Commercial Policyholder Access

You manage all aspects of your business—and your insurance should be no different. With EMC's Commercial Policyholder Access, you have secure access to your organization's insurance information so you can get quick answers to your basic questions with just a few clicks.

Manage your insurance

Depending on your customized settings, Commercial Policyholder Access lets you:

- View policy, billing, and claims information
- Manage billing and payment preferences
- Sign up to go paperless (policy documents and billing)
- Report and monitor claims
- Access loss control resources
- Find your agent's contact information

Getting started

Sign up for Commercial Policyholder Access by visiting emcinsurance.com and clicking **Login > Commercial Insurance Policyholder > New user administrator registration**. From there, you'll enter a few details found at the top of your **Common Declarations** page, then you'll be able to easily manage your commercial insurance policy account online.

The user administrator's role

Your Commercial Policyholder Access user administrator has an important job. This person is responsible for assigning access to others within your organization and designating at least one but no more than two other user administrators.

This role is generally best suited for office managers, operations managers, or others in similar positions.

Each user's access should be determined based on the individual's business need for specific services, such as billing information, payments, claim reporting, and policy information. This customized access helps protect your organization's sensitive information.

Policy information

With Commercial Policyholder Access, you can easily access your policy information, which means you can quickly find answers to simple questions about your insurance. You'll have access to all policy documents for current, prior, and future terms (if applicable), including auto identification cards if you have an auto policy with EMC.

Ready to go paperless?

Easily opt in to start receiving all policy and billing documents electronically. Documents will be securely stored in one convenient location and available to view online 24/7.

Save time

Skip the filing, organizing, and looking for paper documents, and find all your electronic policy documents in one convenient place.

Save space

Paper can accumulate quickly, taking up valuable office space. Access all policy documents online anywhere, anytime.

Get information faster

Sending documents through the mail takes time. Get notified by email whenever a new document is available, avoiding missed payments and the headaches that come with them.

Boost security

Physical documents can easily get lost, and sensitive information can fall into the wrong hands. Rest easy knowing your Policyholder Access data is protected.

Billing and payment preferences

If you are billed directly by EMC for your insurance, Commercial Policyholder Access gives you the ability to view billing information and manage payment preferences. You can look up billing statements and billing history, sign up for electronic funds transfer payments, and manage paperless billing and notifications.

Quick-access tools

Commercial Policyholder Access provides you with quick access to a variety of safety and claim prevention resources right from the homepage, including extensive loss control resources and tools from industry experts.

Report and monitor claims online

Many policyholders can report claims online through Commercial Policyholder Access.* This is an easy way to get a claim started so that you can focus on what's important—running your business.

To report a claim, simply log in to Commercial Policyholder Access and click **Report a Claim** on the right side of the homepage. Select the appropriate policy, and then we'll walk you through the process. Only the most basic information is needed to report a claim online; however, providing additional information may help us process your claim faster.

Once your claim is submitted, your insurance agent is notified, and you will be contacted by an EMC claims adjuster. You can use the **View My Claim** feature to monitor your claim, including payment activity.

When to contact your agent

EMC encourages you to contact your agent before reporting a claim online if you suffer a severe loss, are uncertain about your insurance coverage, or have general questions regarding your claim.

Loss Analysis service

This feature provides valuable claim monitoring tools, including loss run reports, and a variety of analytical tools and graphs.

Need assistance?

If you need help registering for Commercial Policyholder Access or have questions about the services within this website, contact:

EMC IT Support
itsupport@emcins.com
877-249-0581