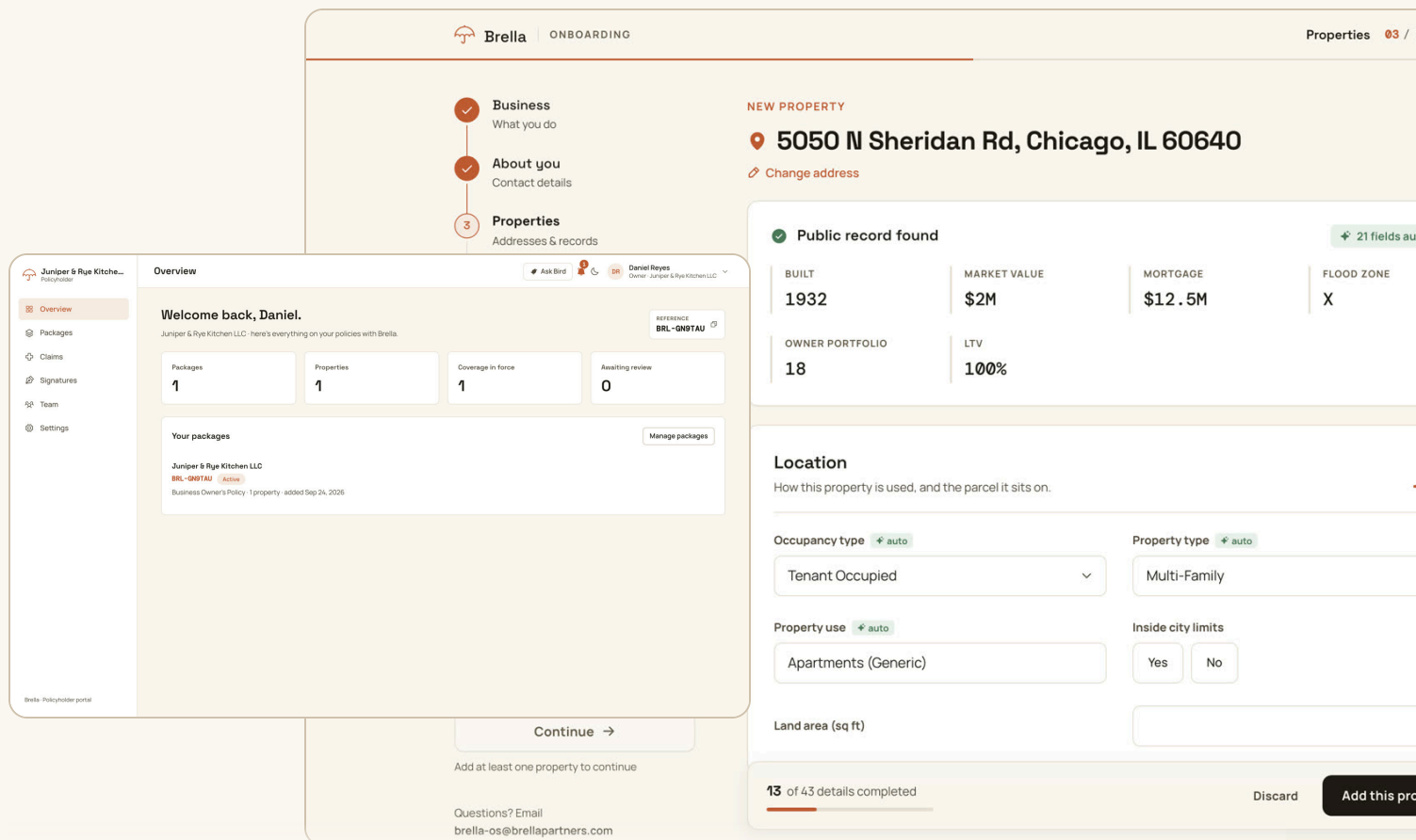


THE POLICYHOLDER GUIDE

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.



Brella | ONBOARDING Properties 03 /

Business
What you do

About you
Contact details

3 Properties
Addresses & records

NEW PROPERTY

5050 N Sheridan Rd, Chicago, IL 60640

Change address

Public record found 21 fields au

BUILT 1932	MARKET VALUE \$2M	MORTGAGE \$12.5M	FLOOD ZONE X
---------------	----------------------	---------------------	-----------------

OWNER PORTFOLIO
18

LTV
100%

Location
How this property is used, and the parcel it sits on.

Occupancy type auto
Tenant Occupied

Property type auto
Multi-Family

Property use auto
Apartments (Generic)

Inside city limits
Yes No

Land area (sq ft)

13 of 43 details completed

Discard Add this pro

Overview Daniel Reyes Owner Juniper & Rye Kitchen LLC

Welcome back, Daniel.

Juniper & Rye Kitchen LLC - here's everything on your policies with Brella.

Packages 1	Properties 1	Coverage in force 1	Awaiting review 0
---------------	-----------------	------------------------	----------------------

Your packages

Juniper & Rye Kitchen LLC
BRL-080TAU active
Business Owner's Policy - 1 property - added Sep 24, 2026

Manage packages

Continue →

Add at least one property to continue

Questions? Email
brella-os@brellapartners.com

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

UPDATED OCTOBER 17, 2026

CONTENTS

From the first link to your first claim

PART 01	Before you start	3
1.1	What Brella OS is, for you	4
1.2	The two applicants we follow	4
1.3	What to have ready	5

PART 02	The first three steps	6
2.1	Open your agency's link	7
2.2	Tell Brella what your business does	7
2.3	About you	8

PART 03	Road A — a questionnaire	10
3.1	How the questionnaire works	11
3.2	Ask Bird what a question means	12
3.3	Section by section	12
3.4	Workers' compensation	15

PART 04	Road B — property, several addresses	17
4.1	Add a property by its address	18
4.2	What the public record fills in	18
4.3	Complete the building	20
4.4	Add the rest of your buildings	22
4.5	General liability	23

PART 05	Documents, review, submit	25
5.1	Attach documents	26
5.2	Review everything once	27

5.3	Submit	27
PART 06	Your policyholder portal	30
6.1	Open your dashboard for the first time	31
6.2	The overview	33
6.3	Notifications	33
6.4	Packages	34
6.5	Answer your agent's questions	37
6.6	Messages and documents	38
6.7	Your proposal	40
6.8	Ask Bird about your policy	43
6.9	What each status means	44
PART 07	When something happens	45
7.1	Report a loss	46
7.2	Follow your claim	47
7.3	Request a change	48
PART 08	Signing documents	51
8.1	When something arrives to sign	52
8.2	Signing, step by step	54
8.3	Your Signatures page	57
8.4	Starting a document yourself	57
8.5	Saving your signature	58
PART 09	Your team and your account	60
9.1	Invite a teammate	61
9.2	Settings	64
APPENDIX	Questions and words	65
A.1	Frequently asked questions	66
A.2	Glossary	67

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	What to have ready
The two applicants we follow	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

