

# eTrade 2.0

Broker External Process



Making motoring  
passions and livelihoods  
possible since 1946

[ers.com](http://ers.com)

# Contents

1	Introduction .....	3
2	New eTrade system .....	3
2.1	Searching for a quote or policy .....	3
2.2	Create a quote .....	6
2.3	Locked quotes .....	28
2.4	New Quote version .....	30
2.5	Buy now .....	31
2.6	Referrals to ERS Underwriting .....	34
2.7	Mid term adjustments .....	36
2.8	Renewal acceptance .....	40
2.9	Renewal decline .....	41
2.10	Endorsements and Excesses .....	42
3	Further support .....	42
4	Version History .....	43



# 1 Introduction

We are creating a new digital trading platform to enable you to trade via ERS electronically.

ERS eTrade is our online trading platform for the fastest way to trade a range of our products.

The system also has a web-based version that can be used on phone/tablet which uses the same webpage but is optimised for size of the screen.

eTrade 2.0 is our new digital trading platform with Farmers Plan as the first product and the Underwriting criteria has been built into the system but remains backed by our Agricultural Underwriters.

A list of acceptable criteria has been built into the system as agreed by the Agricultural Underwriting team. If the risk isn't accepted it will automatically be referred to an Underwriter. You will also have the option to refer to an Underwriter if needed.

There will be an Appetite sheet created to guide Brokers on quote and buy Vs Referrals.

This training document will cover:

- Searching for quote/policy
- New quote request
- MTA
- Renewal acceptance
- Referrals

## 2 New eTrade system

If you are an existing agency, the new icon will be added to your account. The ERS agency team will send an email once you have been set up.

If you don't currently have access to eTrade, contact your RDM.

It can be accessed via this URL: <https://drive-stage.ers.com/>

Click on the below link:



### 2.1 Searching for a quote or policy

There are sticky headers i.e. they always stay up the top so that you always know what section you are on when scrolling down and this behaviour is also on phones or tablets too.



Search criteria box – can be anything i.e. name, reg – more information hyperlink gives more details on how to search

**i** We show recent quotes and policies by default. You can search for Quotes and Policies using any information you have.

[More information ^](#)

All searches you run can be **bookmarked** in your browser for quick access.

Select a search result to **view the Quote or Policy**. You can also **right-click** on a result and open it in a **new browser tab**.

Search terms can be in **any order**, are **case-insensitive**, and the **wildcard** search operator **\*\*\*** can appear at the start or end of words.

The special keywords "**quote**" and "**policy**" will restrict search results to just Quotes or Policies, otherwise both are searched.

If you search with **empty search criteria**, you'll see **recent Quotes and Policies**.

You will always only see Quotes and Policies your Broker account has access to, **most recent first**.

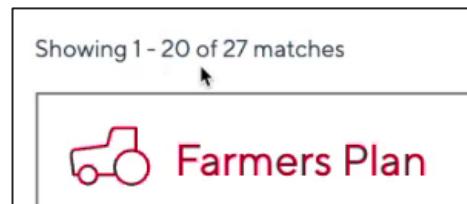
You can just hit **ENTER** on your keyboard to start a search.

**Example searches:**

- Find Policies or Quotes for someone named "Smith" - **smith**
- Find Quotes for someone named "Smith" - **smith quote**
- Find Policies for someone named "Smith" - **smith policy**
- Find recent Policies or Quotes - either no text or specifically **policy** or **quote** to show just those types
- Find Quotes for someone named "Smith" born in 1970 - **smith 1970 quote**
- Find Farmers Quotes for someone named "Smith" born in 1970 - **farmers smith 1970 quote**
- Find Quotes or Policies which have a reference ending "0099.1" - **\*0099.1**
- Find Quotes for a Mercedes for someone named "Smith" - **mercedes smith** or **merc\* smith**
- Find Quotes for a Mercedes for someone with a name starting "Smith" - **mercedes smith\*** or **merc\* smith\***

Type in search and it will show first 20 ie the below shows there are 27 results but only 20 will show:

Showing 1 - 20 of 27 matches



**Farmers Plan**

If you want to view more scroll to the bottom and click 'next'



1 insurance product is available to you.

[Start a new Quote](#) +



We show recent quotes and policies by default. You can search for Quotes and Policies using any information you have.

[More information](#) ▾

Search criteria

[Search](#)

Showing recent quotes & policies



**Farmers Plan**

[View Quote](#)

Quote: **FP0010920.1**

Policyholder: **Arun's Farm**

Policyholder address: **GU17 9AB**

1 Vehicle Insured

Rated, starts 17/07/2025  
Quote expires in 30 days



**Farmers Plan**

[View Quote](#)

'View quote' or 'View policy' on the right will show the quote or the policy and references will look different too.

The tile will only show details of the vehicle insured and not of any drivers.

Each tile will tell you details about the quote/policy ie if it's a policy how many days cover are left and if a quote when it was rated or if it is not rated and how long before it expires. If it is rated it will take you to the premium page when you select it, if it's not rated it will take you to the first page:



**Farmers Plan**

[View Policy](#)



Policy: **0000492**

Policyholder: **Arun's Farm**

Policyholder address: **GU17 9AB**

1 Vehicle Insured

Active 364 days remaining



**Farmers Plan**

[View Quote](#)

Quote: **FP0010918.1**

Policyholder: **Arun's Farm**

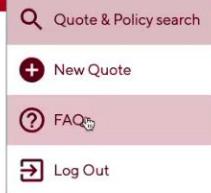
Policyholder address: **GU17 9AB**

1 Vehicle Insured

Rated, starts 17/07/2025  
Quote expires in 30 days

There is a FAQ section top right - This takes you to the ERS webpage.





Logged in as broker user Arun

1 insurance product is available to you. [Start a new Quote +](#)

**i** We show recent quotes and policies by default. You can search for Quotes and Policies using any information you have.  
[More information ▾](#)

Search criteria

[Search ↗](#)

## 2.2 Create a quote

The flow of the new quote request will look like this:

1. Initial page
2. PH page
3. Vehicle page
4. Driver page
5. CCE
6. Premium – Issue quote, decline quote or refer quote

### To start a new quote

[Start a new Quote +](#)

If you have access to more than one product you can search for the product but as we are going live with Farmers Plan first it will appear down the bottom of the box to create 'New Quote'. The search will match with any words within the tile – title and description e.g. Farming will bring up a result as it's within the tile:



## Select a product to Quote

 You can filter the product list using any keyword.

Search for a product using any keyword

Select FILTER or the ENTER key to perform a search

Filter

1 matching result

### Farmers Plan

Specialist agricultural insurance for drivers of any age and experience.

Modern diversified farming risks and associated trades covered.

