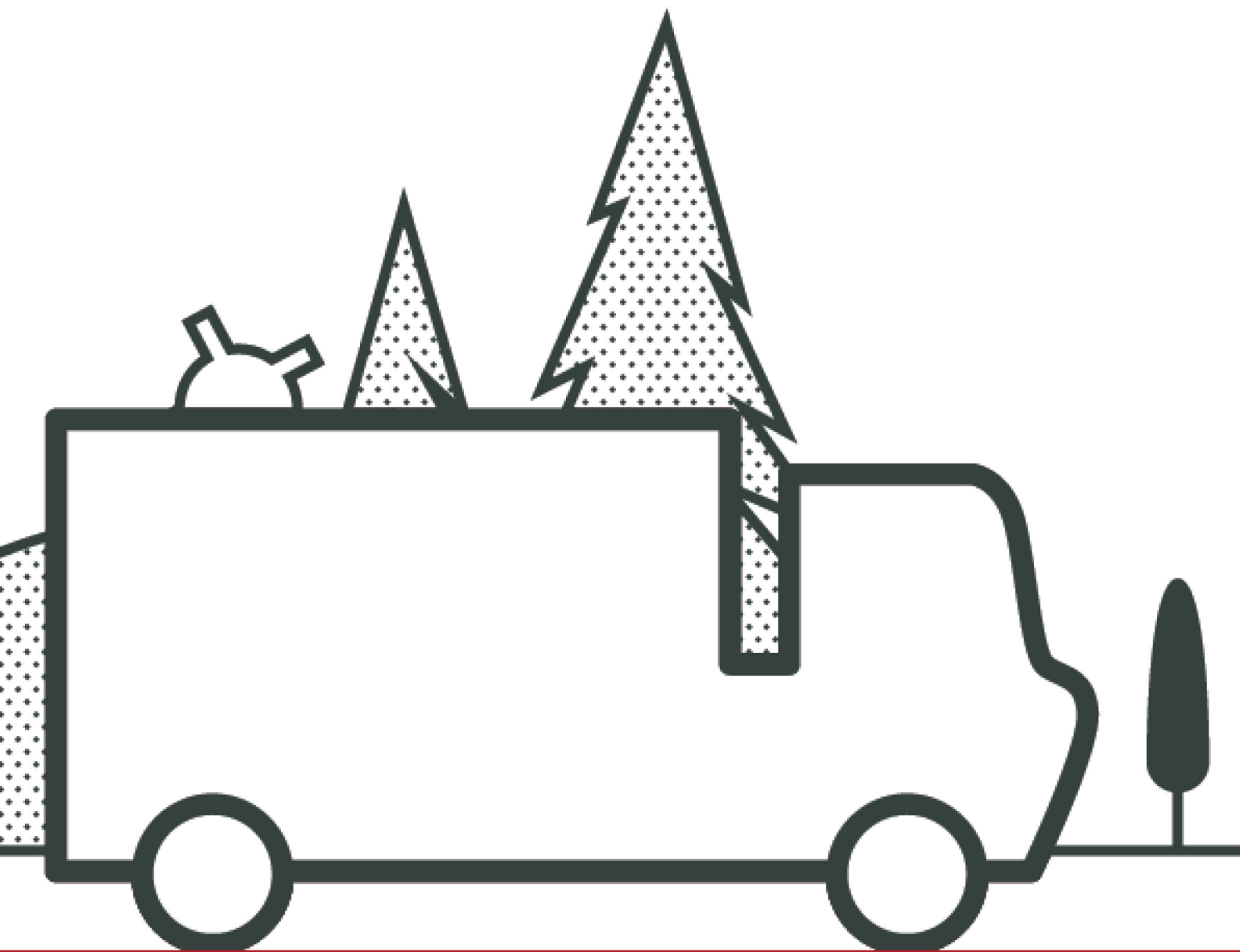


eTrade User Guide

September 2021



The specialist
motor insurer

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Introduction

This guide details the steps required to request new quotations, perform midterm adjustments and handle renewal invitations on eTrade.

These products are currently available through eTrade. Though each product may have specific options or fields within the eTrade screens, guidance remains the same.

Agriculture

- Horsebox

Personal Motor

- Motorhome

Commercial

- Coach
- Courier
- Minibus
- Showman's
- Specialist Commercial Vehicle
- Taxi
- Transportation

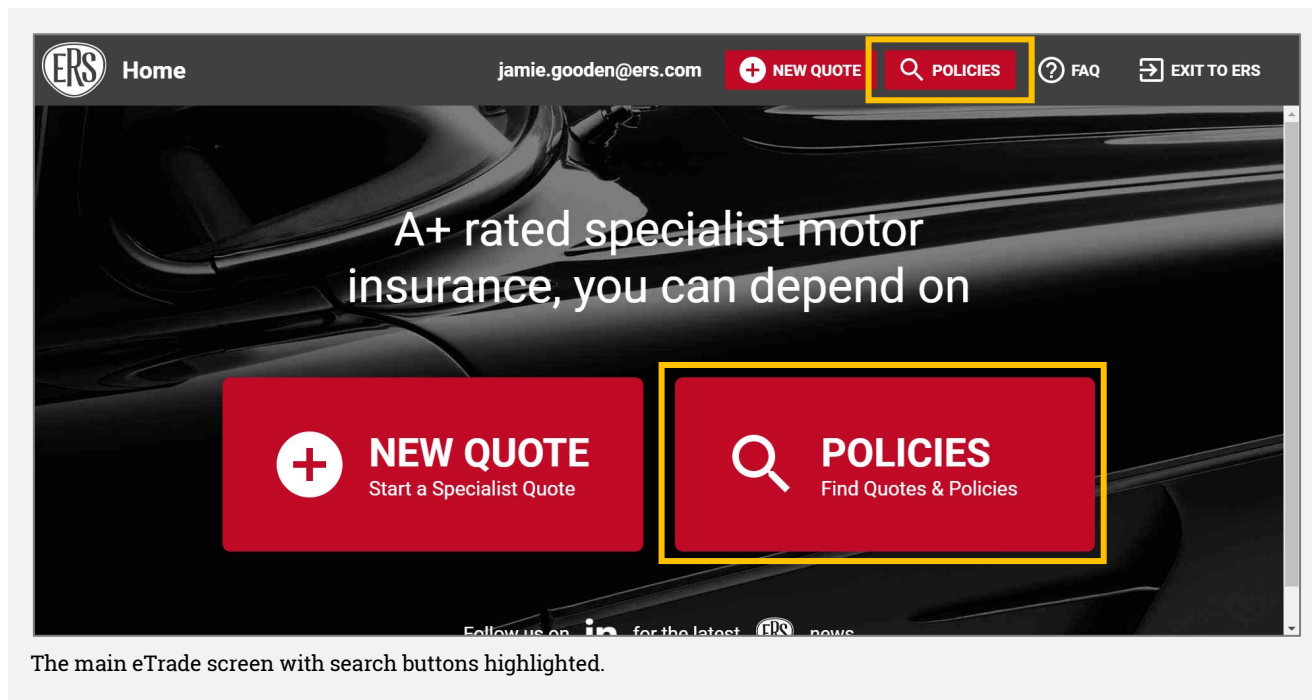
Motor Breakdown

- Horsebox / Horse Trailer
- Anything Else

Searching for Quotes and Policies

An enhanced search function within eTrade will allow various criteria to be entered to find both quotations and live policies.

