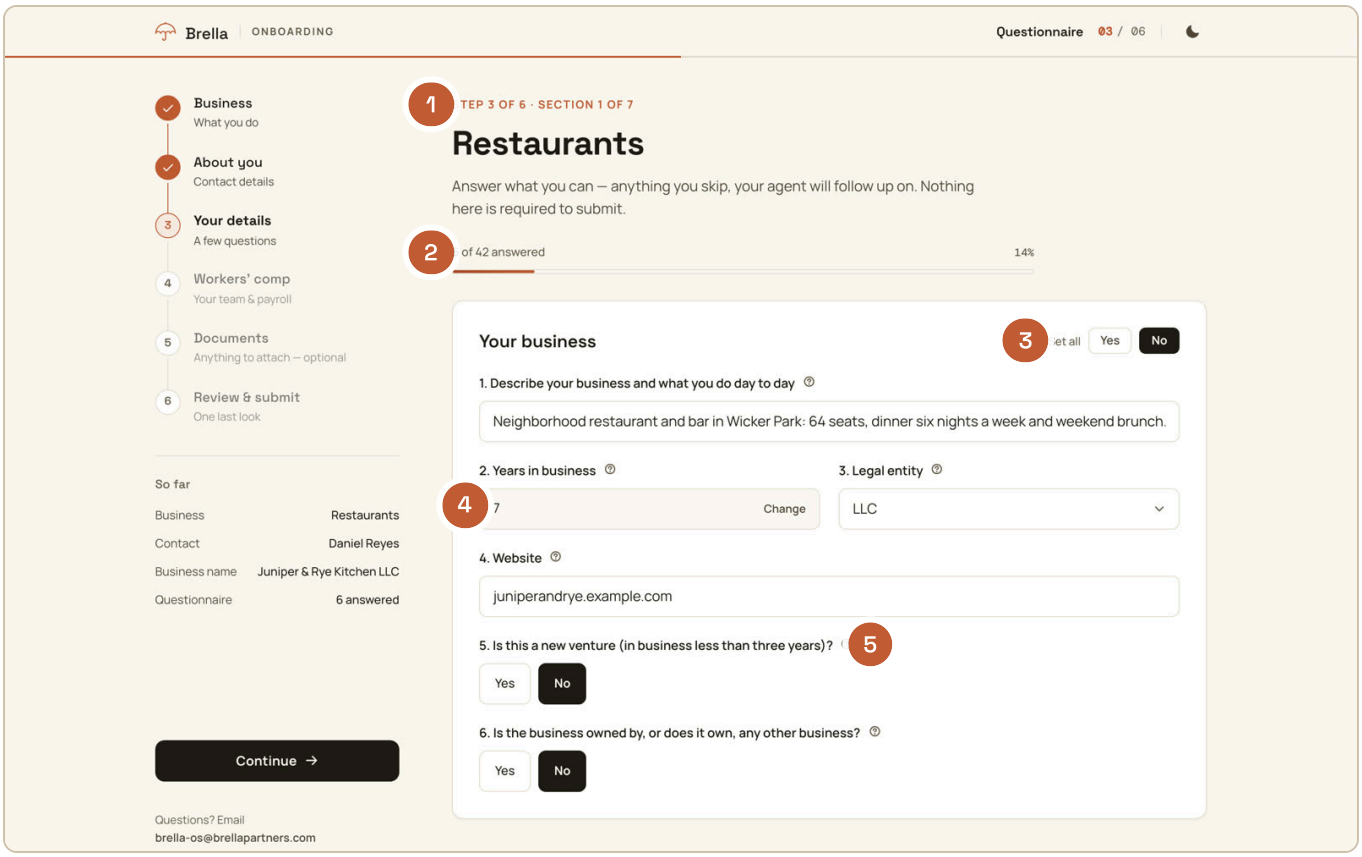
Most business types answer the insurance company's own questions for that trade. We follow Daniel through the restaurant questionnaire and the workers' compensation step.

- How the questionnaire works
- Section by section, with real answers
- Asking Bird what a question means
- Workers' compensation and payroll

3.1

How the questionnaire works

The questionnaire shows **one section per screen** — for a restaurant, seven sections and 42 questions. The counter at the top tells you how many you have answered; nothing here is required to submit.



Section 1 of 7, "Your business". Notice "Years in business: 7" already filled — Brella worked it out from the start date on the previous step. A form that asks for your mailing address or your location address again gets them the same way, from the About you step.

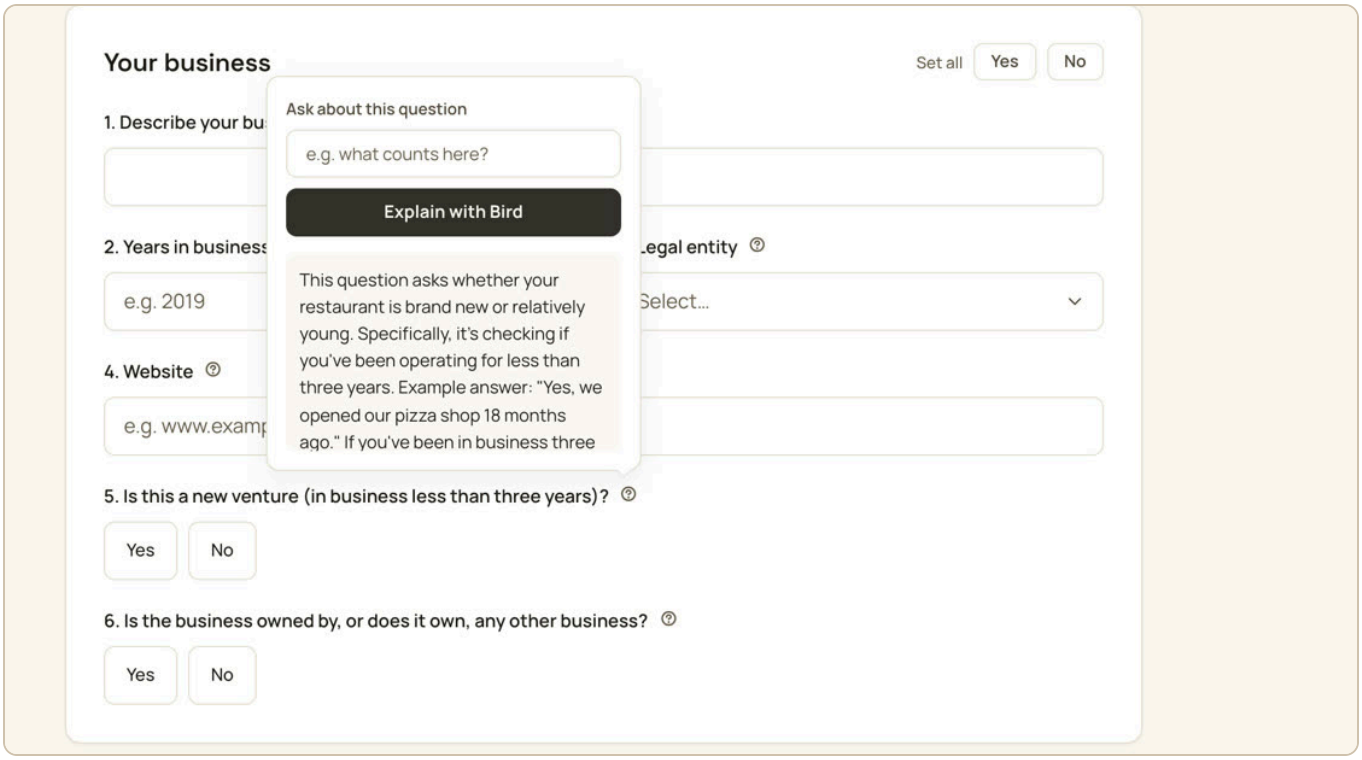
1. Where you are: step 3 of 6, section 1 of 7
2. How many of the 42 you have answered
3. "Set all" answers every yes/no in the section at once
4. Worked out from what you already told Brella
5. The ? opens Bird's explanation of the question

- **Yes / No** questions are buttons. **Set all** answers every one in the section in a click — handy when the answer to most of them is "No"; then change the few that are "Yes".
- Some questions only matter if an earlier answer was yes — they say so underneath ("If you hire subcontractors").
- **Back** and **Continue** move between sections without losing anything.
- The panel on the left keeps a running summary ("Questionnaire · 24 answered").

3 . 2

Ask Bird what a question means

Insurance forms are written for underwriters. Every question has a small **?** beside it: press it, then **Explain with Bird**, and Bird explains the question in plain English — what the carrier is really asking and why it matters. For a question about how much cover to choose — a limit, a deductible — Bird says what usually decides it rather than picking a figure for you, and under every explanation it says: “Bird is not a licensed agent — choose your coverage with yours.” The explanation stays open beside the question until you close it; the box keeps one size, and a long explanation scrolls inside it.

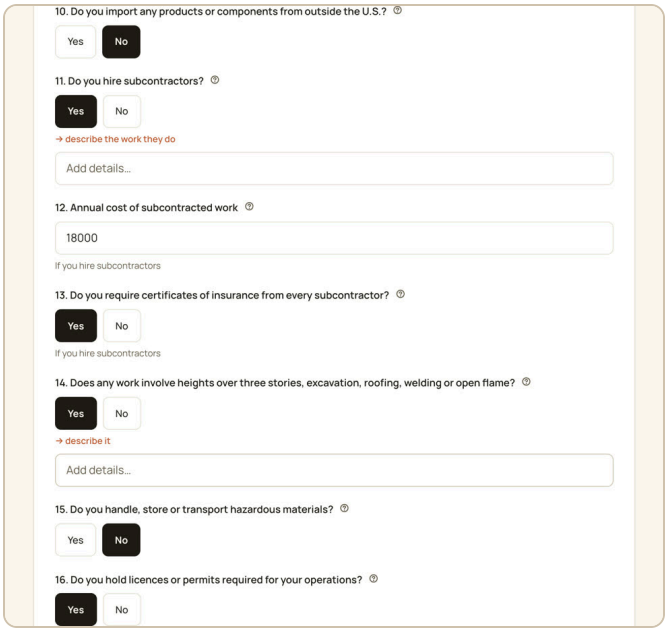


Bird explaining “Is this a new venture?”. You can also type your own question about it in the box above the explanation, which scrolls if it runs long. The explanation never changes your answer.

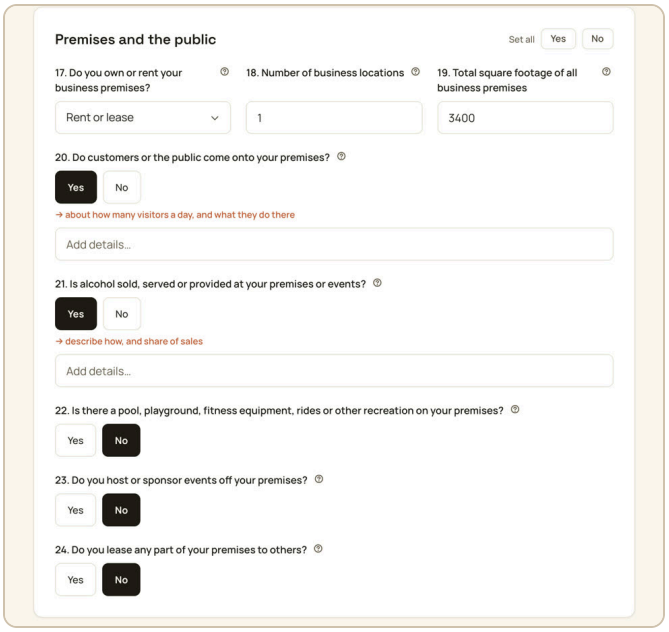
3 . 3

Section by section

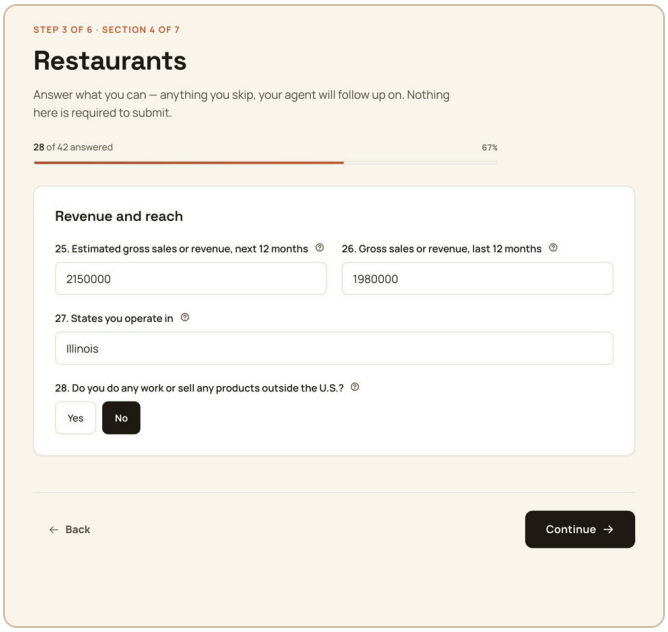
Here is how Daniel answered each section. Your trade’s questions will differ, but the pattern is the same: be specific, and when the answer is “Yes”, say how much or how often.



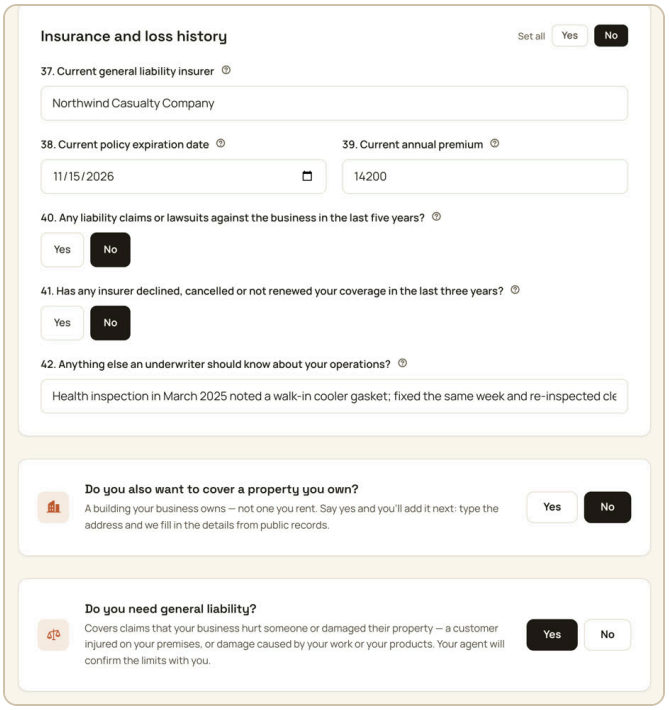
Operations. Where the work happens (95% on premises), whether you sell products (food: yes), subcontractors ($18,000 a year, all carrying their own insurance).



Premises and the public. Rented premises, one location, 3,400 sq ft, customers on site, alcohol served.



Revenue and reach. Next year's estimated sales ($2.15M) and last year's ($1.98M). Carriers rate restaurant liability on sales.

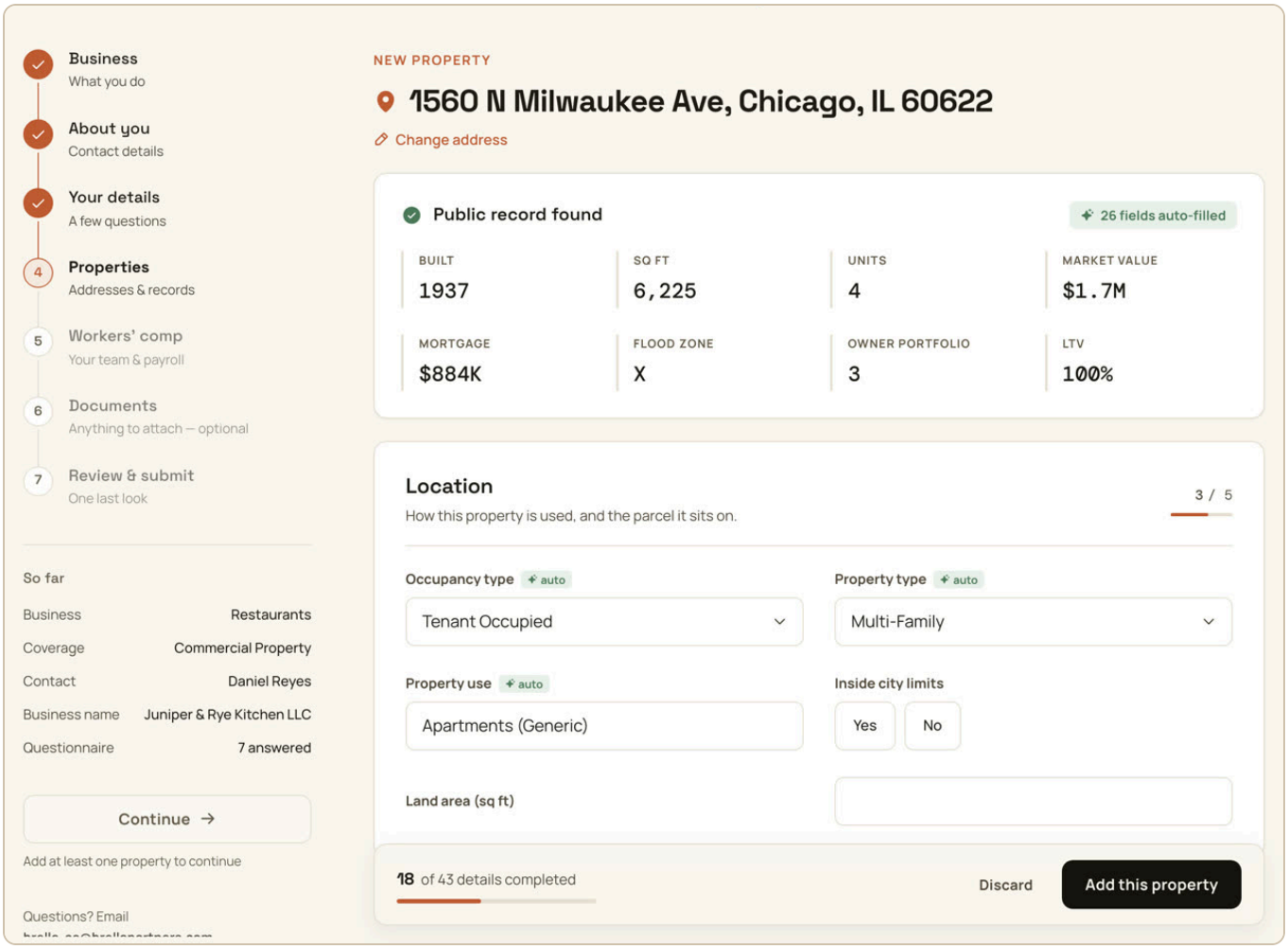


Insurance and loss history. Current insurer, expiry date, premium — and a free-text box for anything an underwriter should know. Under it: **Do you also want to cover a property you own?** and **Do you need general liability?**

Your current insurer — its name, policy number, expiry date and premium — and any losses you list in the questionnaire's loss table go straight onto the ACORD 125 your agent sends to insurance companies: each loss with its date, its line, what happened, what was paid and reserved, and whether it is still open. Give each loss its own row.

After the last section come two more questions. The first is **Do you also want to cover a property you own?** — a building your business owns, not one you rent. Daniel rents his premises, so he answers **No**, and his road goes on exactly as it was.

Answer **Yes** and a **Properties** step is added after the questionnaire: the same address lookup and public record the property road uses (Part 4), opening at your business address — **Change address** if the building is somewhere else. Your application is then filed as commercial property, with your business type and every answer you gave kept, and the forms your agent sends include the property application (the ACORD 140) and a schedule of values.



Had Daniel answered Yes: **Properties** joins the steps on the left, his application is filed as Commercial Property, and the step opens at 1560 N Milwaukee Ave with the public record already in.

The second is **Do you need general liability?** It covers claims that your business hurt someone or damaged their property — a customer injured on your premises, or damage caused by your work or your products. Daniel answers **Yes**; his agent confirms the limits with him. (If your business type also asks for your building — a hotel, say — the question sits under your properties instead, as in 4.5.)

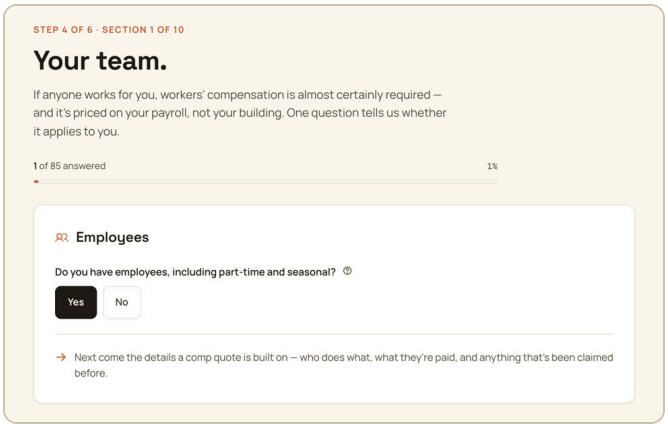
> **TIP** The last box — “anything else an underwriter should know?” — is worth two sentences. Daniel mentioned a health-inspection note that was fixed the same week and that the kitchen hood is cleaned quarterly. Saying it first reads far better than an underwriter finding it.

Some carrier forms carry an eligibility rule on a section — for example “ineligible if any answer below is yes”. When a section has one, its wording is printed under the heading. It never stops you submitting: your agent reviews it with you.

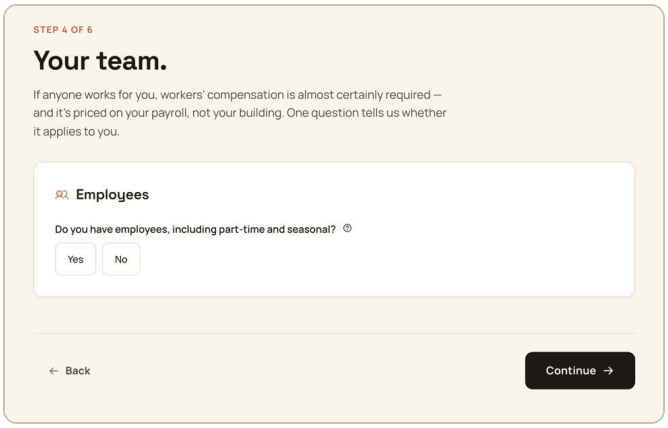
3.4

Workers’ compensation

If anyone works for you, workers’ compensation is almost certainly required by law, and it is priced on your **payroll**, not your building. The step opens with one question: **Do you have employees, including part-time and seasonal?**

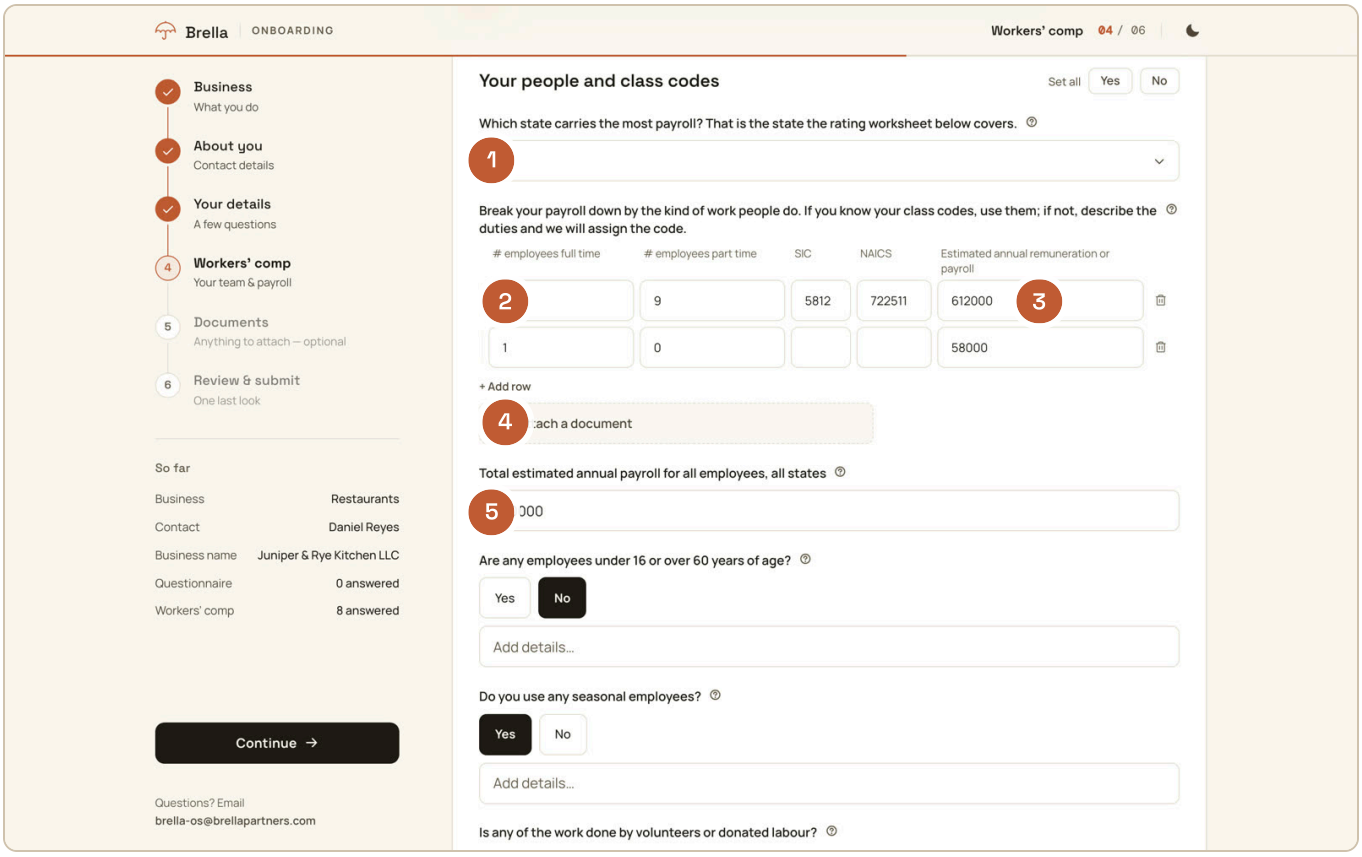


One question decides whether this step is one screen or ten.