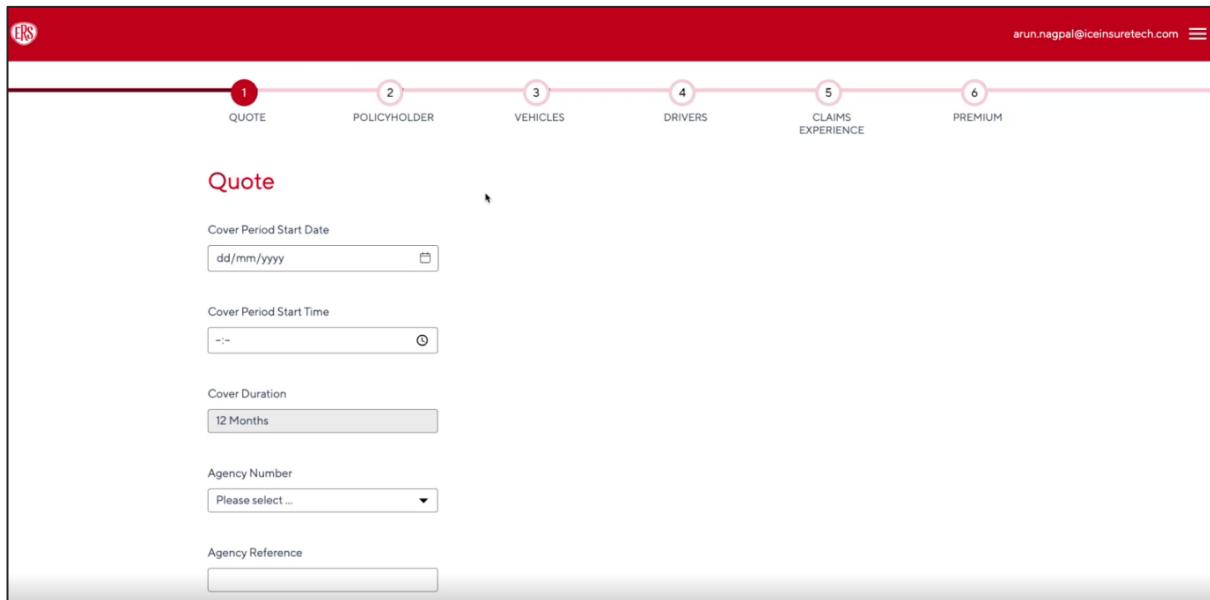
[More information](#)

[New Quote >](#)

[Return to home page](#)

If you click 'more information' it links to the agriculture ERS webpage.

Click on 'New Quote' and it will take you to the below breadcrumb trail:



The screenshot shows a quote process with the following steps:

- 1. QUOTE
- 2. POLICYHOLDER
- 3. VEHICLES
- 4. DRIVERS
- 5. CLAIMS EXPERIENCE
- 6. PREMIUM

The 'QUOTE' step is highlighted with a red circle and a red underline. The page content for the 'QUOTE' step includes fields for Cover Period Start Date (dd/mm/yyyy), Cover Period Start Time (hh:mm), Cover Duration (12 Months), Agency Number (dropdown menu 'Please select ...'), and Agency Reference (text input field).

No quote reference at this point until the first page is completed and cannot be skipped. The breadcrumb is not clickable to move onto any other page at this point as we haven't generated a quote reference yet.

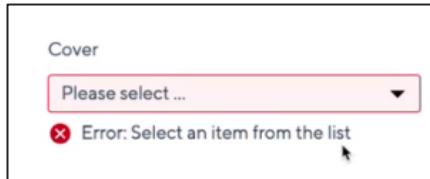
Complete the mandatory fields, if any are left blank you get the below:



Cover

Please select ...

 Error: Select an item from the list



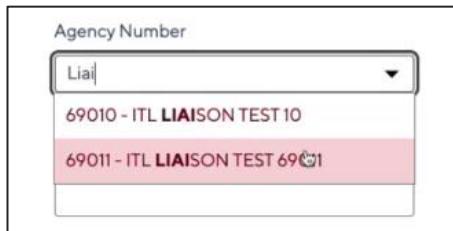
Within the fields you can type in the information you require and don't need to scroll through to find it:  
I.e start to type 'liaison' and any matches will appear

Agency Number

Liai

69010 - ITL LIAISON TEST 10

69011 - ITL LIAISON TEST 69 



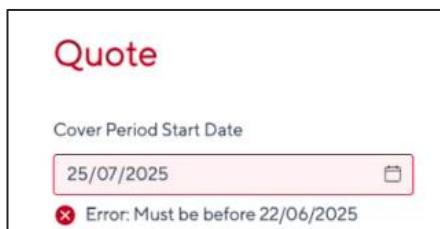
There is a 30 day limit built into the start date

Quote

Cover Period Start Date

25/07/2025 

 Error: Must be before 22/06/2025



To go back to the main page and not save you can click the 'ERS' logo top left but it will get rid of this information you have entered.

Once you have pressed 'save & continue' a quote reference is created top left and the breadcrumb trail is now clickable to move between the screens:

 Quote reference: FP00100773.1

1 QUOTE    2 POLICYHOLDER    3 VEHICLES    4 DRIVERS    5 CLAIMS EXPERIENCE    6 PREMIUM



You can skip to the relevant sections if you don't have everything you need at this stage. You can click on the relevant header at the top i.e. Section 3 - Vehicles.

### 2.2.1 Quote screen

It will auto populate the type of Policyholder to 'Organisation'



**Policyholder**

Type of Policyholder

Organisation

Postcode

[Find address >](#) [Enter address manually](#)

Is Correspondence Address Different?

Yes  No

If you change this to 'Individual' it will change the question set. It will also add the Policyholder as a driver automatically

1 **QUOTE** 2 **POLICYHOLDER**

**Policyholder**

Type of Policyholder

Individual

Title

Please select ...

First name

Middle Name / Initials

Surname

Enter the **address** – Enter the postcode and search or enter manually

**Policyholder**

Type of Policyholder

Postcode

Address Line 1

Address Line 2

Town

Select '**Country**' from the dropdown

Country

**European Community**

**Tanzania United Republic of**

**United Arab Emirates**

**United Kingdom**

**United States**

**United States Minor Outlying Islands**

This can be typed in or searched for

**Is correspondence address different?** Yes/No – if yes it will ask you to enter details

Is Correspondence Address Different?

Yes  No

Correspondence Address

Postcode

### Company details

Enter the Co/Organisation name & Company status



### Company Details

Company Name/Organisation Name  
ICE Farm

Company Status  
Association

Company or Individual Trading As  
Company Trading As  
Free Format  
Government  
Individual Trading As

If you enter the date business established it will auto calculate the years in business

### Company Details

Date Business Established  
01 01 1970

Length of Time in Business (Years)  
55 years

Is this an existing ERS policy?  
 Yes  No

**Info** Please select all business activities the policyholder undertakes (up to 10). If you cannot find the relevant activity in the list, please refer to an underwriter.

No Trades

Add Trade +

[Back](#) [Save & exit Quote](#) [Save & continue](#)

Is this an existing ERS policy? Yes/No

Click 'Add Trade' to add in at least one trade otherwise you will receive the below error



• No Trades

Add Trade +

**i** You must add at least one Trade to this Quote.

< Back

Save & exit Quote

Save & continue >

Click 'Add Trade' and enter the trade and % (NOTE- the trades **must** total 100%, if not this will generate a referral)

**Trade 1**

Trade

Please select ...

Trade Percentage

Please select ...

Remove Trade 1

Add Trade +

There is some guidance within the screen

**i** Please select all business activities the policyholder undertakes (up to 10). If you cannot find the relevant activity in the list, please refer to an underwriter.

Click save and continue if only need one trade but you now have the option to Save & exit quote too:

Save & exit Quote ↗

Save & continue >

## 2.2.2 Vehicle page

You will receive a warning to advise one vehicle must be added. Click 'Add Vehicle':

Quote reference: FP00100773.1 arun.nagpal@iceinsuretech.com

QUOTE POLICYHOLDER VEHICLES DRIVERS CLAIMS EXPERIENCE PREMIUM

**Vehicles**

**i** You must add at least one Vehicle to this Quote.

< Back

Save & exit Quote

Save & continue >

Cover is pre-filled for you from the first page.



If the vehicle is not a road registered vehicle, select 'Yes' to the below and the boxes will change:

**Vehicle details**

Manual entry  
Unverified

Cover  
Comprehensive

Is this Vehicle a Non Road Registered Agricultural Vehicle?  
 Yes  No

Chassis Number  
[Text input field]

Make  
Please select ...

Model  
Please select ...

If you have answered 'No' to the above, enter the registration number and then 'look up', it will display the information it pulls from ABI ie make, model etc...

Vehicle Registration  
RO11JGZ **Lookup**

We've found that vehicle. Please check all the details below are correct

Chassis Number  
[Text input field]

Make  
AUDI

Model  
A6 SE TDI Diesel Manual 1968cc 4d 2

Cubic Capacity  
1968

Complete any missing information

If the vehicle is a non road registered agricultural vehicle, enter the chassis number and relevant details:



Vehicle Verified ABI 04110101

Cover

Comprehensive

Is this Vehicle a Non Road Registered Agricultural Vehicle?