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 HAVE EMPLOYEES

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

IF YOU OWN BUILDINGS

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

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

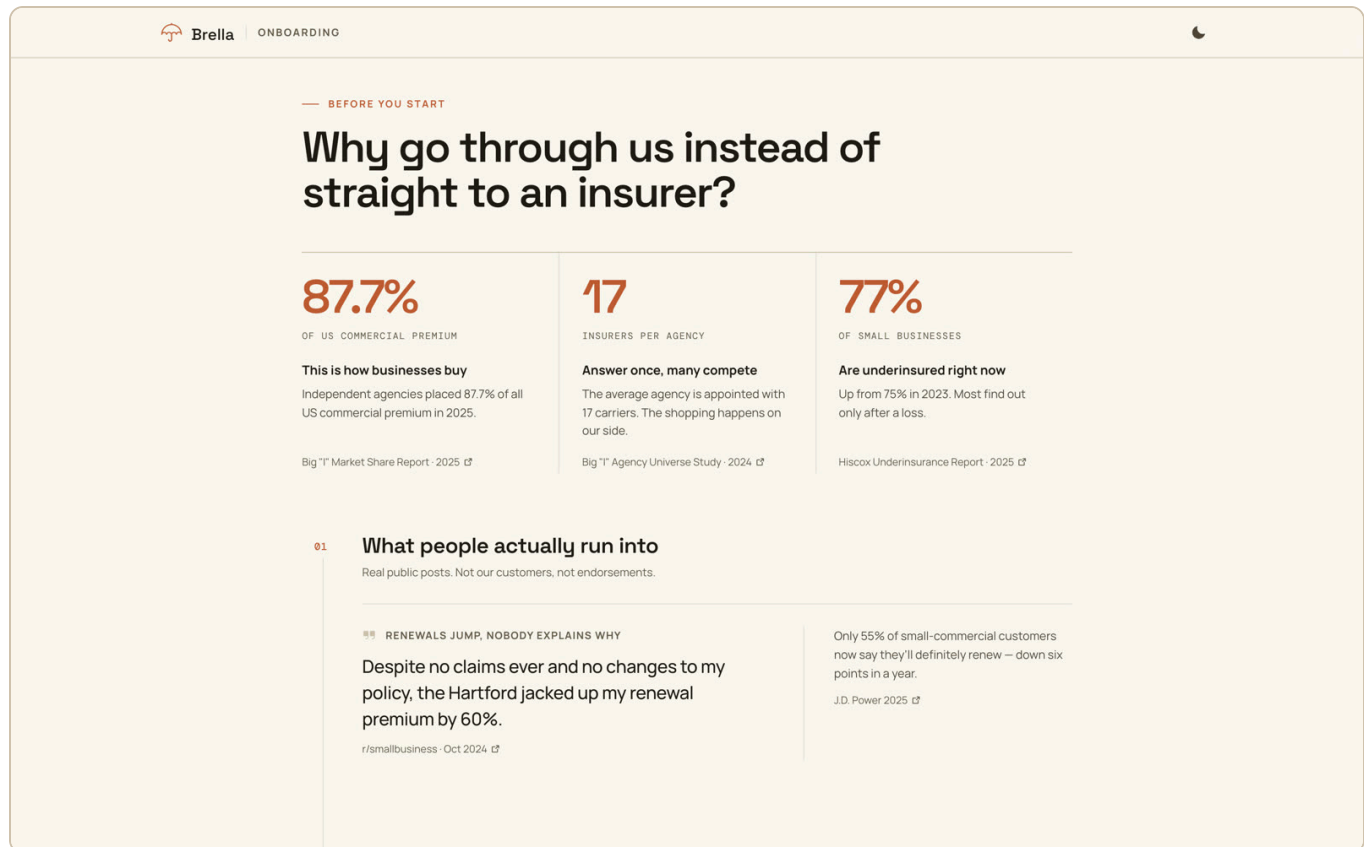
Your contact details and addresses

Finding your business type — or letting Bird find it

2.1

Open your agency's link

Your agency sends you a link that looks like `brellapartners.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**.

STEP 1 OF 1

What kind of business are you?

Describe your business in a few words and we'll find the right form – or search by name. Not sure? Just tell us what you do.

restaurant

Restaurants
42 questions

STANDARD

Pick your business type to continue

Continue →

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

STEP 1 OF 6

What kind of business are you?

Describe your business in a few words and we'll find the right form – or search by name. Not sure? Just tell us what you do.

we own and rent out three apartment buildings

CLOSEST MATCHES FOR WHAT YOU DESCRIBED

Apartment Buildings
Property records & coverage

CLASSIFICATION CODES · 2

60010 Apartment Buildings

60011 Apartment Buildings-Garden

These are the general-liability classes your quote will be rated under. If none of them describe what you do, pick a different business type – or tell your agent and they'll correct it.

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.

STEP 2 OF 6

Tell us about you.

This is who the policy paperwork and follow-ups go to. We need a name, an email and an address — the rest is optional.

Full name	Email		
Maya Okafor	maya.okafor@example.com		
Phone (optional)	Business name (optional)		
(312) 555-0148	Lakeshore Residential Holdings LLC		
Business address			
Street	City	State	ZIP
444 W Lake St, Chicago	City	ST	ZIP
444 W Lake St Chicago, IL 60606 Date business started (optional) mm/dd/yyyy			
Is your mailing address different? ☐ Yes ☒ No			

← Back Continue →

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

STEP 2 OF 6

Tell us about you.

This is who the policy paperwork and follow-ups go to. We need a name, an email and an address — the rest is optional.

Full name	Email		
Maya Okafor	maya.okafor@example.com		
Phone (optional)	Business name (optional)		
(312) 555-0148	Lakeshore Residential Holdings LLC		
Business address			
Street	City	State	ZIP
444 W Lake St	Chicago	IL	60606
Is your mailing address different? ☐ Yes ☒ No			
Date business started (optional) 03/01/2014			

← Back Continue →

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”).

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. The explanation stays open beside the question until you close it; the box keeps one size, and a long explanation scrolls inside it.

The screenshot shows a form titled "Your business" with several questions. A tooltip is open over question 5, "Is this a new venture (in business less than three years)?". The tooltip contains the text: "Ask about this question", "e.g. what counts here?", and a button "Explain with Bird". Below the button, the explanation reads: "This question asks whether your restaurant is brand new or relatively young. Specifically, it's checking if you've been operating for less than three years. Example answer: 'Yes, we opened our pizza shop 18 months ago.' If you've been in business three".

The form includes the following questions and input fields:

- 1. Describe your business (text input)
- 2. Years in business (text input, example: "e.g. 2019")
- 4. Website (text input, example: "e.g. www.example.com")
- 5. Is this a new venture (in business less than three years)? (radio buttons for Yes/No)
- 6. Is the business owned by, or does it own, any other business? (radio buttons for Yes/No)

At the top right of the form, there are buttons for "Set all", "Yes", and "No".

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.

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.

10. Do you import any products or components from outside the U.S.? [Ⓢ]

Yes ☒ No ☐

11. Do you hire subcontractors? [Ⓢ]

Yes ☒ No ☐

→ describe the work they do

Add details...

12. Annual cost of subcontracted work [Ⓢ]

18000

If you hire subcontractors

13. Do you require certificates of insurance from every subcontractor? [Ⓢ]

Yes ☒ No ☐

If you hire subcontractors

14. Does any work involve heights over three stories, excavation, roofing, welding or open flame? [Ⓢ]

Yes ☒ No ☐

→ describe it

Add details...

15. Do you handle, store or transport hazardous materials? [Ⓢ]

Yes ☐ No ☒

16. Do you hold licences or permits required for your operations? [Ⓢ]

Yes ☒ No ☐

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 Set all Yes No

17. Do you own or rent your business premises? [Ⓢ] 18. Number of business locations [Ⓢ] 19. Total square footage of all business premises [Ⓢ]

Rent or lease 1 3400

20. Do customers or the public come onto your premises? [Ⓢ]

Yes ☒ No ☐

→ about how many visitors a day, and what they do there

Add details...

21. Is alcohol sold, served or provided at your premises or events? [Ⓢ]

Yes ☒ No ☐

→ describe how, and share of sales

Add details...

22. Is there a pool, playground, fitness equipment, rides or other recreation on your premises? [Ⓢ]

Yes ☐ No ☒

23. Do you host or sponsor events off your premises? [Ⓢ]

Yes ☐ No ☒

24. Do you lease any part of your premises to others? [Ⓢ]

Yes ☐ No ☒

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

STEP 3 OF 6 · SECTION 4 OF 7

Restaurants

Answer what you can — anything you skip, your agent will follow up on. Nothing here is required to submit.

28 of 42 answered 67%

Revenue and reach

25. Estimated gross sales or revenue, next 12 months [Ⓢ] 26. Gross sales or revenue, last 12 months [Ⓢ]

2150000 1980000

27. States you operate in [Ⓢ]

Illinois

28. Do you do any work or sell any products outside the U.S.? [Ⓢ]

Yes ☐ No ☒

← Back Continue →

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 Set all Yes No

37. Current general liability insurer [Ⓢ]

Northwind Casualty Company

38. Current policy expiration date [Ⓢ] 39. Current annual premium [Ⓢ]

11/15/2026 14200

40. Any liability claims or lawsuits against the business in the last five years? [Ⓢ]

Yes ☐ No ☒

41. Has any insurer declined, cancelled or not renewed your coverage in the last three years? [Ⓢ]

Yes ☐ No ☒

42. Anything else an underwriter should know about your operations? [Ⓢ]

Health inspection in March 2025 noted a walk-in cooler gasket; fixed the same week and re-inspected cle

Do you also want to cover a property you own?

A building your business owns — not one you rent. Say yes and you'll add it next: type the address and we fill in the details from public records. Yes No

Do you need general liability?

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. Your agent will confirm the limits with you. Yes No

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.

Business
What you do

About you
Contact details

Your details
A few questions

4 Properties
Addresses & records

5 Workers' comp
Your team & payroll

6 Documents
Anything to attach — optional

7 Review & submit
One last look

So far

Business Restaurants

Coverage Commercial Property

Contact Daniel Reyes

Business name Juniper & Rye Kitchen LLC

Questionnaire 7 answered

Continue →

Add at least one property to continue

Questions? Email help@brellaos.com

NEW PROPERTY

1560 N Milwaukee Ave, Chicago, IL 60622

[Change address](#)

Public record found 26 fields auto-filled

BUILT	SQ FT	UNITS	MARKET VALUE
1937	6,225	4	\$1.7M
MORTGAGE	FLOOD ZONE	OWNER PORTFOLIO	LTV
\$884K	X	3	100%

Location 3 / 5

How this property is used, and the parcel it sits on.

