

EOIDirect

Questions & Answers

General Questions

How do I get a certificate of insurance?

You can get that online immediately. Just visit www.eoidirect.com, register for an account to get a User ID and Password, log into your account and click on "Evidence of Insurance." The website will take you through step-by-step and deliver your certificate within minutes.

Can I fax you my certificate request?

We make that information available immediately online so you must go online or order over the phone.

I don't have internet access. How do I get a certificate of insurance?

You can also order your certificate over the phone. There is a delivery charge assessed whether you order online or order over the phone; however, you have more payment options if you order through your own account online. I'm happy to assist you in ordering your certificate through your own account or over the phone. [Title, Escrow & Attorneys: If you order that online, you can pay that delivery fee on a billing status. If I order that for you over the phone, through my own account, I am unable to bill myself and this transaction will require an up front payment].

What is your turn-around time?

Minutes.

If I make a mistake on the certificate, how can I get it corrected?

[E-mail] Send an e-mail to help@eoidirect.com referencing your Order Number and the correction that is needed. [Phone] Call our help desk at 877-456-EOID[3643] with your Order Number and the correction that is needed.

Is there a charge to edit a certificate after it is delivered to me?

There is no charge to edit pre-existing orders.

What if I don't know my Order Number?

We can reference your transaction by your loan number, escrow number or your borrower's last name. The order number is also reflected in the top, right-hand corner of your certificate.

How can I get help if I have trouble processing my certificate online?

You may call our help desk at 877-456-EOID[3643] or contact us by e-mail at help@eoidirect.com. Our help desk is available from 9AM to 8PM (EST) Monday through Friday.

I need a verbal verification over the phone.

EOI Direct is a delivery service. Due to legal constraints, we cannot verify or otherwise attest to insurance policy information over the phone. Per your lending documentation requirements, you must obtain written record of coverage in force which is made available online at www.eoidirect.com.

Account Registration

I registered and it tells me that my account will be activated shortly. I need to order this now.

We activate accounts throughout the day. Accounts are generally activated within 15-30 minutes of registering. If you need an immediate activation, you may call our help desk at 877-456-3643. Registrations after 8PM (EST) and weekends will be activated on the next business day.

I'm trying to log in but the system keeps saying "Your account is inactive. We are unable to process your request."

Your account needs to be activated. Accounts are generally activated within 15-30 minutes of registering. If you need an immediate activation, you may call our help desk at 877-456-3643.

Every time I try to log in, it says "This User ID has already been registered."

You are probably trying to log into the registration area or someone in your office has already registered that e-mail address. [Logging Into Registration] Click on your tab that says "Control Center" and look for the "Existing Users" box. This is where you need to enter your User ID and Password. [User ID Already Registered] Call our help desk at 877-456-3643 and we will look up the account holder's name for you.

What do I do if I forget my User ID and/or Password?

Click on the link that says "Forgot User ID or Password?" located in the "Existing Users" login box. You will be prompted for your e-mail address which serves as your user id. The system will e-mail your password to your user id e-mail address automatically. You may also call our help desk at 877-456-3643 and provide your email address to have your password emailed to you.

The agreement references payment options. Is there a charge for the certificate of Insurance?

There is a charge for the expedited delivery of the certificate of insurance.

Finding Association

The system keeps telling me that it can't find the association.

Broaden your search by entering less information. Type in a partial value for the association name and designate your state (ex. type only "1782" or "Bar" to find 1782 Baringer Point Condominium). If you are still unable to find your association, call our help desk at 877-456-3643.

What if I do not know the name of the association?

You must have the association name to prepare a certificate.

Where can I find the name of the association?

This information should be available from the unit owner/purchaser. You can also call your management company or association president.

Can I find out the name of the association by the address of the unit?

You must have the association name to use the online system. You can get this from the owner/purchaser of the property or the insurance agent can look up the association name by the property address for you.

Is the name of the association the same as the management company?

The management company may handle many associations. You need the name of the specific association.

Order Processing

I don't have enough room to enter the lender's loss payee information on the certificate.