Yes  No

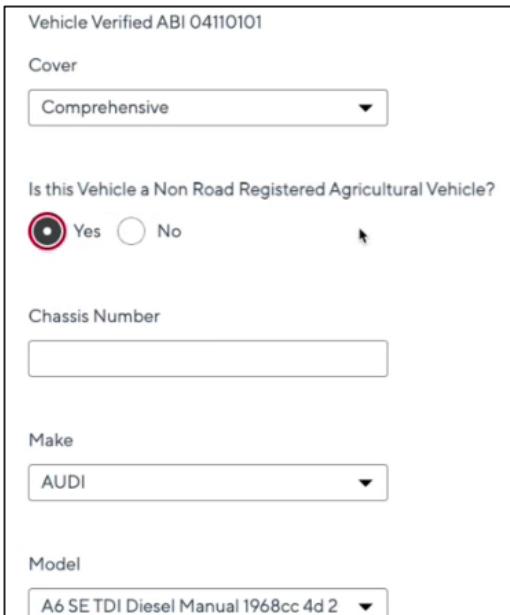
Chassis Number

Make

AUDI

Model

A6 SE TDI Diesel Manual 1968cc 4d 2



You can do a make and model search

Make

Make

Showing 250 of 3,115 matches

Mini

Peugeot

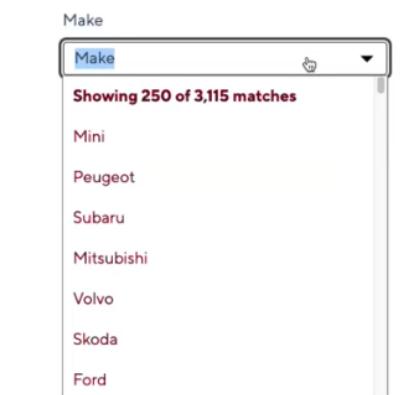
Subaru

Mitsubishi

Volvo

Skoda

Ford



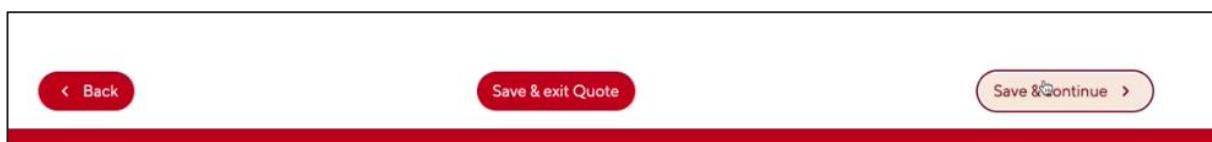
If the model doesn't appear you can override any of the values to correct it

Click 'Save & Continue' to move on

Back

Save & exit Quote

Save & Continue



You will be returned to the vehicle list where you can enter any further vehicles. From this page you can 'add vehicle' or 'edit' or 'remove' the vehicle

**Vehicles**

**Vehicle 1**

Vehicle registration number: **LF02VWP**  
 Make & Model: **MASSEY FERGUSON MF 650 TWIN (QUAD) Quad**  
 Manufactured: **2006**  
 Vehicle Use: **Agricultural**  
 Cover: **Comprehensive**  
 Value: **£400.00**

**Add Vehicle +**

**Edit** **Remove**

**< Back** **Save & exit Quote** **Save & continue >**

Click 'save and continue' to move onto the drivers page.

### 2.2.3 Drivers page

Drivers are not mandatory so you can move on without adding, however if you want to add a driver, click 'Add driver'.

The screen will prompt when a driver must be added:

**Drivers**

**① Please disclose any Drivers with:**

- Any claims in excess of £10,000 in the last 5 years
- Any motoring conviction(s) with 6 or more points (including fixed penalties), disqualifications or any pending prosecutions in the last 5 years
- Any non-motoring convictions
- Any medical conditions

**Add Driver +**

No Drivers available

**< Back** **Save & exit Quote** **Save & continue >**

Complete the drivers details

### Driver details

Title

First name

Middle Name / Initials

Surname

Surname  
 The age will auto populate from the DOB

Date of birth

Age

Gender  
 Enter the gender, marital status, permanent resident and relationship to PH

Marital status

Are you a permanent resident in the UK?  
 Yes  No

Relationship to policyholder  
 (highlighted in pink)  
Business Partner  
Daughter in Law or Son in Law  
Daughter Or Son

Complete the occupation, business, full time – yes/no, type of licence and date passed

Occupation

Business

Full Time  
 Yes  No

Type of driving licence/date passed has some help text around it



Type of Driving Licence  
 Please refer to [our guide](#) for more information on the licence types.

Date Passed  
 Please ensure the pass date for the relevant licence category is input in this field.  
 If you have selected a provisional driving licence, please enter the date it was issued.

dd/mm/yyyy

It links to a help document on driving licences/vehicle types etc....

**Cars**

**Category B - if you passed your test before 1 January 1997**

You're usually allowed to drive a vehicle and trailer combination up to 8,250kg maximum authorised mass (MAM). View your driving licence information to check.

You're also allowed to drive a minibus with a trailer over 750kg MAM.

**Category B - if you passed your test on or after 1 January 1997**

You can drive vehicles up to 3,500kg MAM with up to 8 passenger seats (with a trailer up to 750kg).

You can also tow heavier trailers if the total MAM of the vehicle and trailer is not more than 3,500kg.

You can drive motor tricycles with a power output higher than 15kW if you are over 21 years old.

Physically disabled drivers with provisional category B entitlement will also have provisional entitlement to ride category A1 or A motor tricycles.

**Medium-sized vehicles**

**Category C1**

You can drive vehicles between 3,500 and 7,500kg MAM (with a trailer up to 750kg).

Complete the drivers indemnity questions

**Driver details**

Has any motor insurance been refused?  
 Yes  No

Has any motor insurance been cancelled or voided?  
 Yes  No

Has any Motor Insurance had special terms imposed?  
 Yes  No

Does the driver have any County Court Judgements?  
 Yes  No

Has the driver had any accidents, claims or losses (whether to blame or not) in excess of £10,000 in connection with any motor vehicle during the last 5 years?  
 Yes  No

In the last 5 years has the driver been convicted of any motoring offence(s) with 6 or more points (including fixed penalties), been

If you answer yes, a screen with further set of questions will appear:



## Driver details

Has any motor insurance been refused?

Yes  No

Provide details

## Claims, motoring convictions, non motor convictions and medical conditions

### Driver details

#### Claims

Has the driver had any accidents, claims or losses (whether to blame or not) in excess of £10,000 in connection with any motor vehicle during the last 5 years?

Yes  No

#### Motor Convictions

In the last 5 years has the driver been convicted of any motoring offence(s) with 6 or more points (including fixed penalties), been disqualified from driving and or have any prosecutions pending?

Yes  No

#### Non Motor Convictions

Has the Driver been convicted or charged (but not tried) of any non-motoring offences?

Yes  No

#### Medical Conditions

If you select yes to the above, enter details as needed ie claims:



**Claim 1**

Date of Claim  
  

Circumstances

At fault?  
 Yes  No

Total Costs

Personal Injuries?  
 Yes  No

Claim Settled?  
 Yes  No

**Remove claim 1** 

## Vehicle-driver assignment

Enter the driving frequency. It will default to 'main' if one driver but can be changed. If a second driver is added they are defaulted to 'Frequent':

**Vehicle-Driver Assignment**

LF02VWP MASSEY FERGUSON MF 650 TWIN (QUAD)  
 Driving Restriction: **Any Driver**

Driving Frequency

---

LF02VWT Mini Cooper  
 Driving Restriction: **Any Driver**

Driving Frequency

Click **save and continue**

This will return you to the drivers screen where you can add drivers, edit or remove. It will also give you a summary of the drivers information:



# Drivers

[Add Driver +](#)

## Driver 1

Name: **Mr Arun Nagpal**

Relationship to Policyholder: **Employee Of Proposer**

Age: **55**

Date of Birth: **1 January 1970**

Occupation: **Farm Manager, Full Time, Farming**

1 claim, no motor convictions, no non-motor convictions, no medical conditions

[Edit](#)[Remove](#)< BackSave & exit QuoteSave & continue >

## 2.2.4 Claims experience

If the policy is a claims experience rated one you will need to enter in the relevant information within this screen.