Occupancy type auto **Tenant Occupied**

Property type auto **Multi-Family**

Property use auto **Apartments (Generic)**

Inside city limits **Yes** **No**

Land area (sq ft)

18 of 43 details completed

Discard **Add this property**

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?**

STEP 4 OF 6 · SECTION 1 OF 10

Your team.

If anyone works for you, workers’ compensation is almost certainly required — and it’s priced on your payroll, not your building. One question tells us whether it applies to you.

1 of 85 answered 1%

Employees

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

☒ Yes ☐ No

→ Next come the details a comp quote is built on — who does what, what they’re paid, and anything that’s been claimed before.

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

STEP 4 OF 6

Your team.

If anyone works for you, workers’ compensation is almost certainly required — and it’s priced on your payroll, not your building. One question tells us whether it applies to you.

Employees

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

☐ Yes ☒ No

← Back Continue →

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.

Brella | ONBOARDING Workers' comp 04 / 06

Business
What you do

About you
Contact details

Your details
A few questions

Workers' comp
Your team & payroll

Documents
Anything to attach — optional

Review & submit
One last look

So far

Business Restaurants

Contact Daniel Reyes

Business name Juniper & Rye Kitchen LLC

Questionnaire 0 answered

Workers' comp 8 answered

Continue →

Questions? Email
brella-os@brellapartners.com

Your people and class codes

Set all Yes No

Which state carries the most payroll? That is the state the rating worksheet below covers. ⓘ

1 IL

Break your payroll down by the kind of work people do. If you know your class codes, use them; if not, describe the duties and we will assign the code. ⓘ

# employees full time	# employees part time	SIC	NAICS	Estimated annual remuneration or payroll
14	9	5812	722511	\$612000
1	0			\$58000

+ Add row

4 Attach a document

Total estimated annual payroll for all employees, all states ⓘ

5 \$670000

Are any employees under 16 or over 60 years of age? ⓘ

Yes No

Add details...

Do you use any seasonal employees? ⓘ

Yes No

Add details...

Is any of the work done by volunteers or donated labour? ⓘ

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	Deductibles, explained
What the public record fills in	Adding the second and third buildings
Completing a building, section by section	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.

NEW PROPERTY

📍 444 W Lake St, Chicago, IL 60606

✎ Change address

Public record found 19 fields auto-filled

MARKET VALUE	MORTGAGE	FLOOD ZONE	OWNER PORTFOLIO
\$89M	\$425M	X	5

LTV
100%

Location 3 / 5
How this property is used, and the parcel it sits on.

Occupancy type auto Property type auto

Tenant Occupied Other

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

ADD A PROPERTY

Where is the property?

Pick the address and we pull the public records — year built, value, mortgage, flood zone — so you don't have to type them.

Street City State ZIP

5050 N Sheridan Rd City ST ZIP

📍 5050 N Sheridan Rd
Chicago, IL 60640
(manually)

← Keep this address

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.

Brella | ONBOARDING Properties 03 / 06

NEW PROPERTY

5050 N Sheridan Rd, Chicago, IL 60640
[Change address](#)

BUILT	MARKET VALUE	MORTGAGE	FLOOD ZONE
1932	\$2M	\$12.5M	X

OWNER PORTFOLIO: 18
LTV: 100%

Location 3 / 5
 How this property is used, and the parcel it sits on.

Occupancy type + auto **4**: Tenant Occupied
 Property type + auto: Multi-Family
 Property use + auto: Apartments (Generic)
 Inside city limits: Yes No
 Land area (sq ft):

5 3 of 43 details completed Discard **Add this property**

So far

Business	Apartment Buildings
Coverage	Commercial Property
Contact	Maya Okafor
Business name	Lakeshore Residential

[Continue →](#)
 Add at least one property to continue

Questions? Email brella-os@brellapartners.com

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

Who owns it and who holds the note.

2 / 3

Name insured

Lakeshore Residential Holdings LLC

Public record shows the owner as Horizon Group Mngt Llc

Mortgagee

Public record shows the lender as Pgim Real Estate Agency Financing Llc

Mortgage balance

✚ auto

\$ 12,500,000

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.

Land area (sq ft)

21400

Ownership

Who owns it and who holds the note.

3 / 3

Name insured

Lakeshore Residential Holdings LLC

Public record shows the owner as Horizon Group Mngt Llc

Mortgagee

Harbor Street Capital Lending LLC

Public record shows the lender as Pgim Real Estate Agency Financing Llc

Mortgage balance

\$ 9,800,000

Building Details

Structure, roof, and exterior.

11 / 11

Year built

1932

Building area (sq ft)

118000

Number of stories

14

Units

112

41 of 43 details completed

Discard

Add this property

Brick Concrete

Brick

Values & Coverage

What the property is worth and the coverage you want.

8 / 9

Market value

\$ 1,999,000

Land value

\$ 786,500

Insurable value

\$ 18,500,000

Loss of rents coverage

\$ 1,400,000

Content coverage

\$ 250,000

Flood coverage

\$

Deductible

All other perils (AOP)

Wind / hail

Named storm

Not applicable

\$10,000

\$25,000

1%

2%

Or type: 50000 or 3%

All other perils (AOP) - \$25,000

Flood zone

X

Flood zone description

Area of Minimal Flood Hazard

41 of 43 details completed

Discard

Add this property

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.

STEP 3 OF 6

Your properties.

Add every property you want covered. Start with the address — we pull year built, value, mortgage, and flood zone from public records.

+ Add property



5050 N Sheridan Rd, Chicago, IL 60640

Built 1932 118,000 sq ft \$2M · 50 fields completed

Edit details



6250 N Kenmore Ave, Chicago, IL 60660

Built 1969 38,400 sq ft \$650.8K · 50 fields completed

Edit details



1100 N Dearborn St, Chicago, IL 60610

Built 1939 84,500 sq ft \$3.9M · 50 fields completed

Edit details



Do you also need general liability?

Covers injury or damage claims against your business at these properties. Most owners carry it alongside property coverage — your agent will confirm the limits with you.

Yes

No

← Back

Continue →

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.



Do you also need general liability?

Covers injury or damage claims against your business at these properties. Most owners carry it alongside property coverage — your agent will confirm the limits with you.

Yes

No

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

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.

STEP 5 OF 6

Anything to attach?

Loss runs, your current policy or declarations page, a lease, financials, an inventory – anything your agent would otherwise ask you for. Add as many as you like, or skip this and send them later from your dashboard.



Drop files here, or click to choose

PDF, Word, Excel, PowerPoint, CSV or text · up to 25 MB each · no photos or video

Most agencies ask for these first



Loss runs
1 file attached

Add more



Prior policy o...
1 file attached

Add more



Schedule of...
Locations, buildings...

Attach

2 DOCUMENTS ATTACHED

 labelled by Bird – your agent will confirm

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”.

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.

STEP 6 OF 6

One last look.

Make sure everything reads right — then send it to your agency.

BUSINESS [Edit](#)

Apartment Buildings
Commercial Property

CLASSIFICATION CODES - 2

60010 Apartment Buildings

60011 Apartment Buildings-Garden

These are the general-liability classes your quote will be rated under. If none of them describe what you do, pick a different business type — or tell your agent and they'll correct it.

CONTACT [Edit](#)

Maya Okafor - Lakeshore Residential Holdings LLC
maya.okafor@example.com · (312) 555-0148

PROPERTY 01 / 03 [Edit](#)

5050 N Sheridan Rd, Chicago, IL 60640
40 details included

Occupancy type	Tenant Occupied	Electrical wiring	Circuit Breaker
Property type	Multi-Family	Electrical panel	Circuit Breakers
Property use	Apartments (Generic)	HVAC type	Boiler
Land area (sq ft)	21,400	HVAC last updated	2015

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

WORKERS' COMPENSATION [Edit](#)

No employees
Nothing further needed — comp doesn't apply.

Do you have employees, including part-time and seasonal? **No**

GENERAL LIABILITY [Edit](#)

Yes — please quote general liability too

DOCUMENTS [Edit](#)

2 files going with this

Lakeshore-Loss-Runs-2021-2026.pdf	Loss runs
Lakeshore-Prior-Declarations-2025.pdf	Prior policy or declarations

[← Back](#) [Submit onboarding ↗](#)

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.

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.

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

Built with Brella OS

HighFair Insurance Agency, LLC - Page 1 of 10

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



SUBMITTED

You're all set, Maya.

All 3 properties are in — your agency team takes it from here.

Track everything in your dashboard

Set a password to see your reference codes, add more properties, and invite your team — anytime.