Maya answers **No** — the step ends there and she goes straight to documents.

Daniel answers **Yes**, and the step opens the payroll schedule. The most important part is the table: **break your payroll down by the kind of work people do**. Comp is rated per class of work, per state, so one total is not enough.



Illinois picked as IL, and Daniel's two rows, scrolled to the right: kitchen, service and bar staff (14 full-time, 9 part-time, $612,000) and the office ($58,000).

1. The state with the most payroll — pick its two-letter code
2. One row per kind of work — "+ Add row" for more
3. Annual payroll for that kind of work
4. Or attach your payroll report instead
5. Total payroll across every row and state

- **Which state carries the most payroll?** — pick the state's two-letter code from the list (IL for Illinois).
- **Class code** — if you know yours, type it; if not, describe the duties ("kitchen, service and bar staff") and your agent assigns the code. The table scrolls sideways to the rest of each row.
- **Full time / part time** — headcounts per row; SIC and NAICS if you know them.
- **Attach a document** if you would rather send a payroll report than type it.
- The questions below the table — employees under 16 or over 60, seasonal staff, volunteers, people working from home — each change how a carrier rates you. They fit your business: a hotel is asked about guest rooms and housekeeping, an apartment owner about on-site staff and tenants.

> **WHY IT WORKS THIS WAY**
>
> What you type here goes straight onto your agent's comp worksheet and the ACORD 130 (the workers' comp application). Your agent starts from your numbers instead of asking for them again.

PART 04

Road B — property, several addresses

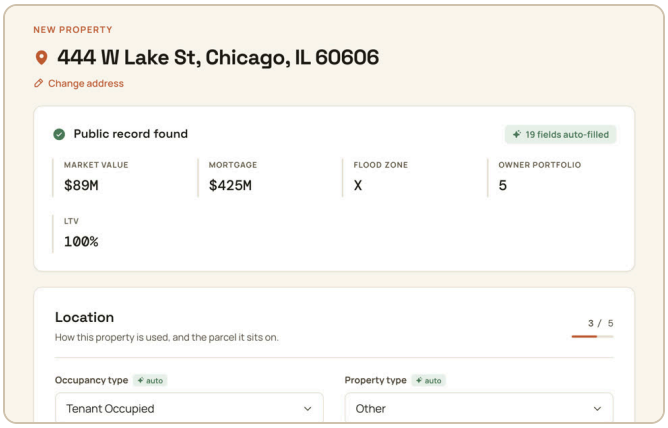
Landlords and property owners add their buildings by address. Brella fills in what the public record knows; you complete the rest. We follow Maya adding three apartment buildings.

- Adding a property by address
- What the public record fills in
- Completing a building, section by section
- Deductibles, explained
- Adding the second and third buildings
- General liability

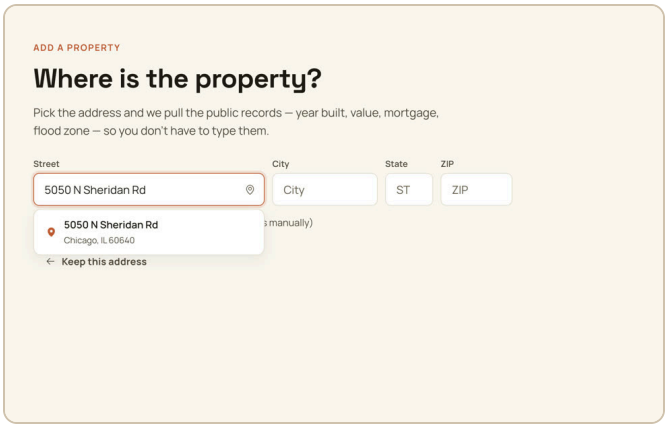
4.1

Add a property by its address

Your first property starts from the **business address** you gave on the About you step: the properties step opens on it, its public record already loading. If that is the building you are insuring, carry on (4.2). If it is not — Maya's business address is her office, not one of her buildings — press **Change address** — the link with a pencil, under it. The same Street · City · State · ZIP row opens with the business address in it; clear it, type the building's street and **pick the matching suggestion**. **Keep this address** goes back without changing anything.



The first property opens at Maya's business address, 444 W Lake St — with the **Change address** link under it.



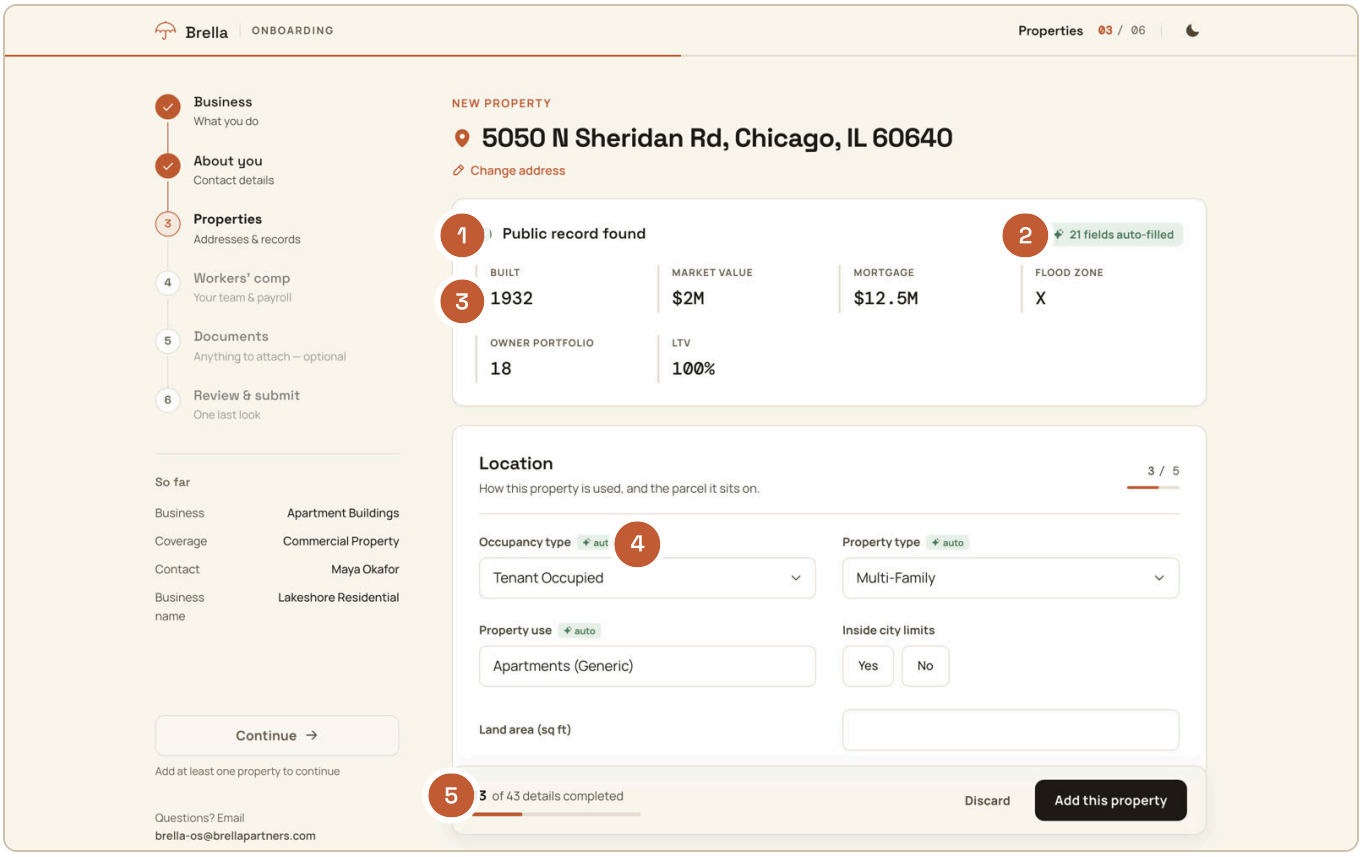
Change address: typing "5050 N Sheridan Rd" in Street — one match. Pick it.

Every property after the first starts from **Add property** with an empty row.

4.2

What the public record fills in

The moment you pick an address, Brella pulls the property's public record and fills in everything it can — **21 fields** for Maya's first building. The strip at the top summarises it: year built, square footage and units when the record has them, market value, mortgage balance, flood zone, how many properties the owner holds, and loan-to-value. Where the record says 0 — square feet, units, stories, a year — Brella leaves the box empty for you rather than filling in a zero.

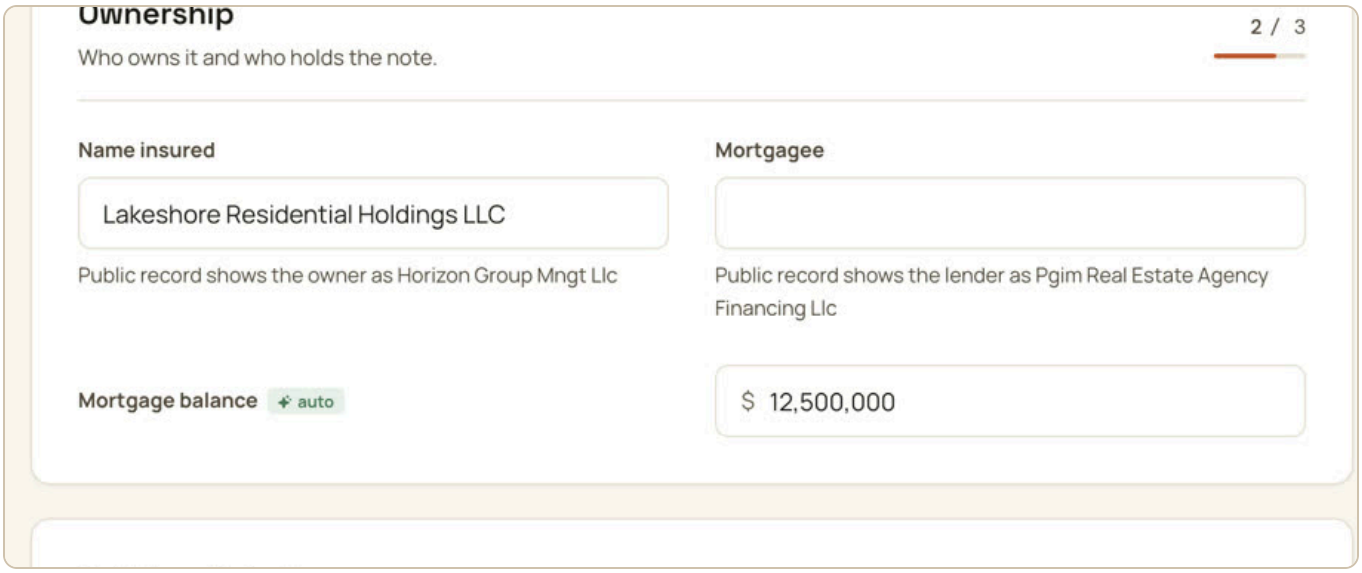


Public record found: 1932 build, $2M market value, $12.5M mortgage, flood zone X — and no square footage or unit count, because the record's were zero. Fields the record filled carry a small "auto" tag; **Change address** sits under the address.

1. A public record was found for the address
2. How many fields it filled for you
3. The headline facts — check these first
4. "auto" marks a value that came from the record
5. How complete this building's record is

> **WATCH FOR**
>
> Public records lag and are sometimes plain wrong. Maya's first building came back with no square footage or unit count, and a market value that is a tax assessment rather than what it would cost to rebuild. Check every "auto" value and type the real figure over it — yours always wins.

The record also knows an owner and a lender — but they are often a previous owner and their bank, so Brella does not copy them in. **Name insured** starts as your business name and **Mortgagee** starts empty; under each, a muted line says who the public record shows ("Public record shows the owner as …"). Type your own lender.



Ownership: Lakeshore Residential Holdings LLC as the named insured, the mortgagee left for Maya, and what the public record shows under each.

4.3

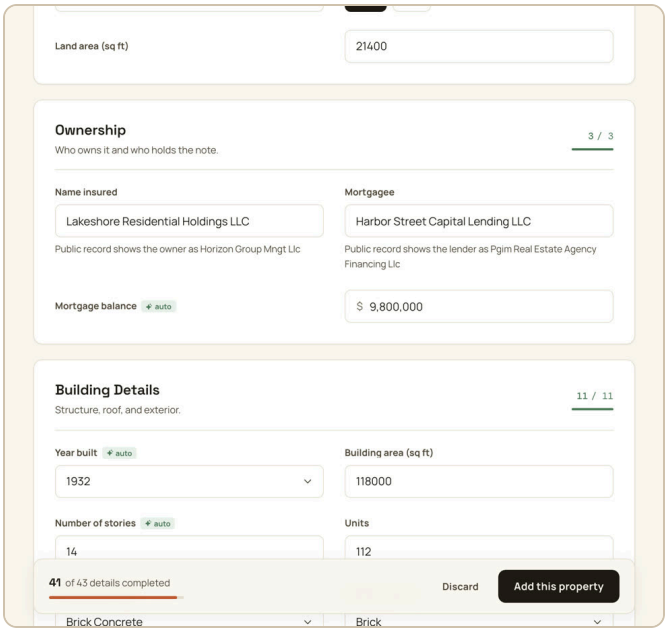
Complete the building

Below the summary, the building's record is grouped into seven sections. Each shows how many of its details are filled ("3 / 5"), and the footer counts the whole record — 13 of 43 details straight after the lookup, 41 of 43 once Maya had finished.

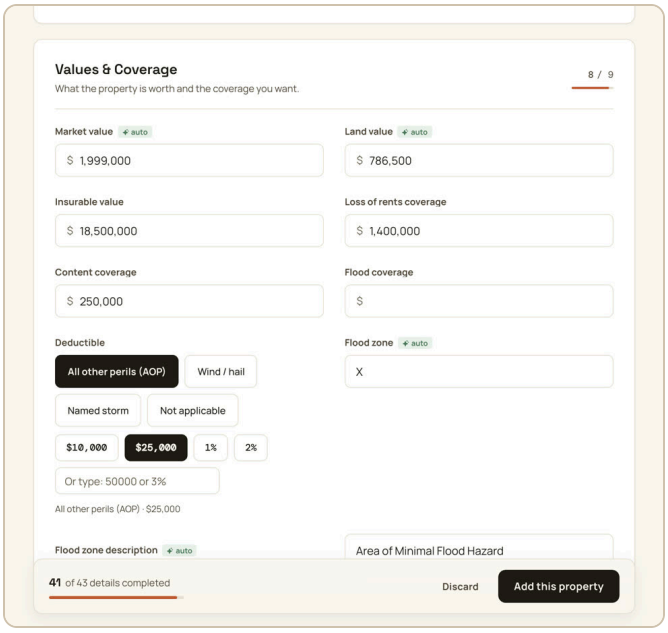
SECTION	WHAT IT ASKS	MAYA'S ANSWERS FOR 5050 N SHERIDAN
Location	Occupancy, property type and use, whether it is inside city limits, land area	Tenant occupied · multi-family · apartments · 21,400 sq ft
Ownership	Named insured, mortgagee, mortgage balance	Lakeshore Residential Holdings LLC · Harbor Street Capital Lending · $9.8M
Building details	Year built, area, stories, units, construction, exterior, roof	1932 · 118,000 sq ft · 14 stories · 112 units · brick & concrete · flat modified-bitumen roof, 2019
Systems	Plumbing; electrical — what the wiring is (copper, aluminum, knob and tube, Romex, BX / armored cable, conduit…) and the panel (circuit breakers, fuses, Federal Pacific, Zinsco…); HVAC; and when each was last updated	Copper plumbing 2012 · copper wiring on circuit breakers · boiler 2015
Condition	Property, building and walkways	Good · Good · Excellent

SECTION	WHAT IT ASKS	MAYA'S ANSWERS FOR 5050 N SHERIDAN
Safety & occupancy	Sprinklers, fire protection, alarm, tenant type, occupancy %	Sprinklered · monitored alarm · residential · 96%
Values & coverage	Market, land and insurable value; loss of rents, contents and flood limits; the deductible	$18.5M building · $1.4M loss of rents · $250k contents · AOP $25,000

A limit of **0** means you want none of that cover — flood, say. Your forms and your schedule of values leave that line off rather than print "$0", and it is never added into your total insured value.



Ownership and building details: Maya's own lender typed in under the public record's. Dropdowns hold the construction, roof and system types carriers use.



Values & coverage, with the deductible picked: all other perils, $25,000.

Deductibles, explained

A deductible is the part of each claim you pay yourself. In Brella a deductible is always **a peril and an amount**, because carriers set them separately:

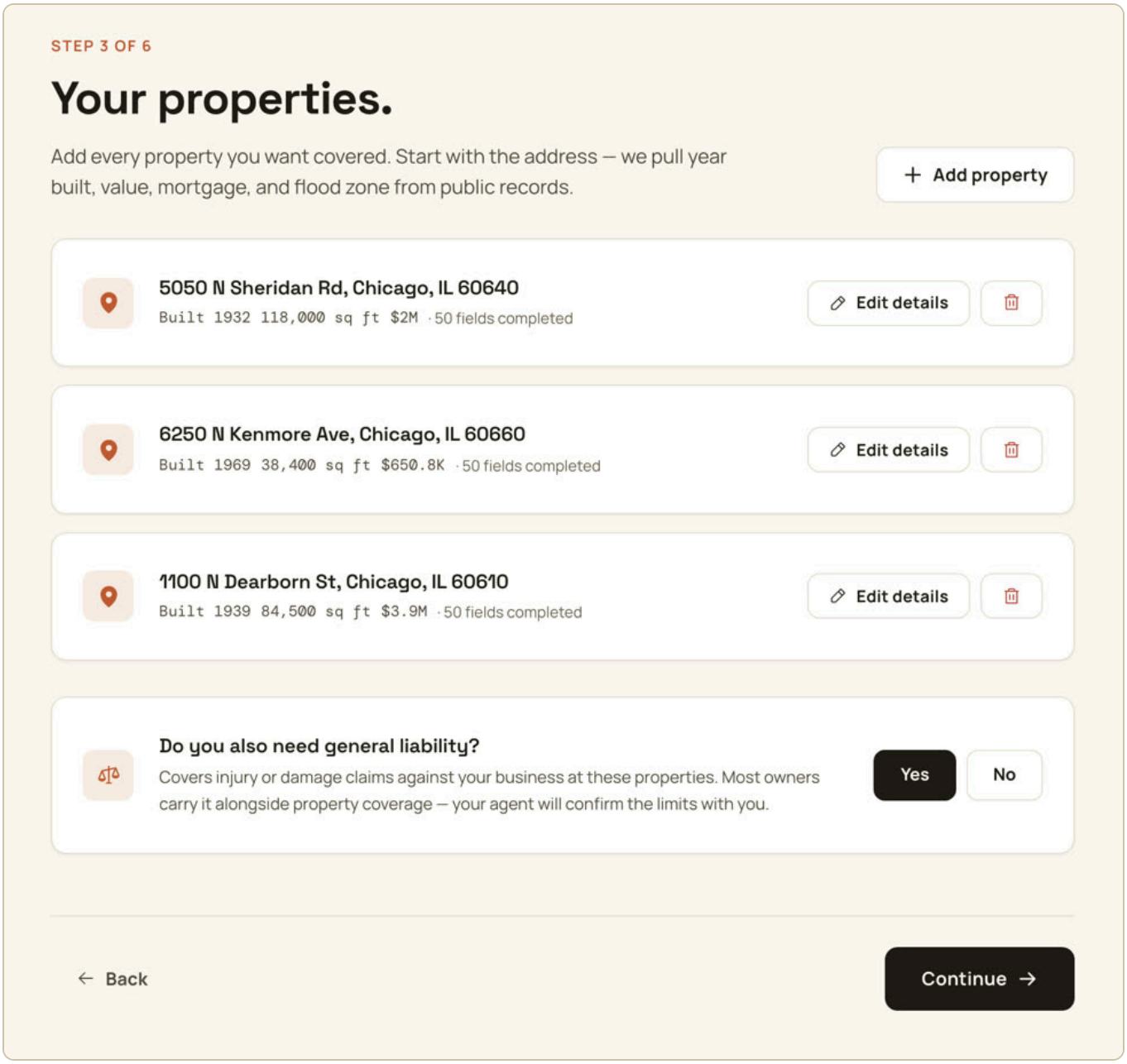
CHOICE	MEANS	PRESETS
All other perils (AOP)	Fire, water, theft — everything except wind and hail	$10,000 · $25,000 · 1% · 2%
Wind / hail	Storm damage, often a percentage of the building's value	1% · 2% · 3% · 5%
Named storm	A hurricane or other storm the weather service has named — common on coastal property, usually a percentage	1% · 2% · 3% · 5%
Not applicable	This line carries no deductible (common for loss of rents)	—

> **TIP** A percentage deductible is a percentage of the building's insured value, not of the claim — 2% of $18.5M is $370,000. Ask your agent if a percentage appears on your quote and you are not sure what it is measured against.

4.4

Add the rest of your buildings

Press **Add this property** to file the first one; it appears as a card with its year, size, value and how many fields are complete. Press **Add property** again for the next — up to 25 in one application. **Edit details** reopens any of them.

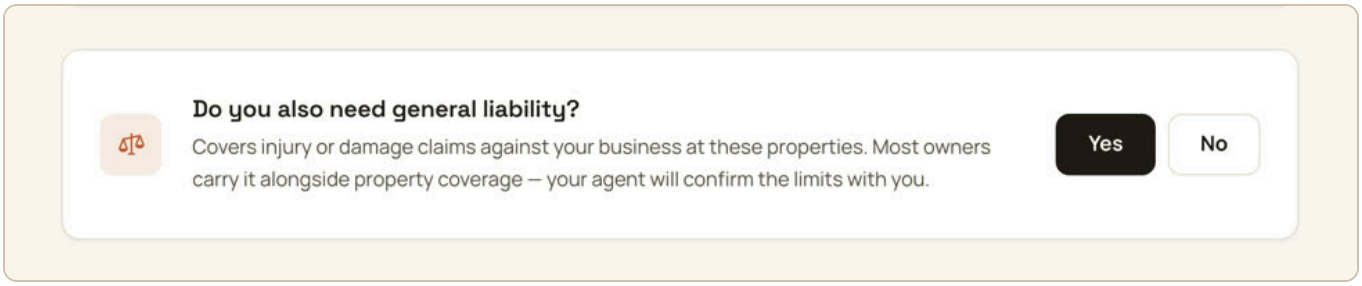


Maya's three buildings: 5050 N Sheridan (1932), 6250 N Kenmore (1969) and 1100 N Dearborn (1939) — 50 fields completed on each.