If the policy was CCE rated and now claims rated this wouldn't be possible, it has to be either CCE or claims. If there is a mixture you can only enter one or the other, therefore enter the most recent 3 years.

If you don't have all the necessary information you must enter zero in the blank fields. You will need to upload the CCE from the previous Insurer at the end of the quote request in the document upload section.

QUOTE      POLICYHOLDER      VEHICLES      DRIVERS      **CLAIMS EXPERIENCE**      PREMIUM

### Confirmed Claims Experience

Do you have any Confirmed Claims Experience in the last 5 years?

Yes  No

< Back

Save & exit Quote

Save & continue >

You cannot move onto the 'Premium' page without answering the above question, you will get an error. You can click within the error to link back to the page you need to complete:



## Quote details incomplete

We cannot calculate a Premium until the following details are completed. Click an item below to go to a page that needs correcting.



Confirmed Claims Experience > Do you have any Confirmed Claims Experience in the last 5 years? is missing



[Back](#)

[Save & exit Quote](#)

Complete the CCE yes/no and the previous policy expiry date:

Do you have any Confirmed Claims Experience in the last 5 years?

Yes  No

**Required to calculate a premium**

Previous Policy Expiry Date

dd/mm/yyyy

**Required to calculate a premium**

2020 - 2021

Total paid and outstanding claims: £0.00



2021 - 2022

Total paid and outstanding claims: £0.00



2022 - 2023

Total paid and outstanding claims: £0.00



2023 - 2024

Total paid and outstanding claims: £0.00



2024 - 2025

Select the year you wish to complete ie 2024-2025 in this example and the below will appear

Claims Paid

[Edit](#)

Vehicle Years
Acc Claims
WS Claims
Nil Claims
AD (£)
FT (£)
TP (£)
WS (£)

Claims Outstanding

[Edit](#)

O/S Claims
AD (£)
FT (£)
TP (£)

Previous Cover & Excess

[Edit](#)

Cover
AD Excess (£)
FT Excess (£)
WS Excess (£)
Previous Insurer

### Summary

Last 3 years - Vehicle Years	0.0
Last 3 years - No of Acc Claims	0
Last 3 years - No of WS Claims	0



Click 'Edit' to add information (scroll down to complete all information within the box):

**Claims Paid (2024 - 2025)**

Vehicle Years

Acc Claims

WS Claims

Nil Claims

AD (£)

FT (£)

**Cancel** **Save**

Click 'Save' and it will update the table as per below

Claims Paid	Edit	Claims Outstanding	Edit	Previous Cover & Excess	Edit
Vehicle Years	<b>2.0</b>	O/S Claims		Cover	
Acc Claims	<b>1</b>	AD (£)		AD Excess (£)	
WS Claims	<b>0</b>	FT (£)		FT Excess (£)	
Nil Claims	<b>0</b>	TP (£)		WS Excess (£)	
AD (£)	<b>£400.00</b>			Previous Insurer	
FT (£)	<b>£400.00</b>				
TP (£)	<b>£400.00</b>				
WS (£)	<b>£500.00</b>				



## Summary

Last 3 years - Vehicle Years	2.0
Last 3 years - No of Acc Claims	1
Last 3 years - No of WS Claims	0
Last 3 years - No of Nil Claims	0
Last 3 years - Claims Paid AD	£400.00
Last 3 years - Claims Paid FT	£400.00
Last 3 years - Claims Paid TP	£400.00
Last 3 years - Claims Paid WS	£500.00
Last 3 years - No Of O/S Claims	0
Last 3 years - Claims O/S AD	£0.00
Last 3 years - Claims O/S FT	£0.00
Last 3 years - Claims O/S TP	£0.00
Last 5 years - Vehicle Years	2.0
Last 5 years - No of Acc Claims	1
Last 5 years - No of WS Claims	0
Last 5 years - No of Nil Claims	0
Last 5 years - Claims Paid AD	£400.00
Last 5 years - Claims Paid FT	£400.00
Last 5 years - Claims Paid TP	£400.00

Follow the same process for 'Claims Outstanding' and 'Previous cover & Excess' tables.

You will receive an error if previous years not completed as required

! Required to calculate a premium

2020 - 2021  
Total paid and outstanding claims: £0.00

i You must enter Vehicle Years or 0 if Vehicle Years is not applicable.

NOTE- If the business is under the number of years ie only 2 years old you need to enter 0 in the years that aren't relevant and will refer as doesn't have the required CCE years.

2020 - 2021  
Total paid and outstanding claims: £0.00

i You must enter Vehicle Years or 0 if Vehicle Years is not applicable.

If current year is CCE but previous years were NCD, if no claims, enter the Underwriting year with the vehicle years from previous history and 0 claims.

Once complete, click 'Save & Continue'



If CCE is answered 'No' you will have a new question appear regarding claims in the last 5 years:

Do you have any Confirmed Claims Experience in the last 5 years?

Yes  No

**ⓘ** Please disclose any accidents, claims or losses (whether to blame or not) in connection with this risk in the last 5 years.

- If you provide false or incorrect information, withhold information, or fail to inform us of any errors, your policy could be cancelled, declared void or we may refuse to pay a claim

Do you have any policy claims in the last 5 years?

Yes  No

[Save & exit Quote](#)  [Save & continue](#)

If you select yes you need to complete the claims information in the following box:

Do you have any policy claims in the last 5 years?

Yes  No

**Policy Claim 1**

Date of Claim

Circumstances

At Fault?

Yes  No

Total Cost

Personal Injuries?

Yes  No

Claim Settled?

Yes  No

**ⓘ** This includes any amount for Fire or Theft claims

AD Incurred

TP Incurred

[Remove policy claim 1](#)

[Add policy claim](#)



## 2.2.5 Premium

If it is declined you will receive a declined page:

Sorry, we've had to decline this Quote.

Quote declined at 18/07/2025 09:23

- Decline - Large claim smoother invalid value: 0
- Decline - Vehicle\_NoOfVehicles not input
- Decline - Vehicle\_NoOfVehicles not input

[Back](#) [Save & exit Quote](#)

If referred:

Quote reference: FP0010923.1 £268.80

QUOTE POLICYHOLDER VEHICLES DRIVERS CLAIMS EXPERIENCE PREMIUM

This Farmers Plan quote is currently locked to ERS Underwriting. Refresh the page or contact ERS Underwriting if you need to make changes.

Gross Premium Including Tax  
**£268.80**

Net £210.00  
IPT £28.80  
Commission @ 12.5% £30.00  
Total £268.80

QUOTE VALID FOR 30 DAYS

**Farmers Plan Quote**

Quote Reference: FP0010923.1

Cover Period Start Date: 25th July 2025

Cover Period Start Time: 00:00

Renewal Date: 25th July 2026

Agency number: 69010 - ITL LIAISON TEST 10

View

If ERS are within the ICE record and locking the policy the Broker will receive a message as per the above with the '**lock**' symbol. You won't be able to save anything and only have the option to '**exit quote**':



LOCK This Farmers Plan Quote is currently locked to ERS Underwriting. Refresh the page or contact ERS Underwriting if you need to make changes.

**This Quote has been referred to our underwriting department**

One of our specialist underwriters will be in touch with you shortly.