1. Click the **Policies** option from the main eTrade screen.



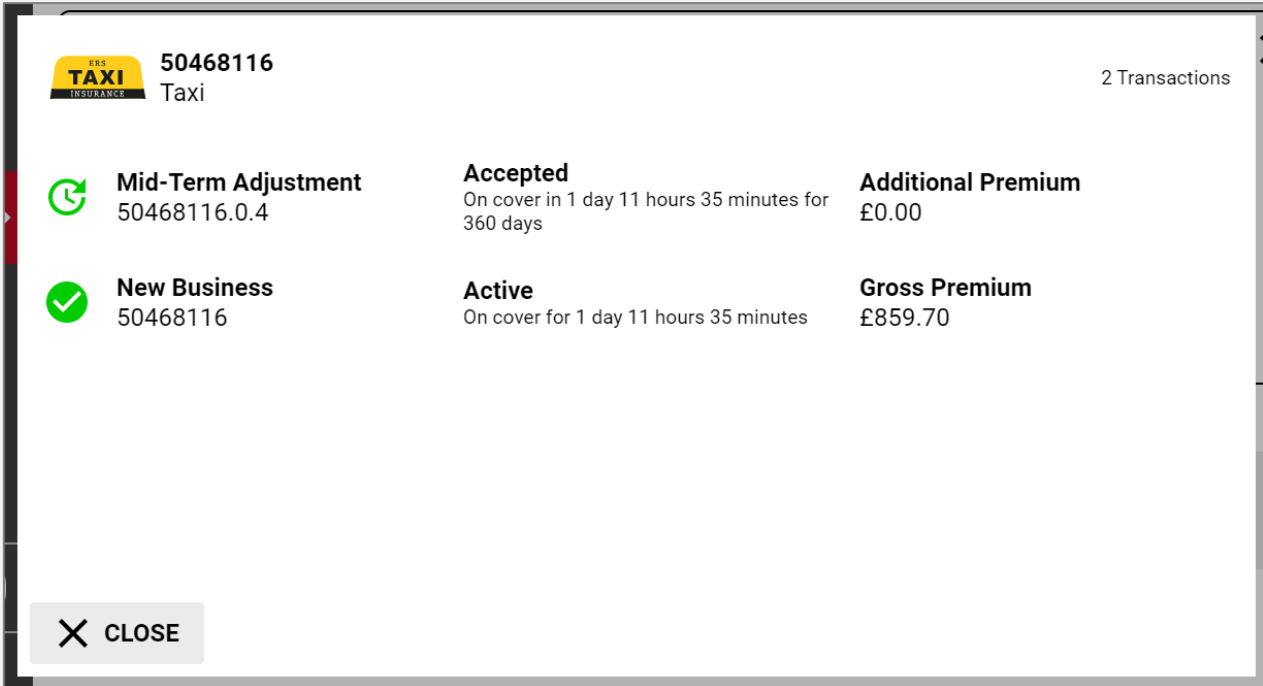
2. Enter search criteria.
 - a. Quote references (starting QU) or live policies numbers can be entered in the **Quote / Policy Number** field.
 - b. Multiple criteria can be entered to narrow the search; a registration number and surname, for example.
 - c. Partial searches are acceptable for company name. For example, a search for "Ander" will return results for "Anderson's Logistics", "Anderson Ltd", and so on.

Search Results

3. Results are returned in a table format.
 - a. Only policies linked to the searching broker's agency will be shown.
 - b. Policies with no transactions in the last 13 months are hidden.
4. Select a result.
 - a. Clicking a quote will show the quote details and complete your search.
 - b. Clicking a live policy will display the transaction list.

Transaction List

5. When selecting a live policy, a list will show of all transactions that have taken place in the previous 13 months (new business, midterm adjustments, etc.).
 - a. Selecting a transaction will show the detail for that stage of the policy.
6. Select a transaction to complete your search.



The screenshot shows a popup window for a policy titled "50468116 Taxi" with "2 Transactions". The window contains a table of transactions:

Transaction Type	Status	Details	Premium
Mid-Term Adjustment 50468116.0.4	Accepted	On cover in 1 day 11 hours 35 minutes for 360 days	Additional Premium £0.00
New Business 50468116	Active	On cover for 1 day 11 hours 35 minutes	Gross Premium £859.70

A "CLOSE" button is located at the bottom left of the popup window.

The popup window showing all individually selectable transactions for a policy.

Requesting a New Quote

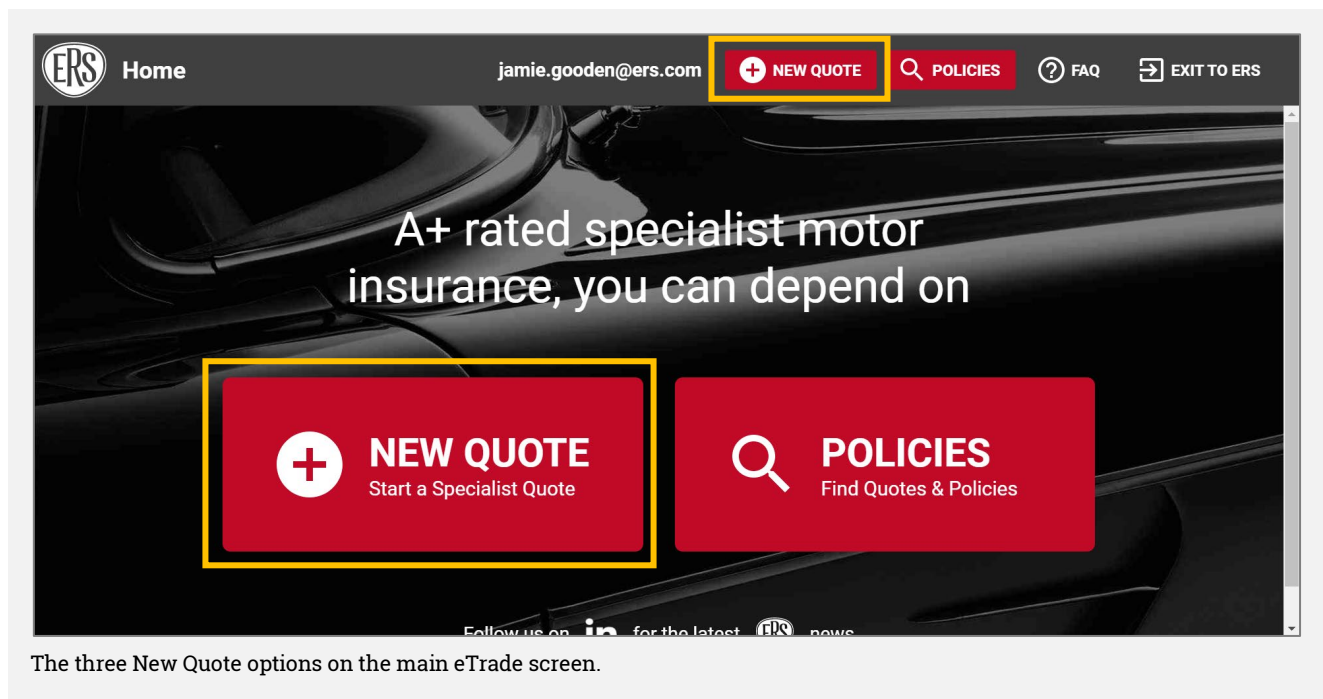
To obtain a new business quotation, complete the below steps.

Note that navigation is done primarily by action buttons on the bottom right of each page but can also be done by clicking the relevant section on the menu to the left.

The menu itself can be hidden/shown by clicking the top left three-line icon.