4.5

General liability

Under your properties Brella asks one more question: **Do you also need general liability?** (On the questionnaire road it comes after the last section — 3.3.) It covers injury or damage claims against you at these properties — a tenant's guest slipping in the lobby, for example. Most owners carry it alongside property coverage. Maya answers **Yes**; her agent confirms the limits with her.



The general liability question sits under your list of properties.

WHY IT WORKS THIS WAY

Your answer is a request, not the policy: it tells your agent to quote general liability. They record the actual limits — usually $1M per occurrence and $2M in the aggregate — and you will see them on your quote.

PART 05

Documents, review, submit

The last three screens are the same on both roads: attach what you have, read it all back once, and send it to your agency.

Attaching documents — and what Bird does with them

The review screen

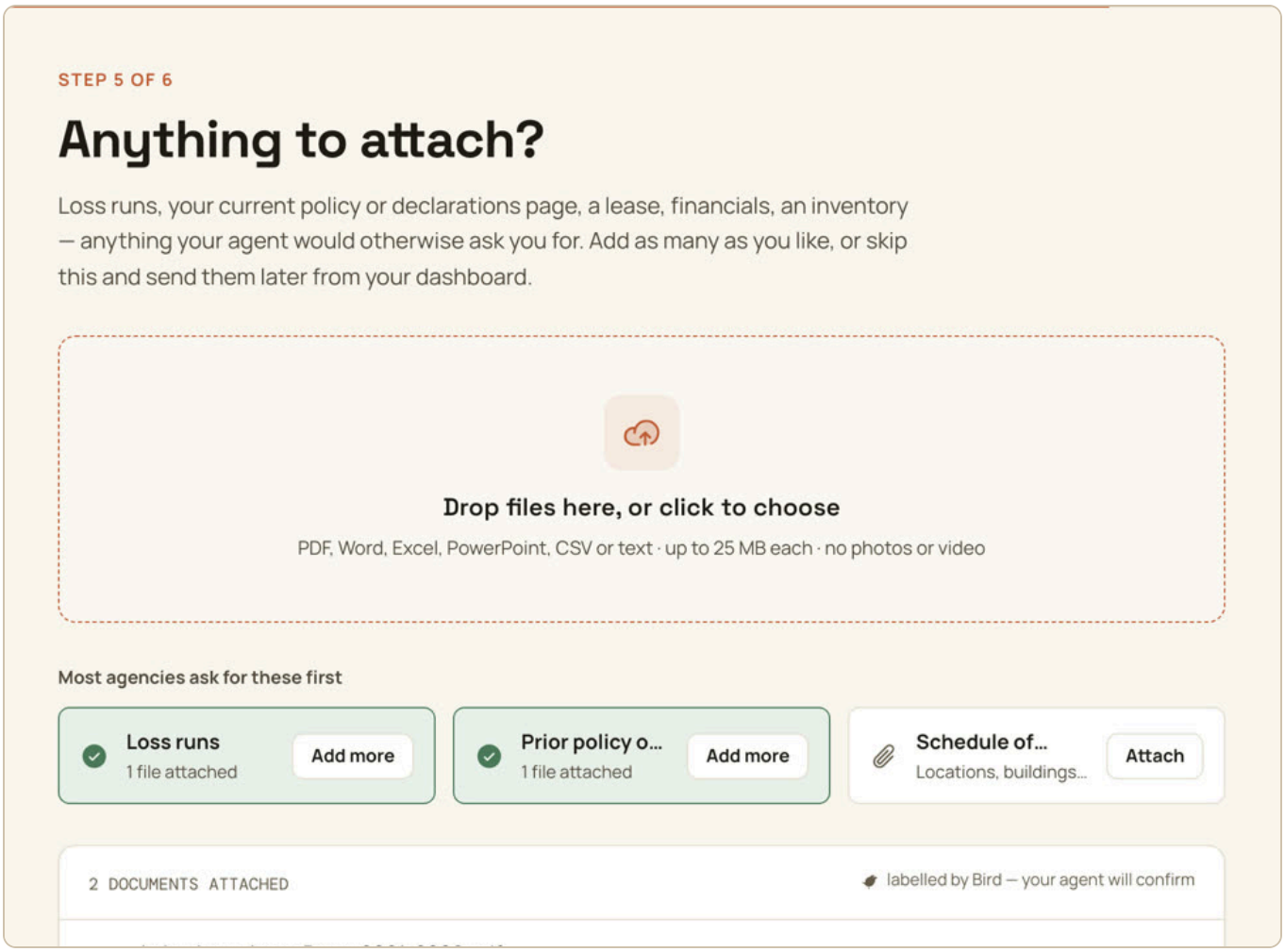
Submitting, your reference code and your completed application

5.1

Attach documents

Everything is optional here. Agencies ask first for three things, so they have their own slots: **Loss runs**, **Prior policy or declarations**, and **Schedule of values**. Anything else — a lease, financials, an inventory — goes in the drop zone above them.

- Accepted: PDF, Word, Excel, PowerPoint, CSV and text, up to 25 MB each. **No photos or video** on an application (claims are different — see Part 7).
- A file attached through a slot is filed under that slot's name.
- A file dropped in the general area is **labelled by Bird** — it reads the name (and a PDF's contents) and files it as "Loss runs", "Prior policy or declarations" and so on. Your agent confirms the label.

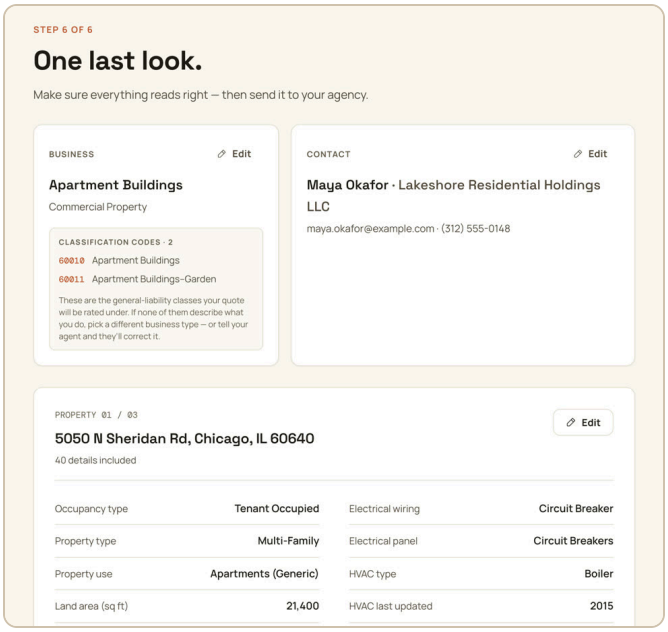


Maya attached her loss runs through the slot and dropped her 2025 declarations page in the general area; Bird labelled it "Prior policy or declarations".

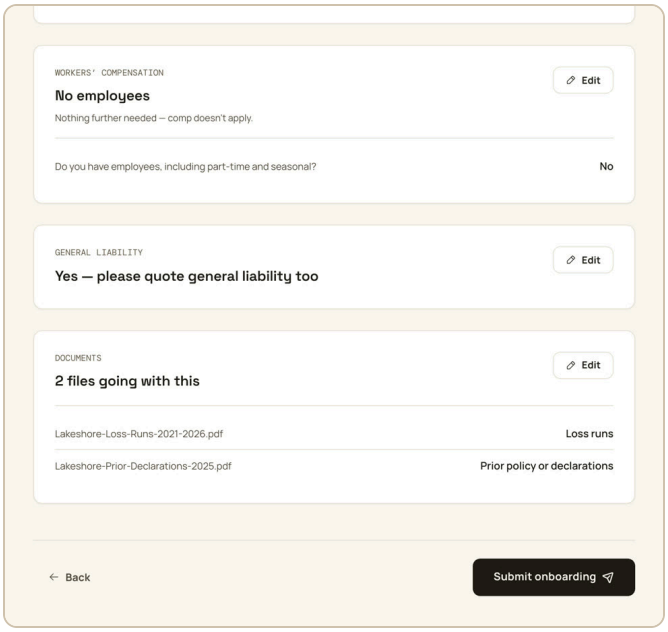
5.2

Review everything once

The review screen reads your whole application back: business type, classification codes, contact, every property with every detail, workers' comp, general liability and documents. Each block has an **Edit** link that takes you back to that step — and back here when you are done.



The top of Maya's review. The classification codes are the liability classes your quote will be rated under.



The bottom: workers' comp, general liability, the two documents — and Submit.

> **TIP** Maya spotted that her first building's "property use" said "112" — she had typed the unit count into the wrong box. Edit took her straight back to that building; she fixed it and returned to the review. This is the screen to catch that kind of slip.

5.3

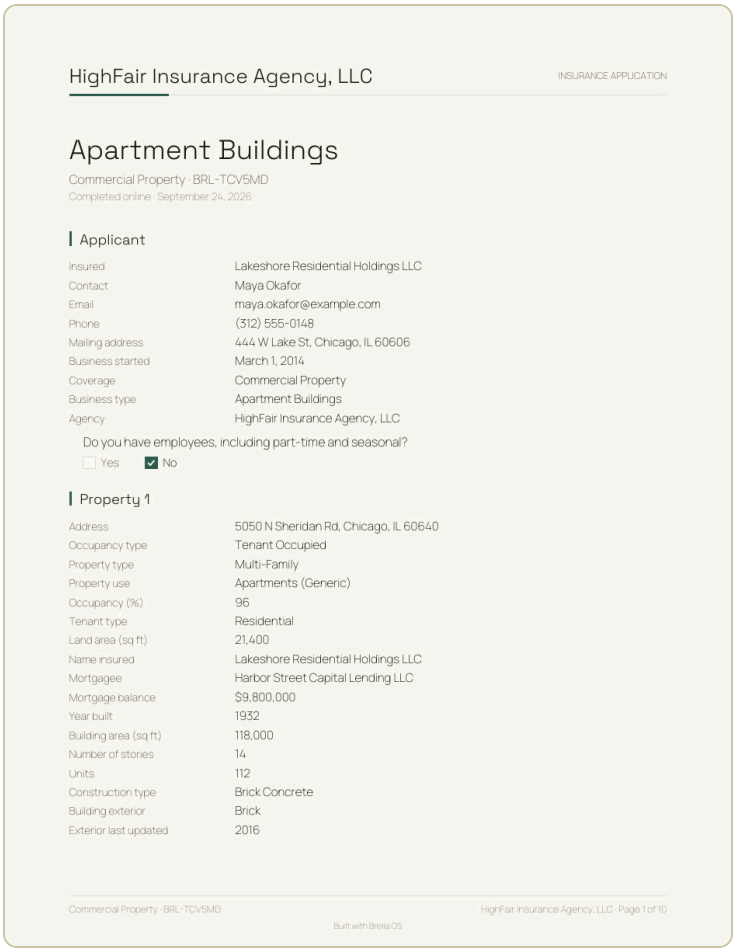
Submit

Press **Submit onboarding**. You land on a confirmation with three things worth keeping:

1. **Your reference code** — `BRL-TCV5MD` for Maya. It identifies your application in every conversation with your agency; copy it somewhere.
2. **Your completed application** — a PDF of everything you filled in, dated the day you submitted, ready to sign. Your agency has the same copy. This screen can download it for two hours after you submit; after that it is in your dashboard, under the package.

3 **Track everything in your dashboard** — set a password now to open your portal (Part 6). You can also do this later.

The completed application is produced the moment you submit — it is the same document your agency sees on their side. It prints your answers exactly as you gave them: your mailing address, the date your business started, your FEIN and your entity type at the top, money written as money and dates written out ("November 15, 2026") — in tables too, so a loss table reads "January 22, 2025" and "$48,500" — one section per heading, each property as its own schedule, and your agency's name at the top and the foot of every page.



HighFair Insurance Agency, LLC

INSURANCE APPLICATION

Apartment Buildings

Commercial Property · BRL-TCV5MD

Completed online · September 24, 2026

Applicant

Insured	Lakeshore Residential Holdings LLC
Contact	Maya Okafor
Email	maya.okafor@example.com
Phone	(312) 555-0148
Mailing address	444 W Lake St, Chicago, IL 60606
Business started	March 1, 2014
Coverage	Commercial Property
Business type	Apartment Buildings
Agency	HighFair Insurance Agency, LLC

Do you have employees, including part-time and seasonal?

☐ Yes ☑ No

Property 1

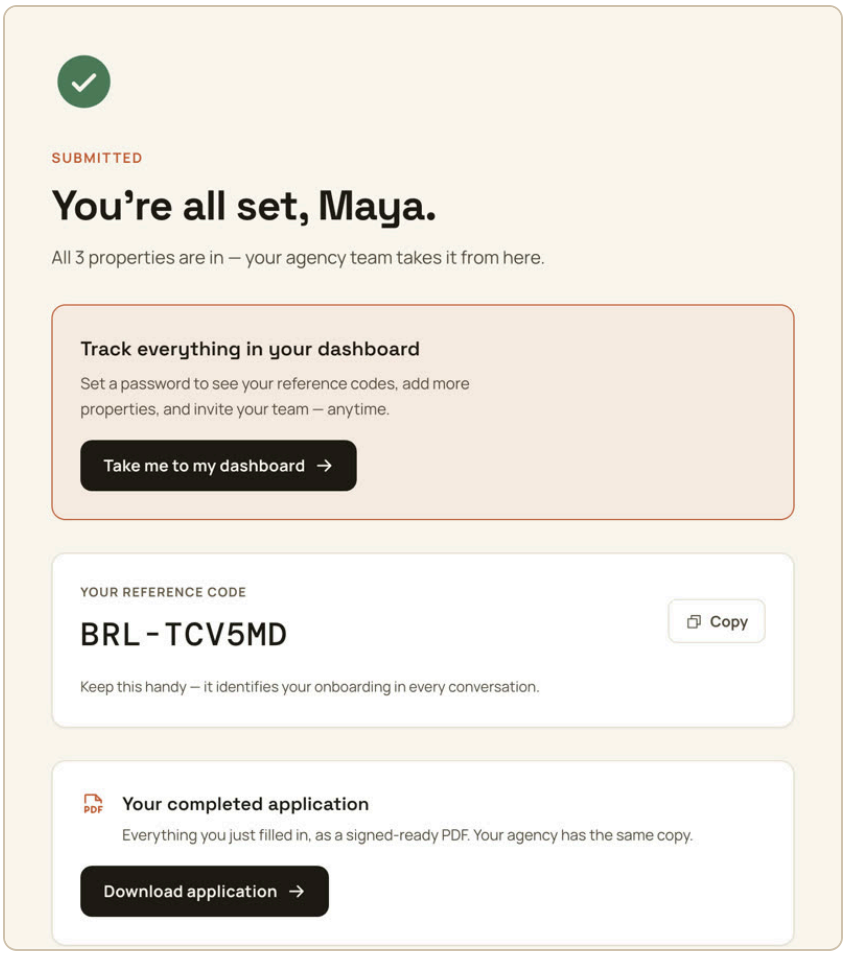
Address	5050 N Sheridan Rd, Chicago, IL 60640
Occupancy type	Tenant Occupied
Property type	Multi-Family
Property use	Apartments (Generic)
Occupancy (%)	96
Tenant type	Residential
Land area (sq ft)	21,400
Name insured	Lakeshore Residential Holdings LLC
Mortgagee	Harbor Street Capital Lending LLC
Mortgage balance	$9,800,000
Year built	1932
Building area (sq ft)	118,000
Number of stories	14
Units	112
Construction type	Brick Concrete
Building exterior	Brick
Exterior last updated	2016

Commercial Property · BRL-TCV5MD

HighFair Insurance Agency, LLC · Page 1 of 10

Built with Brella OS

Page 1 of Maya's completed application, with HighFair Insurance Agency, LLC at the top and the foot of the page.



The confirmation screen, with the reference code, the application download and what happens next.

PART 06

Your policyholder portal

Your portal is where you follow everything after you submit: status changes, questions from your agent, messages, documents, claims and changes.

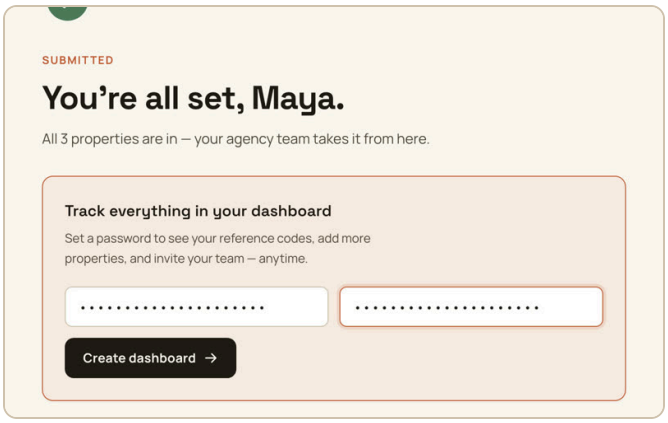
- Opening your dashboard for the first time
- Signing in afterwards
- The overview and your notifications
- Packages: status, properties, documents
- Answering your agent's questions
- Messages
- Your proposal
- Asking Bird about your policy
- What each status means

6.1

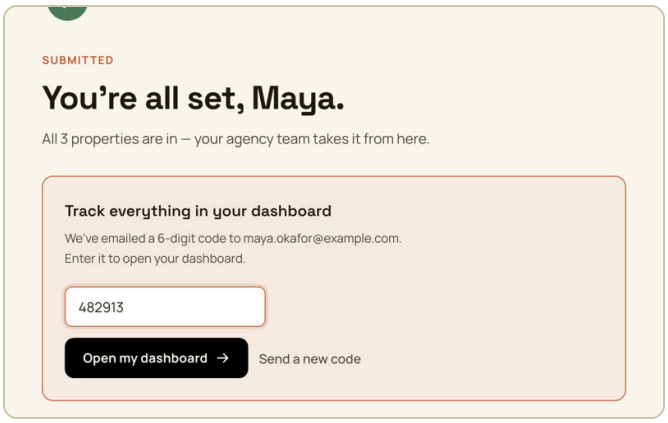
Open your dashboard for the first time

From the confirmation screen, press **Take me to my dashboard**:

1. **Choose a password** and confirm it, then press **Create dashboard**.
2. Brella emails a **six-digit code** to the address on your application. Type it in and press **Open my dashboard**.
3. You are in. From now on you sign in at your portal with your email and password.



Choosing a password.

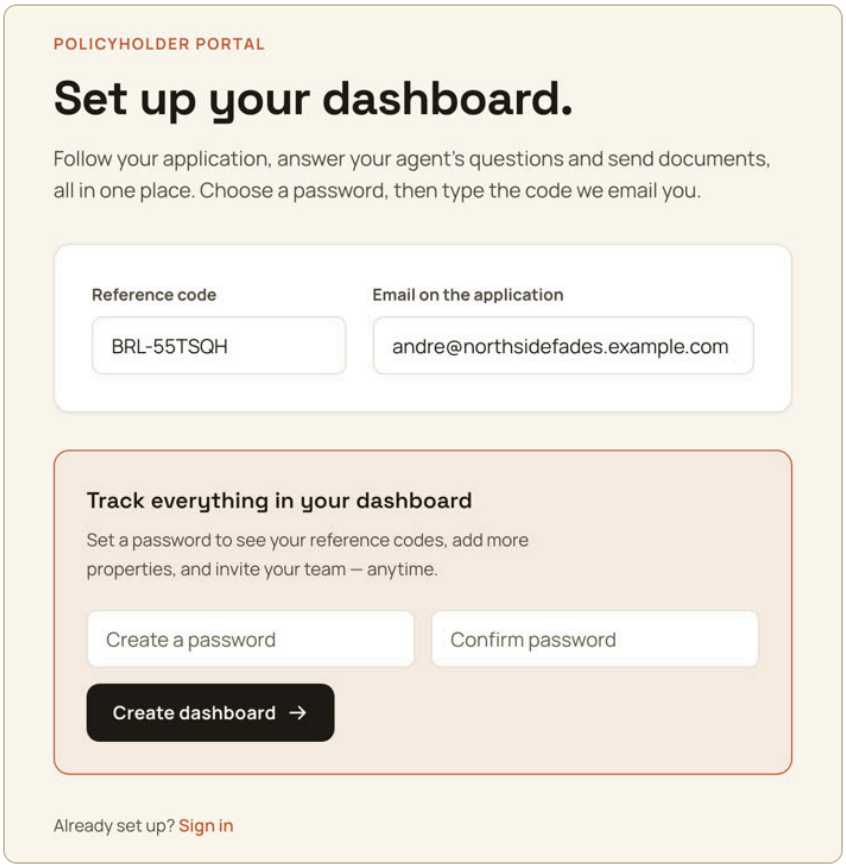


Entering the code from the email.

> **WHY IT WORKS THIS WAY**
>
> Your reference code only proves that someone filled in the form — not that it was you. The emailed code proves you own the mailbox the application names, so nobody who sees your reference code can open your dashboard. The code lasts 15 minutes; **Send a new code** issues another.

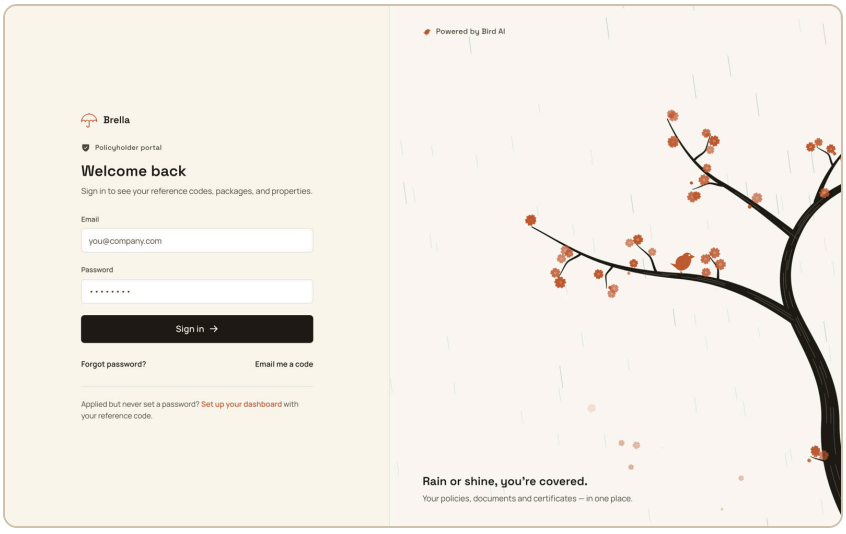
If your agent filled in the application for you

Your agent can fill the application in on your behalf — over the phone, say. When they do, you get an email from your agency, "Your application with ‹your agency› — BRL-XXXXXX", with your reference code and a **Set up your dashboard** button. It opens a page with your reference code and email already filled in: choose a password, then type the six-digit code we email you, exactly as above. The application your agent entered says so in its Declaration — entered on your behalf, not yet signed — and leaves the signature and date lines for you.



Setting up a dashboard from that email: the reference code and email are already filled in.

The same page is on the sign-in screen as **Set up your dashboard**, for anyone who applied but never set a password. Have your reference code to hand.



Signing in later: email and password — or **Set up your dashboard** if you never chose one.

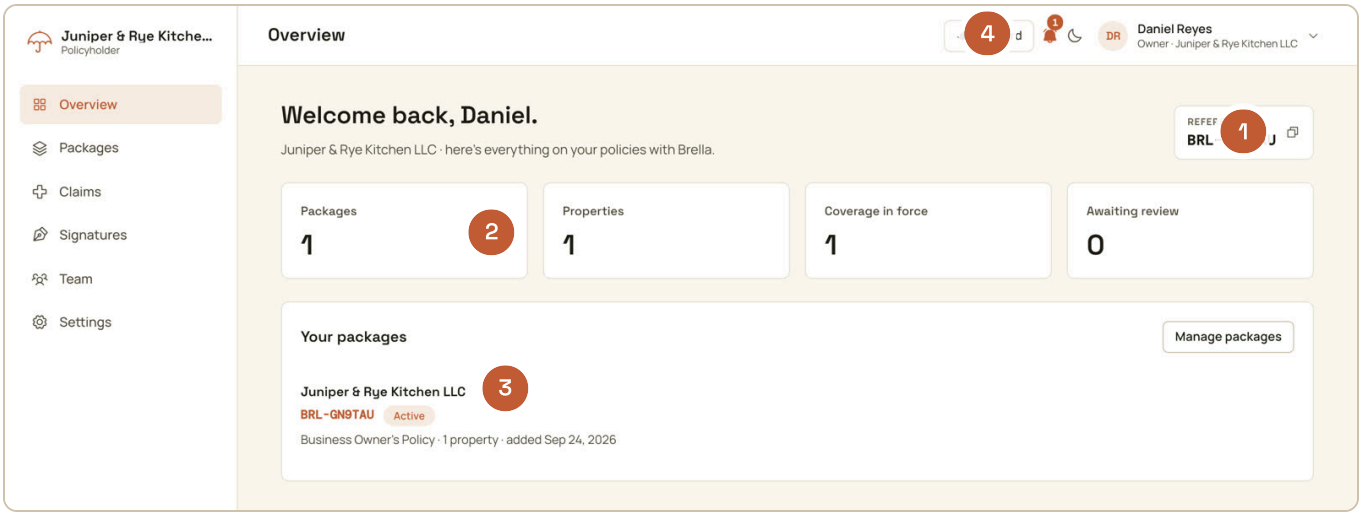
When you sign in, your browser keeps a random number with your name and email — never your password — and Brella notes which browser you used, so it can see when one browser is used by several accounts.