[Back](#) [Exit Quote X](#)

Only 'View' buttons will be shown if the policy is locked but if the policy is not locked you will see edit buttons.

If the policy is not locked it will look like the below....

Quote reference: FP0010923.1 £268.80 ≡

QUOTE POLICYHOLDER VEHICLES DRIVERS CLAIMS EXPERIENCE PREMIUM 6

Gross Premium Including Tax **£268.80**

🕒 QUOTE VALID FOR 30 DAYS

Net	£210.00
IPT	£28.80
Commission @ 12.5%	£30.00
Total	£268.80

[BUY NOW](#)
  
[REFER TO ERS](#)

[PRINT 🖨️](#)
|
[UPLOAD 📁](#)

**Farmers Plan Quote** Edit ✎

Quote Reference: **FP0010923.1**

Cover Period Start Date: **25th July 2025**

Cover Period Start Time: **00:00**

Renewal Date: **25th July 2026**

Agency number: **69010 - ITL LIAISON TEST 10**

Cover: **Comprehensive**

Premium is displayed at the top left.

The middle of the screen will show a summary.

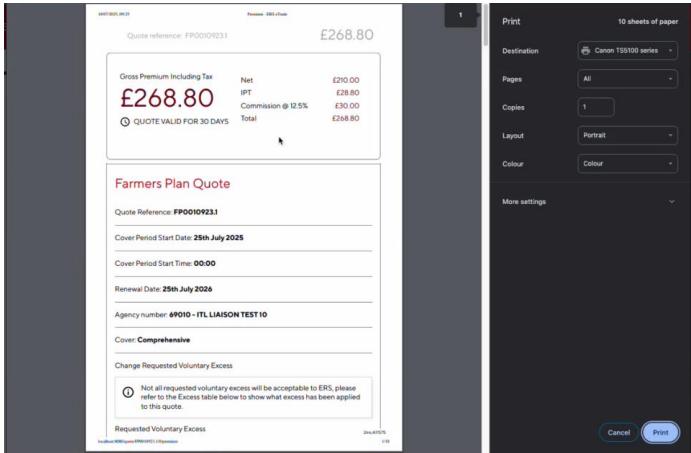
Top right are the key actions for the broker

- **Buy now**
- **Refer to ERS**

## 2.2.6 Print

Print preview options to print out the details of the quote





## 2.2.7 Upload

New accessible upload document. There is a size limit –upload limit of 50mb.... this is also line with both the ICE Policy and Claims Casefiles

### Upload documents

You can upload any documents that will support this submission here. For example - CCE, claim free driving letter or claims list.

Please note that once these documents are submitted, they cannot be removed without contacting ERS eTrade .

Add files or drag and drop.
Add files U

Cancel
Upload

NOTE - No functionality to download in quote, only in a policy. Can print, save to PDF. Download is for MTA, renewal & new business as documents are in ICE back office.

## 2.2.8 Voluntary excess

Voluntary excess field is within the summary and is editable:



**Change Requested Voluntary Excess**

Not all requested voluntary excess will be acceptable to ERS, please refer to the Excess table below to show what excess has been applied to this quote.

Please select ...

£0  
£50  
£100  
£150  
**£200**  
£250  
£300  
£350  
£400  
£450  
£500

ble excesses.

If the amount is changed the system will prompt you

Cover: Comprehensive

Change Requested Voluntary Excess

Not all requested voluntary excess will be acceptable to ERS, please refer to the Excess table below to show what excess has been applied to this quote.

Requested Voluntary Excess

£250

**Unsaved Changes**

Your changes will be discarded. Continue?

**No** **Yes**

This will force a re-rate and will show a new price

## 2.3 Locked quotes

If someone in ERS is in the ICE quote it will give a warning.

The buttons are locked down and no option to buy now or refer etc...

If it has been referred it will display the time and date it was referred:

QUOTE  POLICYHOLDER  VEHICLES  DRIVERS  CLAIMS EXPERIENCE  PREMIUM 

 This Farmers insurance quote was referred to ERS on 22/05/2025 at 10:33 and is locked to further changes. **New Quote Version**

**This Quote has been referred to our underwriting department.**

One of our specialist underwriters will be in touch with you shortly. **Update Referral**



Edit buttons have been changed to 'view' only:

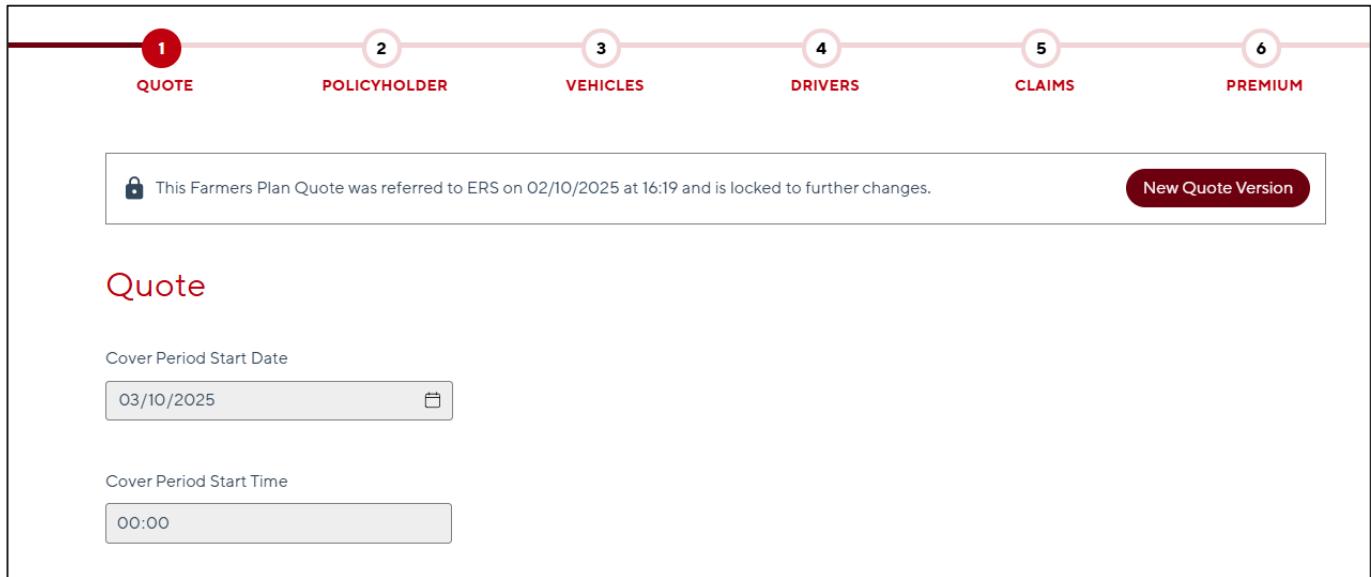


Farmers Quote

Quote Reference: FP0007535.1

**View** 

If you go into the quote the banner message is still there and details are not editable. There is an option to do a '**New Quote Version**':



1 QUOTE      2 POLICYHOLDER      3 VEHICLES      4 DRIVERS      5 CLAIMS      6 PREMIUM

 This Farmers Plan Quote was referred to ERS on 02/10/2025 at 16:19 and is locked to further changes.

**New Quote Version**

### Quote

Cover Period Start Date  
03/10/2025 

Cover Period Start Time  
00:00

There are no save options, only exit quote or continue



Cover

Comprehensive 

**Exit Quote** **Continue >**



## 2.4 New Quote version

It will copy all details to new quote reference and take them into the new version. You will receive the below:

If you click 'yes' it will take you to the first page of the quote journey and the quote number will be replicated but will have .2 at the end for version 2

The quote is still locked down and cannot be amended as it is already with an UW. However you can update the referral and add in any additional information that relates to the new version:



## Create referral



Please provide any additional information relevant to this risk in the box below. This will be referred to our underwriters for review.

What is the target premium of this referral?