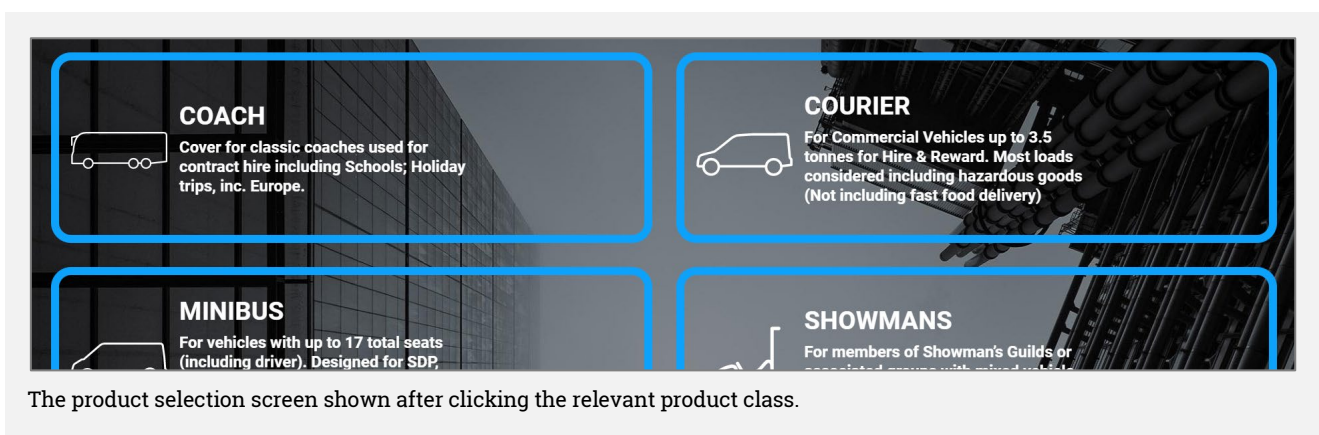
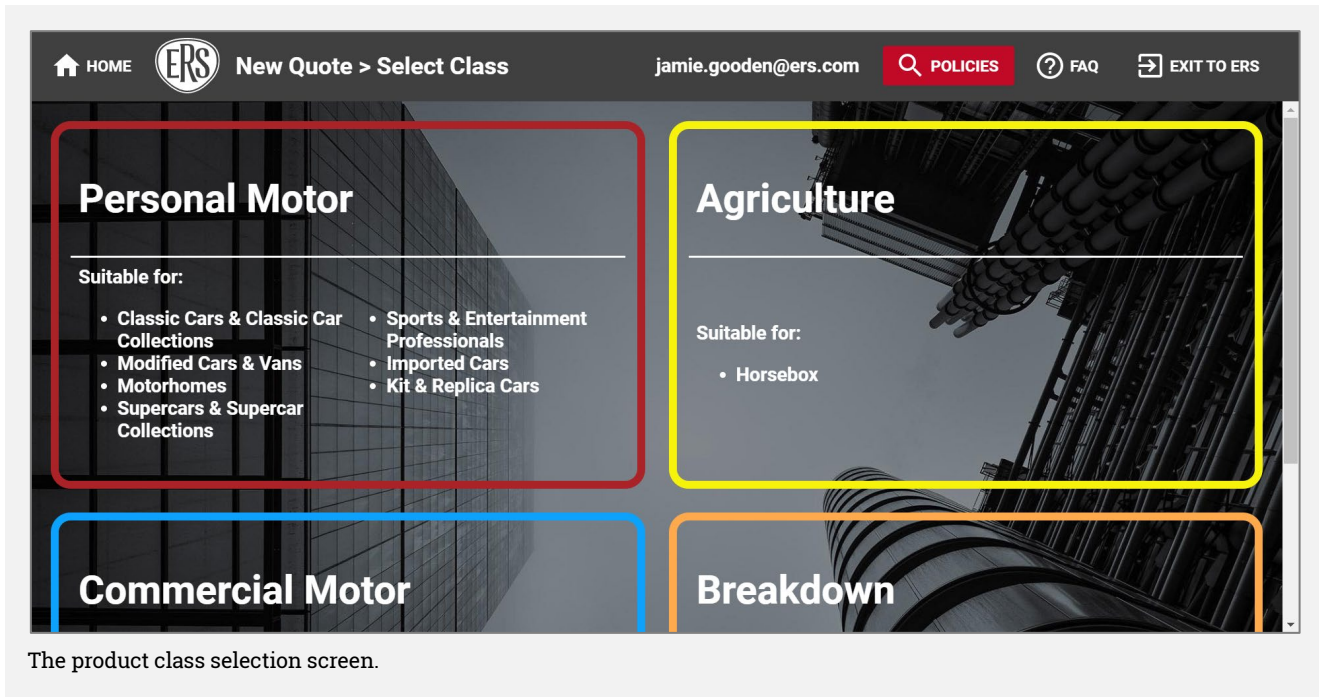
eTrade Main Screen

1. Click one of the **New Quote** links.



Product Class & Product Selection

2. Next, select a product class from the displayed screen.
 - a. Note that the classes and products available will depend on those available to the broker agency account that your login is linked to.
3. After selecting a product class, a further list of relevant products will display. Click a product to start a quote.



Quote Screen

4. Complete effective **Date, Time** and **Agency Number**. The **Your Reference** field allows brokers to store their own reference (for example, a system reference).
5. Click the **Policyholder** button (bottom right of the page).

Policyholder Screen

6. Complete all fields.
 - a. The **Policyholder Type** field can be set to either Organisation or Individual. Note that this cannot be changed through eTrade on live policies.
 - b. The **Is this an existing ERS Policy** field is an additional prompt for brokers to ask clients if the risk is currently insured with ERS through another broker. If this is the case, we will not be able to offer a quote.
 - c. Depending on the product selected, various additional fields will also show. To obtain the most accurate premium, these should also be completed.
7. Click the **Add Vehicle** button.

The screenshot shows the ERS Courier - Policyholder screen. The top navigation bar includes the ERS logo, the title 'Courier - Policyholder', and buttons for '+ NEW QUOTE' and 'POLICIES'. The left sidebar contains navigation options: Courier (12/05/2020 00:01, 12 Months), Policyholder (selected), Vehicles, Drivers, and Premium (Not calculated). The main content area is titled 'Policyholder' and is divided into three columns: 'About the Policyholder', 'Address', and 'Other Details'. The 'About the Policyholder' column contains fields for Policyholder Type (Individual), Title (Mrs), First Name (Test), Middle Name / Initials, Surname (Driver), Gender (Female), Date of Birth (01/01/1960), and Date Business Established (28/04/2010). The 'Address' column contains fields for Line 1 (60 Phoebe Road), Line 2 (Copper Quarter), Town (Swansea), and Postcode (SA1 7FF). The 'Other Details' column contains fields for Is this an existing ERS Policy? (No), Agency Drivers Employed? (No), Operators Licence held? (No), Driver Training (No Training), Product Type (Courier), and Business Employer (Independent / Non-Aligned). At the bottom, there are buttons for 'Save & Exit Quote', 'START', and 'ADD VEHICLE'.

A completed New Quote > Policyholder screen (Courier product).

Vehicle Screen

8. Complete all fields.
 - a. To obtain the most accurate premium, all fields should be completed. Where possible, using the **Registration Number** field to lookup the vehicle details is recommended.
 - b. As above, the selected product type will vary the fields on this screen.
9. Click the **Security and Modifications** button at the bottom of the page.
 - a. Click the **Add Security / Modification** button in the centre of the page to declare relevant vehicle changes.
10. Click the **Vehicles** button to be taken to the Vehicle list.
 - a. To add additional vehicles, click the **Add Vehicle** button at the top right of the screen, then complete steps 7 and 8 again.
 - b. To remove a vehicle, hover over the vehicle details to see a dustbin icon appear to the right. Click this to remove the vehicle.
11. Click the **Driver** button at the bottom right of the page.

The screenshot shows the ERS Courier - Vehicle screen. The top navigation bar includes the ERS logo, the title 'Courier - Vehicle', and buttons for '+ NEW QUOTE' and 'POLICIES'. The sidebar on the left contains navigation options: Courier (12/05/2020 00:01, 12 Months), Policyholder (Mrs Test Driver), Vehicles (1), Security & Modifications, Drivers (1), and Premium (Not calculated). The main content area is titled 'Vehicle Details - CV11 HTK Ford FOCUS ZETEC TDCI (110)'. A message suggests using the Vehicle Registration Lookup or Vehicle Make and Model Search facilities. The vehicle details are presented in a table with three columns: Vehicle Details, Manual Entry Unverified, and Usage.

Vehicle Details	Manual Entry Unverified	Usage
Cover Comprehensive	Registration Number CV11 HTK	Driving Restriction Insured Only
Make Ford	Model FOCUS ZETEC TDCI (110)	Use Carriage Of Goods For Hire And Reward
Cubic Capacity 1560	Weight (kg) 1500	Annual Mileage 10000
Fuel Diesel	Transmission Manual	Radius of Operation Greater than or equal to 100 miles UK
Body Hatchback	Seats 5	Drop Location Residential
Manufactured 2011	Left or Right hand drive Right Hand Drive	Drop Type Multi Drop
Value £4,000	Wheelbase 2 Axle + 2 Axle Art	Hazardous Goods Use No

Additional Details

A completed New Quote > Add Vehicle screen (Courier product).