Nothing is blocked because of it, and your agency does not see it. The privacy policy (`app.brellaos.com/privacy`) says what is kept and for how long.

6 . 2

The overview

The overview is your home page. It shows your reference code, any **Documents to sign** your agency has sent you (Part 8), a count of packages, properties, coverage in force and anything awaiting review — and, when your agent is waiting on you, a banner that says so with a button straight to it.



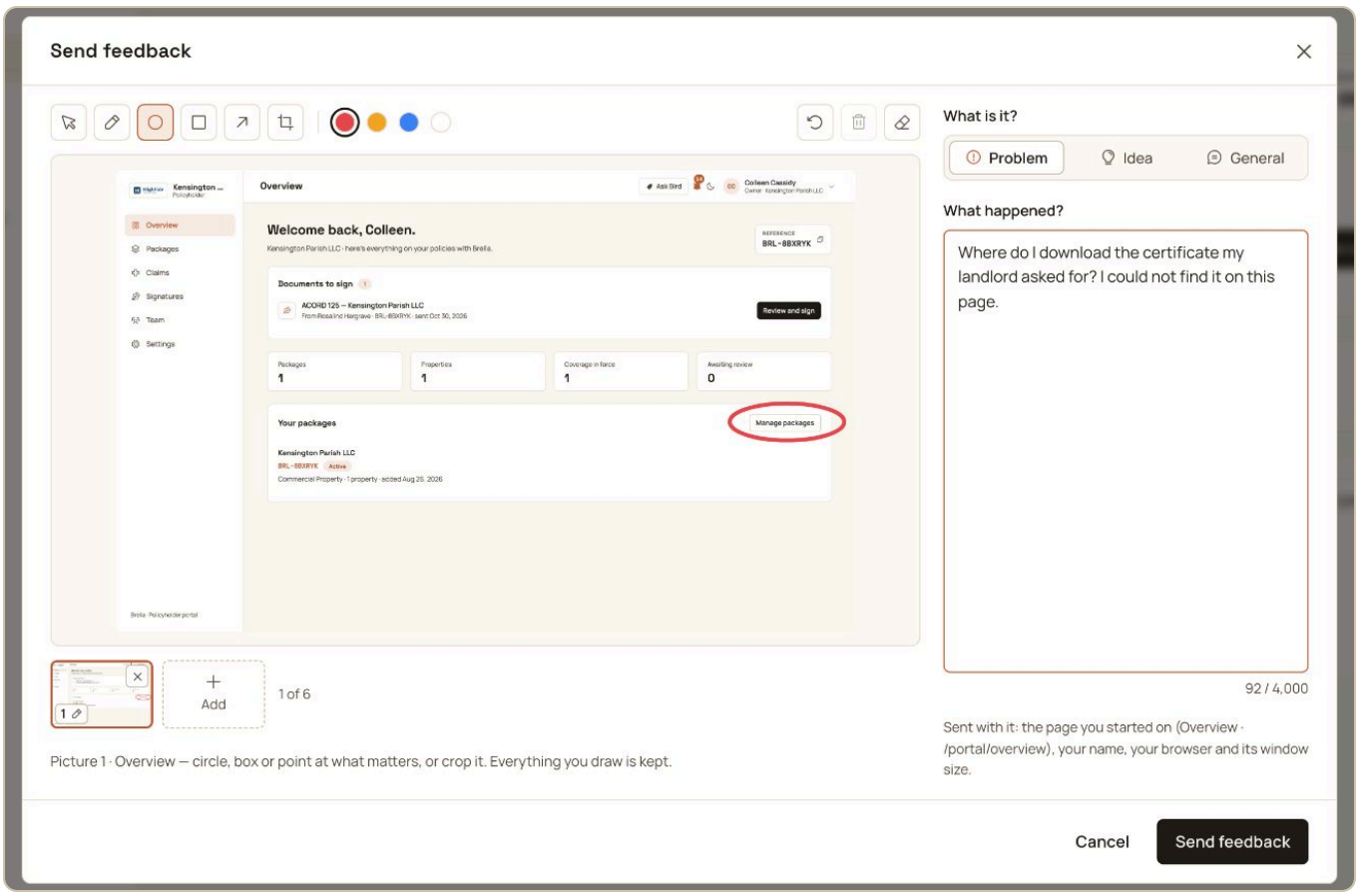
Daniel's overview: nothing waiting for his signature today, so his one package sits under the counts, headed by the business it insures, Juniper & Rye Kitchen LLC. When your agency sends you something to sign, a **Documents to sign** card appears above the counts.

1. Your reference code
2. Your book at a glance — every property on your policies
3. Each package, with its current status
4. Ask Bird, from any page

The left-hand menu is the whole portal: **Overview**, **Packages**, **Claims**, **Signatures**, **Team** and **Settings**. Your agency's logo sits at its top — or the Brella OS bird, if your agency has not added one. **Ask Bird** sits at the top of every page, beside your notifications and a light/dark switch. The light look is warm paper — a cream page with white cards and a terracotta accent; the dark look is a neutral near-black with a soft cyan accent.

Telling Brella something is wrong

A small **Feedback** tab hangs from the top edge of every page, in the middle. Click it and choose **Report a problem** (the portal takes a picture of the page as you see it), **Suggest an idea** or **General feedback**. In **Send feedback**, circle, box or point at what is wrong — **Select** picks a mark up again to move it, resize it or delete it — or **Crop** the picture to the part that matters; **Add** puts in more pictures — up to six — by capturing this page, going to another page and capturing it (the window waits as a small bar at the top while you do), or choosing pictures from your computer or phone. Say what happened and press **Send feedback**. It goes to the Brella team with the pages you captured — not to your agent; for anything about your policy, write to your agent under **Messages**. **×** on a picture leaves it out.



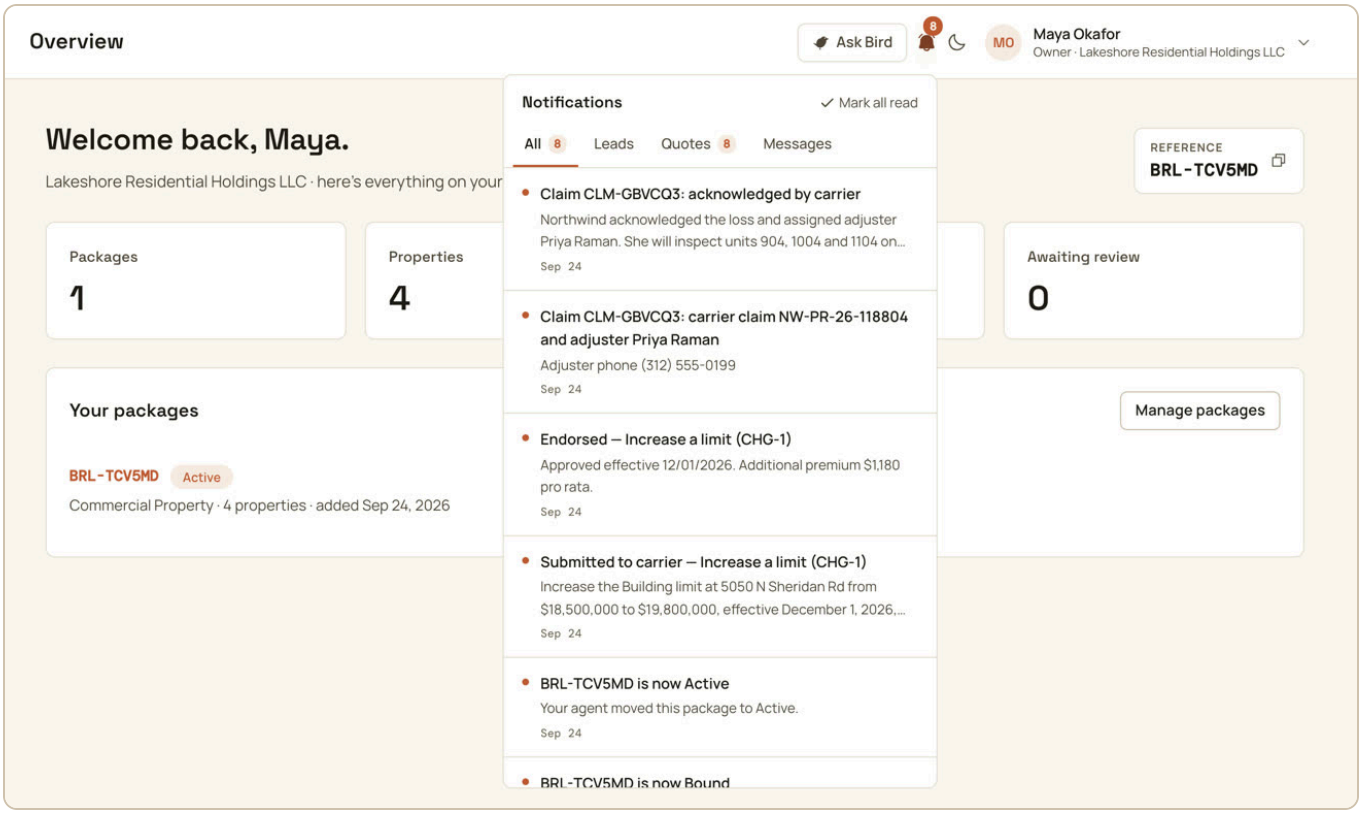
Colleen's feedback from her overview: the page as it was, a circle round **Manage packages**, and her question.

> **TIP** Windows that open over the portal — a package's documents and messages, a change request, a claim, starting a document — keep one size while you use them. Long lists scroll inside, and if something goes wrong the message appears at the bottom beside the buttons.

6.3

Notifications

The bell rings when something happens on your side: your agent moves your policy to a new stage ("Your agent moved this package to Bound" — anything they want to tell you about it comes as a message), writes to you, sends you questions, records an update on a claim, or answers a change you asked for. Tabs split them into **Leads**, **Quotes** and **Messages**; **Mark all read** clears them.

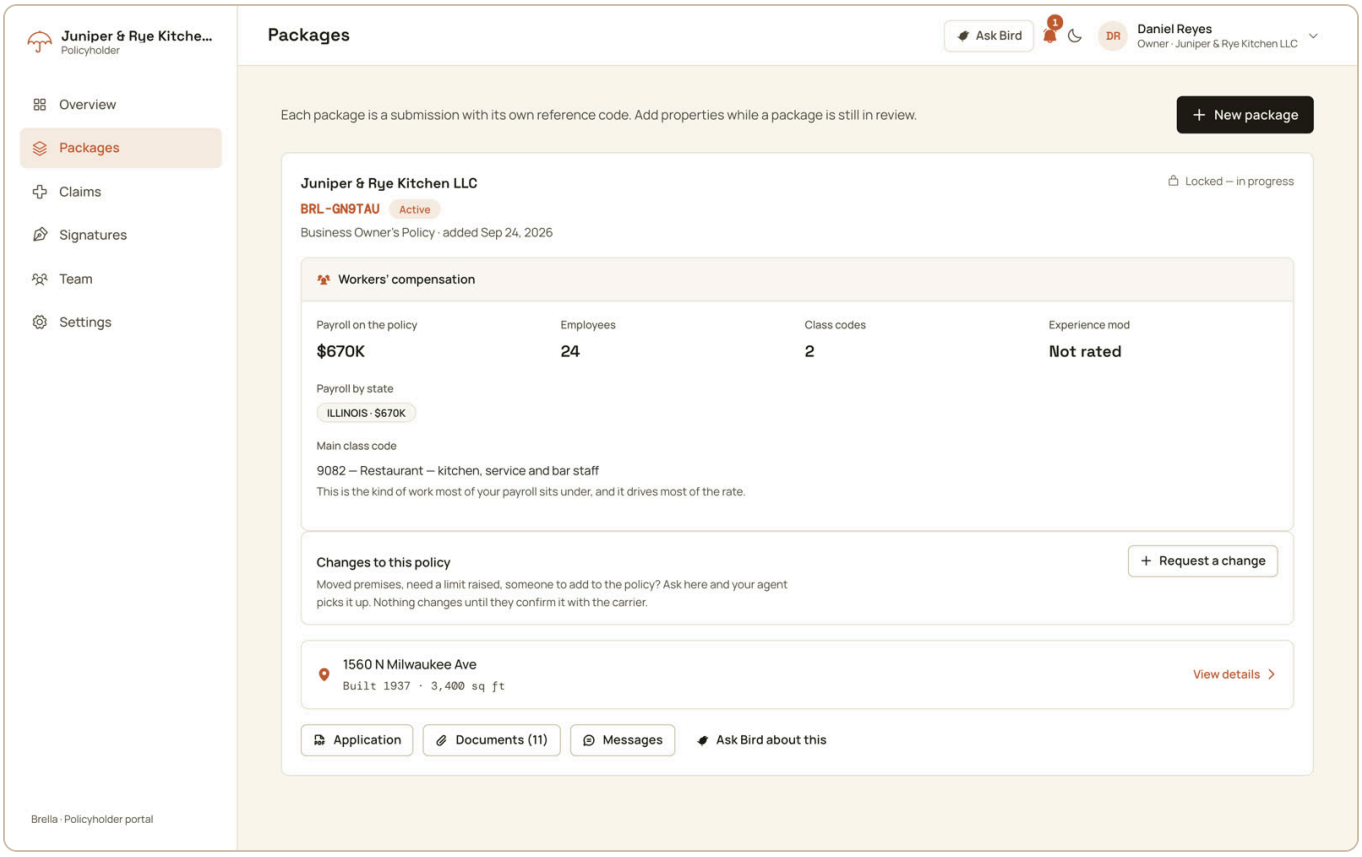


Maya's notifications: her claim acknowledged and its adjuster named, her change request sent and endorsed, and her policy moving to Active — "Your agent moved this package to Active."

6.4

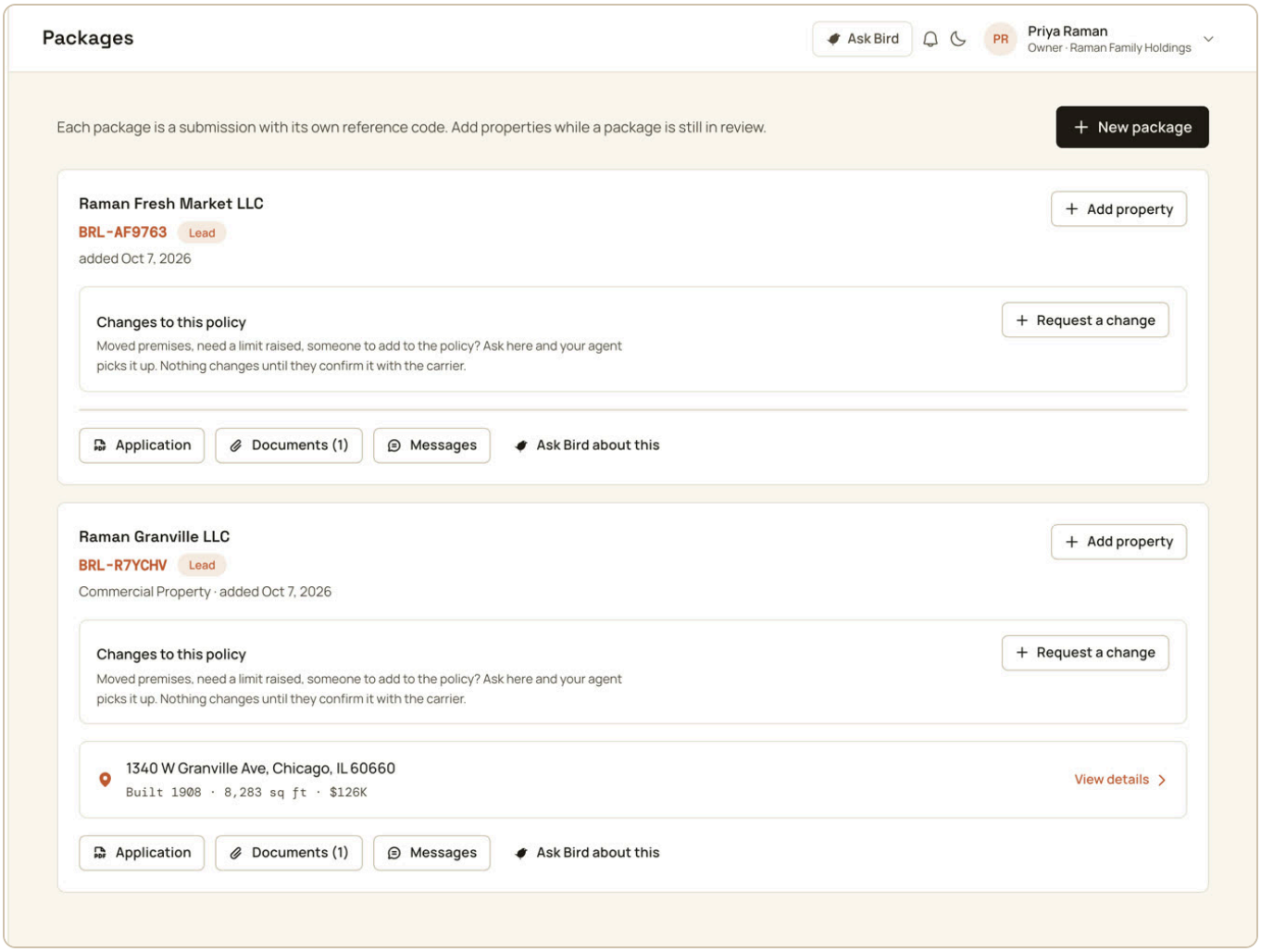
Packages

Each application you submit is a **package** with its own reference code. The package shows its status, every property on the policy — including any your agent added, with the latest details they hold — the changes you have asked for, and four buttons: **Application** (your completed application), **Documents**, **Messages** and **Ask Bird about this**. You can add properties to a package while it is still in review — on a package that has no coverage line yet (a questionnaire application), the first property files it as commercial property, unless your agent has already recorded the lines it is being quoted for — and start a **New package** for something separate — it starts from the addresses and details you already gave, and has its own completed application under **Application**.

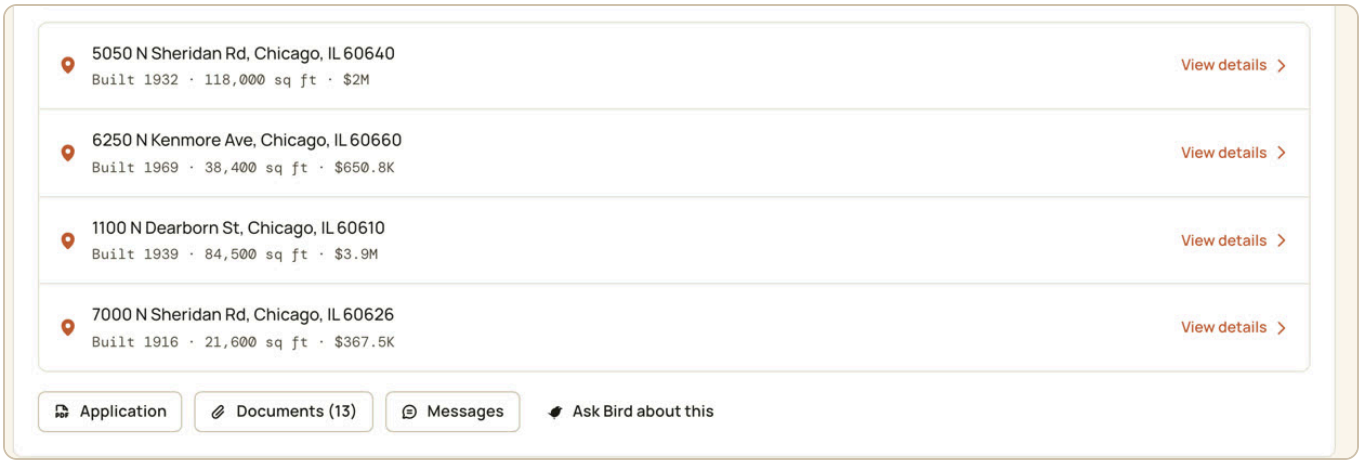


Daniel's package, under its business name, Juniper & Rye Kitchen LLC: its status, the workers' compensation on the policy, Changes to this policy, his premises — and the four buttons.

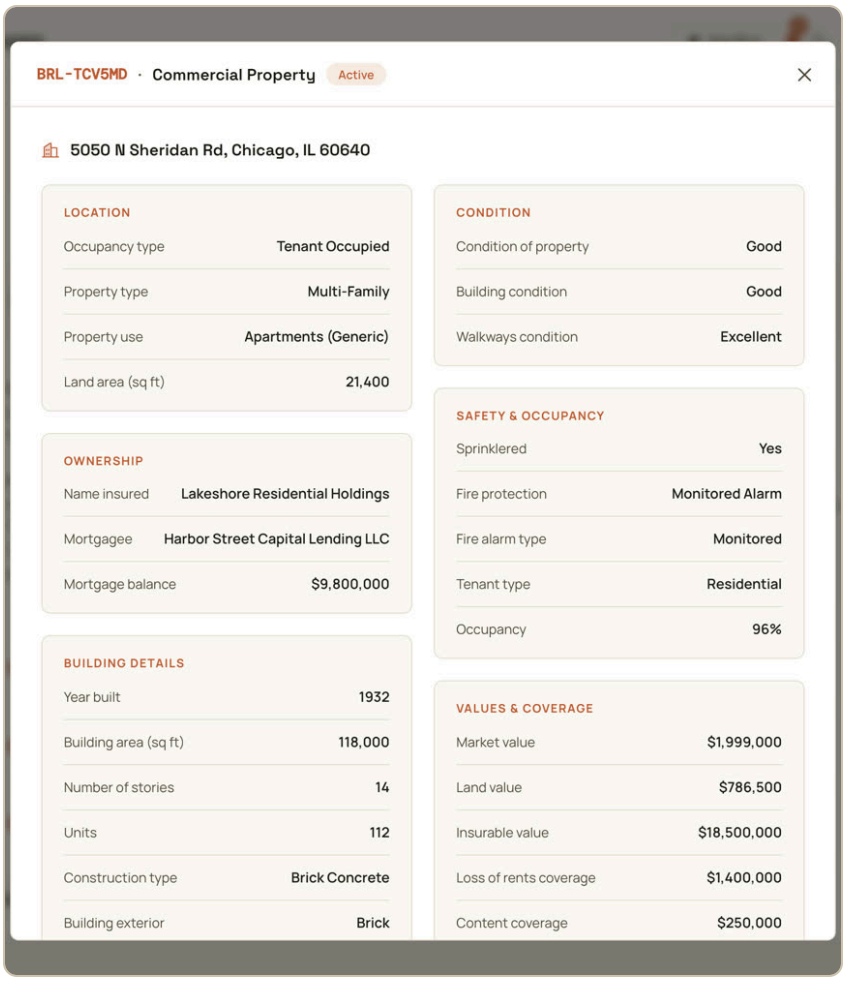
Each package is headed by the name of the business it insures. If you own more than one business, your agency can group them under one **client account** — each business is an **entity** with its own policies. Then one sign-in shows the packages of **every** entity in your account, each under its own name — on Overview and on Packages — whichever business your login belongs to; somebody outside your account never sees them. A teammate an owner has limited to some entities (9.1) sees only those entities' packages. With an account, the portal is headed by the **account's** name — at the top of the menu, beside your name and in the Overview greeting ("Raman Family Holdings · here's everything on your policies"), the same for everyone in it — never by a business you cannot see; without one, by your business's name. A **New package** you start yourself is filed under your own business — tell your agent if it is for another one.



Priya Raman's packages under her account, Raman Family Holdings: Raman Granville LLC and Raman Fresh Market LLC, two entities, each labelled with its name.



Maya's package, further down: all four properties, including 7000 N Sheridan Rd, which her agent added.