There is limited space on the certificate for this information. Try using generally accepted abbreviations such as "ISAOA" (It's Successors And/Or Assigns) or "ATIMA" (As Their Interests May Appear). Also note that it is not necessary to type in the lender's company name or address in the loss payee field. There are separate fields designated for this information that also appear on the certificate.

Can I order this with you over the phone?

You're welcome to order this over the phone. Since there is a delivery fee for this information, you have more payment options if you're able to order it through your own, online account. But I would be happy to order it for you over the phone and you can pay over the phone as well. [Assumes user is in need of a certificate for a new loan. Homeowner renewals are available free of charge online or over the phone].

What information will I need to order a certificate of insurance online?

You will need the name of your association, buyer's name (if purchase), homeowner's name (if refinance), property address and Certificate Holder.

I can only enter the borrower's name and property address. How do I add the Certificate Holder information?

If you can only add the homeowner's name and property address, this policy only covers liability or just extends to the common areas. Since there is nothing for a lender to lay claim to as a loss payee when the coverages only cover liability or common areas only, a Certificate Holder cannot be entered. The homeowner probably has their own insurance policy for property coverage through another insurance agent.

Do I need a loan number to prepare the certificate?

Yes. The loan number is printed on the certificate for identification. If no loan number is available, enter "TBD" (To Be Determined) for the loan number.

What information do I need if this is a cash transaction?

The name of the condominium association. The complete name, street number, street name, city, state and zip code of the unit purchaser.

The system is requiring me to enter information that is not applicable for my transaction.

Put in a "." for the required fields. You must select a state. Put in "00000" for the zip code.

Do I need to enter the name of the seller?

You only need to enter the name of the purchaser if it is a purchase. Enter the existing homeowner's name if it is a refinance.

What if I have multiple lenders for the same property?

After entering the information for your first lender, you may select the "Add Additional Certificate Holder" option that allows you to add more lenders as part of a single order. There is a discounted delivery fee of \$12.95 for each additional certificate holder when ordered by lenders.

I don't have enough room to enter all the named insured vesting information on the certificate.

Vesting language that does not fit on the form can be put on to an overflow page. Please send your request to help@eoidirect.com with your Order Number and vesting information exactly as it needs to appear on your certificate. We will copy the language on to an overflow page and send you an updated certificate. You may also call our help desk at 877-456-EOID[3643] for assistance with adding a named insured vesting overflow page.

Who is the certificate holder?

If there is a mortgage lender, the certificate holder is the lender. If it is a cash transaction, the purchaser is the certificate holder. You can also type in "Cash Transaction" for the lender's name if it is a cash deal.

What is the Certificate Holder?

This is the name and address of the mortgage lender found under "Lender Information" on the website. This is often referred to as a mortgagee clause.

Policy Questions

I just ordered my certificate through EOI Direct and my certificate reflects expired policy dates.

That is an update that the agent will need to make. If I can get your name, phone number, invoice number and e-mail address, I will follow up with the agent on your behalf. If the agent can make the update, I will regenerate your certificate to show those updates and send it to you according to the delivery method you originally selected. Otherwise, I will follow up with you to give you further instructions.

My lender requires a minimum of 6-months coverage. This certificate does not meet that.

We deliver the information that is provided by the insurance agent. In most cases, the agent cannot reflect the renewal information for a policy until the association—listed as the named insured—communicates those intentions to the insurance agent. We can regenerate your certificate request with any changes that the insurance agent makes to the policy if such changes can be made. If the agent makes a modification, you simply need to call our help desk at 877-456-3643 and reference your Order Number so we can regenerate your certificate with the updates.

How long will that process take?

Once the agent makes a modification, we can update your certificate and deliver it to you within minutes.

The policy information reflected online is not what I have in my records.

We just expedite the delivery of the policy information for the insurance agent. If you have questions about the policy information, you will need to contact the insurance agent.

Is there coverage on the building?

The certificate will indicate if coverage is provided on the building. In most cases, we make the summary of the master policy available free of charge as an information only certificate. If you have questions about the policy, you should direct those to the insurance agent.