Driver Details Screen

12. Further details for the drivers are held here.
 - a. For quotes with the **Policyholder Type** set as Individual, some of the policyholder details will be prefilled.
 - b. For Organisation quotes, at least one driver must be added using the **Add Driver** button at the top-right of the screen.
13. Complete all fields.

ERS Courier - Driver NEW QUOTE POLICIES

Courier
12/05/2020 00:01
12 Months

Policyholder
Mrs Test Driver

Vehicles 1

Drivers 1

Test Driver
01/01/1960

Convictions

Claims

Medical Conditions

Vehicle Assignment 1

Premium
Not calculated

Save & Exit Quote

Driver Details - Mrs Test Driver

You must complete all Driver fields in order to get a Premium

Driver	Driving Licence
Relationship to Proposer Proposer	Type Full UK Car Licence
Date of Birth 01/01/1960	Date Passed 01/01/1980
Permanent UK Resident? Yes	Gender Female
Gender Female	Marital Status Married
Title Mrs	Licence Number
First Name Test	
Surname Driver	

Occupation

Employment Type Employed	Does the driver have any County Court judgements? No	Has any motor insurance been cancelled or voided? No
Full Time Yes	Has any motor insurance been refused? No	
Occupation Courier - Driver		
Business		

A completed Driver Details screen.

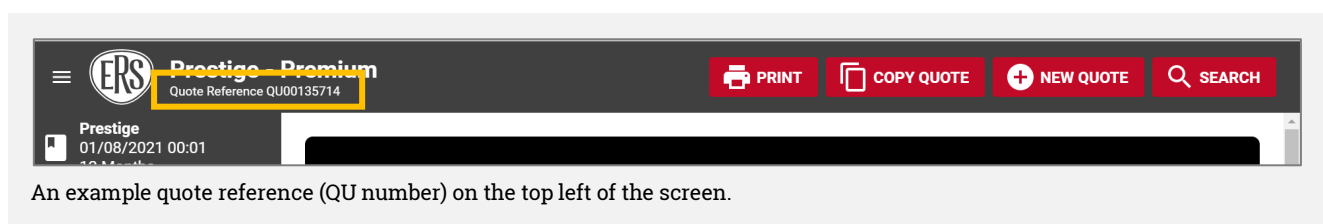
Driver Declarations

14. Click the **Convictions** button.
 - a. Use the **Add Conviction** link to declare any relevant convictions.
15. Click the **Claims** button.
 - a. Use the **Add Claim** link to declare any relevant claims.
16. Click the **Medical Conditions** button.
 - a. Use the **Add Condition** link to declare any relevant medical conditions.
17. Click the **Vehicles** button to be taken to the Vehicle Assignment screen.
 - a. Include or exclude this driver by clicking each vehicle (a green tick will appear to the left of each vehicle this driver is assigned to).
 - b. Set the driving frequency per vehicle using the dropdown box on each vehicle.
18. Click the **Drivers** button to return to the drivers list.
 - a. To add additional drivers, click the **Add Driver** button at the top right of the screen, then complete steps 12 to 16 again.
 - b. To remove a driver, hover over the driver details to see a **dustbin icon** appear to the right. Click this to remove the driver.

i When adding or removing drivers, remember to update both the **Driving Restriction** field on the vehicle screen, as well as updating the **Vehicle Assignments** on the driver screen.

Premium Calculation

19. Click the **Premium** button to calculate a premium.
 - a. Make a note of the quote reference for future queries.
 - b. Quote references generate only after you've visited the **Premium** screen.



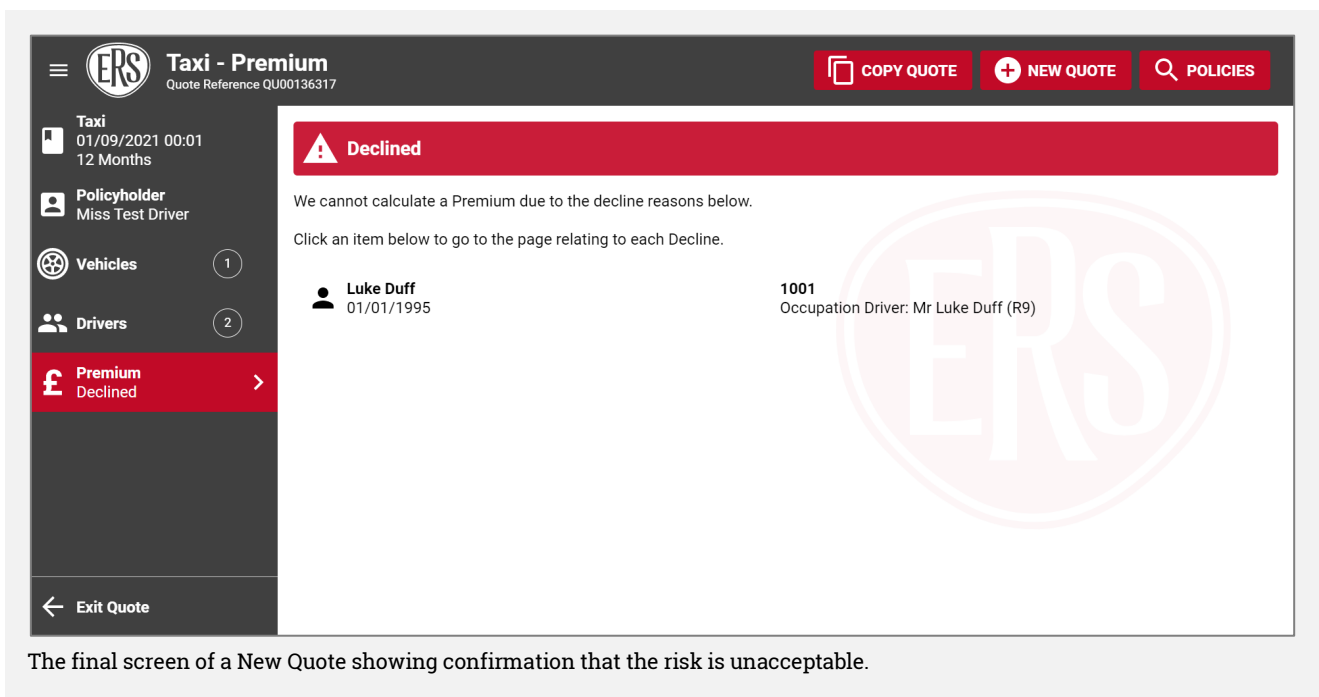
Quotation / Referral Screen

20. If the risk details entered are accepted, a premium and full terms (including excesses and endorsements at the bottom) will appear on the final screen.
 - a. To change the inception date, click the **Change** option next to the Cover Starting date.
 - b. To increase the voluntary excess, click the **Change** option next to the Requested Voluntary Excess box. Adjust the slider to change to the desired amount.
 - c. Updating either of the above will calculate a new premium.
21. If the risk is not accepted, a screen will display advising that a referral has been made to ERS Underwriting. (See [Referrals to ERS Underwriting](#)).
22. The quote can now be accepted, or you can choose to refer it to ERS Underwriting for further review:
 - a. To accept the offered terms on behalf of the client and bind cover on the policy, click the **Buy Now** button.
 - b. To electronically refer the premium or terms (and/or to advise of a target premium) where the option exists, click the **Refer to ERS** button.

The final screen with offered terms. Highlighted: Buy/Refer options.

New Quote Declines

23. If eTrade determines that a risk is not acceptable (or if ERS Underwriting decline it following referral), confirmation will show on eTrade.
- A reason for the declinature will be shown as well as the word Declined showing on the **Premium** page.
 - The usual No Quote documents will still be sent to the agency's email address if ERS Underwriting review the quote. If it's declined straight away through eTrade, no documents are issued.



The final screen of a New Quote showing confirmation that the risk is unacceptable.

i eTrade will in some cases advise of a decline but not provide a specific reason. This is usually related to an input error (such as more than one driver being listed where the driving restriction is set to "Insured Only").

i Declinature reasons are not shown for the Motor Breakdown product.

Copying a Quote

24. In some cases, users may want to make multiple copies of the same quote to save time adding each from scratch. This can be done using the **Copy Quote** button.
- eTrade create an exact copy of the quote and redirect the user to it.
 - The Copy Quote button will not show until the user has completed the original quote (i.e. reached the **Premium** screen and had terms either offered or declined).
 - As with the original quote, a quote reference for the new, copied quote is not created until the **Premium** screen is reached on that quote (and terms are either offered or declined).