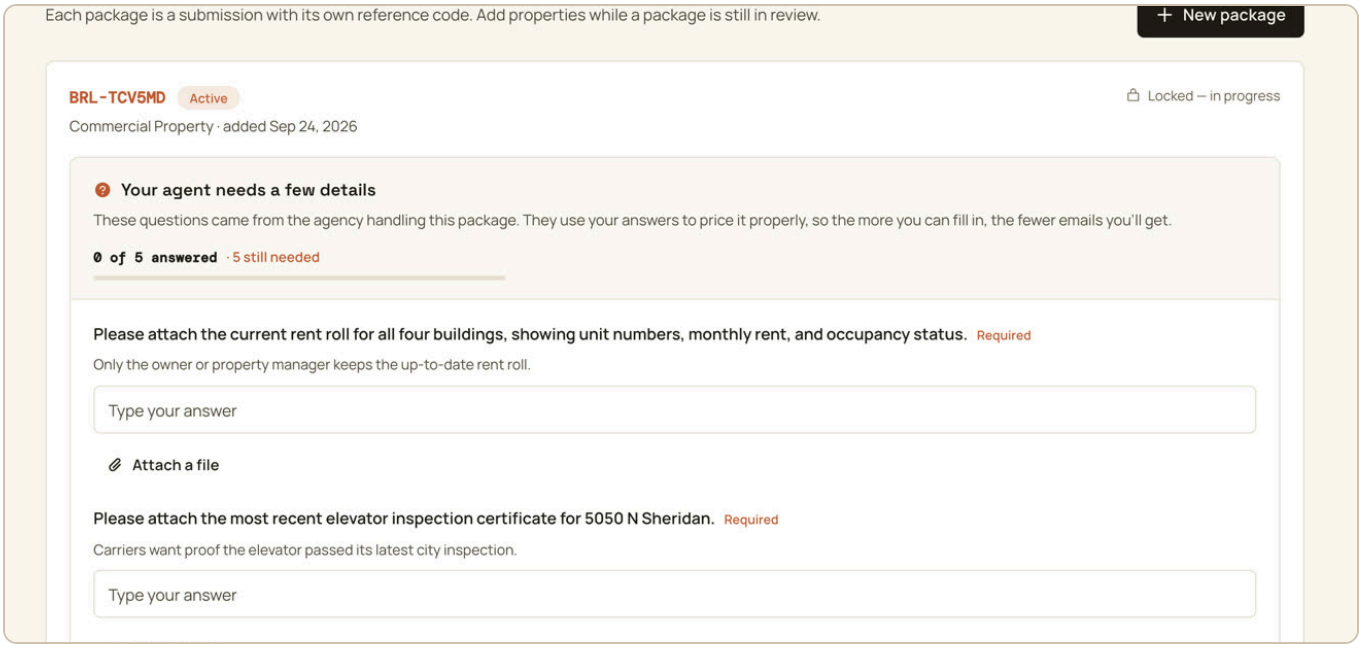
View details on a property opens everything on file for that building.

6.5

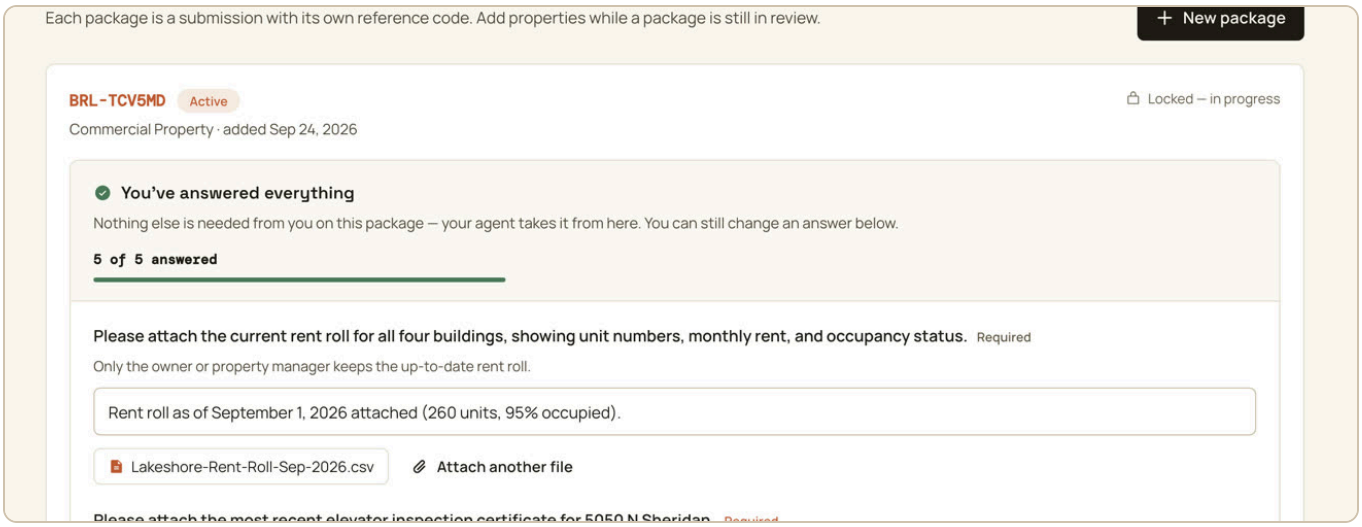
Answer your agent's questions

After you submit, your agent may need more — a rent roll, an inspection certificate, a date. They send you their questions from their side; you get an email and a notification, and the questions appear on your package under **Your agent needs a few details**.

1. Open the package (or press **Answer them** on the overview).
2. Type an answer, **attach a file**, or both — a file on its own counts as an answer.
3. Press **Save answers**. Your agent sees them immediately.



Five questions from Maya's agent — three need a document, two need a written answer. Each can take a file.



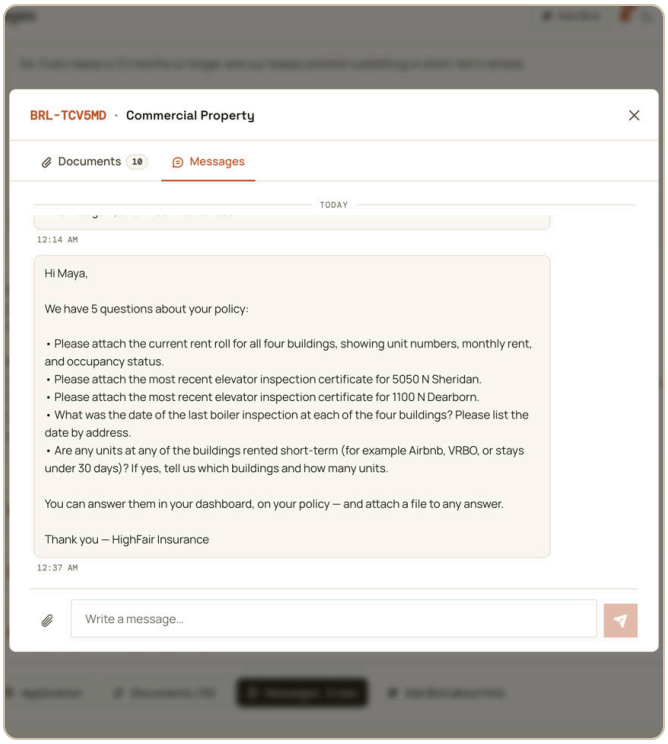
"You've answered everything" — the rent roll, both elevator certificates and the boiler inspection dates are in.

> **WHY IT WORKS THIS WAY** You only ever see questions your agent has actually sent you. Questions they are still drafting, and questions they keep for their own team, never reach your portal.

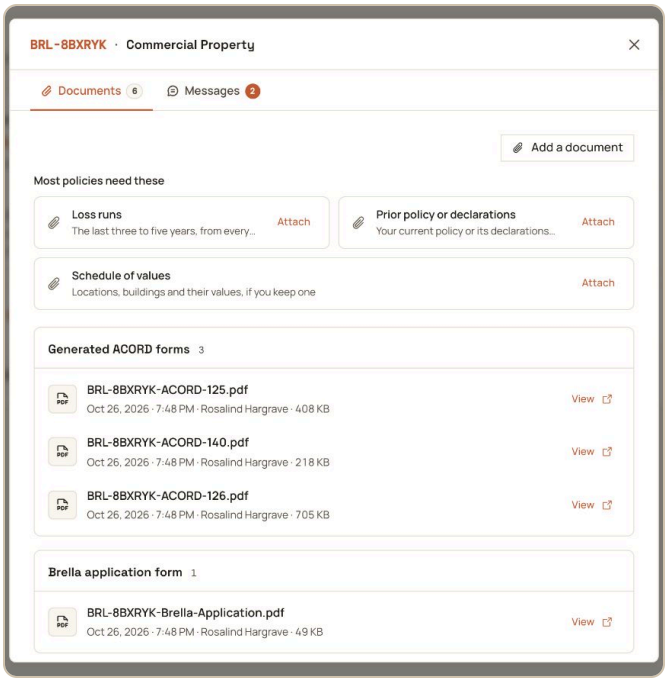
6.6

Messages and documents

Every package has its own conversation with your agency. When your agent writes, you get an email and a notification; reply from **Messages** on the package. You can attach a file to a message. Whatever your agent sends you — a message, a request for documents, a note on your claim, a certificate — carries their own name, even when Bird, the assistant in their workspace, prepared it for them.



The conversation on Maya's package, including the note her agent sent with the questions.



Documents on Colleen's package: the three kinds most policies need, then a card for each kind — the ACORD forms her agency produced, her application — each file with the day and time it was filed and who filed it.

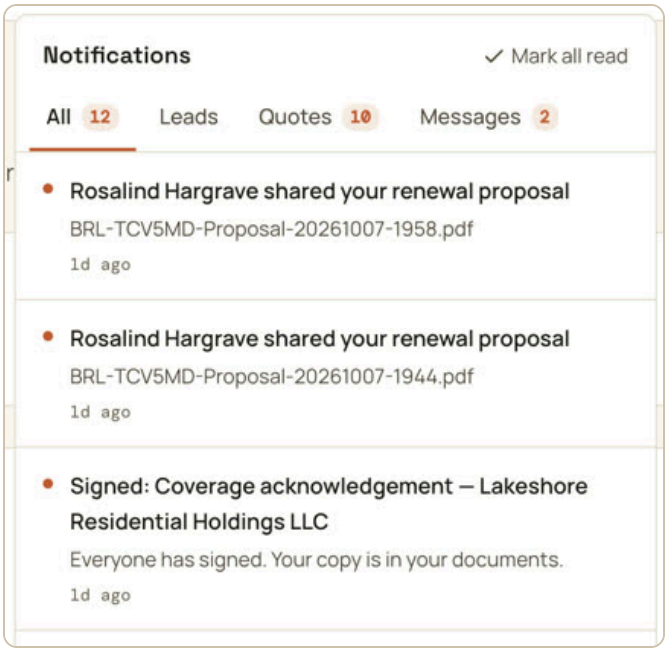
Documents lists every file on your package in groups, each a card of its own with how many files it holds — the carrier forms your agent produced first, then your loss runs, your declarations, the completed application and your certificates of insurance — each with the day and time it was filed and who filed it. A certificate for a landlord or anyone else is an **ACORD 25**, the certificate of liability insurance; one for a lender named as mortgagee or loss payee is an **ACORD 28**, the evidence of property insurance. The ACORD 28 ticks your lender as mortgagee only where your property's record names them as the mortgagee, so make sure each property names the right mortgagee (4.3) — tell your agent if one changes; an interest the record does not show is written in its remarks as the lender's request. Nothing is ever replaced: when a document is made again — a certificate re-issued, a form regenerated — the newest is marked **Current** and the earlier copies stay underneath it. If you gave your agent forms you had already filled in somewhere else, your own copy of an ACORD form stays as its first version, marked **your copy**, under the one your agent makes — except a business auto form (the ACORD 127, or the 163 listing your drivers): it lists every driver's date of birth and licence number, so your agent keeps it on their own file and it is not shown here. **Add a document** sends another file at any time, under the same rules as the application; **New version** on a file you sent sends an updated copy beside it, and the original stays.

Before your application goes to insurance companies for a quote, your agent reads every form through, page by page, and files the set they checked — those are the forms marked **Current** here. If your agent corrects one of your answers — a figure that was mistyped, say — the forms show the corrected answer, and the application you submitted stays on file exactly as you sent it.

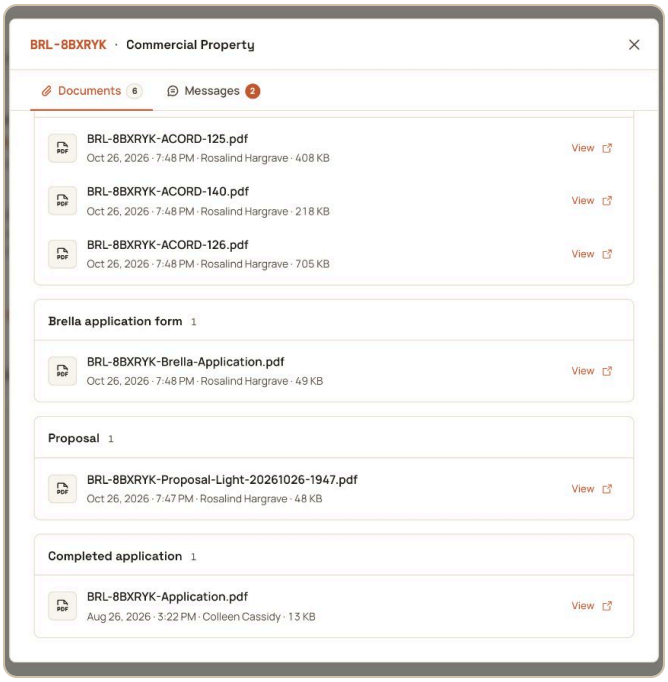
6.7

Your proposal

Before you decide on a policy — when you first apply, at renewal, or when your agent shops your insurance mid-term — your agent may send you a **proposal**: one PDF that sets what you pay today beside what each insurance company quoted, and what each policy covers. You see it only once your agent has shared it with you or sent it to you to sign. When they share it, your bell says so ("Rosalind Hargrave shared your renewal proposal") and you get an email with the PDF attached and a link to your dashboard.



Maya's bell: her agent shared her renewal proposal.

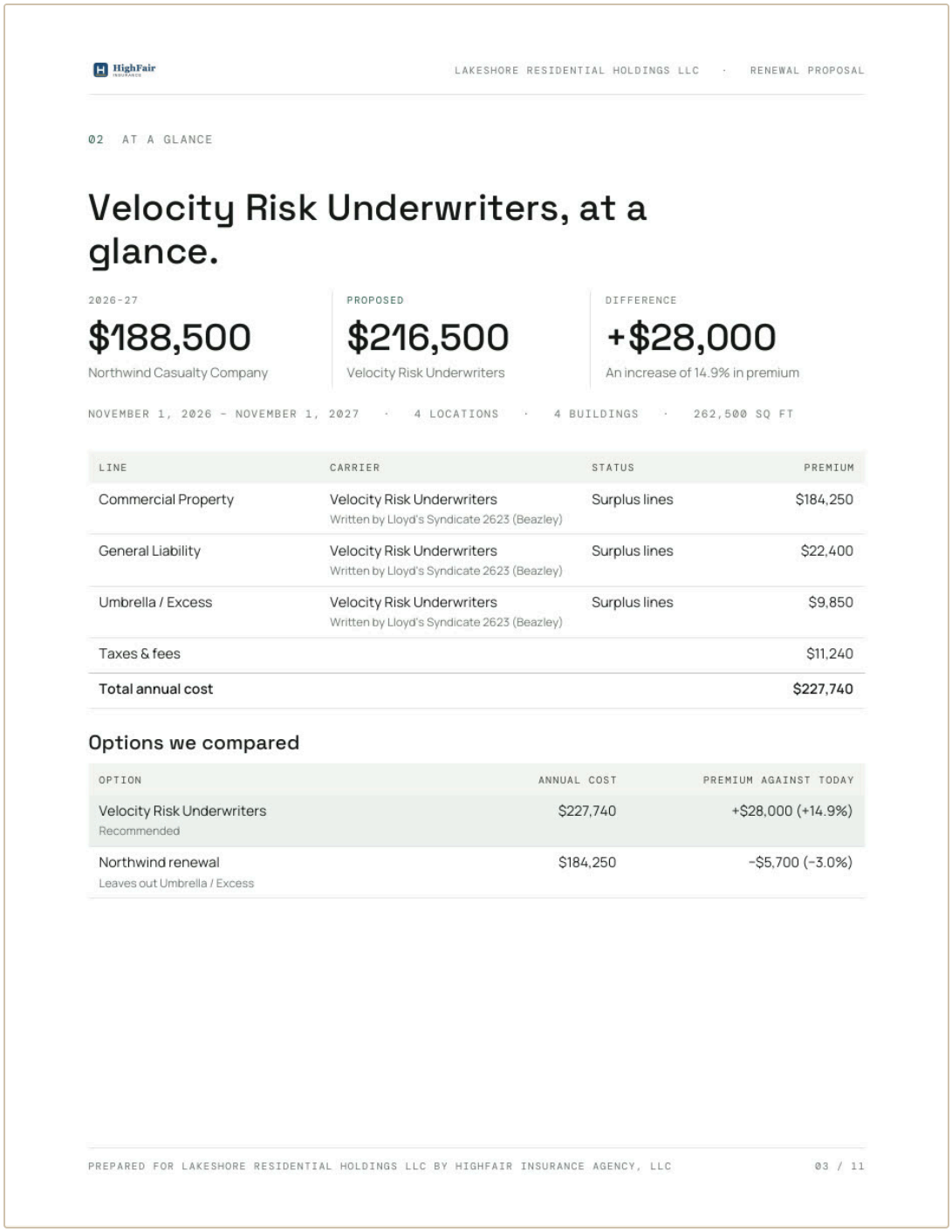


The proposal on Colleen's package, under **Proposal** in Documents — the version her agent shared; one they kept to themselves is not there.

Open your package's **Documents** and look under **Proposal**; **View** opens it. If your agent sends a new one, it becomes **Current** and the earlier one stays underneath. Inside you will find:

- A **cover** with your business, the proposed term, the annual premium and how it compares with what you pay today.
- A short note from your agent and the people who look after you.
- **At a glance** — today's premium, the option your agent proposes and the difference in premium — then each option your agent compared (an option that leaves out a line you have today says so), and a **premium comparison**: a chart and a table, line by line. Taxes, fees and any broker fee are shown beside the premiums, never hidden inside them.
- What each policy covers — its insurer, limits and deductibles — and the schedule of your locations and buildings, with values. Tell your agent if a value is out of date: the value you insure is what a claim is paid against.

- The coverages your agent offered that you declined or have not decided on — just your decision, each with **Quote it** and **Decline** to tick — then a page of notices (what a proposal is and is not, how your agency is paid, and what a non-admitted insurer means when one is proposed), and the insurers' own quotes, attached in full, each behind a page listing its lines and premiums.



HighFair — LAKESHORE RESIDENTIAL HOLDINGS LLC · RENEWAL PROPOSAL

02 AT A GLANCE

Velocity Risk Underwriters, at a glance.

2026-27	PROPOSED	DIFFERENCE
$188,500	$216,500	+$28,000
Northwind Casualty Company	Velocity Risk Underwriters	An increase of 14.9% in premium

NOVEMBER 1, 2026 – NOVEMBER 1, 2027 · 4 LOCATIONS · 4 BUILDINGS · 262,500 SQ FT

LINE	CARRIER	STATUS	PREMIUM
Commercial Property	Velocity Risk Underwriters Written by Lloyd's Syndicate 2623 (Beazley)	Surplus lines	$184,250
General Liability	Velocity Risk Underwriters Written by Lloyd's Syndicate 2623 (Beazley)	Surplus lines	$22,400
Umbrella / Excess	Velocity Risk Underwriters Written by Lloyd's Syndicate 2623 (Beazley)	Surplus lines	$9,850
Taxes & fees			$11,240
Total annual cost			**$227,740**

Options we compared

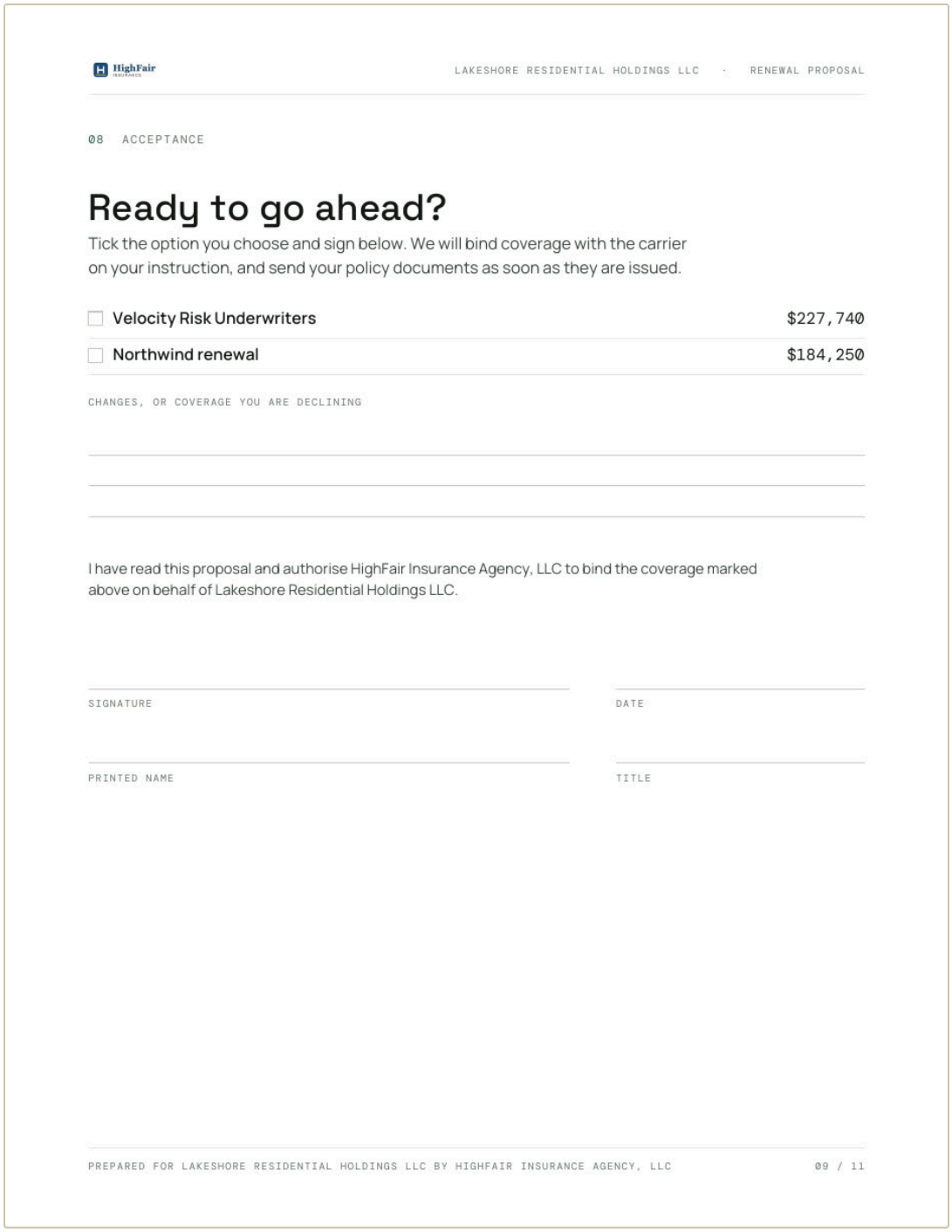
OPTION	ANNUAL COST	PREMIUM AGAINST TODAY
Velocity Risk Underwriters Recommended	$227,740	+$28,000 (+14.9%)
Northwind renewal Leaves out Umbrella / Excess	$184,250	-$5,700 (-3.0%)

PREPARED FOR LAKESHORE RESIDENTIAL HOLDINGS LLC BY HIGHFAIR INSURANCE AGENCY, LLC 03 / 11

At a glance on Maya's renewal proposal: today, the proposed option and the difference, then every option compared.

The acceptance page

Near the end is **Ready to go ahead?** — each option with its annual cost and a box to tick, lines for any changes or coverage you are declining, and a statement that you have read the proposal and authorise your agency to bind the coverage you marked, with lines for your signature, the date, your printed name and your title. Print it and sign, or reply to your agent; when your agent sends the proposal for signature, you sign it online like any document they send you (Part 8). **A proposal is not a policy**, and nothing is bound until your agent confirms it with the insurance company. Questions about any figure: message your agent from the package (6.6).