What is the amount of insurance?

In most cases, we make the summary of the master policy available free of charge as an information only certificate. If you have questions about the policy information, you should direct those to the insurance agent.

Is there Fidelity and Employee Dishonesty Coverage?

Fidelity and Employee Dishonesty coverage are the same. The amount of insurance varies by association. If you have questions about the policy, you should direct those to the insurance agent.

Delivery Payment

How much is the delivery charge?

The fee varies by insurance agent, association and your desired delivery method. I'd be happy to give you a more specific estimate if you can assist me in narrowing down those criteria. What state is the property located in?

I've never had to pay for this before. No other insurance companies charge a fee for this.

Rush fees assessed to expedite the delivery of a certificate of insurance are not uncommon. EOI Direct delivers that information in minutes, instead of days, so you can protect the rate-lock and close the mortgage transaction on time. Similar to Certified Mail, FedEx and UPS, we do charge a delivery fee for that expediting service.

Why is there a charge for a certificate?

If all you need is a summary of the master policy to show what coverages are in effect for the association, I would be happy to provide you with that information free of charge. However, if you need to modify the blanket coverage with lender specific customization in the form of a Certificate Holder, we do assess a delivery fee for that information.

You're charging the homeowner to get a copy of their own insurance policy?

The named insured is the association—not the homeowner. I would be happy to provide you with the summary of the master policy written for the association free of charge, but we do charge a delivery fee if you need to customize the policy to meet a lender's loan requirement.

I don't need this on a rush.

All orders are expedited as a customer service standard we maintain. It is the only way we can guarantee that you receive the information.

Why can't you send it to me without the rush?

Our system delivers all certificate orders as a rush and guarantees the delivery. As part of that guarantee, we need to know that you received the information.

What other options do I have in getting this information?

You must go online to get your certificate or order it over the phone.

I ordered online and mailed my up-front payment. What is the turnaround time?

Your order will be released when your payment is received. If you sent your payment via regular mail, please allow 5-7 business days for transit and payment processing. Your order can also be released immediately with a credit card payment.

How do I pay for the delivery of my certificate?

Payment can be made by credit card, check or 3rd party payment.

Can you bill this to Escrow?

Only if the Escrow Agent, Title Company or Attorney orders the certificate through their own online account.

Who do I make the check payable to?

Please make your check payable to EOI Direct, LLC.

Where do I send the check?

Please send that to EOI Direct, LLC at 412 1880 W. Judith Lane, Suite 220, Boise, ID 83705 and make sure you reference your Order Number for timely processing.

I can't authorize this kind of charge for my bank.

We give you multiple payment options for added flexibility. You can choose to be billed for the delivery and get the certificate along with an invoice. You can also pay up front with a credit card or by check. A popular option many financial institutions use is our 3rd party pay feature which locks in your order so a 3rd party can call us to make payment; your certificate is delivered automatically after the payment is made.

I do all the work in entering the information and I have to pay you for it?

You pay for the delivery of the information so you can close your real estate transaction. We empower you by allowing you to submit your information when you have it and delivering your certificate of insurance when you want it.

I don't have any money in escrow to pay for this up-front.

As an Escrow Officer, Title Company or Attorney, you can get your certificate within minutes and pay for it on a billing status if you can order online; you will also get an invoice with your certificate. The alternative is to order it over the phone, but I have to order that through my administrative account so the payment must be received before I can release the certificate with that option.

Collections

When I try to order my certificate, I no longer have the option to be billed.

Your account may have an unpaid balance that is more than 90-days old. The system automatically identifies accounts that have balances over 90-days old and converts them to a pay-up-front status until the balance is paid. I would be happy to look at your account. May I have your User ID?

You mean I can't get insurance until this outstanding balance is paid?

We never deny you the ability to get a certificate of insurance, but we will revoke your billing privilege if you have outstanding balances that are over 90-days old. You always have the option of paying the delivery fee up-front to get your certificate of insurance.