The screenshot shows the final screen of a quote with offered terms. The 'COPY QUOTE' button is highlighted with a yellow box. The screen displays a calculated gross premium of £1,491.75, a 'BUY NOW' button, and a 'REFER TO ERS' button. The left sidebar shows policy details for 'Mrs Test Driver'.

Calculated Gross Premium Including Tax	
Net	£1,198.73
IPT	£159.83
Commission @ 10.00%	£133.19
Total	£1,491.75

Quote valid for 29 days

BUY NOW

REFER TO ERS

Exit Quote

Starting Duration CHANGE

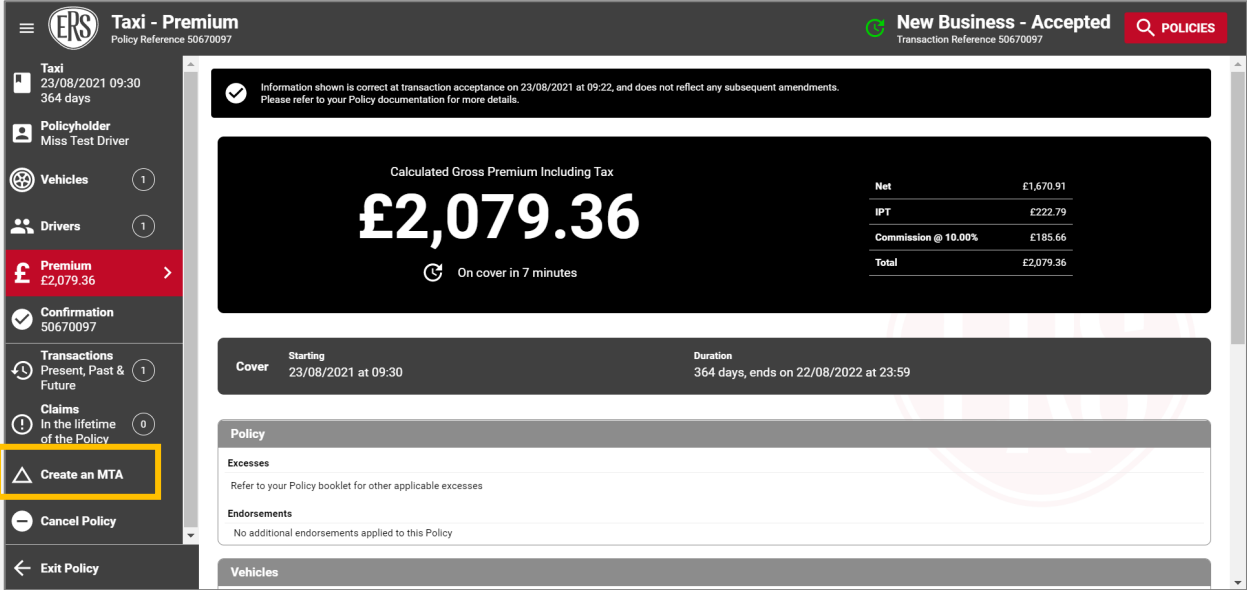
Cover Requested Voluntary Excess £0.00 CHANGE

The final screen with offered terms. Highlighted: The Copy Quote button.

Making a Midterm Adjustment

To make an amendment to an existing policy, first find the policy (see [Searching for Quotes and Policies](#)) and then follow the below steps.

Temporary Additions can't be processed on eTrade – please contact the relevant ERS Underwriting team (see [Further Support](#)).



The screenshot shows the ERS eTrade interface for a live policy. The top navigation bar includes the ERS logo, 'Taxi - Premium' (Policy Reference 50670097), 'New Business - Accepted' (Transaction Reference 50670097), and a 'POLICIES' search button. The main content area displays a confirmation message, the calculated gross premium including tax (£2,079.36), and a table of breakdowns:

Category	Amount
Net	£1,670.91
IPT	£222.79
Commission @ 10.00%	£185.66
Total	£2,079.36

The left-hand menu is visible, with the 'Create an MTA' option highlighted in a yellow box. Other menu items include 'Premium', 'Confirmation', 'Transactions', 'Claims', 'Cancel Policy', and 'Exit Policy'. The main screen also shows cover details (Starting: 23/08/2021 at 09:30, Duration: 364 days, ends on 22/08/2022 at 23:59) and sections for 'Excesses' and 'Endorsements'.

The main screen of a live policy. Highlighted: the Create an MTA option.

1. From the policy screen, select **Create an MTA** from the menu.
2. Complete the required effective date/time by completing the popup.
 - a. All adjustments must be after the date and time of the most recently accepted transaction on the policy.
 - b. Cover cannot be backdated beyond the current date and time.
 - c. To make an adjustment that precedes a future dated midterm adjustment, please contact the relevant ERS Underwriting team (see [Further Support](#)).
3. Click **Create MTA** and enter an effective date and time in the future.
 - a. You may need to scroll down to see the option on the left-hand menu.

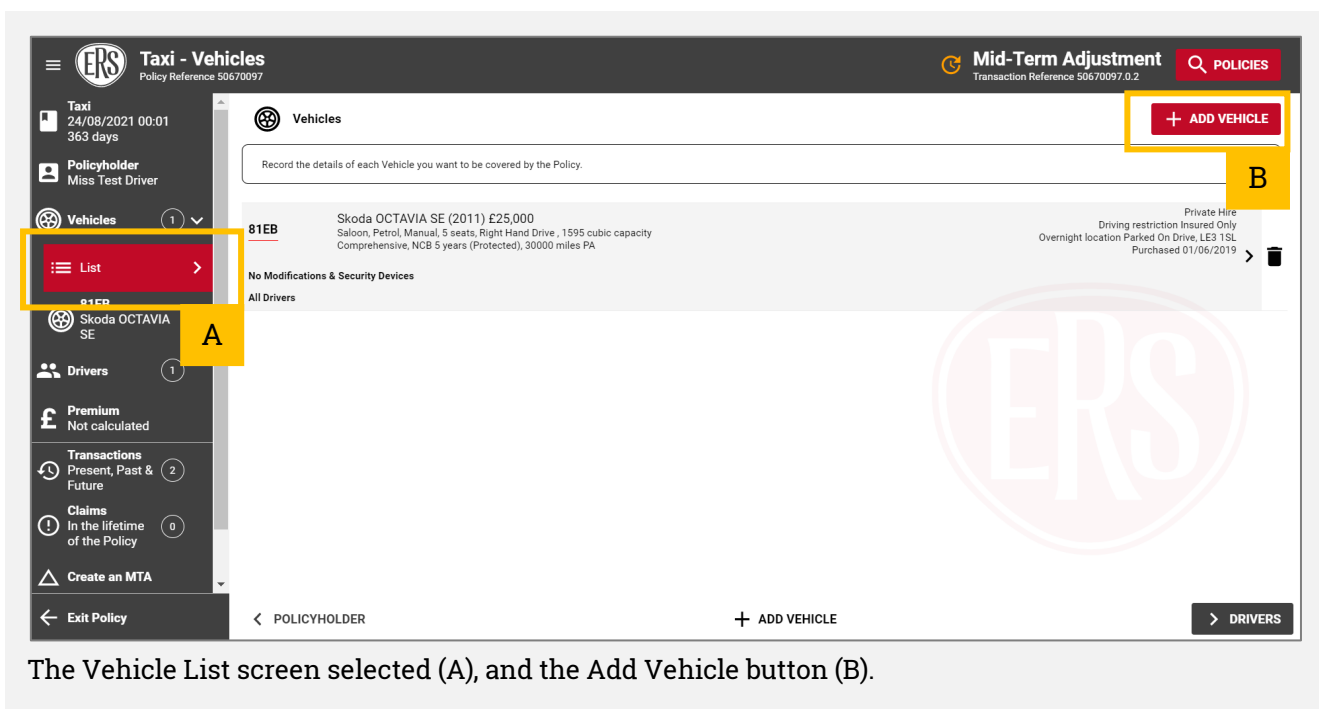
Updating Policyholder Details

4. Click the **Policyholder** link to access the Policyholder Screen.
5. Update any relevant fields.
6. Continue to other screens to make other adjustments or click **Premium** to recalculate any premium change.