[Take me to my dashboard →](#)

YOUR REFERENCE CODE

BRL - TCV5MD

 Copy

Keep this handy — it identifies your onboarding in every conversation.



Your completed application

Everything you just filled in, as a signed-ready PDF. Your agency has the same copy.

[Download application →](#)

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

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.

Set up your dashboard.

Follow your application, answer your agent's questions and send documents, all in one place. Choose a password, then type the code we email you.

Reference code

BRL-55TSQH

Email on the application

andre@northsidefades.example.com

Track everything in your dashboard

Set a password to see your reference codes, add more properties, and invite your team — anytime.

Create a password

Confirm password

Create dashboard →

Already set up? [Sign in](#)

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.

 **Brella**

Policyholder portal

Welcome back

Sign in to see your reference codes, packages, and properties.

Email

you@company.com

Password

••••••••

Sign in →

[Forgot password?](#) [Email me a code](#)

Applied but never set a password? [Set up your dashboard](#) with your reference code.

Powered by Bird AI



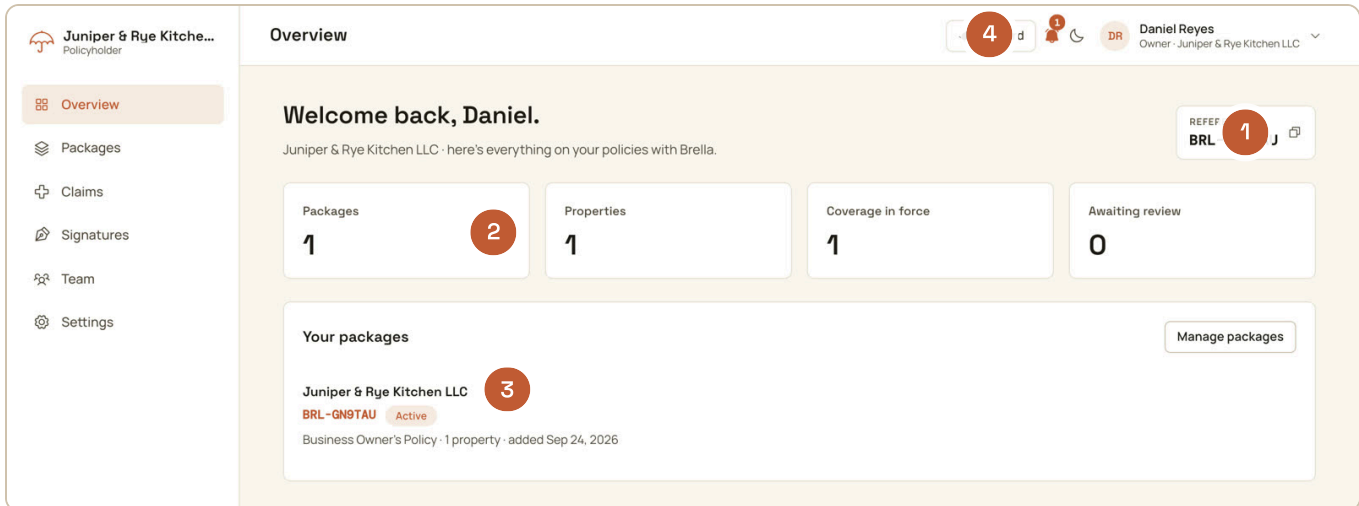
Rain or shine, you're covered.

Your policies, documents and certificates — in one place.

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

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**. **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 warm charcoal.

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.

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.

Overview

Ask Bird

8

MO

Maya Okafor

Owner · Lakeshore Residential Holdings LLC

Welcome back, Maya.

Lakeshore Residential Holdings LLC · here's everything on your account

Packages

1

Properties

4

Your packages

BRL-TCV5MD

Active

Commercial Property · 4 properties · added Sep 24, 2026

REFERENCE

BRL-TCV5MD

Awaiting review

0

Manage packages

Notifications

✓ Mark all read

All 8

Leads

Quotes 8

Messages

Claim CLM-GBVCQ3: acknowledged by carrier

Northwind acknowledged the loss and assigned adjuster Priya Raman. She will inspect units 904, 1004 and 1104 on...

Sep 24

Claim CLM-GBVCQ3: carrier claim NW-PR-26-118804 and adjuster Priya Raman

Adjuster phone (312) 555-0199

Sep 24

Endorsed — Increase a limit (CHG-1)

Approved effective 12/01/2026. Additional premium \$1,180 pro rata.

Sep 24

Submitted to carrier — Increase a limit (CHG-1)

Increase the Building limit at 5050 N Sheridan Rd from \$18,500,000 to \$19,800,000, effective December 1, 2026,...

Sep 24

BRL-TCV5MD is now Active

Your agent moved this package to Active.

Sep 24

BRL-TCV5MD is now Bound

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 — 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**.

Juniper & Rye Kitchen LLC
BRL-GN9TAU Active
 Business Owner's Policy - added Sep 24, 2026

Workers' compensation

Payroll on the policy	Employees	Class codes	Experience mod
\$670K	24	2	Not rated

Payroll by state
 ILLINOIS - \$670K

Main class code
 9082 — Restaurant — kitchen, service and bar staff
 This is the kind of work most of your payroll sits under, and it drives most of the rate.

Changes to this policy
 Moved premises, need a limit raised, someone to add to the policy? Ask here and your agent picks it up. Nothing changes until they confirm it with the carrier.

1560 N Milwaukee Ave
 Built 1937 · 3,400 sq ft

Application Documents (11) Messages Ask Bird about this

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.

Packages

Ask Bird

PR

Priya Raman

Owner - Raman Family Holdings

Each package is a submission with its own reference code. Add properties while a package is still in review.

+ New package

Raman Fresh Market LLC

BRL-AF9763

Lead

added Oct 7, 2026

+ Add property

Changes to this policy

Moved premises, need a limit raised, someone to add to the policy? Ask here and your agent picks it up. Nothing changes until they confirm it with the carrier.

+ Request a change

Application

Documents (1)

Messages

Ask Bird about this

Raman Granville LLC

BRL-R7YCHV

Lead

Commercial Property · added Oct 7, 2026

+ Add property

Changes to this policy

Moved premises, need a limit raised, someone to add to the policy? Ask here and your agent picks it up. Nothing changes until they confirm it with the carrier.

+ Request a change

1340 W Granville Ave, Chicago, IL 60660

Built 1908 · 8,283 sq ft · \$126K

View details >

Application

Documents (1)

Messages

Ask Bird about this

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.

5050 N Sheridan Rd, Chicago, IL 60640

Built 1932 · 118,000 sq ft · \$2M

View details >

6250 N Kenmore Ave, Chicago, IL 60660

Built 1969 · 38,400 sq ft · \$650.8K

View details >

1100 N Dearborn St, Chicago, IL 60610

Built 1939 · 84,500 sq ft · \$3.9M

View details >

7000 N Sheridan Rd, Chicago, IL 60626

Built 1916 · 21,600 sq ft · \$367.5K

View details >

Application

Documents (13)

Messages

Ask Bird about this

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

BRL-TCV5MD · Commercial Property

Active

×

5050 N Sheridan Rd, Chicago, IL 60640

LOCATION

Occupancy type

Tenant Occupied

Property type

Multi-Family

Property use

Apartments (Generic)

Land area (sq ft)

21,400

CONDITION

Condition of property

Good

Building condition

Good

Walkways condition

Excellent

OWNERSHIP

Name insured

Lakeshore Residential Holdings

Mortgagee

Harbor Street Capital Lending LLC

Mortgage balance

\$9,800,000

SAFETY & OCCUPANCY

Sprinklered

Yes

Fire protection

Monitored Alarm

Fire alarm type

Monitored

Tenant type

Residential

Occupancy

96%

BUILDING DETAILS

Year built

1932

Building area (sq ft)

118,000

Number of stories

14

Units

112

Construction type

Brick Concrete

Building exterior

Brick

VALUES & COVERAGE

Market value

\$1,999,000

Land value

\$786,500

Insurable value

\$18,500,000

Loss of rents coverage

\$1,400,000

Content coverage

\$250,000

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.

Each package is a submission with its own reference code. Add properties while a package is still in review. + New package

BRL-TCV5MD Active Locked — in progress

Commercial Property · added Sep 24, 2026

🔴 Your agent needs a few details

These questions came from the agency handling this package. They use your answers to price it properly, so the more you can fill in, the fewer emails you'll get.

0 of 5 answered · 5 still needed

Please attach the current rent roll for all four buildings, showing unit numbers, monthly rent, and occupancy status. Required

Only the owner or property manager keeps the up-to-date rent roll.

Type your answer

📎 Attach a file

Please attach the most recent elevator inspection certificate for 5050 N Sheridan. Required

Carriers want proof the elevator passed its latest city inspection.