HighFair

LAKESHORE RESIDENTIAL HOLDINGS LLC · RENEWAL PROPOSAL

08 ACCEPTANCE

Ready to go ahead?

Tick the option you choose and sign below. We will bind coverage with the carrier on your instruction, and send your policy documents as soon as they are issued.

☐ Velocity Risk Underwriters $227,740

☐ Northwind renewal $184,250

CHANGES, OR COVERAGE YOU ARE DECLINING

I have read this proposal and authorise HighFair Insurance Agency, LLC to bind the coverage marked above on behalf of Lakeshore Residential Holdings LLC.

SIGNATURE DATE

PRINTED NAME TITLE

PREPARED FOR LAKESHORE RESIDENTIAL HOLDINGS LLC BY HIGHFAIR INSURANCE AGENCY, LLC 09 / 11

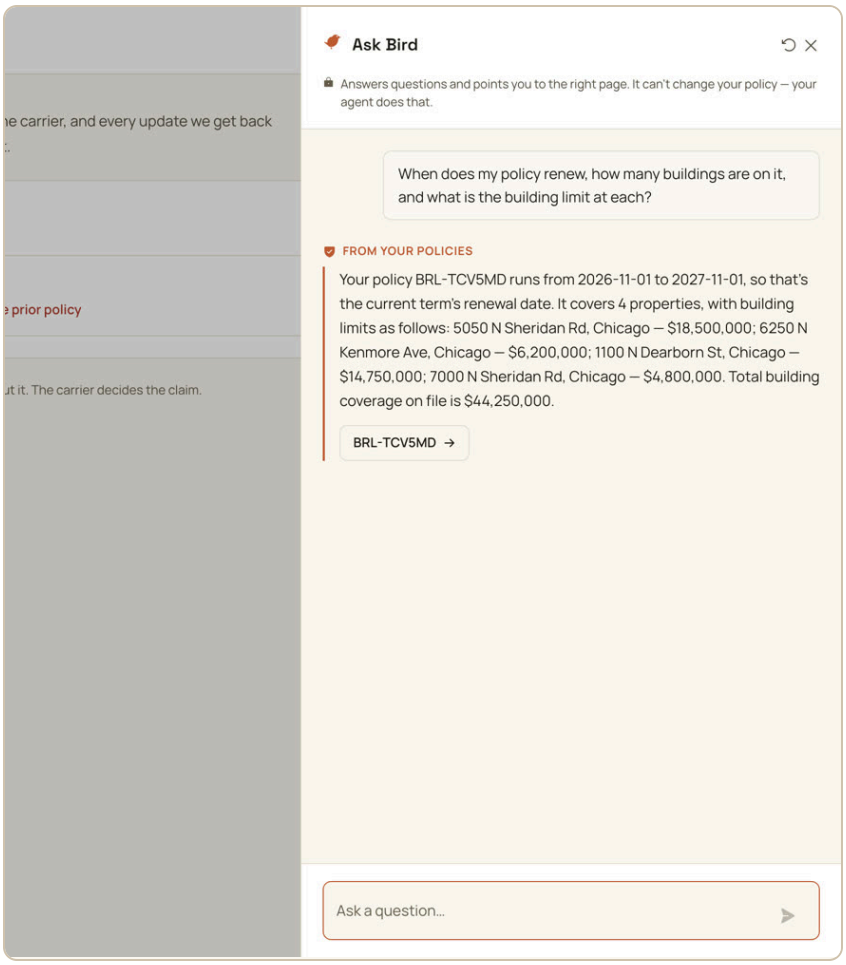
The acceptance page: tick an option, note anything you are declining, and sign.

6.8

Ask Bird about your policy

Bird can answer questions about your own policies — when a term ends, which properties are on a package and the limits on each, who your carrier is and your policy number, your mortgagee, who your certificates of insurance were issued to and when, which documents are on file, what you have signed and what is still waiting for your signature, how your claims stand, what a status means — and point you to the right page. It **cannot change anything**: changes go through your agent.

You can also ask Bird to think a decision through with you — "Should I lower my building limit to save money?", "Do I need flood cover?", "Is it a good idea to drop the umbrella?" Bird does not refuse: it weighs it from a risk point of view — what that coverage pays for, what you would be left carrying yourself if you lowered or dropped it (with your own limits and deductibles when your policy holds them), and what usually decides it, such as a lender or landlord who requires it, a coinsurance penalty when a building is insured for less than it would cost to rebuild, or whether you could pay a loss of that size yourself. It never tells you a change is safe and never decides for you. **Bird is not a licensed insurance agent**, so every answer like this ends with a note in its own box: "Bird is not a licensed insurance agent, and this is not a recommendation. Coverage decisions turn on details Bird cannot see — talk it through with your licensed agent before you change anything." Bird also never says whether a particular loss is covered — only your agent and the insurance company can — and gives no legal or tax advice.



Maya asks when her policy renews, how many buildings are on it and each one's building limit — all four, including the one her agent added.

6.9

What each status means

STATUS	WHAT IT MEANS FOR YOU
Lead	Your application has arrived. Your agency will assign someone to it.
In progress	An agent is working on it — gathering what is needed and approaching carriers.
Quoted	Quotes are out with you. Your agent usually sends a message with this move.
Bound	You accepted, and coverage is bound with the carrier. It turns Active by itself on the first day of your term.
Active	Your coverage is in force for the term shown.
Renewal due	Your term ends within the renewal window. Your agent will be in touch about renewing.
Expired · Cancelled · Non-renewed · Closed	The policy is no longer in force, or did not go ahead.

Your package is locked from edits once it is being worked ("Locked — in progress"). To change anything after that, message your agent or request a change (Part 7).

PART 07

When something happens

Losses and changes both start in your portal. We follow Colleen Cassidy reporting water through a church ceiling, and Maya asking for a fifth building to be added.

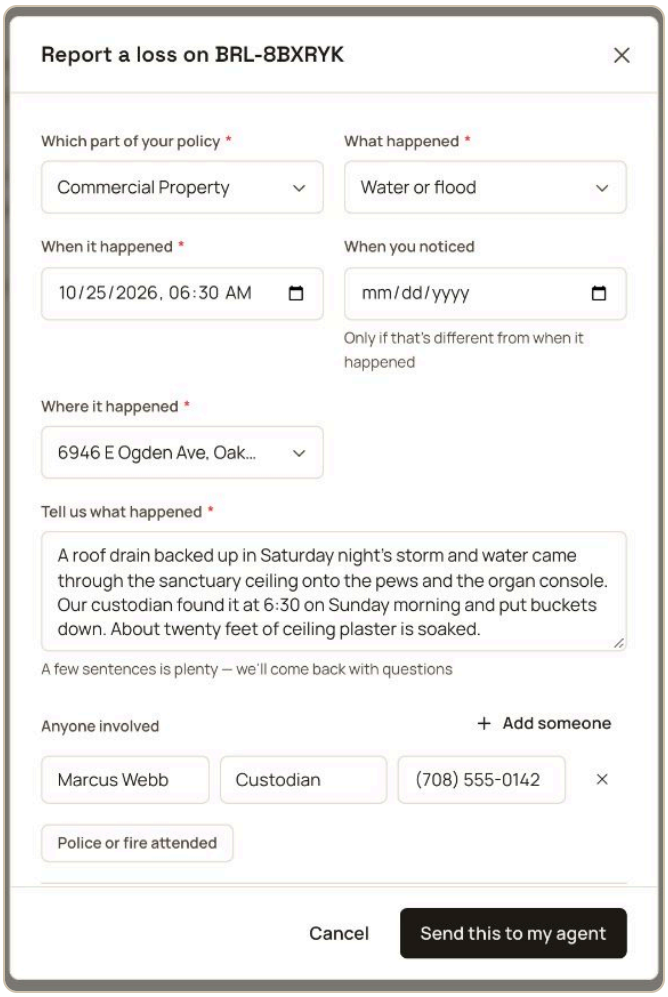
- Reporting a loss
- Following your claim
- Requesting a change to your policy
- How a change moves from asked to endorsed

7.1

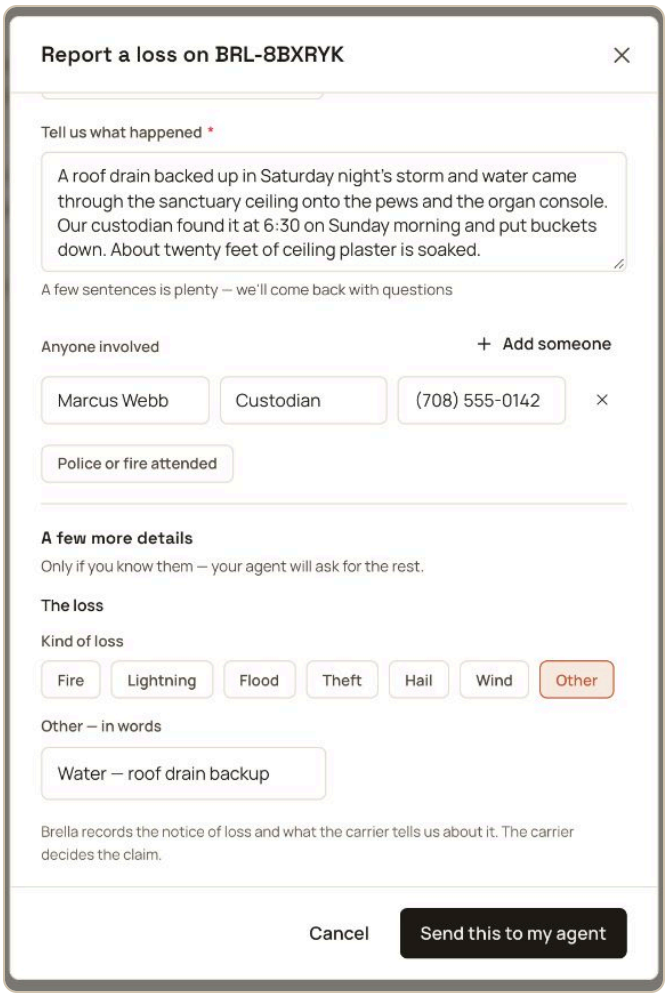
Report a loss

Open **Claims**, find the package and press **Report a loss**. Fill in what you know — your agent comes back with questions.

1. **Which part of your policy** — a package often covers more than one thing: your buildings, claims made against you, your employees. When yours does, pick the part the loss is about; when it covers one, it is shown for you.
2. **What happened** — the kinds of loss that part covers: fire, water, wind, hail or theft for your property; someone hurt or someone else's property damaged for liability; an employee hurt at work for workers' compensation.
3. **When it happened** and, if different, **when you noticed**.
4. **Where** — pick the location on your policy, or **Somewhere else** and its address.
5. **Tell us what happened** — a few sentences is plenty.
6. **Anyone involved** — witnesses, the person hurt, the engineer who shut the water off — and whether police or fire attended.
7. **A few more details** — one or two short questions for that part of your policy, such as what kind of loss it was. Answer only what you know; your agent asks for the rest.
8. Press **Send this to my agent**.



Colleen reports water through the sanctuary ceiling at Kensington Parish. Her package covers the building, general liability and an umbrella, so she picks **Commercial Property** under Which part of your policy.



Further down, **A few more details** for a property loss: what kind of loss it was. Everything else her agent asks for later.

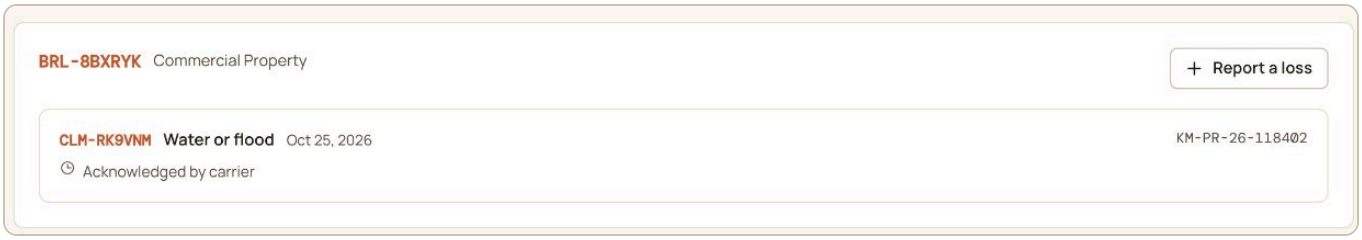
If the date you give falls outside the policy's term, the form tells you under **When it happened**: "That date is outside this policy's term (…). You can still send it — the policy in force on that date may be the one that covers it." Send it anyway; your agent works out which policy answers.

The claim appears on your Claims page straight away, with its own reference (`CLM-RK9VNM`) — usually as **Reported — waiting on the carrier**. A claim whose date is outside the term shows that instead, so nobody forgets to check the other policy.

7.2

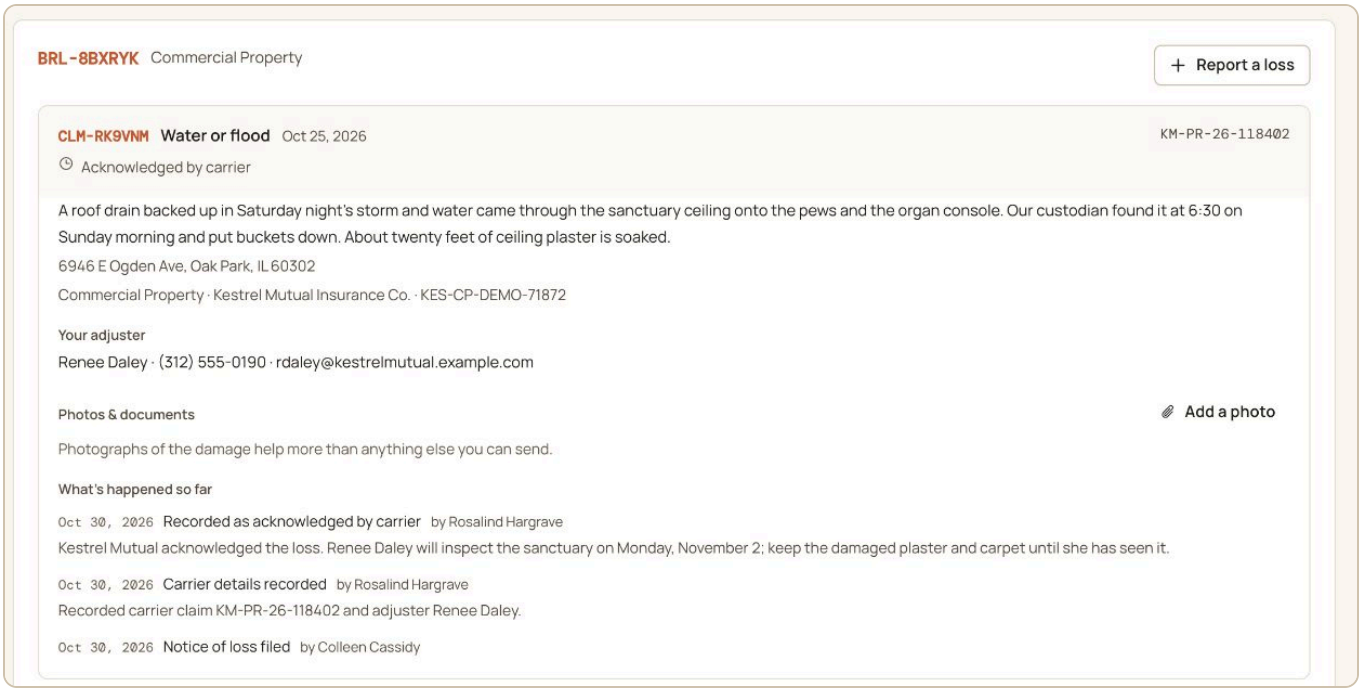
Follow your claim

Your agent files the claim with the carrier and records every update the carrier gives them. Each update appears on your claim — you are notified, and you never have to chase for it. Open the claim to see the part of your policy it is against, the carrier's claim number, your adjuster's contact details and the full history.



Colleen's claim, acknowledged by the carrier, with the carrier's own claim number on the right.

From what you reported, your agent prepares the insurance company's own notice of the loss — the **ACORD 1** for property, the **ACORD 2** for a vehicle, the **ACORD 3** for a liability claim, the **ACORD 4** for an employee hurt at work — and sends it to the carrier. It says police or fire were contacted only when you said they attended. The notice is your agent's paper to the carrier, and it can carry details about other people — an injured person's age, a driver's licence — so it stays with your agency and is not in your portal. What you see is your claim, its status, every update, and the photos and files on it. (A liability notice your agent filed before November 2026 may still be listed with your claim.)



Inside the claim: what happened, where, the part of the policy it is against — Commercial Property, with the insurer and policy number — the adjuster's contact details, a place to add photos, and everything so far, the inspection date included. The insurance company's notice is not here: it stays with the agency.

TIP Claims take photographs (applications do not). Photos of the damage before anything is cleaned up help more than anything else you can send.

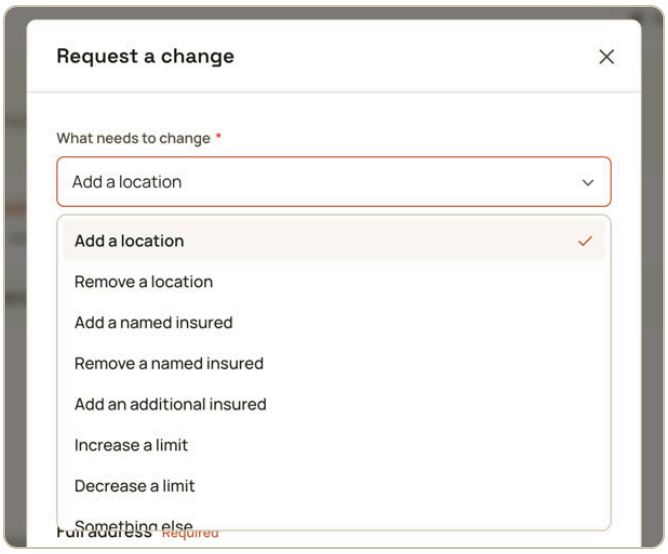
WHY IT WORKS THIS WAY Brella records the notice of loss and what the carrier says about it. The carrier decides the claim — Brella and your agent pass it on and keep you informed.

7.3

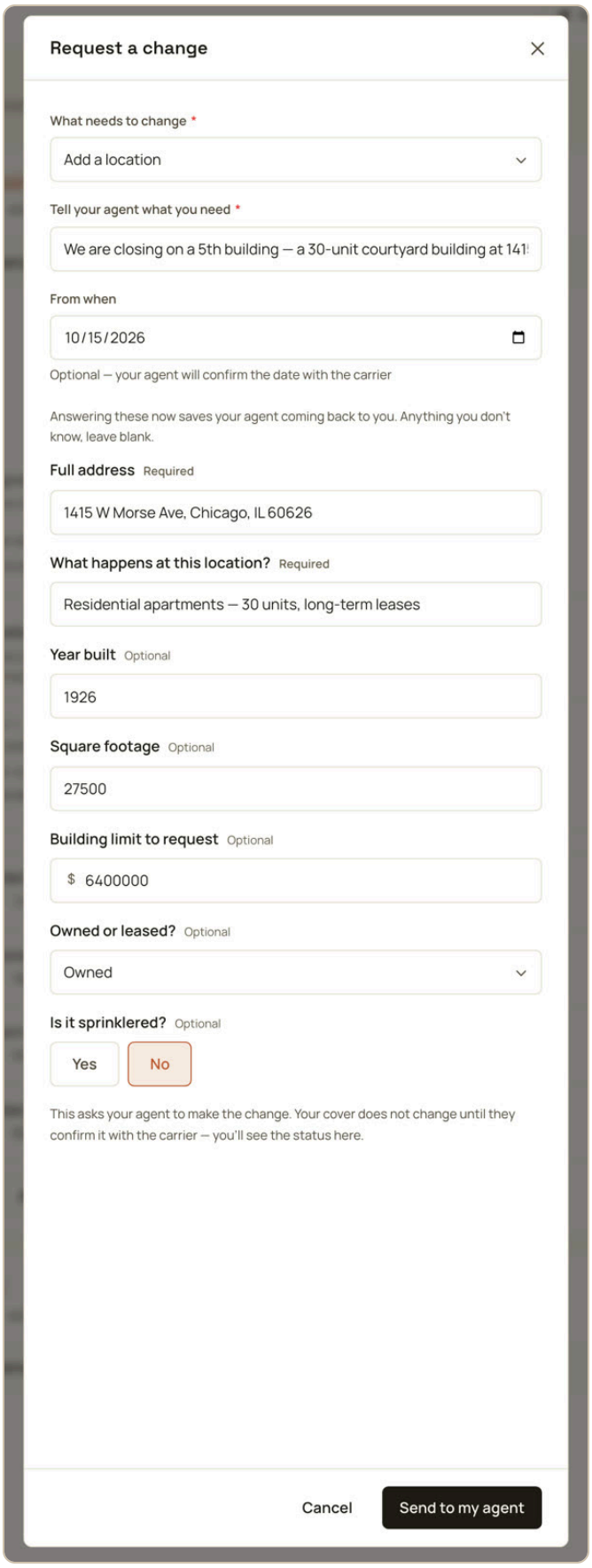
Request a change

Moved premises, need a limit raised, someone to add to the policy? Your package has a **Changes to this policy** card for exactly that — nothing changes until your agent confirms it with the carrier. Press **Request a change**.

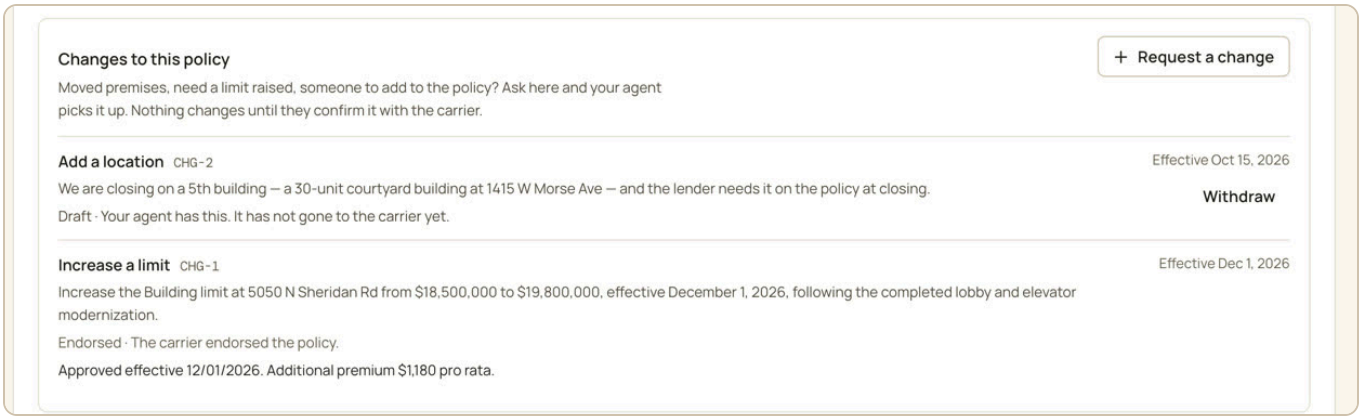
1. Pick **what needs to change**. The list holds the changes that fit your coverage — on a property policy: add or remove a location or a named insured, add a building or change one (more units, sprinklers installed), add an additional insured, increase or decrease a limit, or something else. A policy that insures your vehicles — one with commercial auto on it — also offers **Add a vehicle**, **Remove a vehicle**, **Add a driver** and **Remove a driver**, on any coverage. It opens on **Add a location**.
2. Tell your agent what changed, and from when.
3. Answer the questions that appear for that kind of change — for a new location: its address, what happens there, year built, size, the limit to request, owned or leased, sprinklers. Leave blank what you do not know.
4. Press **Send to my agent**.



The changes that fit Maya's property policy.



Maya asks for a fifth building — a 30-unit courtyard building she is buying — to be added at closing.



The request on her package as CHG-2 — "Your agent has this. It has not gone to the carrier yet."

How a change moves

YOU SEE	MEANING
Draft	Your agent has it and is preparing it. You can still **Withdraw** it.
Submitted	Your agent has sent it to the carrier. What was asked for is frozen at that moment.
Endorsed	The carrier made the change. The carrier's answer is shown — Maya's first change came back "Approved effective 12/01/2026, additional premium $1,180 pro rata".
Declined · Withdrawn	The carrier said no, or the request was withdrawn. A new request starts fresh.