The policyholder screen. (A) Links to various screens. (B) Link to recalculate premium.

Updating Vehicles

7. Click the **Vehicles** link to access the list of vehicles.
8. To update an existing vehicle, select the vehicle, then click the **Amend** button at the top right of the page.
9. Update any relevant fields.
 - a. Click the **Security and Modifications** link at the bottom right of the page if security or modifications need to be adjusted.
10. To add a vehicle, select **List** under the **Vehicles** page link and click **Add Vehicle**.
 - a. To obtain the most accurate premium, all fields should be completed. Where possible, using the **Registration Number** field to lookup the vehicle details is also recommended.
 - b. Click the **Security and Modifications** link at the bottom right of the page if security or modifications need to be adjusted.



11. To remove a vehicle, hover over the vehicle on the vehicle **List** screen, or scroll down to the bottom of a selected vehicle's page.
 - a. Select the **dustbin icon** to remove the vehicle.
12. Continue to other screens to make other adjustments or click **Premium** to recalculate any premium change.

Updating Drivers

13. Click the **Drivers** link to access the list of drivers.
14. To update an existing driver, select the driver's name from the menu and then update any relevant fields.
 - a. Click the **Convictions, Claims** and **Medical Conditions** buttons (bottom right of the page or linked from the menu) to completed declarations.
15. To add a driver, select **List** under the **Drivers** page link and click **Add Driver**.
 - a. Complete all fields.
 - b. Follow buttons on the bottom right of the page to complete **Convictions, Claims** and **Medical Conditions** declarations.

The Driver List screen selected (A), and the Add Driver button (B).

16. To remove a driver, hover over the driver on the driver **List** screen, or scroll down to the bottom of a selected driver's page.
 - a. Select the **dustbin icon** to remove the driver.
17. To update vehicle assignments for drivers, click the Vehicle Assignment link in the menu.
 - a. Include or exclude drivers by clicking each vehicle (a green tick will appear to the left of each vehicle the drive is assigned to). Set the driving frequency per vehicle using the dropdown box.
18. Go back to other screens to make other adjustments or click **Premium** to recalculate any premium change.

i When adding or removing drivers, remember to update both the **Driving Restriction** field on the vehicle screen, as well as updating the **Vehicle Assignments** on the driver screen.

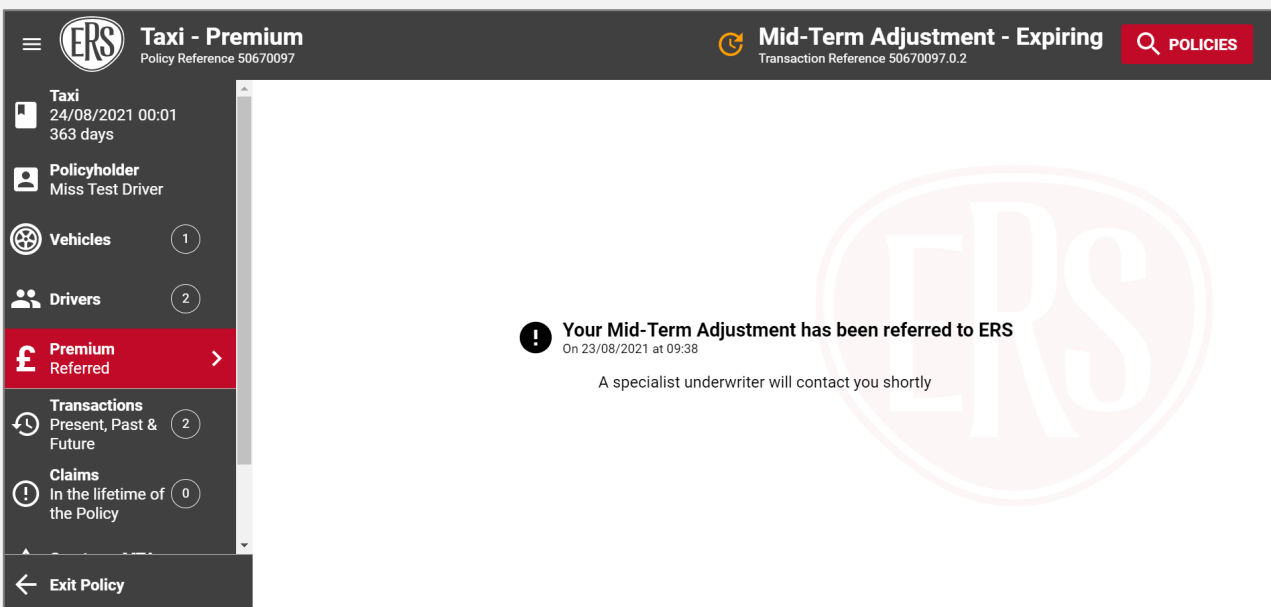
Calculating Premium

19. When the **Premium** link/button is clicked, eTrade will review the risk against a live pricing model.
20. If the risk details entered are accepted, a premium and amended terms (including excesses and endorsements at the bottom) will appear on the final screen.
 - a. To change the effective date, click the **Change** option next to the Cover Starting date.
 - b. To increase the voluntary excess, click the **Change** option next to the Requested Voluntary Excess box. Adjust the slider to change to the desired amount.
 - c. Updating either of the above will recalculate the premium.
21. If the risk is not accepted, a screen will display advising that a referral has been made to ERS Underwriting. (See [Referrals to ERS Underwriting](#)).
25. The quote can now be accepted, or you can choose to refer it to ERS Underwriting for further review:
 - a. To accept the amended terms on behalf of the client and bind cover on the policy, click the **Accept MTA** button.
22. To electronically refer the premium or terms (and/or to advise of a target premium), click the **Refer to ERS** button.

The final screen with offered terms. (A) Accept/Refer options. (B) Options to change effective date and voluntary excess

Midterm Adjustment Declines / Automatic Referrals

23. If eTrade determines that a change is not acceptable, confirmation will show instantly on eTrade.
- Not Rated** will show both on the transaction list following a Search, and as a message on the final screen of the **Create an MTA** flow.
 - No documents are emailed.
26. If the change requires a human review, eTrade will automatically refer it to ERS Underwriting.
- Referred** will show both on the transaction list following a Search, and as a message on the final screen of the **Create an MTA** flow.
 - No documents are emailed.
24. If a change is declined following referral to ERS Underwriting, they will contact the broker to discuss it.
- The midterm adjustment will no longer show on eTrade.
 - No documents are emailed.

