ERS eTrade

User Guide



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1 Introduction

1.1 Available products

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

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

1.1.1 Agriculture:

• Horsebox

1.1.2 Personal Motor:

- Enthusiast
- Motorhome
- Prestige

1.1.3 Commercial Motor:

- Coach
- Courier
- Minibus
- Specialist Commercial Vehicle
- Taxi
- Transportation

1.1.4 Motor Breakdown:

- Horsebox/ Horse Trailer
- Anything else



2 Searching for Quotes and Policies

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

Click the Policies option from the main ERS eTrade screen.

))K		
A+ rated spe insurance, you	cialist motor can depend on	
NEW QUOTE Start a Specialist Quote	Q POLICIES Find Quotes & Policies	

Enter search criteria:

- Quote references or live policies numbers can be entered in the Quote / Policy Number field.
- Multiple criteria can be entered to narrow the search, a registration number and surname, for example.
- 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.

HOME E Search	Policies Quotes & Policies			
Search Criteria				
Quote / Policy Number	Client Reference			
Registration Number	Policyholder Surname			
Company Name	Postcode			
No Recent Quotes				



2.1 Search Results

Results are returned in a table format.

- Only policies linked to the searching broker's agency will be shown.
- Policies with no transactions in the last 13 months are hidden.

Select a result.

- Clicking a quote will show the quote details and complete your search.
- Clicking a live policy will display the transaction list.

Q Registration: CE10 LAM			•]
Search Results			Showing 1-10 of 323 matches
CC00193880.1	C Quote	Miss Linda Duff	CE10 LAM
Enthusiast	Starts 25/05/2022, expires in 29 days	LE3 1SL	sarah.dillon@iquw.com
TX00193653.1	C Quote	Miss Linda Duff	CE10LAM
	Starts 21/05/2022, expires in 23 days	LE3 1SL	sanwar.chowdhury@iquw.com
TX00193882.1	C Quote	Miss Linda Duff	CE10LAM
	Starts 26/05/2022, expires in 29 days	LE3 1SL	sanwar.chowdhury@iquw.com
TX00193882.2	C Quote	Miss Linda Duff	CE10LAM
	Starts 26/05/2022, expires in 29 days	LE3 1SL	sanwar.chowdhury@iquw.com
50711072 Enthusiast AC11	C Policy Accepted On cover in 12 hours 52 minutes for 364 days	Miss Linda Duff LE3 1SL	CE10 LAM

2.2 Transaction List

When selecting a live policy, a list will show of all transactions that have taken place in the previous 12 months (new business, midterm adjustments, etc.). Selecting a transaction will show the detail for that stage of the policy.

• Select a transaction to complete your search.

50711 Enthus AC11	072 siast			1 Transaction
C New Busir 50711072	iess	Accepted On cover in 12 hours 48 minutes for 364 days	Gross Premium £120.43	
X CLOSE				

3 Requesting a New Quote

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

3.1 ERS eTrade Main Screen

Click one of the New Quote options from the main ERS eTrade Screen



3.2 Product Class & Product Selection

Select a product class from the displayed screen.

• Note that the classes and products available will depend on those available to the broker agency account that your login is linked to.

Personal Motor	Agriculture
Suitable for: • Classic Cars & Classic Car Collections • Modified Cars & Vans • Motorhomes • Supercars & Supercar Collections	Suitable for: • Horsebox
Commercial Motor	Breakdown
Suitable for: • Taxi • Minibus • Coach & Bus • Specialist Commercial Vehicles	Suitable for: • A variety of specialist and everyday vehicles



After selecting a product class, a further list of relevant products will display. Click a product to start a quote.



3.3 Quote Screen

Guidance

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.

Complete the effective Date, Time, and Agency Number. The Your Reference field allows brokers to store their own reference (for example, a system reference).

• Click the Policyholder button (bottom right of the page).

	E EKS En	thusiast		
я	Enthusiast 25/05/2022 00:0 12 Months	n >	Quote	
Ŀ	Policyholder		Cover Period	Agency / Reference
œ	Vehicles		Date 25/05/2022	Agency Number
	Drivers		Time 00:01	Your Reference
£	Premium		Duration 12 Months	
 +	- Exit Quote			

Guidance

Depending on the product selected, various additional fields will appear. Complete these fields according to the product selected.

