

Additional Reports Required Pre-Bind (RCPOS)

Last Modified on 10/01/2025 11:49 am EDT

Additional Reports Required Pre-Bind (RCPOS)

- We've started running **additional reports prior to bind**.
- If you get this message, this is a hard stop and additional reports are required:

Thank you for your interest in a policy with Elephant Insurance

To help us verify the information associated with your quote so that we may provide an accurate rate, additional document verification is required prior to proceeding. [Click here for more detailed information on next steps.](#)

Please enter your email address below and allow 15 business days for your documents to be processed and reviewed

- Whatever email you enter **will automatically receive an email** asking for the required documents. This is what the email will look like:

During a new business review of your auto quote, we noticed we may not have the most up to date information regarding your living situation.

Please verify the following details by providing the corresponding documentation:



Current Address

Utility bill (electric, water or gas) dated within the last 30 days verifying the service address and your name, lease agreement (verifying your name, the address, the effective and expiration dates, and the signatures of you and the leasing agent), or mortgage statement (dated within the last 30 days).



Full Name/Driver license information

Copy of driver license.



Vehicle title information

Most recent vehicle title, registration, or bill of sale for all vehicles on the policy.

In order to complete your policy, reply back to this email with the items listed above. **Once received, please allow 15 business days for review and processing.**

- You will not be able to access the quote once you get the RCPOS message. Once you get an approval message back you will have to call in to get the finalized quote and bind.
- Documents should be sent to underwritingdocuments@elephant.com.
- Documents will be approved **15 business days** (3 weeks) from when documents are received. You will receive an automatic reply once the documents are received, this is your receipt that the documents were in fact received. **This process will not be expedited for any reason. There is no need to call in prior to receiving the approval email as agency support does not have access to this email.** We recommend sending the documents from your email if you want to get the approval email.
- Here are examples of all related emails:

Original



Documents Requested

Documents Requested

Coe,

During a new business review of your auto quote, we noticed we may not have the most up to date information regarding your living situation.

Please verify the following details by providing the corresponding documentation:

- Current Address**
Utility bill (electric, water or gas) dated within the last 30 days verifying the service address and your name, lease agreement (showing your name, the address, the effective and expiration date), and the signatures of you and the leasing agent(s), or mortgage statement (dated within the last 30 days).
- Full Name/Driver license information**
Copy of driver license.
- Vehicle title information**
Most recent vehicle title, registration, or bill of sale for all vehicles on the policy.

In order to complete your policy, please reply back to this email with the items listed above.

Progress



Coe, Thank you for submitting your document(s).

However there are still outstanding documents needed. Please submit the additional document(s) below for further review.

Proof of Ownership for 2005 CHRYSLER SEBRING	
	Status
Current Address Copy of recent lease, mortgage or utility bill	Received
Full Name/ Driver's license Information	Received
Vehicle Title Information Most recent vehicle title, registration, or bill of sale for all vehicles on the policy	Outstanding

Proof of Ownership for 1999 LINCOLN TOWN CAR SIGNATURE	
	Status
Vehicle Title Information Most recent vehicle title, registration, or bill of sale for all vehicles on the policy	Outstanding

Approval



15 Business days

Your documents have been approved.

[Retrieve Quote](#)

The Elephant advantage:

- Flexible payment options**
Choose an option that fits your needs and budget.
- Stress free claims process**
Our Claims Photo App provides the help you need in a few touches of your smartphone.
- Online service center**
Easily manage your policy online, make payments and get ID cards.

[Refer a friend and get up to 9% off!](#)