Notes to add to the referral

Cancel

Refer

## 2.5 Buy now

Gross Premium Including Tax	Net	IPT	Commission @ 12.5%	Total
<b>£123.60</b>	£103.66	£5.13	£14.81	£123.60

QUOTE VALID FOR 30 DAYS

BUY NOW

REFER TO ERS

PRINT

UPLOAD

Farmers Plan Quote

Quote Reference: FP0010920.1

Cover Period Start Date: 17th July 2025

Cover Period Start Time: 00:01

Renewal Date: 17th July 2026

Agency number: 69010 - ITL LIAISON TEST 10

Cover: Comprehensive

Edit

Click buy now and the below will appear



Gross Premium Including Tax	Net	£103.66	BUY NOW
£123.60	IPT	£5.12	REFER TO ERS
QUOTE VALID FOR 30 DAYS		PRINT  UPLOAD 	
<p><b>Buy Now</b></p> <p>The start date and time of this policy will be 17/07/2025 at 00:01</p> <p>Your Broker account will be charged £123.60.</p> <p>Are you sure you want to purchase this Policy?</p> <p><b>No</b> <b>Yes</b></p>			
Cover Period Start Date: <b>17th July 2025</b>			

The Policy summary page:

**Farmers Plan**

 This policy is active from 00:00 on Friday 3rd October 2025

 This transaction is ACCEPTED. View all details [here](#).

Policy reference: **50952962.0.1**

Start date: **03/10/2025**

Renewal date: **03/10/2026**

Policyholder: **test KAB**

Vehicle 1 details: **BG71CGX HYUNDAI IONIQ Premium**

[Create MTA](#)

[Cancel Policy](#)

NOTE - Endorsements and excesses will be automatically applied to the policy.

Documents will be displayed within this screen:



## Documents

 Documents can take a little time to generate. Please refresh the page in a moment, or [contact us](#) if you continue to see no documents.

## Policy lifecycle

 Select any transaction below to view more details and documents.

 **New Business**  
50952962.01

**Accepted**

Starts Tomorrow at 00:00

[Return to home page](#)

NOTE - Date and time in the past - New functionality introduced that if date/time was backdated it will auto default to date and time it was accepted.

Also, you can click 'here' to take you into the accepted policy transaction:

Policy reference: 0000493

### Farmers Plan

 This transaction is ACCEPTED. View all details [here](#).

Policy reference: **0000493.0.1**

Start date: **18/07/2025**

Renewal date: **18/07/2026**

Policyholder: **Arun's Farm**

Vehicle 1 details: **LF02VWP Mini Cooper**

### 2.5.1 Policies in Jersey/Guernsey

If the policy is based in Jersey or Guernsey you will be required to phone or email the Agriculture Underwriting team once you have taken up the policy in order for them to manually issue a WID (Windscreen Insurance Disc). This is required by law and proves the Policyholder has a valid Insurance policy in place.



## 2.6 Referrals to ERS Underwriting

### Forced referrals

eTrade has the functionality to automatically refer some risks, as well as giving brokers the option to force refer if you'd like further review of a quotation.

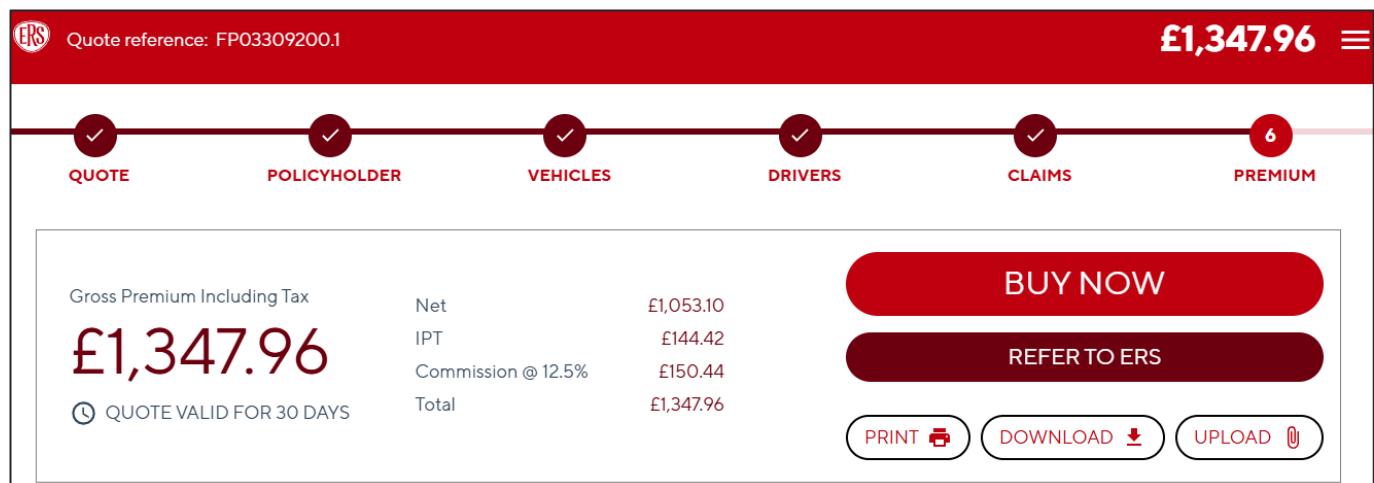
Only one or the other of the below boxes need to be completed, they are not both mandatory. ie if you have target premium you don't have to enter notes or if you are referring with notes and no target premium then it would allow this.

If alternative premium, provide details of where this quote is from and any relevant information for the Underwriter to consider.

If not an alternative premium, enter any information that provides any relevant information to the risk to help an Underwriter review/price.

Please enter a contact name, telephone number and/or email address within the referral so we can contact you directly regarding the referral and provide an update.

Click refer to ERS



ERS Quote reference: FP03309200.1 **£1,347.96** 

QUOTE  POLICYHOLDER  VEHICLES  DRIVERS  CLAIMS  PREMIUM 

Gross Premium Including Tax	Net	£1,053.10
<b>£1,347.96</b>	IPT	£144.42
 QUOTE VALID FOR 30 DAYS	Commission @ 12.5%	£150.44
	Total	<b>£1,347.96</b>

**BUY NOW** **REFER TO ERS**

**PRINT**  **DOWNLOAD**  **UPLOAD** 



## Create referral

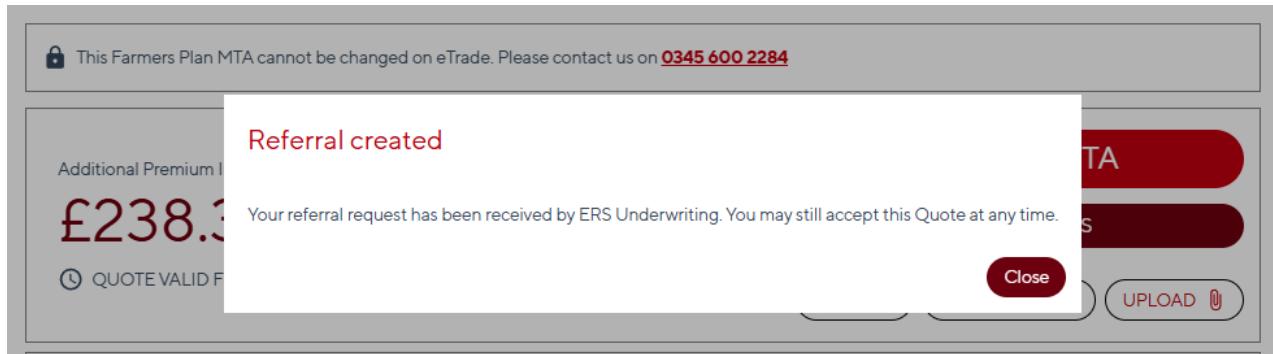
Please provide any additional information relevant to this risk in the box below. This will be referred to our underwriters for review.

What is the target premium of this referral?