To ensure you get the best experience you will find product specific help text throughout ERS eTrade. This will give you some additional support and guidance at product level. To view this help text, select the black information icons throughout the screens.

3.4 Policyholder Screen

Complete all fields.

- The Policyholder Type field can be set to either Organisation or Individual. (Note that this cannot be changed through ERS eTrade on live policies.)
- 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.
- Click the Add Vehicle button.

		husiast Reference CCC	- Policyholder				
	Enthusiast 26/05/2022 00:01 12 Months		Policyholder				
	Policyholder Mr Chris Packett	>	About the Policyholder	Address	Other Details		
8) Vehicles		Policyholder Type Individual	Line 1 198 Hand Avenue	Is this an existing ERS Policy? No		
	Drivers	(1)	Title Mr	Line 2	Abode Type HOUSE		
f	Premium	Ŭ	First Name Chris	Town Leicester	Vehicle Owners Club Yes		
	Not calculated		Middle Name / Initials	Postcode LE3 1SL	1		
			Surname Packett	_	•		
			Gender Male				
			Date of Birth 21/01/1986				
÷	Exit Quote		< START			> ADD	VEHICLE



3.5 Vehicle Screen

Complete all fields.

We recommend using our Vehicle Registration Lookup or Vehicle Make and Model Search facilities to provide the most accurate premium.

- Vehicle Registration Lookup: Enter the vehicle registration number and select the magnifying glass or SHIFT+ENTER to search
- Vehicle Make and Model Search: Enter the vehicle registration number and then start typing the make and model of the vehicle in the relevant fields. Use the drop-down options to select the correct vehicle.



Click the Security and Modifications button at the bottom of the page.

If the vehicle has Security Devices or Modifications click the Add Security / Modification button in the centre of the page or select the top right red button to declare relevant vehicle changes.

• Click the Vehicles button to be taken to the Vehicle list.



3.6 Vehicle List

The vehicle list will display the details of any vehicles that you have already added.

- To add additional vehicles, click the Add Vehicle button at the top right of the screen (or select the + Add Vehicle button at the bottom) then complete step 3.5 again.
- To remove a vehicle, hover over the vehicle details to see a dustbin icon appear to the right. Click this to remove the vehicle.

Click the Driver button at the bottom right of the page.

	- Vehicles 0193901.1		
Enthusiast 26/05/2022 00:01 12 Months	Vehicles		+ ADD VEHICLE
Policyholder Mr Chris Packett	Record the details of each Vehicle you want to be covered by the Policy.		
Wehicles 1 ∨ i≡ List >	MERCEDES-BENZ 420 SL AUTO (1987) £7,000 Perol.Automatic. 2 easts. Right Hand Drive, 4196 cubic capacity Comprehensity. Not Bioles, 2000 miles PA Classic/Cherished Vehicle		Social, Domestic And Pleasure Driving restriction Insured Only Overnight location Garaged, LE3 1SL Purchased 01/01/2019
MY10CAR MERCEDES-BENZ 420 SL AUTO	No Modifications & Security Devices No Location Security All Drivers		
Drivers 1 Premium Not calculated			
			RS
← Save & Exit Quote	< POLICYHOLDER	+ ADD VEHICLE	> DRIVERS



3.7 Drivers

Further details for the drivers are held here:

- For quotes with the Policyholder Type set as Individual, some of the policyholder details will be prefilled from the Policyholder Screen. To complete the remainder of the policyholders' details, select the policyholder from the list. Complete all fields.
- For Organisation quotes, at least one driver must be added using the Add Driver button at the topright or middle of the screen
- To remove a driver, hover over the driver details to see a dustbin icon appear to the right. Click this to remove the driver.
- To add additional drivers, click the Add Driver button at the top right or middle of the screen

Guidance

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.

Drivers' details are split over six pages within ERS eTrade. These pages are:

- o Driver details
- o Motor Convictions
- Non-Motor Convictions
- o Claims
- o Medical Conditions
- Vehicle Assignment

Complete all fields and navigate through the screens.