WHY IT WORKS THIS WAY

Your cover does not change the moment you ask. It changes when the carrier endorses the policy — and your portal tells you when that has happened. Your agent then applies the change to your record, so your certificates and your policy's details show it — a vehicle or a driver joins (or leaves) the auto schedule your agent keeps for the carrier's forms.

PART 08

Signing documents

Your agency can send you documents to sign — a letter appointing them as your broker, a no known loss letter, a summary of the coverages you chose, a proposal, your applications and the forms a carrier needs. You sign them on screen, and you keep a signed copy.

When something arrives to sign

Signing, step by step

Your Signatures page

Starting a document yourself

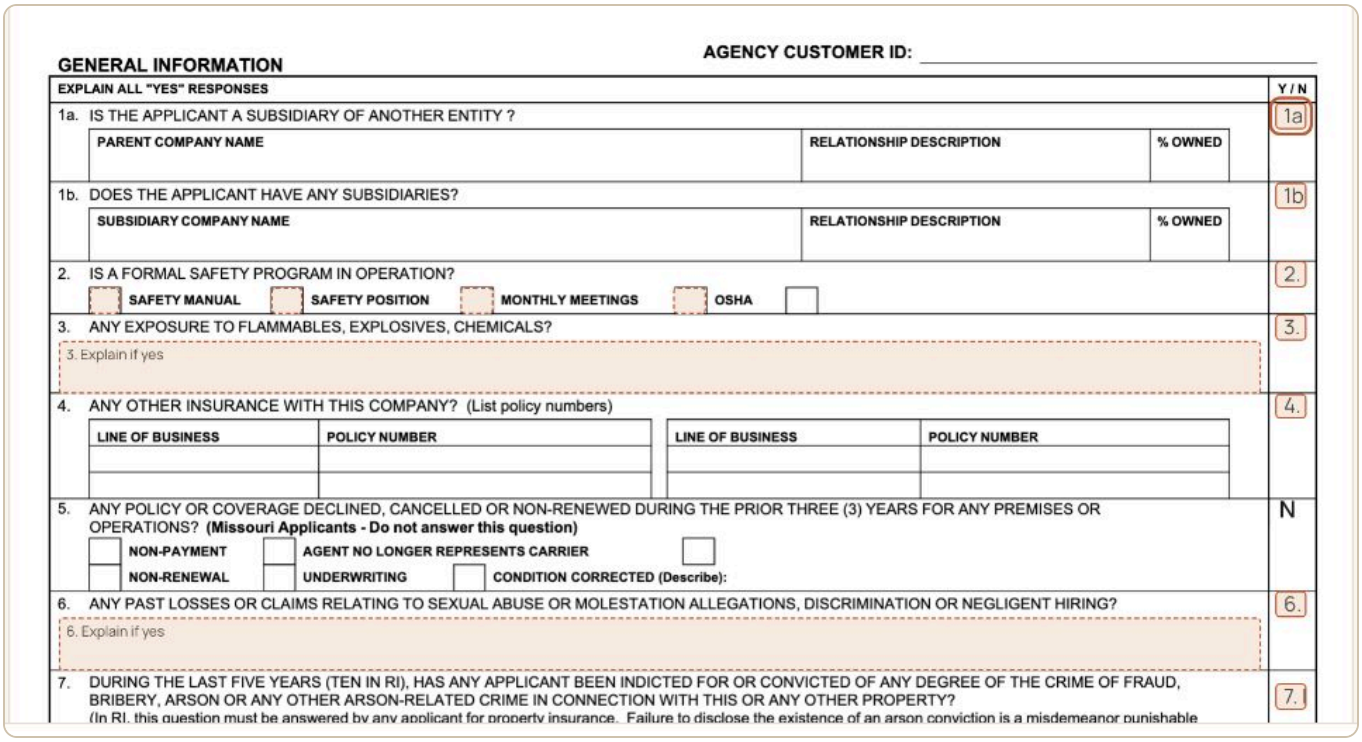
Saving your signature

8.1

When something arrives to sign

You get an email from your agency — "HighFair Insurance: please sign …" — with a note from your agent and a **Review and sign** link. If you have a dashboard, the document also waits on your **Overview** under **Documents to sign**, and on the **Signatures** page; press **Review and sign** there. You do not need to be a client yet: an agency you are moving to can send you a broker of record letter or a no known loss letter before it has anything on file for you — it names your current insurance company and policy — and you sign it from the email the same way.

One email can carry several documents — your ACORD applications, the completed application, the schedule of values, a carrier's form — or your agency may send them **separately**, one email for each document, each with its own link, its own reminders and its own signed copy. On an ACORD form you sign on the form's own signature line. On any other form — a carrier's supplemental, say — the boxes for you sit on the form's own lines and answer columns: a signature, a date, a **Y** or **N**, a **phone number**, or a longer answer you type in a **paragraph** box. Answers the record already holds — your business's name, address and policy number — are printed on the form for you. Anything with no place of its own to sign is signed on a **signature page** at the end, which names each document you are signing. Your agent signs the same documents too, after you. A broker of record letter, a no known loss letter and a coverage acknowledgement are yours alone to sign. A letter is signed on its own lines, and your agent may add a box to one as well — a date, your initials, a line to fill in — which you fill in just as on a form.



GENERAL INFORMATION — **AGENCY CUSTOMER ID:** _____

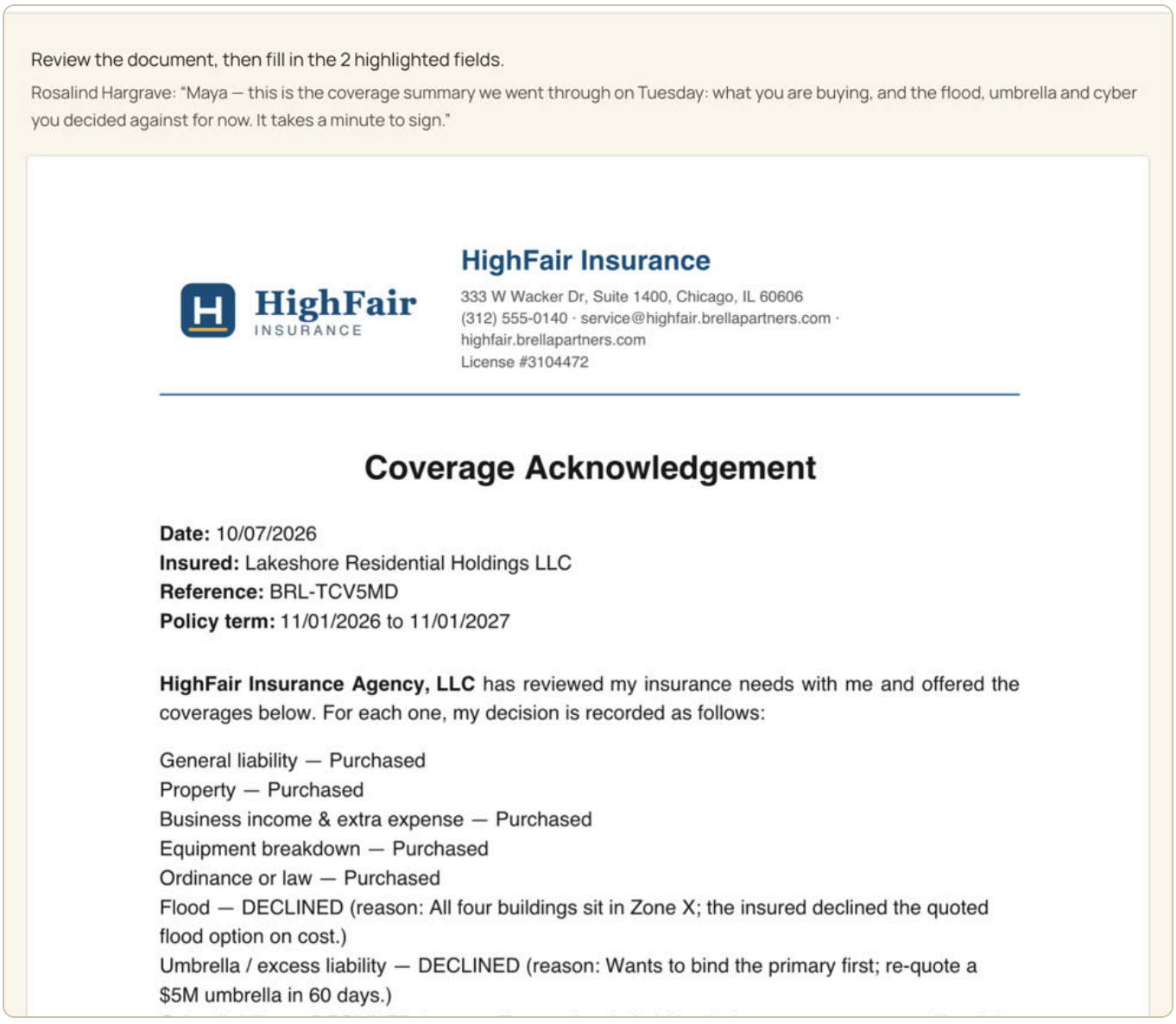
EXPLAIN ALL "YES" RESPONSES	Y / N
1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY ? — PARENT COMPANY NAME | RELATIONSHIP DESCRIPTION | % OWNED	1a
1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES? — SUBSIDIARY COMPANY NAME | RELATIONSHIP DESCRIPTION | % OWNED	1b
2. IS A FORMAL SAFETY PROGRAM IN OPERATION? ☐ SAFETY MANUAL ☐ SAFETY POSITION ☐ MONTHLY MEETINGS ☐ OSHA ☐	2.
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS? — 3. Explain if yes	3.
4. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers) — LINE OF BUSINESS | POLICY NUMBER | LINE OF BUSINESS | POLICY NUMBER	4.
5. ANY POLICY OR COVERAGE DECLINED, CANCELLED OR NON-RENEWED DURING THE PRIOR THREE (3) YEARS FOR ANY PREMISES OR OPERATIONS? **(Missouri Applicants - Do not answer this question)** ☐ NON-PAYMENT ☐ AGENT NO LONGER REPRESENTS CARRIER ☐ ☐ NON-RENEWAL ☐ UNDERWRITING ☐ CONDITION CORRECTED (Describe):	N
6. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING? — 6. Explain if yes	6.
7. DURING THE LAST FIVE YEARS (TEN IN RI), HAS ANY APPLICANT BEEN INDICTED FOR OR CONVICTED OF ANY DEGREE OF THE CRIME OF FRAUD, BRIBERY, ARSON OR ANY OTHER ARSON-RELATED CRIME IN CONNECTION WITH THIS OR ANY OTHER PROPERTY? (In RI, this question must be answered by any applicant for property insurance. Failure to disclose the existence of an arson conviction is a misdemeanor punishable	7.

Salcedo Auto Works' carrier supplemental: each question's Y / N box in the form's own answer column, and a box under each "explain if yes" for a longer answer.

The link is yours alone; please don't forward it. It stays open for the number of days your agency set (the email says until when). Until you sign, Brella emails you a reminder every few days — every three, unless your agency chose otherwise — and your agent may send one too. The reminders stop the moment you sign.

A coverage acknowledgement

Your agent may send you a **Coverage acknowledgement** to sign. It is a one-page letter on your agency's letterhead that lists the coverages you bought and the ones you decided not to buy — each with the reason you gave — so that you and your agency have the same record of what was offered. Read it carefully: by signing you confirm you have no cover for a loss a declined coverage would have paid, and that you can ask for any of them later. If a line is wrong, decline it with the reason (below) and your agent will correct it.


Review the document, then fill in the 2 highlighted fields.

Rosalind Hargrave: "Maya — this is the coverage summary we went through on Tuesday: what you are buying, and the flood, umbrella and cyber you decided against for now. It takes a minute to sign."

HighFair INSURANCE

HighFair Insurance
333 W Wacker Dr, Suite 1400, Chicago, IL 60606
(312) 555-0140 · service@highfair.brellapartners.com · highfair.brellapartners.com
License #3104472

Coverage Acknowledgement

Date: 10/07/2026
Insured: Lakeshore Residential Holdings LLC
Reference: BRL-TCV5MD
Policy term: 11/01/2026 to 11/01/2027

HighFair Insurance Agency, LLC has reviewed my insurance needs with me and offered the coverages below. For each one, my decision is recorded as follows:

General liability — Purchased
Property — Purchased
Business income & extra expense — Purchased
Equipment breakdown — Purchased
Ordinance or law — Purchased
Flood — DECLINED (reason: All four buildings sit in Zone X; the insured declined the quoted flood option on cost.)
Umbrella / excess liability — DECLINED (reason: Wants to bind the primary first; re-quote a $5M umbrella in 60 days.)

Maya's coverage acknowledgement: five coverages purchased, and flood, umbrella and cyber declined with her reasons.

8.2

Signing, step by step

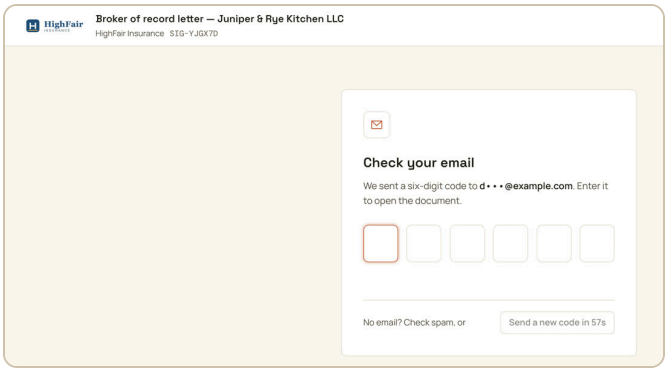
1. **Prove it is you.** From the email link, Brella emails a **six-digit code** to the same address; type it in. (From your signed-in dashboard there is no code — you have already signed in.) **Send a new code** issues another after a minute. If the code cannot be emailed, the page says so instead of telling you to check your email, and **Send a new code** works at once.

2. **Agree to sign electronically.** Read the short disclosure — you can ask your agency for a paper copy at any time, at no charge — tick the box and press **Continue**.

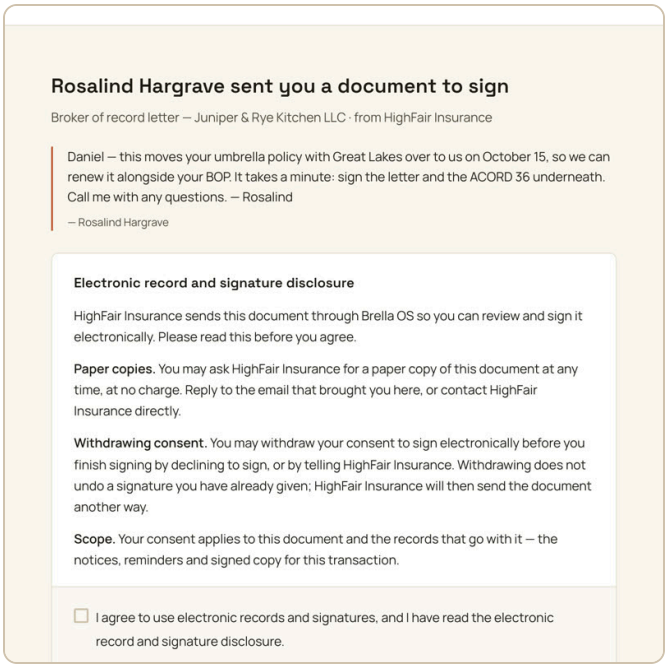
3. **Read the document.** Your agent's note is at the top; the boxes you need to fill are highlighted, and the counter at the bottom says how many are required. **Start** takes you to the first one; **Next** to the one after.

4. **Sign.** The first signature box opens **Adopt your signature** (8.5). Every other signature box then signs with one tap. Type any text a box asks for — your printed name is already filled in; a title is optional; a phone number is checked as you type it, and a paragraph box takes as many lines as you need.

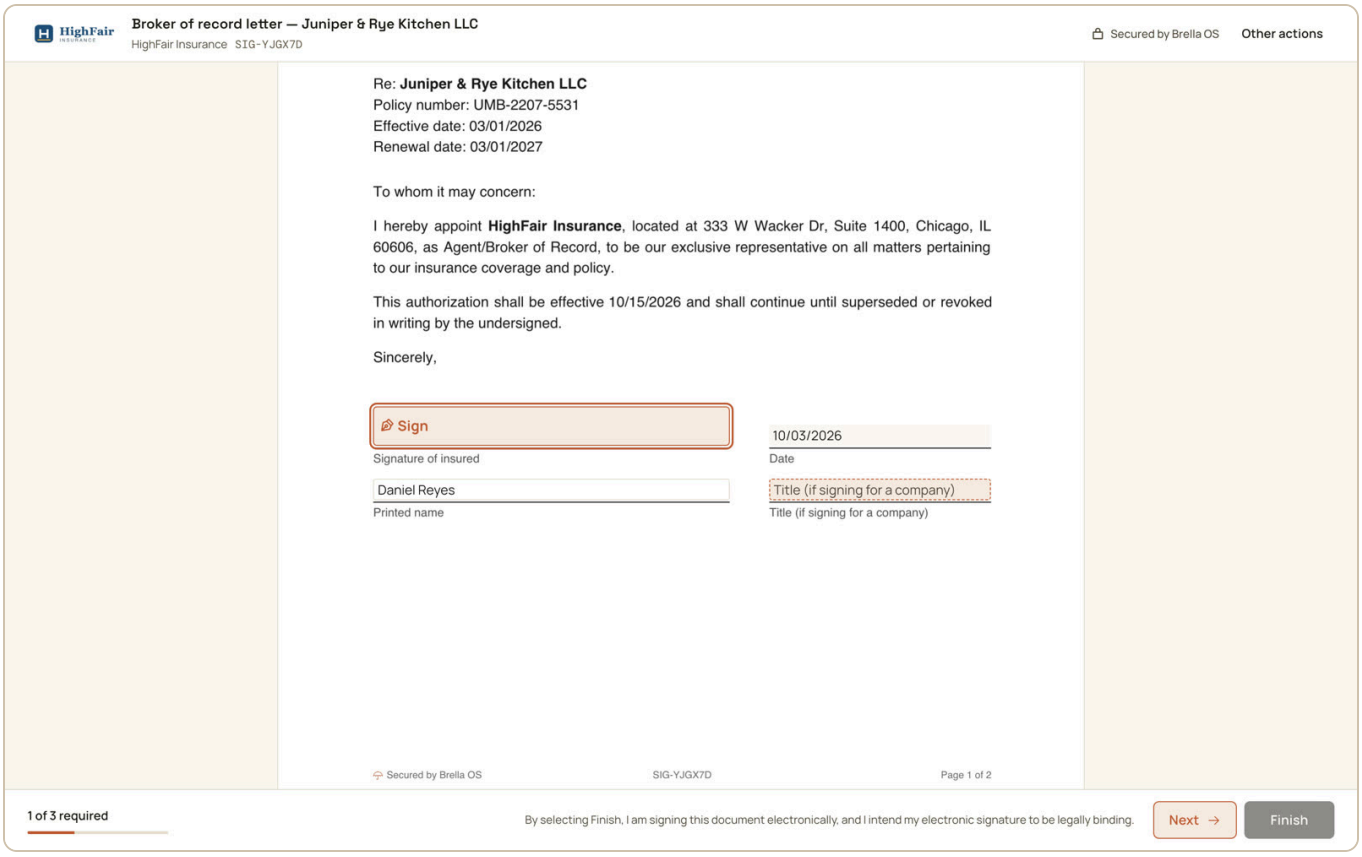
5. **Finish.** When the counter reads **Ready to finish**, press **Finish**. By pressing it you sign electronically, with the same effect as signing by hand.



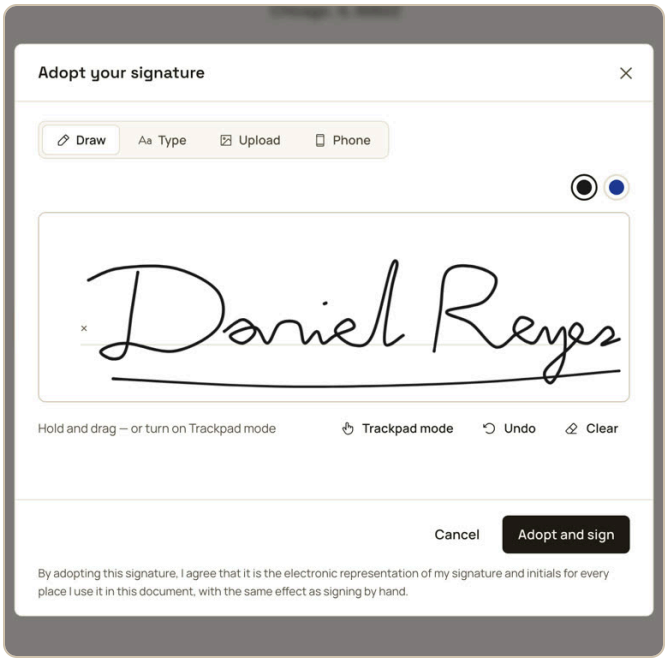
Opening the link: the code goes to your own email.



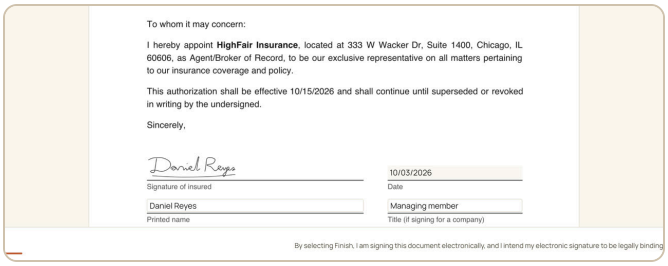
The electronic signature disclosure.



The broker of record letter on HighFair's letterhead, Daniel's boxes highlighted.



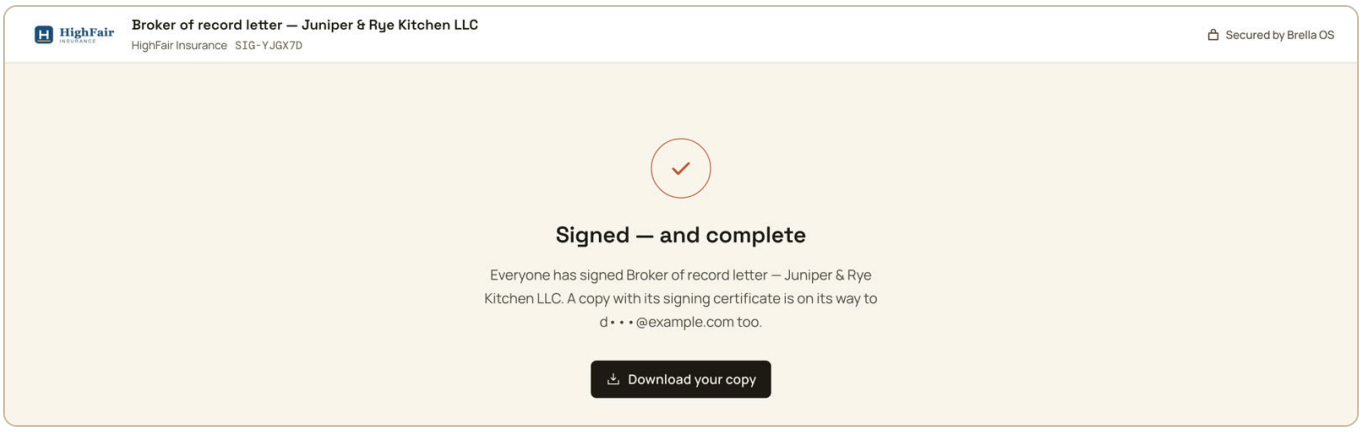
Adopt your signature: drawn with a finger, a mouse or a trackpad.



Signed, title typed — Ready to finish.