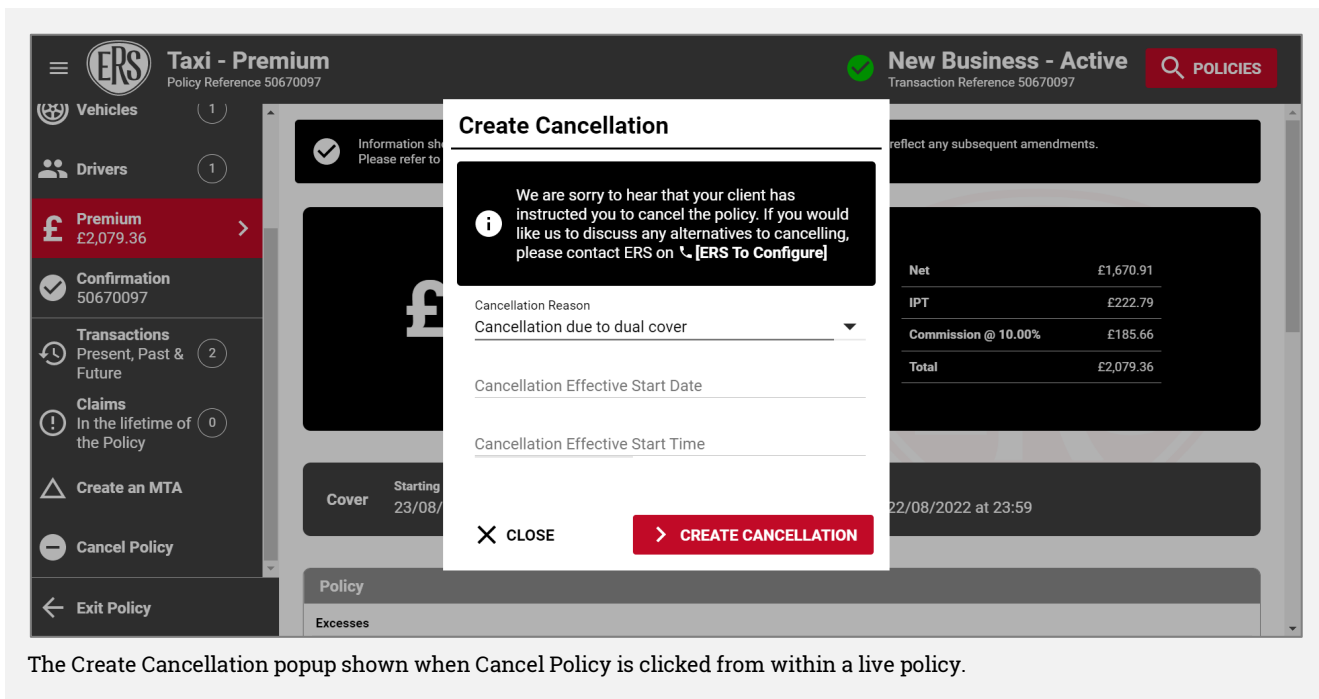


The final screen of a midterm adjustment showing that the risk has been automatically referred to ERS Underwriting.

 Declinature reasons are not shown for the Motor Breakdown product.

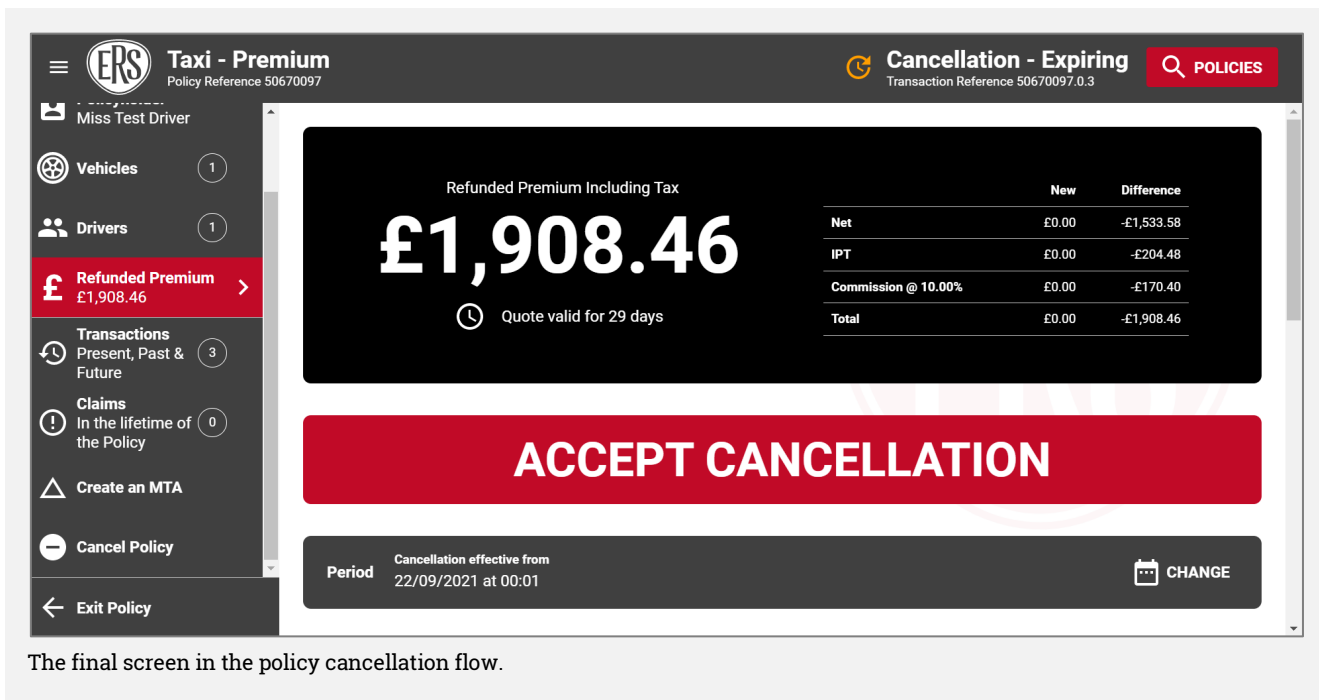
Canceling a Policy

25. To cancel a policy via eTrade, click on the **Cancel Policy** link located just below the **Create an MTA** button.
 - a. Enter a cancellation reason. To help us collect accurate data on cancellations, please select the closest matching reason from the list.
 - b. Enter an effective date and time in the future.
 - c. Click **Create Cancellation**.



The Create Cancellation popup shown when Cancel Policy is clicked from within a live policy.

26. A summary of the policy (which looks like the policy's main screen) will show.
- To request cancellation terms, click the **Premium** button from the left-hand menu.
27. The final screen will confirm the calculated terms, either as a return or nil return premium.
- To accept the terms, click **Accept Cancellation**.
 - Effective date/time can be changed using the **Change** option located below the Accept Cancellation button.



The final screen in the policy cancellation flow.

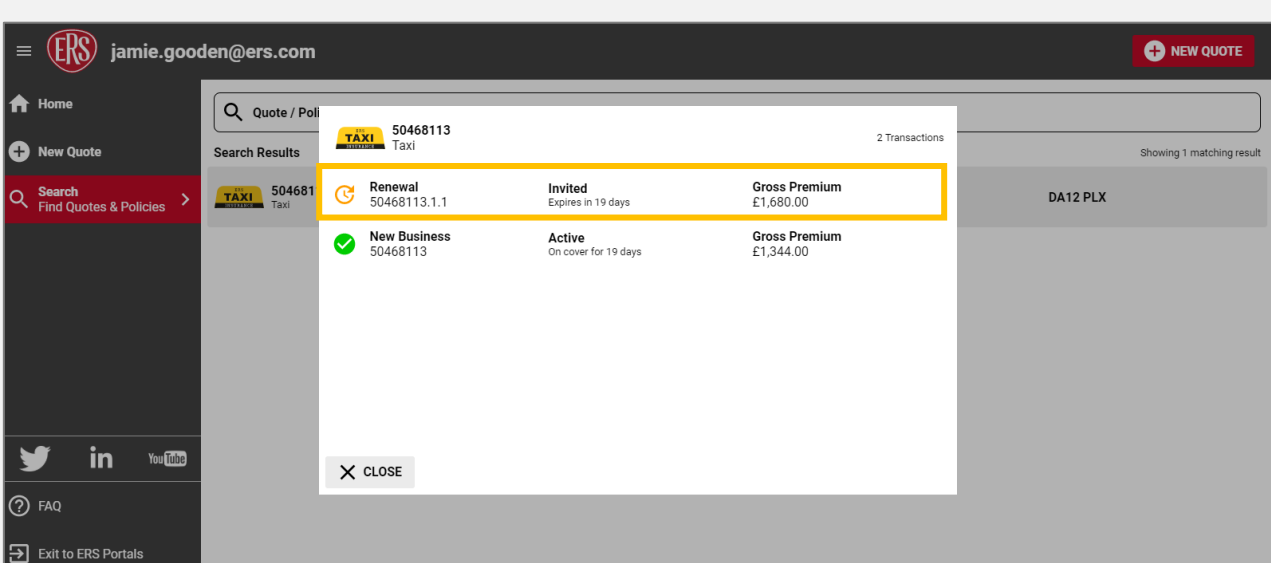
Processing a Renewal

Renewal invitations will be processed and issued to the broker agency's email address as usual for relevant products. Renewals can be accepted or amended via eTrade.

If a renewal is not accepted, it will automatically lapse three days after the expiry of the previous full term.