Enthusiast - Driver						
Enthusiast 03/01/2023 00:01 12 Months	Driver Details - Mrs Linda Duff					
Policyholder	You must complete all Driver fields in order to get	a Premium				
🛞 Vehicles	Driver		Driving Licence	Primary Occupation	\$	
🗶 Drivers 🕕 🗶	Relationship to Proposer	Date of Birth 07/02/1995	Type Full UK Car Licence	Employment Type Employed		
Linda Duff > 07/02/1995	UK Resident since Birth?	Gender Female	Date Passed	i Occupation		
CON Motor Convictions	Date of Residency	Marital Status	Licence Number	Business		
CON Non-Motor Convictions	Permanent UK Resident? Yes	Number Of Other Vehicles Owned		Full Time Yes		
() Claims	Length Of UK Residency	Number Of Other Vehicles Driven				
Hedical Conditions	Title Mrs					
=+ Vehicle Assignment None	First Name Linda					

Motoring Convictions/ Non-Motoring Convictions/ Claims & Medical Conditions:

• When answering the above driver validation questions select Yes to declare any relevant Convictions/ Claims or Medical Conditions. If the driver has a clean driving history select No.

=	ER En	thusiast	- Driver Motor Convictions	Q POLICIES
×	Enthusiast 04/01/2023 00:0 12 Months	D1 >	OT Viver Motor Convictions - Miss Linda Duff	
	Policyholder Miss Linda Duff		It is vital that all Driver Convictions are recorded. If you provide failes or incorrect information, withhold information or fail to inform us of any errors, your policy could be cancelled or declared void or we may refuse to pay a claim.	
֎	Vehicles	1		
*	Drivers	۲ ک	In the last 5 years has the driver been convicted of any motoring offence (including fixed penalties), been disqualified from driving and or have any prosecutions pending?	
4	Linda Duff 07/02/1995			
•	Motor Convic	tions >		
6	Non-Motor Convictions			
0	Claims			

Vehicle Assignment:

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. (Note – All vehicles must have a main driver)

	- Driver Vehicles			
Enthusiast 02/06/2022 00:01 12 Months	=+ Vehicle Assignment - Mr Chris Packett			
Policyholder Mr Chris Packett	Select all Vehicles the Driver will be insured for.			
Wehicles (1)	Drives all Vehicles			
Trivers 2 X	V Main MERCEDES-BENZ	420 SL AUTO	2012	81EB
Chris Packett 21/01/1986				
😁 Convictions				
() Claims				
Medical Conditions				
=+ Vehicle Assignment ① >				
£ Premium Not calculated				

3.8 Premium Calculation

Click the Premium button to calculate the premium

• Make a note of the quote reference for future queries





3.9 Quotation/Referral Screen

3.9.1 Quote Accepted

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.

(Updating either of the above will calculate a new premium).

c) You can "print" the quote information or print to PDF. This can only be done before the quote has been accepted.

The quote can now be accepted, or you can choose to refer it to ERS Underwriters for further review:

- d) To accept the terms on behalf of the client and bind cover on the policy, click the BUY NOW button. Once this button has been selected an ERS Policy Reference Number will be generated.
- e) To electronically refer the premium or terms (and/or to advise of a target premium), click the REFER TO ERS button.

=	ERS S	Courie	er - Pre	emium 193902.1					С		٦N	EW VERSION		
R	Courier 02/06/2022 0 12 Months	00:01			Coloulated Ore	nee Bromium Including Tex								
	Policyholder Cour123							Net	£850.00	-	D		SUY NO	DW VC
8	Vehicles	$\overline{1}$)		£1,U	57.77		Commission @ 10.00%	£94.44	-				
*	Drivers	()		() Qu	ote valid for 22 days	A	Total	£1,057.77	-	E		REFER TO E	RS
£	Premium £1,057.77		>										В	
				Cover	02/06/2022 at 00:01	Duration 12 Months		Requested Volu	intary Excess					£ CHANGE

3.9.2 Quote Declined

If ERS eTrade determines that a risk is not acceptable (or if an ERS Underwriter declines it following referral), confirmation will show on ERS eTrade.