Type your answer

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

Each package is a submission with its own reference code. Add properties while a package is still in review. + New package

BRL-TCV5MD Active Locked — in progress

Commercial Property · added Sep 24, 2026

🟢 You've answered everything

Nothing else is needed from you on this package — your agent takes it from here. You can still change an answer below.

5 of 5 answered

Please attach the current rent roll for all four buildings, showing unit numbers, monthly rent, and occupancy status. Required

Only the owner or property manager keeps the up-to-date rent roll.

Rent roll as of September 1, 2026 attached (260 units, 95% occupied).

📎 Lakeshore-Rent-Roll-Sep-2026.csv 📎 Attach another file

Please attach the most recent elevator inspection certificate for 5050 N Sheridan. Required

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

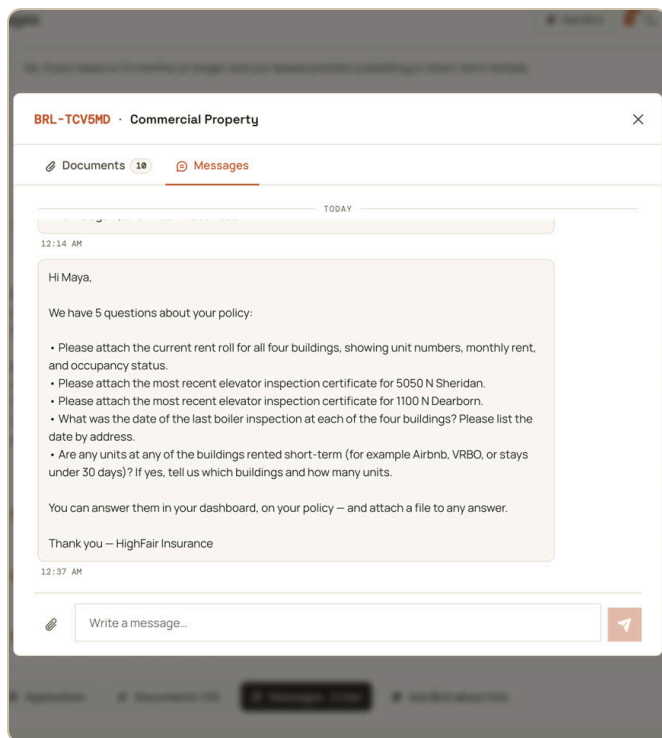
WHY IT WORKS THIS WAY

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.

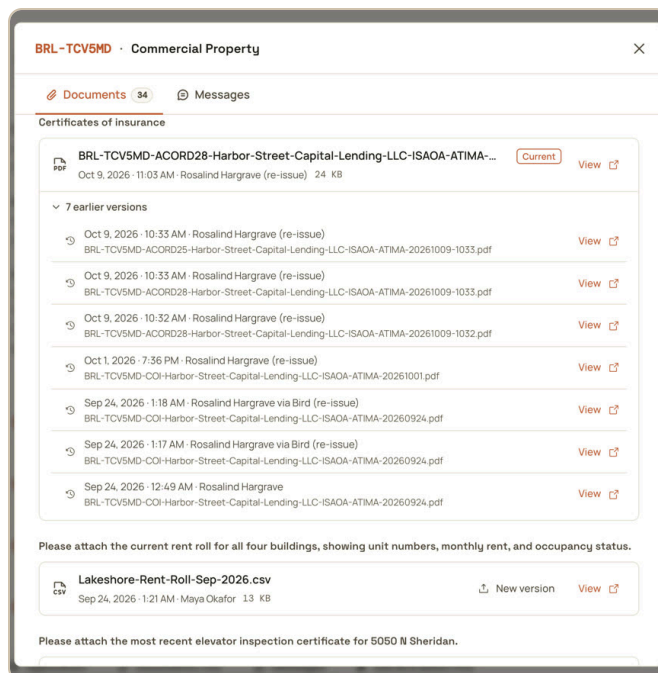
6.6

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.



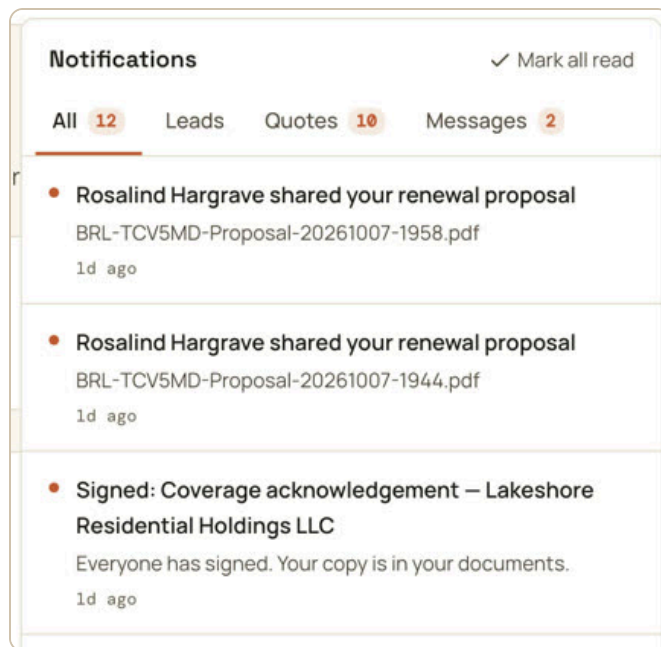
Documents: each file with the day and time it arrived and who filed it. The lender's certificate — now on the ACORD 28 — was re-issued, and its earlier copies are still there.

Documents lists every file on your package in groups — 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. **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.

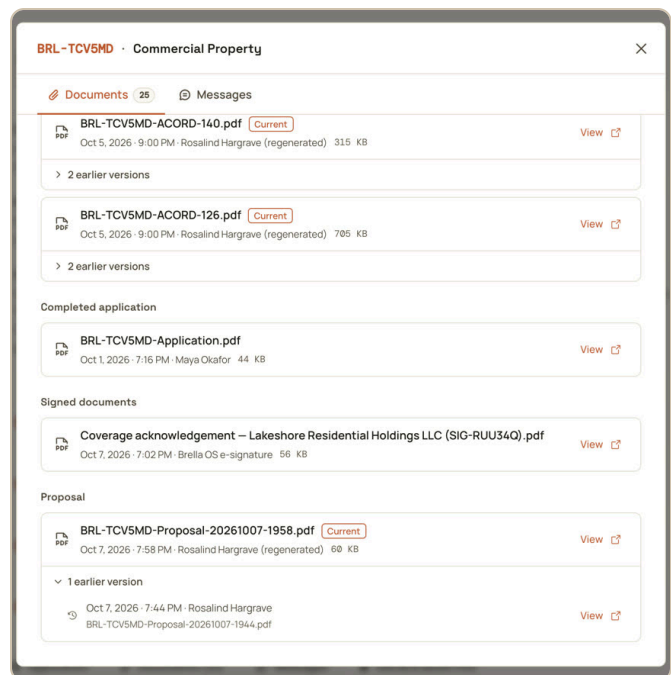
Before your application goes to insurance companies for a quote, your agent reads every form through, page by page, and files the set they checked — those are the forms marked **Current** here. If your agent corrects one of your answers — a figure that was mistyped, say — the forms show the corrected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

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. When they do, 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 Maya's package, under **Proposal** in Documents — the newest marked **Current**, the one shared before it kept underneath.

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.


LAKE SHORE RESIDENTIAL HOLDINGS LLC · RENEWAL PROPOSAL

02 AT A GLANCE

Velocity Risk Underwriters, at a glance.

2026-27
\$188,500
Northwind Casualty Company

PROPOSED
\$216,500
Velocity Risk Underwriters

DIFFERENCE
+\$28,000
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 LAKE SHORE 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 – **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).