Viewing a Renewal

1. With the policy located (see [Searching for Quotes and Policies](#)), click the Renewal transaction from the transaction list.
2. The renewal screen will show with details on the newly offered terms,



The screenshot displays the ERS eTrade interface. The user is logged in as jamie.gooden@ers.com. The search results for policy 50468113 (TAXI) are shown. The 'Renewal' transaction is highlighted in yellow, indicating it is the selected item. The 'New Business' transaction is also visible below it.

Transaction Type	Policy Number	Status	Expiry / Coverage	Gross Premium
Renewal	50468113.1.1	Invited	Expires in 19 days	£1,680.00
New Business	50468113	Active	On cover for 19 days	£1,344.00

The interface also shows a sidebar with navigation options like Home, New Quote, Search, and social media links. A 'NEW QUOTE' button is visible in the top right corner.

The transaction list shown after a policy number search, with the available invited renewal at the top.

The screenshot shows the ERS eTrade interface for a 'Taxi - Premium' policy. The main content area displays the 'Calculated Gross Premium Including Tax' as **£1,680.00**, with a 'Quote valid for 19 days' notice. A table breaks down the premium: Net (£1,350.00), IPT (£180.00), Commission @ 10.00% (£150.00), and Total (£1,680.00). To the right, three prominent red buttons are visible: 'ACCEPT RENEWAL', 'REFER TO ERS', and 'AMEND RENEWAL'. Below these, a 'Cover' section shows the start date (01/06/2020 at 00:01) and duration (364 days, ending 31/05/2021 at 23:59). A 'Requested Voluntary Excess' of £0.00 is also shown. The 'Policy' section includes 'Excesses' (refer to policy booklet) and 'Endorsements' (no additional endorsements). The left sidebar contains navigation options like 'Taxi', 'Policyholder', 'Vehicles', 'Drivers', 'Premium', 'Transactions', 'Create an MTA', 'Cancel Policy', 'Amend Renewal', and 'Exit Policy'. The top right corner shows 'Renewal - Expiring' and a search icon for 'POLICIES'.

The renewal premium screen showing options to Accept, Refer and Amend.

Accepting a Renewal

3. To confirm the client's intent to renew this policy with the offered terms, click the **Accept Renewal** button.
 - a. Full renewal documents will be emailed to the usual agency address.

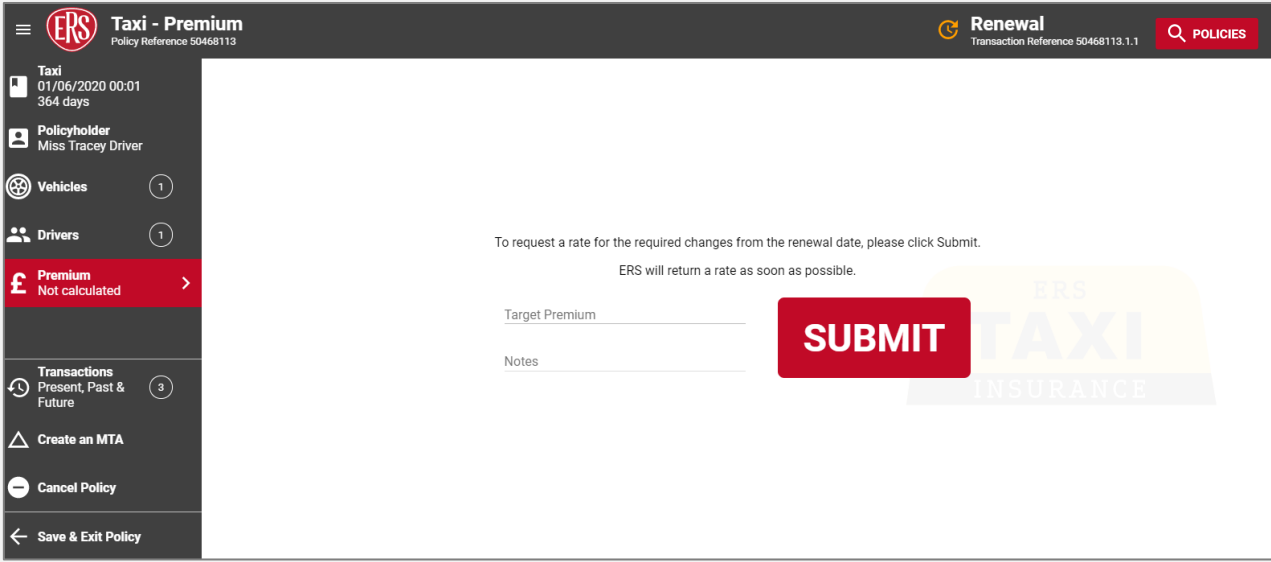
Referring a Renewal

4. To request that ERS Underwriting review this renewal invitation (for example, if there is a target rate available), click the **Refer to ERS** button.
 - a. To make changes to a renewal to obtain an amended premium, refer to the below option to **Amend Renewal**.

 See **Referrals to ERS Underwriting** for more information on eTrade referrals.

Amending a Renewal

5. To make changes to the policy from the renewal date, click the **Amend Renewal** button. A new version of the renewal invitation will be created, allowing the original invite to be accepted if required later.
6. Make any required changes.
 - a. Changes to the **Policyholder**, **Drivers** and **Vehicles** screens are done in the same way as New Quotes and Midterm Adjustments.
 - b. See [Making a Midterm Adjustment](#) for the relevant steps for each.
7. With all required changes made, click the **Premium** button.
8. A screen will display offering the ability to add a target premium and/or notes for review by ERS Underwriting.
 - a. ERS Underwriting review all amended Renewals.
 - b. In most cases, a revised renewal invitation will be processed back via eTrade (with relevant documents emailed to the agency address).
 - c. If further discussion is required, ERS Underwriting will contact the broker directly.
9. Click **Submit** to send the request.





The screenshot shows the ERS Tax Insurance Renewal interface. The header includes the ERS logo, 'Taxi - Premium' with Policy Reference 50468113, and 'Renewal' with Transaction Reference 50468113.1.1. A search bar for 'POLICIES' is in the top right. The left sidebar contains navigation options: Taxi (01/06/2020 00:01, 364 days), Policyholder (Miss Tracey Driver), Vehicles (1), Drivers (1), Premium (Not calculated), Transactions (Present, Past & Future, 3), Create an MTA, Cancel Policy, and Save & Exit Policy. The main content area displays a message: 'To request a rate for the required changes from the renewal date, please click Submit. ERS will return a rate as soon as possible.' Below this are input fields for 'Target Premium' and 'Notes', and a prominent red 'SUBMIT' button. A large 'ERS TAXI INSURANCE' watermark is visible in the background.

The final screen for amended renewals.

Renewal Declines


10. Where ERS are unable to offer a renewal rate, the renewal transaction will show on the transaction list, as well as a confirmation message on the policy's premium screen.
 - a. For more information relating to a specific renewal, please contact the relevant ERS Underwriting team (see [Further Support](#)).

	Renewal 50468399.1.1	No Quote	
	New Business 50468399	Active On cover for 17 days	Gross Premium £1,742.60

A policy's transaction list showing a No Quote for the upcoming renewal.

Referrals to ERS Underwriting

eTrade has the functionality to pass risk details to our Underwriting teams for manual review when relevant.

 This section does not apply to the Motor Breakdown product.

Automatic Referrals

These occur whenever eTrade is unable to rate the entered risk details, or where a rule exists that certain criteria needs further review.

Forced Referrals

In some circumstances, a “Refer to ERS” button will be offered that when clicked, will force eTrade to pass the quote details to our Underwriting teams.

Note: eTrade will automatically determine when it’s appropriate to offer a forced referral route and so the button won’t be available on all risks.

Upon referral through either means, transaction details are saved and placed in a ‘Pending’ state. Full transaction detail will be visible in real-time on both eTrade and ERS’ internal software.

ERS Underwriting will contact the broker to discuss referrals where necessary and/or issue revised documents by email to the usual agency address.

Further Support

To report issues, faults or incidents, please contact the [ERS Service Desk](#).

ERS Service Desk

Email	technicalhelpdesk@ers.com
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ERS Underwriting Telephone Numbers

Agriculture	0345 602 5428
Motorhome	0345 600 3890
Commercial	0345 600 3893
Motor Breakdown	01277 235 545