- A reason for the declinature will be shown as well as the word Declined showing on the Premium page.
- If ERS Underwriters review the quote first the usual no quote documents will still be sent to the agency's email address. If it's straight declined through ERS eTrade, no documents are issued.



Guidance

ERS 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"). Declinature reasons are not shown for the Motor Breakdown product.

3.9.3 Quote Referred to ERS

ERS eTrade will automatically refer the quote to ERS Underwriting if a specialist underwriter needs to review the risk details. Once the underwriter has reviewed the risk you will receive an email to advise you that the quote has been returned to ERS eTrade for you to review.

≡		husiast - Premium Reference CC00194119.1	
×	Enthusiast 08/06/2022 00:01 12 Months		
	Policyholder Mr Russel Sprout		
8	Vehicles	\bigcirc	
*	Drivers	\bigcirc	
£	Premium Referred	>	
			Your Quote has been referred to ERS
			On 01/06/2022 at 14:47 A specialist underwriter will contact you shortly

Guidance

ERS eTrade will automatically lock the policy so you cannot make any amendments when handling pending transactions if an ERS Underwriter is also in the policy.

3.10 New Version

In some cases, users may want to make multiple versions of the same quote to save time adding each from scratch. This can be done using the New Version button

	emium 1990z 1		
Courier 02/06/2022 00:01 12 Months			
Policyholder	Calculated Gross Premium Including Tax	Net £850.00	BUY NOW
	£1 057 77	IPT £113.33	
Orehicles		Commission @ 10.00% £94.44	
👪 Drivers 🕕	Quote valid for 22 days	Total £1,057.77	REFER TO ERS
f Premium			
- £1,007.77	Starting Duration Cover 02/06/2022 at 00:01 12 Months CHANGE	Requested Voluntary Excess	£0.00 £ Change



- When creating a new version, all of the details from the original version will be copied over.
- The quote reference will be a point 2 version of the original quote number

Enthusiast - Policyholder

4 Midterm Adjustments

To make an amendment to an existing policy, search for the policy within ERS eTrade (see Searching for Quotes and Policies) and then follow the below steps.

Guidance

Temporary Additions can't be processed on ERS eTrade - please contact the relevant ERS Underwriting team.

From the policy screen, select Create an MTA on the left-hand navigation bar

	Co	Starting 08/06/2022 at 00:01		Duration 364 days, ends on 07/06/2023 a	at 23:59	
	Pol	icy sses				
Transactions Present, Past & 1 Future	Refe Endo No	er to your Policy booklet for other applicable excess vrsements additional endorsements applied to this Policy	***			- K \ /
the Policy	Vel	nicles				
Create an MTA	6	MERCEDES-BENZ PNCE Appled PNCE Allowed	E350 AMG Line Night Edition Premium Plut	2018	MY13CAR	Premium £1,651.48 Implied protected no claims bonus price £78.64
		Excess		Voluntary	Compulsory	Total
 Cancel Policy 		Accidental Damage		£0.00	£350.00	£350.00
		Fire Excess		£0.00	£350.00	£350.00
← Exit Policy		Theft Excess		00.03	£350.00	£350.00
		Windscreen Approved		£0.00	£75.00	£75.00

Complete the pop-up box

- o Select a reason for the mid-term adjustment
- Enter the required start date and time (all adjustments must be after the date and time of the most recently accepted transaction on the policy)
- o Select Create MTA

Guidance

Cover cannot be backdated beyond the current date and time. To make an adjustment that precedes a future dated mid-term adjustment please contact the relevant ERS Underwriting Team.