Notes to add to the referral

Cancel

Refer



## 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.

ERS Underwriting will receive a task to notify them, they will review, if acceptable you will receive a quote pack via email. If not accepted you will receive a No Quote email.



 This Farmers Plan Quote was referred to ERS on 30/09/2025 at 15:56 and is locked to further changes.

New Quote Version

## This Quote has been referred to our underwriting department

One of our specialist underwriters will be in touch with you shortly.

Update Referral

Back

Exit Quote 

## 2.7 Mid term adjustments

- Create MTA

### Farmers Plan

 [View](#) your accepted New Business 50953208.0.1

Policy reference: **50953208.0.1**

Start date: **09/10/2025**

Renewal date: **09/10/2026**

Policyholder: **kab test**

Vehicle 1 details: **BG71CGX HYUNDAI COUPE F2 EVOLUTION AUTO**

[Create MTA](#)

[Cancel Policy](#)

### Documents

 [New Business](#)  
548.1kb

09/10/2025  
17:02

- Make changes – Select the reason from the drop down and select the start date and time

**Create MTA**

Policy Duration: 09/10/2025 to 08/10/2026

Reason

MTA Effective Start Date

MTA Effective Start Time

**Close** **Create MTA**

This will make the policy editable.

Go to the relevant breadcrumb trail header and make the amendments ie address amendment within the Policyholder section (2)

Policy reference: 50953208

QUOTE **2** POLICYHOLDER **3** VEHICLES **4** DRIVERS **5** CLAIMS **6** PREMIUM

**Policyholder**

Type of Policyholder

Organisation

Au Vodka, Unit C P1, Crucible Park, Central Business Park, Swansea Vale, Swansea, SA7 0AR

Change address

Is Correspondence Address Different?

Yes  No

**Company Details**

Company Name/Organisation Name

kab test

- Ensure you save the changes 'Save & Continue'

**< Back** **Save & exit** **Save & continue >**

- Click on the premium section (6)
- If referred ERS will review

This Quote has been referred to our underwriting department

One of our specialist underwriters will be in touch with you shortly. [Update Referral](#)

- If no referral or the UW has already authorised on ICE you can either 'accept the MTA' or 'Refer to ERS'

Additional Premium Including Tax  
**£142.70**

QUOTE VALID FOR 0 DAY

Net	£742.40
IPT	£101.82
Commission @ 12.5%	£106.06
Total	£950.28

**ACCEPT MTA**

**REFER TO ERS**

[PRINT](#) [DOWNLOAD](#) [UPLOAD](#)

If you accept the MTA you will receive a warning message:

Additional Premium Including Tax  
**£142.70**

QUOTE VALID FOR 0 DAY

Net	£742.40
IPT	£101.82
Commission @ 12.5%	£106.06
Total	£950.28

**ACCEPT MTA**

**REFER TO ERS**

[PRINT](#) [DOWNLOAD](#) [UPLOAD](#)

**Farmers Plan Quote**

Transaction Reference: **50953208.0.3**

Cover Period Start Date: **15th October 2025**

Cover Period Start Time: **00:00**

Renewal Date: **9th October 2026**

**Buy Now**

The start date and time of this MTA will be 15/10/2025 at 00:00  
Your Broker account will be charged £142.70.  
Are you sure you want to purchase this MTA?

**No** **Yes** **Edit**

If you select 'Yes' it will confirm the adjustment has been accepted and documents can be viewed in the 'Policy lifecycle' section:

## Farmers Plan

 This policy is active from 00:00 on Wednesday 15th October 2025

 [View](#) your accepted Mid Term Adjustment 50953208.0.3

Policy reference: **50953208.0.3**

Start date: **15/10/2025**

Renewal date: **09/10/2026**

Policyholder: **kab test**

Vehicle 1 details: **BG71CGX HYUNDAI COUPE F2 EVOLUTION AUTO**

[Create MTA](#)

[Cancel Policy](#)

## Documents

 Documents can take a little time to generate. Please refresh the page in a moment, or [contact us](#) if you continue to see no documents.

## Policy lifecycle

 Select any transaction below to view more details and documents.

 [Mid Term Adjustment](#)  
50953208.0.3

**Accepted**

Starts Tomorrow at 00:00

The green arrow icon confirms the transaction has been accepted but waiting to start and the green tick confirms its already active

 [Mid Term Adjustment](#)  
50953208.0.3

**Accepted**

Starts Tomorrow at 00:00

 [New Business](#)  
50953208.0.1

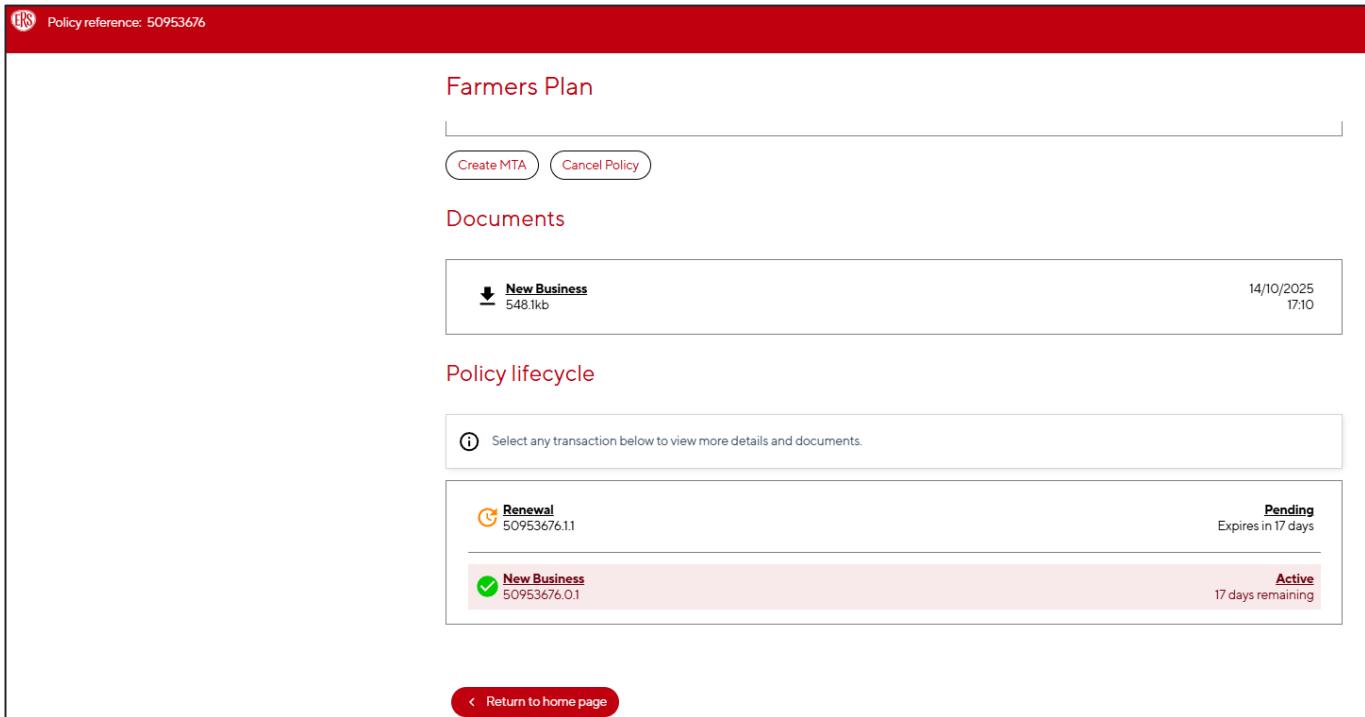
**Active**

until 23:59



## 2.8 Renewal acceptance

Invitations will be processed by ERS Underwriting in the usual way, with documents being emailed directly to the broker.