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

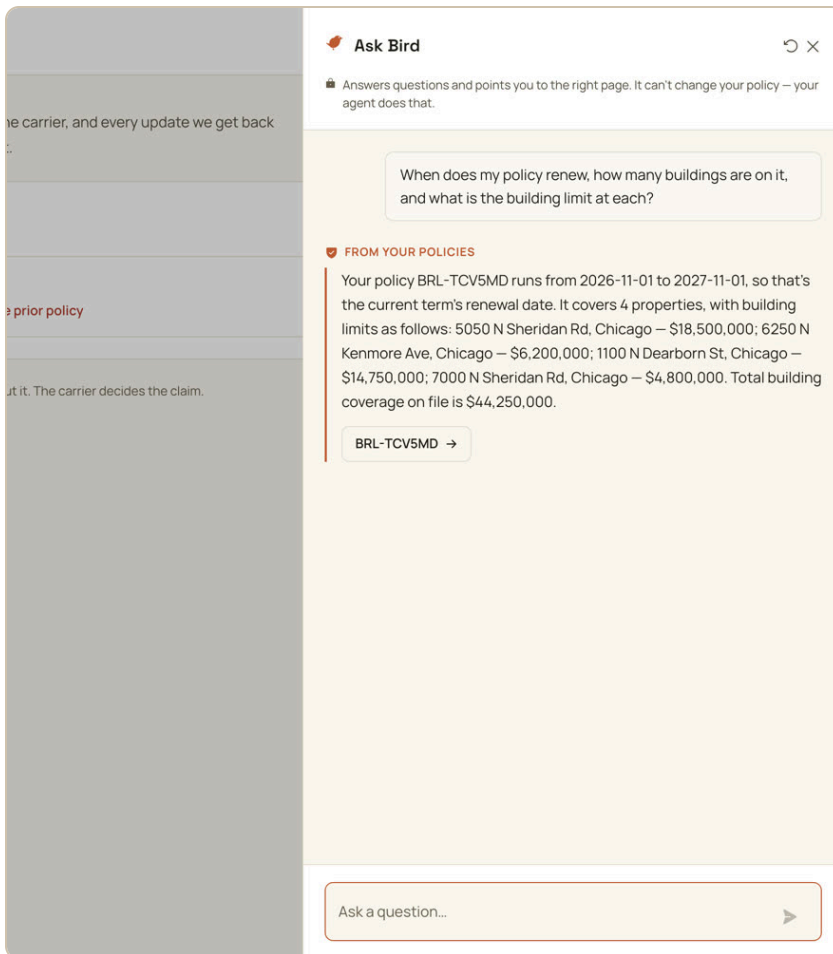
PREPARED FOR LAKESHORE RESIDENTIAL HOLDINGS LLC BY HIGHFAIR INSURANCE AGENCY, LLC

09 / 11

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

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.



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.

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 Maya reporting a burst supply line, and asking for a fifth building to be added.

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

7.1

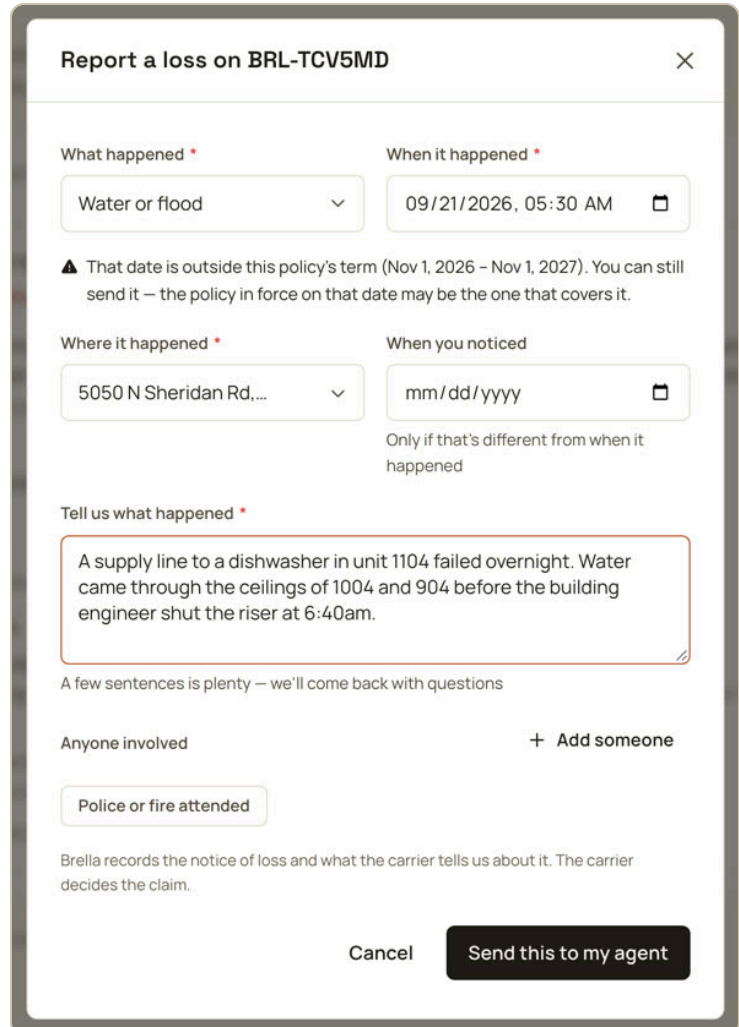
Report a loss

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

- 1 **What happened** — fire, water, theft, injury, vehicle and so on.
- 2 **When it happened** and, if different, **when you noticed**.
- 3 **Where** — pick the location on your policy.
- 4 **Tell us what happened** — a few sentences is plenty.
- 5 **Anyone involved** — witnesses, the person hurt, the engineer who shut the water off — and whether police or fire attended.
- 6 Press **Send this to my agent**.

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-GBVCQ3**) — 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.



Maya reports a failed dishwasher supply line in unit 1104. It happened on September 21 — before this policy's term began on November 1 — so the form says so, and still sends it.

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 carrier's claim number, your adjuster's contact details and the full history.

BRL-TCV5MD Commercial Property

+ Report a loss

CLM-GBVCQ3 Water or flood Sep 21, 2026

NW-PR-26-118804

▲ Date of loss is before this policy's term — check the prior policy

Maya's claim with the carrier's own claim number on the right — and the line saying the loss came before this policy's term.

If your claim is a liability claim — someone hurt, or someone else's property damaged — your agent may prepare the insurance company's notice form, the **ACORD 3**, from what you reported. It says police or fire were contacted only when you said they attended; otherwise that box is left for your agent. It is filed with your package's documents; your agent sends it to the carrier.

BRL-TCV5MD Commercial Property

+ Report a loss

CLM-GBVCQ3 Water or flood Sep 21, 2026

NW-PR-26-118804

▲ Date of loss is before this policy's term — check the prior policy

A supply line to a dishwasher in unit 1104 failed overnight. Water came through the ceilings of 1004 and 904 before the building engineer shut the riser at 6:40am. Three units have wet drywall and flooring; tenants in 904 are staying with family. A water mitigation company is on site and drying since 9am.

5050 N Sheridan Rd, Chicago, IL 60640

Your adjuster
Priya Raman · (312) 555-0199 · praman@northwind.example.com

Photos & documents

Photographs of the damage help more than anything else you can send.

+ Add a photo

What's happened so far

Sep 24, 2026 Recorded as acknowledged by carrier by Rosalind Hargrave
Northwind acknowledged the loss and assigned adjuster Priya Raman. She will inspect units 904, 1004 and 1104 on Thursday at 10am — please keep the mitigation company's moisture readings.

Sep 24, 2026 Carrier details recorded by Rosalind Hargrave
Recorded carrier claim NW-PR-26-118804 and adjuster Priya Raman.

Sep 24, 2026 Notice of loss filed by Maya Okafor

Inside the claim: what happened, your adjuster's contact details, a place to add photos, and everything so far — acknowledged by the carrier, with the inspection date.

TIP

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

BRELLA OS · POLICYHOLDER GUIDE

47

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. 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**.

Request a change

What needs to change *

Add a location

Add a location

Remove a location

Add a named insured

Remove a named insured

Add an additional insured

Increase a limit

Decrease a limit

Something else

The changes that fit Maya's property policy.

Request a change

What needs to change *

Add a location

Tell your agent what you need *

We are closing on a 5th building – a 30-unit courtyard building at 141!

From when

10/15/2026

Optional – your agent will confirm the date with the carrier

Answering these now saves your agent coming back to you. Anything you don't know, leave blank.

Full address Required

1415 W Morse Ave, Chicago, IL 60626

What happens at this location? Required

Residential apartments – 30 units, long-term leases

Year built Optional

1926

Square footage Optional

27500

Building limit to request Optional

\$ 6400000

Owned or leased? Optional

Owned

Is it sprinklered? Optional

Yes

No

This asks your agent to make the change. Your cover does not change until they confirm it with the carrier – you'll see the status here.

Cancel

Send to my agent

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

Changes to this policy

+ Request a change

Moved premises, need a limit raised, someone to add to the policy? Ask here and your agent picks it up. Nothing changes until they confirm it with the carrier.

Add a locationCHG-2

Effective Oct 15, 2026

Withdraw

We are closing on a 5th building — a 30-unit courtyard building at 1415 W Morse Ave — and the lender needs it on the policy at closing.
Draft - Your agent has this. It has not gone to the carrier yet.

Increase a limitCHG-1

Effective Dec 1, 2026

Increase the Building limit at 5050 N Sheridan Rd from \$18,500,000 to \$19,800,000, effective December 1, 2026, following the completed lobby and elevator modernization.
Endorsed - The carrier endorsed the policy.
Approved effective 12/01/2026. Additional premium \$1,180 pro rata.

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.