	Create MTA		Net	£1,327.09	
F1 651		-	IPT	£176.94	
			Commission @ 10.00%	£147.45	
🕑 On cover in	on & [ERS To Configure]		Total	£1,651.48	
	Policy Duration 08/06/2022 to 07/06/2023				
Cover 08/06/2022 at 00:01	Reason Additional driver)7/06/2023 at 23:59			
Policy	MTA Effective Start Date 29/06/2022 In the format DD/MM/YYYY MTA Effective Start Time		_		
Excesses	00:01				
Refer to your Policy booklet for other applicable excesses					
Endorsements					
No additional endorsements applied to this Policy	CREATE MIA				



4.1 Updating Policyholder Details (MTA)

- Using the left-hand navigation bar select the Policyholder link to access the policyholder screen
- Update any relevant fields
- Select Premium to recalculate any premium charge

	Taxi - Polic Policy Reference 50	cyholder Zillis		
R	Taxi 29/06/2022 00:01 343 days	Policyholder		
	Policyholder >	About the Policyholder	Address	Other Details
⊛	Vehicles (1)	Policyholder Type Individual	Line 1 198 Hand Avenue	Is this an existing ERS Policy? NO
*	Drivers (1)	Title Miss	Line 2	
£	Premium Not calculated	First Name Mary	Town Leicester	
		Middle Name / Initials	Postcode LE3 1SL	

4.2 Vehicles (MTA)

4.2.1 Amending Vehicles

- Click the Vehicles link to access the list of vehicles.
- To update an existing vehicle, select the vehicle, then click the Amend button at the top right of the page.

E Taxi - Vehi Policy Reference 50	ele Constant Mid-Term Adjust Transaction Reference 5071111						
Taxi 29/06/2022 00:01 343 days	In Vehicle Details - MY13CAR MERCEDES-BENZ E350 AMG Line Night Edition Premium Plus						
Policyholder Miss Mary Poppins	Vehicle Details	Vehicle Verified ABI 32133684	Usage		Additional Details		
🛞 Vehicles 🛛 🗘	_{Cover} Comprehensive	Registration Number MY13CAR	Driving Restriction Insured Only	0	Overnight Postcode LE3 1SL	Overnight Location Parked On Drive	
i≡ List	Make MERCEDES-BENZ	Model E350 AMG Line Night Edition Premium P	Use Private Hire	0	Owner or Keeper Proposer/Policyholder	Date of Purchase 01/06/2019	
MY13CAR MERCEDES-BENZ	Cubic Capacity 1991	_{Fuel} Petrol	Annual Mileage 30000		Breakdown Cover Required None	No Claims Bonus Years 5 years	0
E350 AMG Line Night > Edition Premium Plus	Transmission Automatic	_{Body} Saloon			Protected NCB required Yes	Public Liability Required No	
L Drivers 1	Seats 5 I	Manufactured 2018			Camera Fitted NO	Base Postcode LE3 1SL	0
£ Premium Not calculated	Left or Right hand drive Right Hand Drive	Value £25,000			Plating Authority Leicester City Council - LE1 6ZG		
Transactions Present, Past & 3 Future							
() In the lifetime of the Policy							
△ Create an MTA							
- Cancel Policy							
← Exit Policy	< VEHICLES					> SECURITY	& MODIFICATIONS

- Update any relevant fields
 - Click the Security and Modifications link at the bottom right of the page if security or modifications need to be adjusted.
 - o Select Premium to recalculate any premium



4.2.2 Adding Vehicles

- To add a vehicle, select List under the Vehicles link and click Add Vehicle
- Follow steps 3.5 Vehicle Screen
- Select Premium to recalculate any premium

≡	Taxi - Vehic Policy Reference 507	cles		C Mid-Term Adjustment - Expiring	
×	Taxi 29/06/2022 00:01 > 343 days	Vehicl	es		
	Policyholder Miss Mary Poppins	Record the det	alls of each Vehicle you want to be covered by the Policy.		
8	Vehicles 1 V	MY13CAR	MERCEDES-BENZ E350 AMG Line Night Edition Premium Plus (2018) £15,000 Saloon, Perul Automatic 3 seats, Right Hand Drive, 1991 cubic capacity Comprehensive No Breakdown Core: Resulted NG 3 verse (Protected) 30000 miles PA	Ov	Private Hire Driving restriction Insured Only emight location Parked On Drive, LE3 18L
	E List	No Modifications	& Security Devices		Purchased 01/06/2019
6	MERCEDES-BENZ E350 AMG Line Night Edition Premium Plus				
*	Drivers 1				