The screenshot shows the 'Farmers Plan' section of the eTrade 2.0 Broker External Guide. At the top, there are 'Create MTA' and 'Cancel Policy' buttons. Below that is a 'Documents' section with a 'New Business' file (548.1kb). The 'Policy lifecycle' section shows two transactions: a 'Renewal' transaction (50953676.1.1) marked as 'Pending' with 'Expires in 17 days' and a 'New Business' transaction (50953676.0.1) marked as 'Active' with '17 days remaining'. At the bottom is a 'Return to home page' button.

The renewal invite screen shown when brokers select the Renewal Invitation transaction.

The yellow arrow icon confirms it is pending.

### Managing Renewals

The available options are:

- **Accept Renewal:** to confirm the customer's intention to accept the terms we've offered without any amendments. The renewal will be instantly accepted.
- **Refer to ERS:** to let us know of a cheaper premium offered by another insurer (as well as the option to add notes). The renewal will stay in invited status with a new workgroup task created for manual review by Underwriting.
- **Edit Renewal:** to alter the terms (e.g. by adding vehicles, removing drivers, etc.) and requesting a new renewal invitation. A new pending renewal invitation transaction will be created, with a new workgroup task created for review by

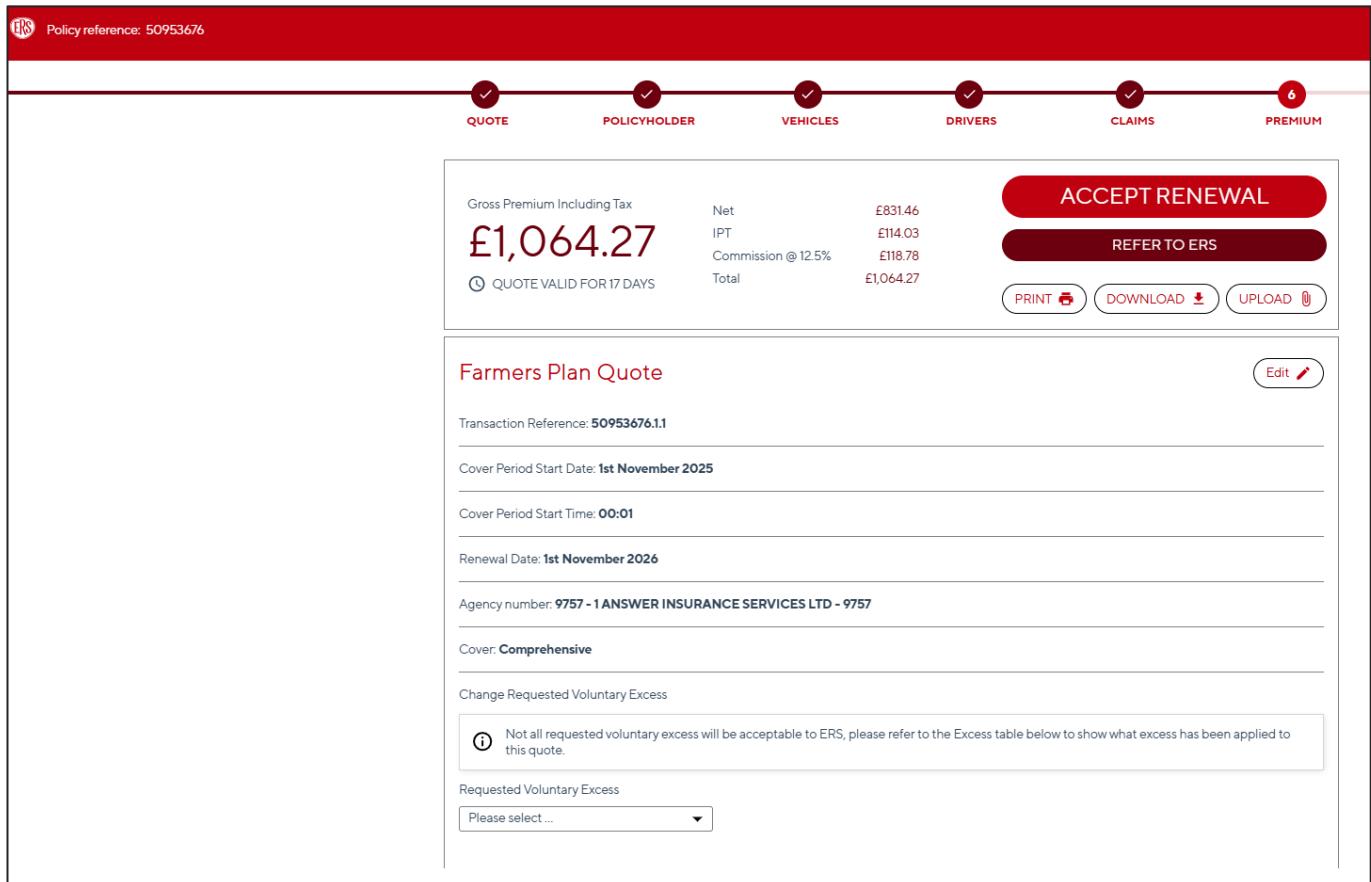
Underwriting. The previous invitation will be superseded.

## Farmers Plan

 Your policy will expire in 17 days. You need to [review your renewal](#), and accept or cancel it.

 [Edit](#) your pending Renewal 50953676.11

Accept or refer is also at the very bottom of this screen too



Policy reference: 50953676

QUOTE      POLICYHOLDER      VEHICLES      DRIVERS      CLAIMS      PREMIUM

Gross Premium Including Tax		Net	£831.46	ACCEPT RENEWAL	
<b>£1,064.27</b>		IPT	£114.03	REFER TO ERS	
<small>QUOTE VALID FOR 17 DAYS</small>		Commission @ 12.5%	£118.78	<a href="#">PRINT</a>	<a href="#">DOWNLOAD</a>
		Total	<b>£1,064.27</b>	<a href="#">UPLOAD</a>	

**Farmers Plan Quote** [Edit](#)

Transaction Reference: **50953676.11**

Cover Period Start Date: **1st November 2025**

Cover Period Start Time: **00:01**

Renewal Date: **1st November 2026**

Agency number: **9757 - 1 ANSWER INSURANCE SERVICES LTD - 9757**

Cover: **Comprehensive**

Change Requested Voluntary Excess

ⓘ Not all requested voluntary excess will be acceptable to ERS, please refer to the Excess table below to show what excess has been applied to this quote.

Requested Voluntary Excess

Please select ...

If neither of the above options are processed, the policy will automatically lapse 3 days after expiry of the previous term.

## 2.9 Renewal decline

If ERS are unable to offer a rate for an upcoming renewal you will see the below via eTrade (as well as receiving the usual renewal documents to your agency email address).

The No Quote will show both in the transaction list when searching for the policy, and on the premium page within the policy's renewal screen.



 <b>Renewal</b> 50468399.1.1	<b>No Quote</b>
 <b>New Business</b> 50468399	<b>Active</b> On cover for 17 days

**Gross Premium**  
£1,742.60

## 2.10 Endorsements and Excesses

Endorsements and excesses will automatically be added by eTrade. This applies to new business quotes, MTAs, renewal invites and renewal acceptances. You cannot modify endorsements under any circumstances.

Brokers cannot modify compulsory excesses but can influence the premium by entering a voluntary excess on the final screen which will trigger a rerate.

Endorsements and excesses are carried forward from previous transactions where appropriate. System endorsements are reapplied based on the latest rating response; user endorsements are retained unless removed or overridden.

## 3 Further support

If you are having any technical issues, please report to ERS Service Desk : [Email servicedesk@ers.com](mailto:servicedesk@ers.com)

If eTrade is down, please revert to manual reporting to the Agriculture Underwriting Operations team.

ERS Underwriting Telephone Numbers: Agriculture 0345 600 2284.



## 4 Version History

Version #	Updates	Name	Date
1.0	Document created, awaiting comments/sign off	Kimberley Breach	17/06/25
2.0	Training document completed	Kimberley Breach	09/12/25