BRELLA OS · POLICYHOLDER GUIDE

50

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, your applications and the forms a carrier needs. You sign them on screen, and you keep a signed copy.

When something arrives to sign	Starting a document yourself
Signing, step by step	Saving your signature
Your Signatures page	

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.

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.

GENERAL INFORMATION				AGENCY CUSTOMER ID: _____	
EXPLAIN ALL "YES" RESPONSES					Y / N
1a. IS THE APPLICANT A SUBSIDIARY OF ANOTHER ENTITY ?					1a
PARENT COMPANY NAME		RELATIONSHIP DESCRIPTION		% OWNED	
1b. DOES THE APPLICANT HAVE ANY SUBSIDIARIES?					1b
SUBSIDIARY COMPANY NAME		RELATIONSHIP DESCRIPTION		% OWNED	
2. IS A FORMAL SAFETY PROGRAM IN OPERATION?					2
☐ SAFETY MANUAL ☐ SAFETY POSITION ☐ MONTHLY MEETINGS ☐ OSHA ☐					
3. ANY EXPOSURE TO FLAMMABLES, EXPLOSIVES, CHEMICALS?					3
3. Explain if yes					
4. ANY OTHER INSURANCE WITH THIS COMPANY? (List policy numbers)					4
LINE OF BUSINESS		POLICY NUMBER		LINE OF BUSINESS	POLICY NUMBER
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)					N
☐ NON-PAYMENT ☐ AGENT NO LONGER REPRESENTS CARRIER ☐					
☐ NON-RENEWAL ☐ UNDERWRITING ☐ CONDITION CORRECTED (Describe):					
6. ANY PAST LOSSES OR CLAIMS RELATING TO SEXUAL ABUSE OR MOLESTATION ALLEGATIONS, DISCRIMINATION OR NEGLIGENT HIRING?					6
6. Explain if yes					
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

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

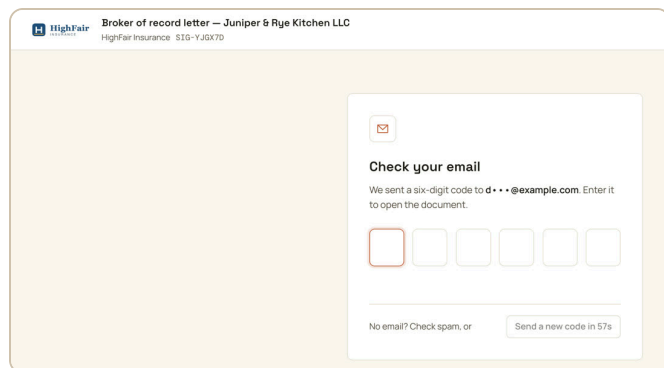
Flood — DECLINED (reason: All four buildings sit in Zone X; the insured declined the quoted flood option on cost.)

Umbrella / excess liability — DECLINED (reason: Wants to bind the primary first; re-quote a \$5M umbrella in 60 days.)

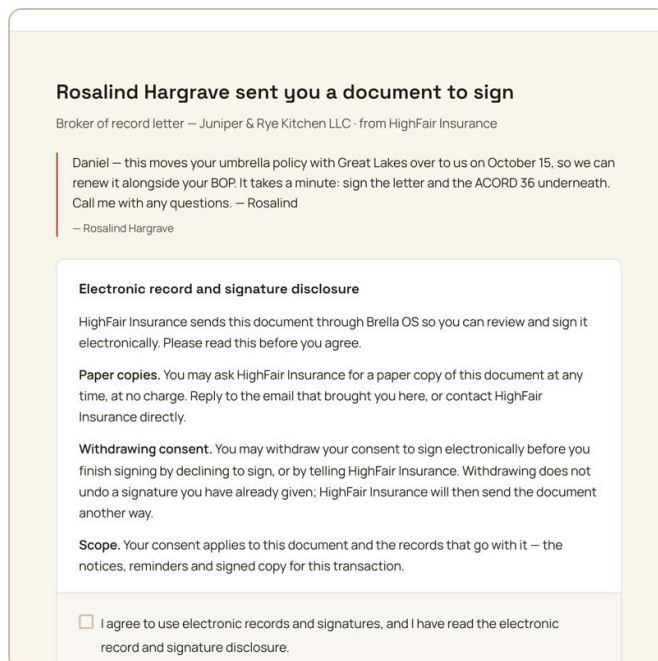
Maya's coverage acknowledgement: five coverages purchased, and flood, umbrella and cyber declined with her reasons.

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.
- 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.

HighFair Insurance Broker of record letter — Juniper & Rye Kitchen LLC
HighFair Insurance SIG-YJGX7D

Secured by Brella OS Other actions

Re: **Juniper & Rye Kitchen LLC**
Policy number: UMB-2207-5531
Effective date: 03/01/2026
Renewal date: 03/01/2027

To whom it may concern:

I hereby appoint **HighFair Insurance**, located at 333 W Wacker Dr, Suite 1400, Chicago, IL 60606, as Agent/Broker of Record, to be our exclusive representative on all matters pertaining to our insurance coverage and policy.

This authorization shall be effective 10/15/2026 and shall continue until superseded or revoked in writing by the undersigned.

Sincerely,

Sign

Signature of insured

Daniel Reyes

Printed name

10/03/2026

Date

Title (if signing for a company)

Title (if signing for a company)

Secured by Brella OS SIG-YJGX7D Page 1 of 2

1 of 3 required

By selecting Finish, I am signing this document electronically, and I intend my electronic signature to be legally binding.

Next → **Finish**

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

Adopt your signature

Draw **Type** **Upload** **Phone**

Daniel Reyes

Hold and drag — or turn on Trackpad mode **Trackpad mode** **Undo** **Clear**

Cancel **Adopt and sign**

By adopting this signature, I agree that it is the electronic representation of my signature and initials for every place I use it in this document, with the same effect as signing by hand.

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

To whom it may concern:

I hereby appoint **HighFair Insurance**, located at 333 W Wacker Dr, Suite 1400, Chicago, IL 60606, as Agent/Broker of Record, to be our exclusive representative on all matters pertaining to our insurance coverage and policy.

This authorization shall be effective 10/15/2026 and shall continue until superseded or revoked in writing by the undersigned.

Sincerely,

Daniel Reyes

Signature of insured

Daniel Reyes

Printed name

10/03/2026

Date

Managing member

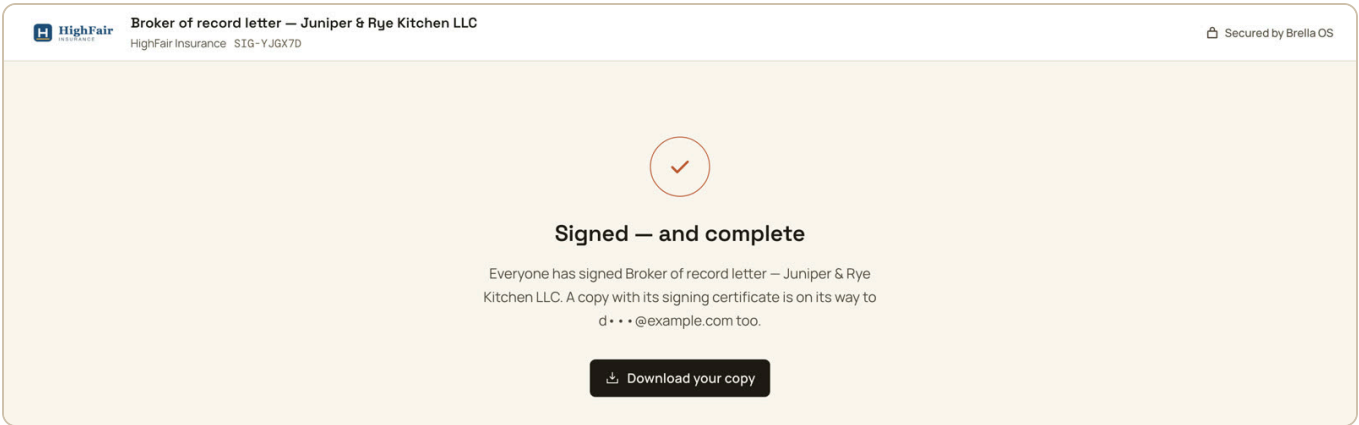
Title (if signing for a company)

By selecting Finish, I am signing this document electronically, and I intend my electronic signature to be legally binding.