4.2.3 Removing Vehicles

- 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.
- Select the dustbin icon to remove the vehicle
- Select Premium to recalculate any premium

E Taxi - Vehi Policy Reference 50	cles Zittis	Mid-Term Adjustment - Exp Transaction Reference 50711115.0.3	
Taxi 29/06/2022 00:01 343 days	Vehicles		+ ADD VEHICLE
Policyholder Miss Mary Poppins	Record the details of each Vehicle you want to be covered by the Policy.		
Image: Weblicles 1 ∨ Image: List >	MY13CAR MERCEDES-BENZ E350 AMG Line Night Edition Premium Plus (2018) £15,000 Salson, Perol, Automatic, Saata Right Hand Drive. 1991 cubic capacity Comprehensive. No Breakdown Cover Required. NCB 5 years (Protected): 30000 miles PA No Modifications & Security Devices All Drivers		Private Hire Driving restriction Insured Only Overnight location Parked Onlyre, LE3 19L Purchased 01/06/2019 🗲 🗃
MERCEDES-BENZ E350 AMG Line Night E160 Premium Plus Drivers 1			

Click the Drivers link to access the list of vehicles.

4.3.1 Amending Driver Details

To amend an existing driver, select the drivers name from the menu and then update any relevant fields

• Click the Convictions, Claims and Medical Conditions buttons (bottom right of the page or linked from the menu) to complete declarations.

Policyholder >	About the Policyholder	Address	Other Details
Wehicles 1	Policyholder Type Individual	Line 1 198 Hand Avenue	Is this an existing ERS Policy? NO
よ Drivers 🛛 🗎 🗸	Title Miss	Line 2	
i≡ List	First Name Mary	Town Leicester	
Mary Poppins 07/02/1986	Middle Name / Initials	Postcode LE3 1SL	



To add a driver, select List under the Drivers page link and click Add Driver.

- Complete all fields.
- Follow buttons on the bottom right of the page to complete Convictions, Claims and Medical Conditions declarations.

= Taxi - Drive	15 11115	Mid-Term Adjustment - Expiring Transaction Reference 50711115.0.3	
Taxi 29/06/2022 00:01 343 days	L Drivers		+ ADD DRIVER
Policyholder Miss Mary Poppins	Record the details of all Named Drivers to be covered by the Policy.		
Wehicles (1)	Miss Mary Poppins No CCJ, Cancelled / Voided Insurance, Insurance Refused, Motor Convictions, Non-Motor Convictions, Claims or Medical Conditions	Proposer, UK Resident	07/02/1986, Female, Married, 36
式 Drivers 🕕 🗸	Licence Full UK Car Licence, 01/06/2006 (16 years), Taxi Badge Obtained 10/06/2013 Drives all Vehicles	Occupation Taxi Driver, Employed, Full Time	
?⊟ List >			
Mary Poppins 07/02/1986			

4.3.3 Removing Drivers

To remove a driver, hover over the vehicle on the Driver List screen, or scroll down to the bottom of a selected vehicle's page.

• Select the dustbin icon to remove the vehicle

=	Taxi - Driver Policy Reference 50711	S 1115	C Mid-Term Adju Transaction Reference 5071	stment - Expiring		CIES
۲	Taxi 29/06/2022 00:01 343 days	Drivers				IVER
	Policyholder Miss Mary Poppins	Record the details of all Named Drivers to be covered by the Policy.				
8	Vehicles (1)	Miss Mary Poppins No CCJ, Cancelled / Voided Insurance, Insurance Refused, Motor Convictions, Non-Motor Convictions, Claims or Medical Conditions		Proposer, UK Resident 0	07/02/1986, Female, Married, 36	
**	Drivers 🕕 🗸	Licence Full UK Car Licence, 01/06/2006 (16 years), Taxi Badge Obtained 10/06/2013 Drives all Vehicles	Occupation Taxi Driver, Employed, Full Time			
	List >					
2	07/02/1986					

To update vehicle assignments for drivers, click the Vehicle Assignment link in the menu.

• Include or exclude drivers by clicking each vehicle (a green tick will appear to the left of each vehicle the driver is assigned to). Set the driving frequency per vehicle using the dropdown box.