When everyone who needs to sign has signed, you see **Signed — and complete**, and Brella emails you the signed PDF with its **certificate of completion** — a last page recording who signed, how each person proved it was them, and when. **Download your copy** saves it now. It is also filed on your package, under Documents — unless it includes a document your agency keeps for itself, such as the notice of a loss it

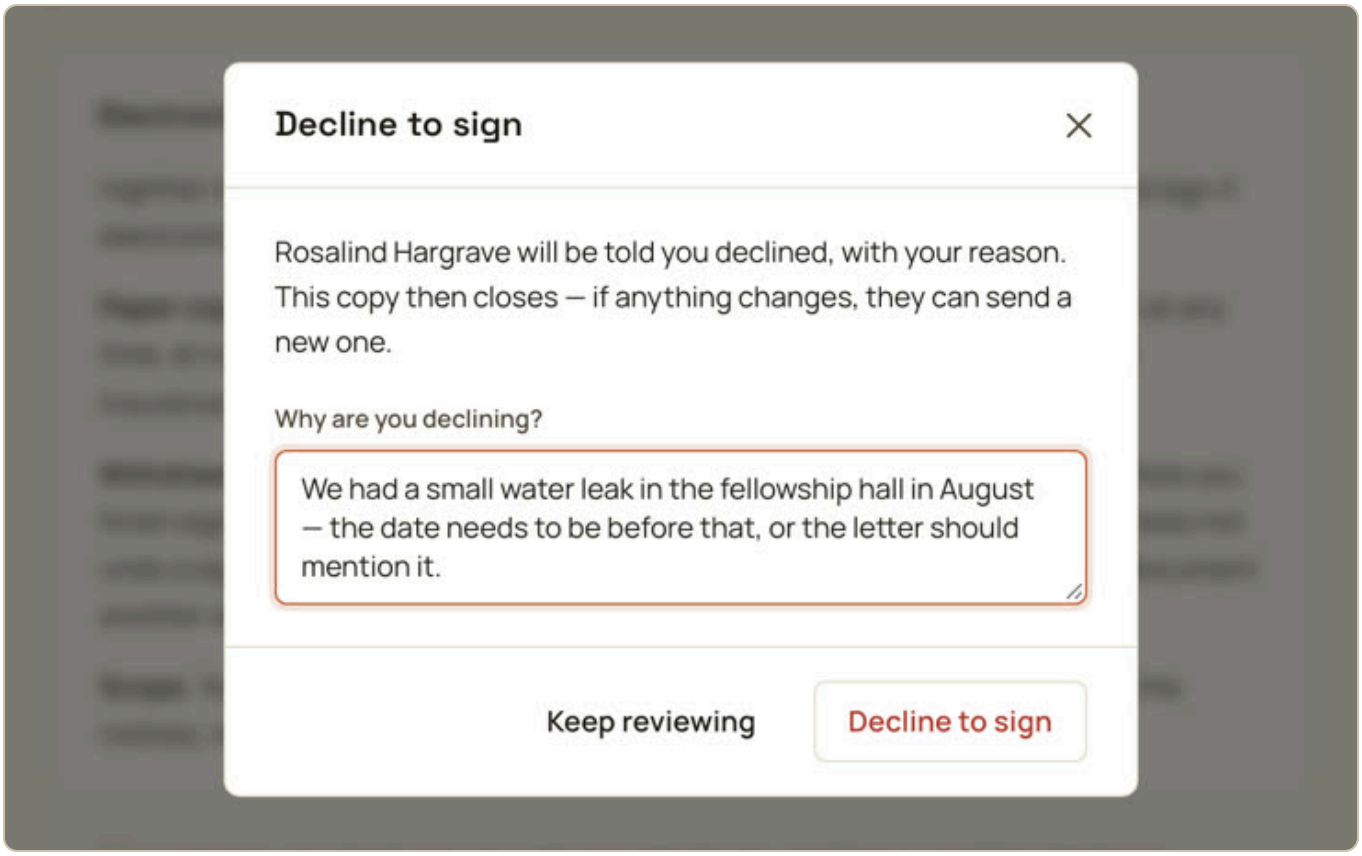
sends the insurance company; then your bell says “Everyone has signed. Your copy was emailed to you.”, and the filed copy stays with your agency. Your agency may copy someone else on it — your lender, say: they sign nothing, and are emailed the same signed copy once everyone has signed.



Done: a copy with its signing certificate is on its way.

If something is wrong

Don’t sign a document that is wrong. Open **Other actions** (top right) for **Download the PDF**, **Print** or **Decline to sign**. Declining asks why — your agent is told at once, with your reason, and can send a corrected one.

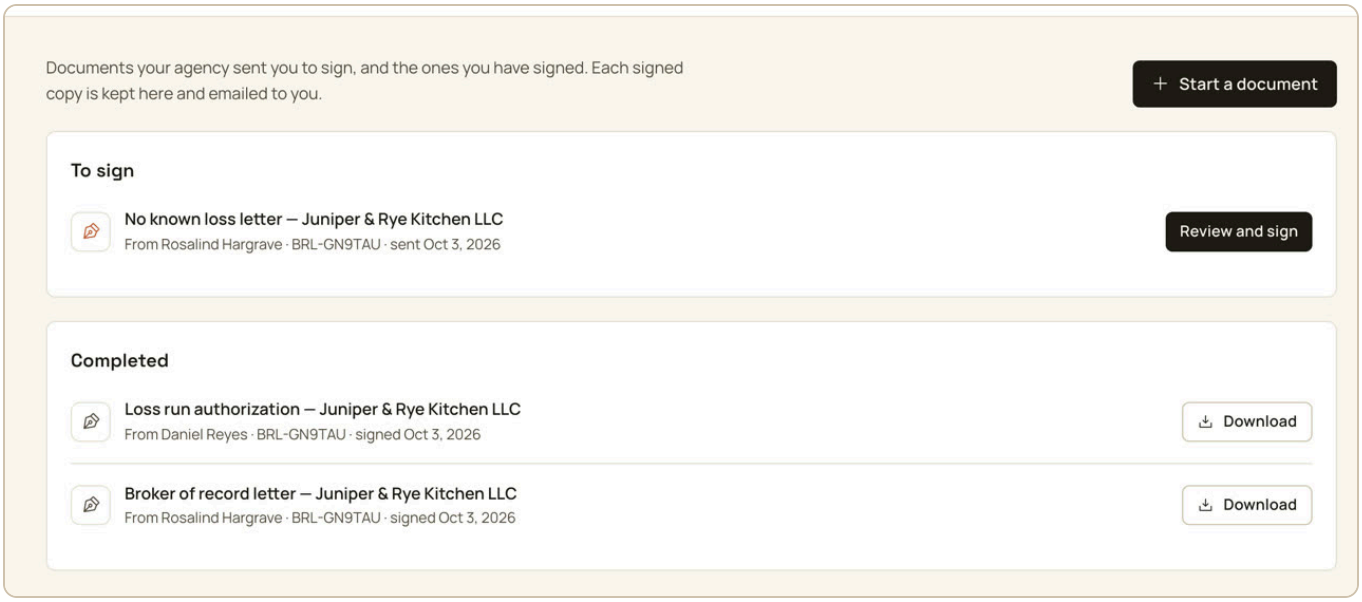


Colleen declines: the date on her no known loss letter came after a small leak.

8.3

Your Signatures page

Signatures in the portal menu lists every document your agency sent you: **To sign**, **Waiting on others** (you signed; someone else still has to), **Completed** with a **Download** for each signed copy, and **Closed** (declined, withdrawn or expired).



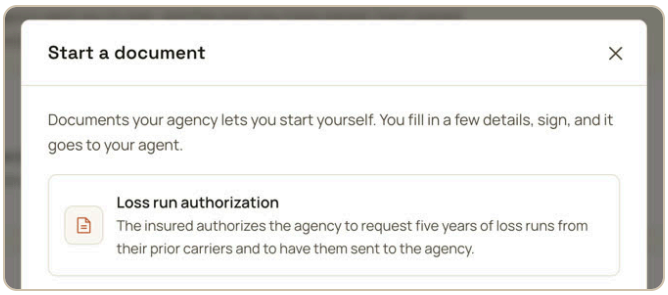
Daniel's Signatures: one letter to sign, two signed.

8.4

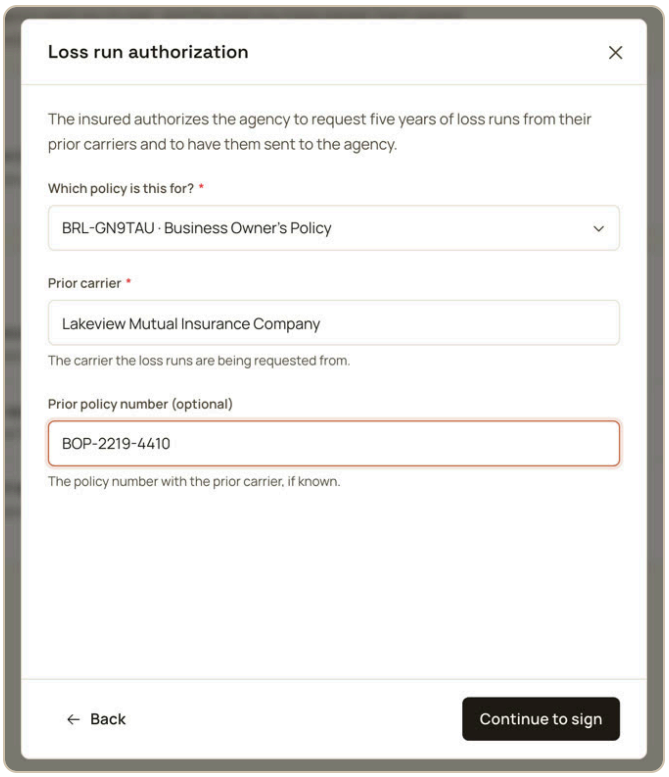
Starting a document yourself

Some agencies let you start a document yourself — a loss run authorization, say. When yours does, **Start a document** appears on the Signatures page.

1. Press **Start a document** and pick one. (If it says your agency has not shared any yet, ask your agent to send you one.)
2. Pick **which policy** it is for and fill in the few details it asks; the rest fills itself from your policy.
3. Press **Continue to sign** and sign it as in 8.2. It goes to your agent, and the signed copy lands under Completed.



The documents Daniel's agency lets him start.



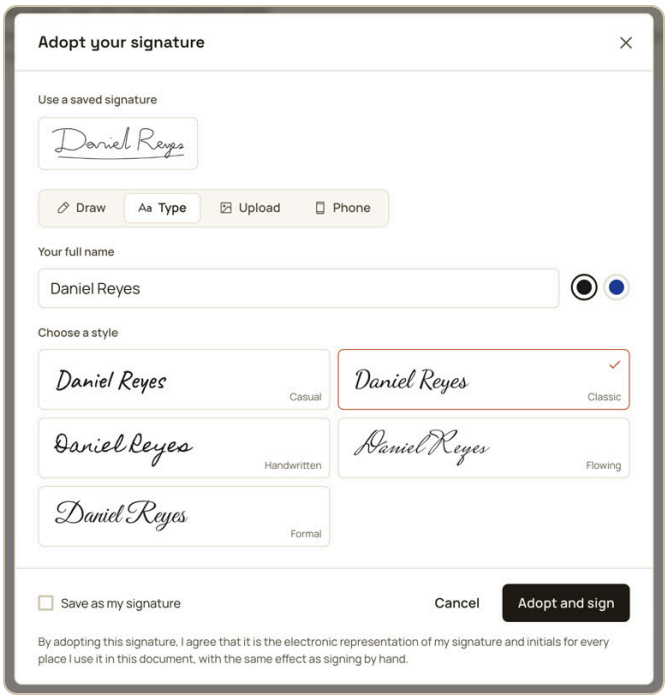
A loss run authorization: the policy, the prior carrier and its policy number.

8.5

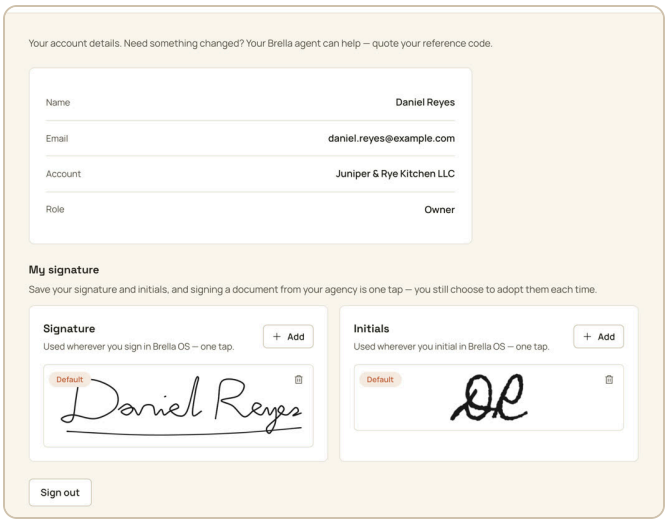
Saving your signature

Adopt your signature offers four ways: **Draw** (in black or blue; on a laptop, **Trackpad mode** lets you click to put the pen down and click again to lift it), **Type** your name in one of five handwriting styles, **Upload** a picture of it, or **Phone** — scan the code and sign with your finger on your phone. Tick **Save as my signature** to keep it.

Saved signatures and initials live in **Settings → My signature**, where you can also add them ahead of time. The next document then offers **Use a saved signature** — one tap, and you still choose to adopt it each time.



With a saved signature: one tap, or make a new one.



Settings → My signature: Daniel's signature and initials.

PART 09

Your team and your account

Bring in the people who help you run the business, and keep your account details in order.

Inviting a teammate

Which entities a teammate sees

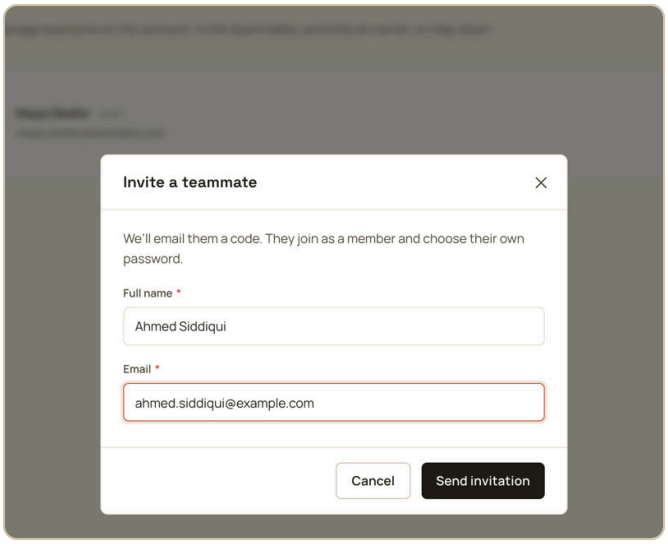
Owners and members

Settings

9.1

Invite a teammate

An owner can invite anyone who helps run the account — a property manager, a bookkeeper, a partner. Open **Team**, press **Add teammate**, enter their name and email, and press **Send invitation**. Brella emails them a six-digit code; until they use it they are listed as **Invited**, and their ⋯ menu has **Send again** and **Cancel invitation**. Owners manage everyone on the account: invite teammates, promote another owner, or step down.

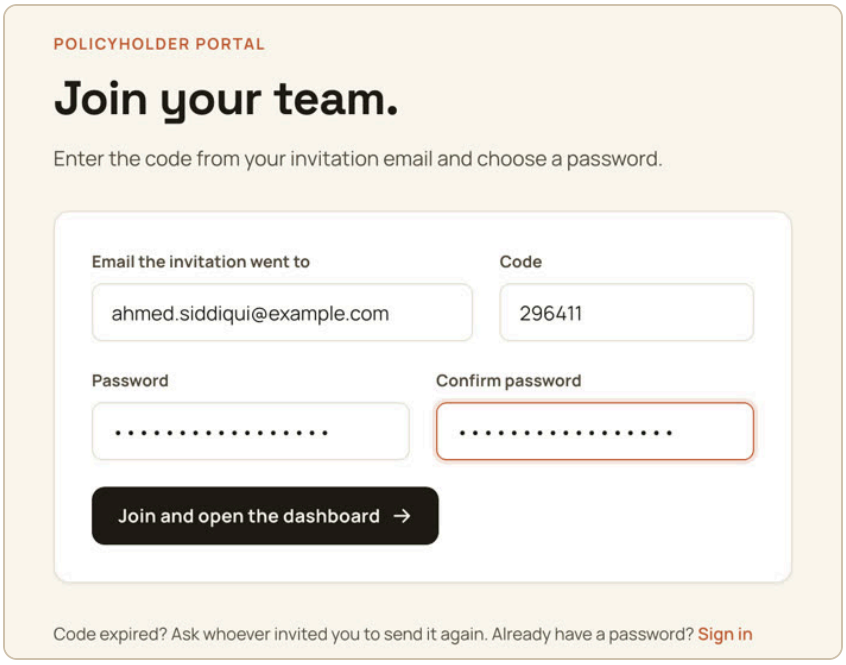


Inviting Ahmed, Maya's property manager.



The team: Maya as owner, Ahmed invited.

The invitation email has a **Join the dashboard** button. It opens the join page with their email filled in: they type the code, choose their own password and press **Join and open the dashboard**. The code works once and for seven days — if it runs out, the owner presses **Send again**.



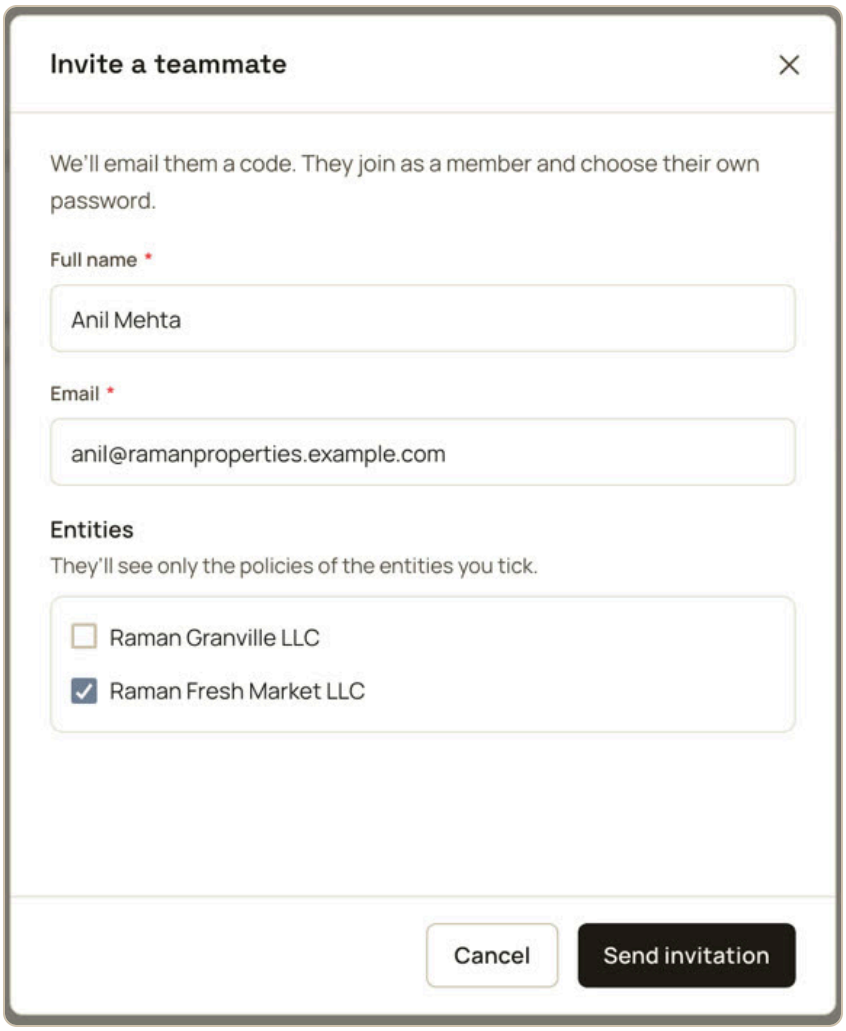
Ahmed joins with the code from his email and a password of his own.

> **WHY IT WORKS THIS WAY** Nobody — not even the account owner — ever chooses or sees a teammate's password, and nobody joins until they have proved they own the mailbox the invitation went to. An address that is already a customer of your agency cannot be pulled into your account; that person signs in with their own.

Which entities a teammate sees

When your account holds more than one business — more than one **entity** (6.4) — the invitation asks which of them the teammate may see. Under **Entities** each one has a box, all ticked to start: "They'll see only the policies of the entities you tick." Untick the ones they should not see; at least one must stay ticked — with none, "Tick at least one entity." shows beside **Send invitation**, which waits until one is.

On **Team**, each person's row says what they see: **All entities**, or **Sees:** and the names. Once a teammate has joined, an owner has **Change** beside that line — tick or untick, at least one, and **Save**. It takes effect on their next page. An account with one business has no Entities box; everybody sees everything.



Priya Raman, whose account holds Raman Granville LLC and Raman Fresh Market LLC, invites Anil Mehta to the market only.



After Anil joined: Priya sees all entities; Anil sees Raman Fresh Market LLC — and Priya, an owner, can **Change** it.

Anil signs in to the market's package only — its documents, messages and changes. Raman Granville LLC's package is not in his portal and cannot be opened from a link, and his portal is headed by the account, Raman Family Holdings — never by the business he cannot see.

9.2

Settings

Settings shows your name, email, account and role, your saved signature and initials (**My signature**, 8.5), and signs you out. Changes to your details go through your agent — quote your reference code.

APPENDIX

Questions and words

Short answers to what people ask most, and the insurance words used in this guide.

Frequently asked questions

Glossary

A.1

Frequently asked questions

QUESTION	ANSWER
Do I have to answer every question?	No. Only your name, email and business address are required. Skip anything you do not know — your agent follows up.
Can I stop halfway?	Yes. Your progress is kept in the browser you started in.
Who sees my application?	Your agency — and nobody else. Brella does not send it to insurance companies; your agent does.
I picked the wrong business type.	Tell your agent. They can re-file your policy under the right type after you submit.
The public record for my building is wrong.	Type the correct figure over it. Your number always wins.
I did not get the six-digit code.	Check spam, then press **Send a new code**. The code goes to the email on your application.
My agent filled in my application. How do I get in?	Use **Set up your dashboard** in the email from your agency, or on the sign-in screen, with your reference code and the email on the application.
Can I add another building later?	While a package is in review, yes. Once it is being worked, request a change — **Add a building** (or **Add a location** for a new address).
I didn't get the code to open a document to sign.	Check spam, then press **Send a new code**. It goes to the address the signing email came to. If you have a dashboard, sign in and open the document from **Signatures** instead — no code needed.
Can I get a paper copy instead of signing on screen?	Yes, at no charge — ask your agency. You can also download or print any document before you sign it (**Other actions**).
How do I get a certificate for my landlord or lender?	Ask your agent in Messages. A landlord or a client gets an ACORD 25 (certificate of liability insurance); a lender named as mortgagee or loss payee gets an ACORD 28 (evidence of property insurance), which ticks the lender as mortgagee only where your property's record names them. A certificate states cover that is in force, so it is issued once your coverage is bound, and it shows each policy your agency has recorded — its insurer, policy number and limits. Each is filed in your package's documents.
What does "Locked — in progress" mean?	Your agent is working the package, so it cannot be edited directly. Message them or request a change.

A.2

Glossary

WORD	MEANING
ACORD forms	The standard insurance forms carriers accept: the applications — 125 (the applicant), 126 (general liability), 130 (workers' comp), 140 (property) — and the loss notices your agent sends the carrier when something happens: 1 (property), 2 (a vehicle), 3 (liability), 4 (an employee's injury).
AOP	All other perils — the deductible for everything except wind and hail.
Additional insured	Someone other than you — a landlord, a lender — given rights under your policy by an endorsement.
Carrier	The insurance company that issues your policy.
Broker of record (BOR)	The agency an insurance company recognises on your policy. A broker of record letter changes it.
Certificate of completion	The last page of a document signed in Brella: who signed, how they proved it was them, and when.
Certificate of insurance	A document showing someone that your policy exists — an ACORD 25 for liability, an ACORD 28 for a lender's interest in your property. It never adds cover by itself.
Class code	The code a carrier rates your type of work under.
Declarations page	The summary page of a policy: who, what, limits, premium, dates.
Deductible	The part of each claim you pay yourself.
Endorsement	A change the carrier makes to a policy mid-term.
Experience mod	A workers' comp factor that adjusts your premium by your own claims history.
General liability (GL)	Cover for injury or damage claims made against your business.
Loss runs	A report from your insurer listing every claim on your policies.
NS	Named storm — a separate deductible for hurricanes and other named storms, usually a percentage.
Reference code	Your application's ID in Brella, like BRL-TCV5MD.
Schedule of values (SOV)	A list of your locations and buildings with what each is insured for.
TIV	Total insured value — what your buildings are insured for: the building, other structures, contents, loss of rents and business income added up. Flood, equipment breakdown and ordinance or law are limits on the same buildings, not more of them, so they are not added in.

> Everything in this guide was done in the real product, in order, by the two fictional applicants named in it. Your agency's name, colours and link will be your own.