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

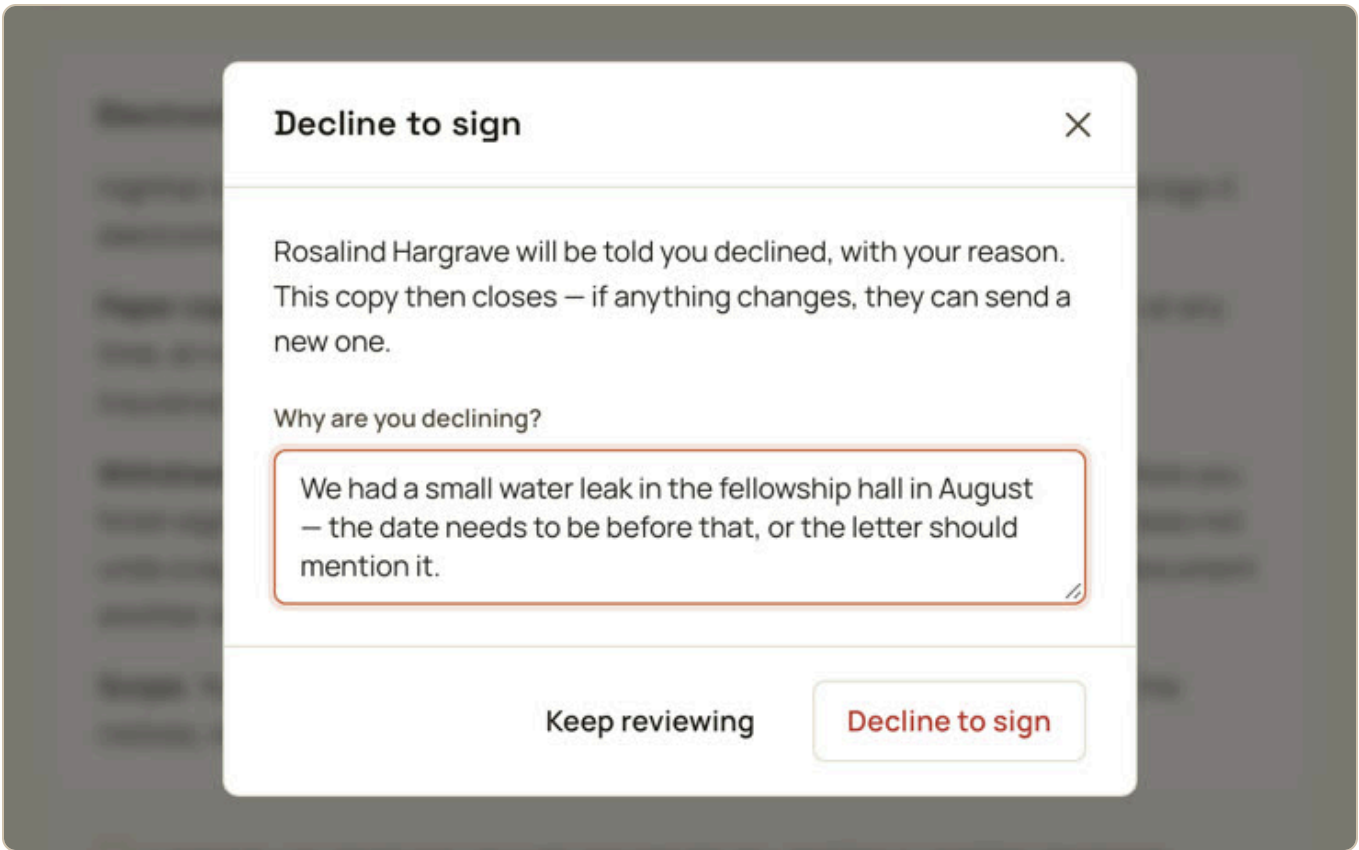
Documents. Your agency may copy someone else on it — your lender, say: they sign nothing, and are emailed the same signed copy once everyone has signed.



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.

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).

Documents your agency sent you to sign, and the ones you have signed. Each signed copy is kept here and emailed to you.

[+ Start a document](#)

To sign



No known loss letter — Juniper & Rye Kitchen LLC

From Rosalind Hargrave · BRL-GN9TAU · sent Oct 3, 2026

[Review and sign](#)

Completed



Loss run authorization — Juniper & Rye Kitchen LLC

From Daniel Reyes · BRL-GN9TAU · signed Oct 3, 2026

[Download](#)



Broker of record letter — Juniper & Rye Kitchen LLC

From Rosalind Hargrave · BRL-GN9TAU · signed Oct 3, 2026

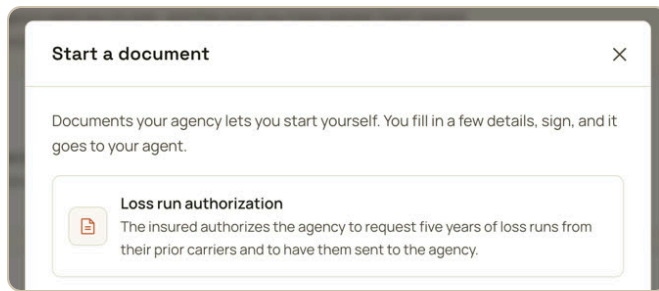
[Download](#)

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

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.

Adopt your signature

Use a saved signature

Daniel Reyes

Draw

Type

Upload

Phone

Your full name

Daniel Reyes

Choose a style

Daniel Reyes

Casual

Daniel Reyes

Classic

Daniel Reyes

Handwritten

Daniel Reyes

Flowing

Daniel Reyes

Formal

☐ Save as my signature

Cancel

Adopt and sign

By adopting this signature, I agree that it is the electronic representation of my signature and initials for every place I use it in this document, with the same effect as signing by hand.

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

Your account details. Need something changed? Your Brella agent can help – quote your reference code.

Name

Daniel Reyes

Email

daniel.reyes@example.com

Account

Juniper & Rye Kitchen LLC

Role

Owner

My signature

Save your signature and initials, and signing a document from your agency is one tap – you still choose to adopt them each time.

Signature

Used wherever you sign in Brella OS – one tap.

+ Add

Default

Daniel Reyes

Initials

Used wherever you initial in Brella OS – one tap.

+ Add

Default

DR

Sign out

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

BRELLA OS · POLICYHOLDER GUIDE

59

PART 09

Your team and your account

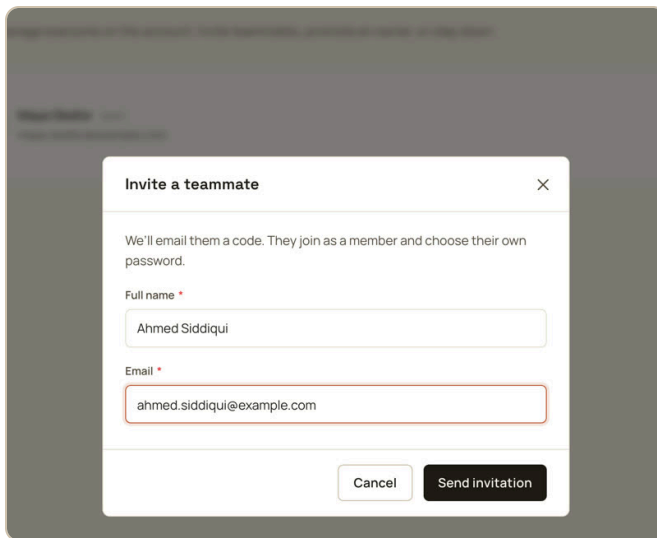
Bring in the people who help you run the business, and keep your account details in order.

Inviting a teammate	Owners and members
Which entities a teammate sees	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.

A modal dialog box titled "Invite a teammate" with a close button (X) in the top right corner. The dialog contains a message: "We'll email them a code. They join as a member and choose their own password." Below this, there are two input fields. The first is labeled "Full name *" and contains the text "Ahmed Siddiqui". The second is labeled "Email *" and contains the text "ahmed.siddiqui@example.com". At the bottom of the dialog, there are two buttons: "Cancel" and "Send invitation".

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**.

Join your team.

Enter the code from your invitation email and choose a password.

Email the invitation went to	Code
ahmed.siddiqui@example.com	296411
Password	Confirm password
.....	
Join and open the dashboard →	

Code expired? Ask whoever invited you to send it again. Already have a password? [Sign in](#)

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.

Invite a teammate

×

We'll email them a code. They join as a member and choose their own password.

Full name *

Email *

Entities

They'll see only the policies of the entities you tick.

☐ Raman Granville LLC
 ☒ Raman Fresh Market LLC

Cancel

Send invitation

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

Owners manage everyone on the account. Invite teammates, promote an owner, or step down.

+ Add teammate

PR

Priya Raman (you)
 priya@ramanproperties.example.com
 All entities

Owner ⋮

AM

Anil Mehta
 anil@ramanproperties.example.com
 Sees: Raman Fresh Market LLC **Change**

Member ⋮

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.

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](#)

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.

Glossary

WORD	MEANING
ACORD forms	The standard insurance application forms carriers accept: 125 (the applicant), 126 (general liability), 130 (workers' comp), 140 (property).
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.