Go back to other screens to make other adjustments or click Premium to recalculate any premium change.

Guidance

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.

4.4 Calculating Premium (MTA)

When selecting the Premium button, ERS eTrade will review the updated risk details against a live pricing model. 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.

4.4.1 MTA Accepted

- a) To change the cover 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.

(Updating either of the above will calculate a new premium).

The MTA can now be accepted, or you can choose to refer it to an ERS Underwriter for further review:

- c) To accept the terms on behalf of the client and bind cover on the policy, click the ACCEPT MTA button.
- d) To electronically refer the premium or terms (and/or to advise of a target premium), click the REFER TO ERS button

E Taxi - Prem Policy Reference 507	ium 11113		C Mid-Term A	djustment	- Expiring COPY MTA Q POLICIES
Taxi 29/06/2022 00:01 343 days				C	
Policyholder	Refunded Premium Including Tax	New	Difference	Ŭ.	
Miss Mary Poppins	C106 11	Net £1,159.87	-£157.59		ACCEPTINITA
Wehicles	£190.11	IPT £154.65	-£21.01		
•		Commission @ 10.00% £128.88	-£17.51		
👫 Drivers 🛛 🕦	Quote valid for 20 days	Total £1,443.40	-£196.11		
£ Refunded Premium >					REFER TO ERS
	Starting Duration Cover 29/06/2022 at 00:01 343 days, ends on 07/06/2023 at 23:59		equested Voluntary Exces	s	B £0.00 £ change

4.4.2 MTA Declines

If ERS eTrade determines that a change is not acceptable, confirmation will show instantly on ERS 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.

Guidance

If a change is declined following referral to ERS Underwriters, they will contact the broker to discuss it. The midterm adjustment will no longer show on ERS eTrade.

4.4.3 MTA Referred

If the change requires referral to our underwriters, ERS eTrade will automatically refer it to ERS Underwriters.

- Referred will show both on the transaction list following a Search, and as a message on the final screen
- No documents are emailed.



4.4.4 Copying an MTA

Once an MTA has been completed and a premium has been calculated, the Copy MTA button will appear. This function allows the MTA information to be copied into a new MTA version.

• Select Copy MTA

= Specialist C	ommercial Vehicle - Premium	C Mid-Term Adjust Transaction Reference 5071115	
Specialist Commercial Vehicle 23/06/2022 00:01 351 days	Additional Premium Including Tax	New Difference	
Policyholder Salt Ltd	c_{20} c_{0}	Net £1,433.75 £30.06	ACCEPTIVITA
	£39.60	IPT £202.41 £4.24	
Vehicles (1)		Commission @ 15.00% £253.02 £5.30	
Drivers (2)	Quote valid for 13 days	Total £1,899.18 £39.60	
			REFER TO ERS
£ Additional Premium >			
	Starting Duration Cover 23/06/2022 at 00:01 351 days, ends on 09/06/2023 at 23:59	CHANGE Requested Voluntary Excess	£0.00 £ change

5 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 ERS eTrade.

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



5.1 Viewing a Renewal

- Locate the Policy on ERS eTrade (See 2 Searching for Quotes and Policies)
- Click the Renewal Transaction from within the transaction list

The renewal screen will show the details of the newly offered terms.

Q Quote / Policy: 50556521						
Search Results	50556521 Taxi 69860		5 Transaction	Showing 1 matching resul		
G-MMO (***********************************	C Renewal 50556521.2.1	Invited Expires in 28 days	Gross Premium £1,008.00	PEGISXU		
	Mid-Term Adjustr 50556521.1.5	nent Active On cover for 28 days	Not Rated			
	Renewal 50556521.1.4	Cover Ended on 03/09/2021 at 10:24	Not Rated			

5.2 Accepting a Renewal

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

5.3 Referring a Renewal

To request that ERS Underwriters review this renewal invitation (for example, if there is a target rate available), click the Refer to ERS button.

=	Taxi - Prem Policy Reference 505	ium xxz1	C Renewal - Expiring Transaction Reference 50356521.2.1 Q POLICIES
	Taxi 07/07/2022 00:01 364 days		
2	Policyholder Mr Gomsntoo_first_name Rhjdichh_last_name	Calculated Gross Premium Including Tax Calculated Gross Premium Including Tax PT C108.00 C10.0	ACCEPTRENEWAL
8	Vehicles (1)	L I, UUO.UU Commission @ 10.00% £90.00	REFER TO ERS
*	Drivers (1)	O Quote valid for 28 days Tetal £1,008.00	AMEND RENEWAL
£	Premium >		
		Cover Starting Duration Cover 07/07/2022 at 00:01 364 days, ends on 06/07/2023 at 23:59 Requested Volu	ntary Excess £0.00

5.4 Amending a Renewal

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.

- Make any required changes. (Changes to the Policyholder, Drivers and Vehicles screens are done in the same way as New Quotes and Midterm Adjustments.)
- With all required changes made, click the Premium button.
- A screen will display offering the ability to add a target premium and/or notes for review by ERS Underwriters
- Click Submit to send the request



Taxi - Premium Policy Reference 5053521		C Renewal Q POLICIES
Taxi 0/107/22022 00:01 364 days		
Policyholder Mr Gornsnto, first name Rhjdichh_last_name		
Wehicles (1)		
L Drivers		
£ Premium >		
	To request a rate for the required changes from the renewal date, please click Submit.	
	End will fetull a rate as sould as possible.	
	Notes	

Guidance

ERS Underwriting will review all amended renewals. In most cases, a revised renewal invitation will be processed back via ERS eTrade (with relevant documents emailed to the agency address). If further discussion is required, ERS Underwriters will contact the broker directly.

5.5 Renewal Declines

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.

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

6 Cancelling a Policy

To cancel a policy via ERS eTrade, click on the Cancel Policy link

- Enter a cancellation reason. To help us collect accurate data on cancellations, please select the closest matching reason from the list.
- Enter an effective date and time in the future.
- Click Create Cancellation.



• Select the Premium button to request cancellation terms

≡	Taxi - Trans	saction	
	Taxi 09/07/2022 00:01 > 362 days	Cancellation	
	Policyholder Mr Gomsntoo_first_name Rhjdichh_last_name	Cancellation Period Effective Date 09/07/2022	Agency / Reference Agency Number 20450 - PLAN INSURANCE BROKERS
8	Vehicles (1)	Effective Time 00:01	Your Reference 69860
*	Drivers 1	Duration 362 days, ends on 06/07/2023 at 23:59	
£	Premium Not calculated	Policy Term Start Date 07/07/2020	



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.

ETRAINSportation - Premium Cancellation - Expiring Reference 50683612.1.3							
Transportation 09/07/2022 00:01 358 days							
Policyholder Mr. Stephen Brown	Refunded Premium Including Tax		New	Difference			
	C1 001 71	Net	£0.00	-£823.45			
Wehicles	£1.UZ4./4	IPT	£0.00	-£109.79		ACCEPT CANCELLATION	
Č		Commission @ 10.00%	£0.00	-£91.50			
L Drivers	Quote valid for 29 days	Total	£0.00	-£1,024.74			
£ Efunded Premium >							
	Cascellation effective from Period 09/07/2022 at 00:01					CHANGE	

7 Referrals to ERS Underwriters

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

7.1.1 Automatic Referrals

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

7.1.2 Forced Referrals

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

Guidance

ERS 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 ERS eTrade and ERS' internal software.

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

8 Further Support

To report issues, faults, or incidents, please <u>contact the ERS Service Desk</u>.

8.1.1 ERS Service Desk

Email technicalhelpdesk@ers.com		
• -	Email	technicalhelpdesk@ers.com

8.1.2 ERS Underwriting Telephone Numbers

Agriculture	0345 602 5428
Enthusiast & Motorhome	0345 600 3890
Commercial	0345 600 3893
Motor Breakdown	01277 235 545
Prestige	03300 539 157

9 Version History

Version #	Updates	Name	Date
1.0	Document created	Jodie Aucamp	30/06/22
	Document updated	Jodie Aucamp	03/01/23