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.



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 Search Policies Find Existing Quotes & Policies					
Search Criteria					
Quote / Policy Number	Client Reference				
Registration Number	Policyholder Surname				
Company Name	Postcode				



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			
Taxi	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.

New Business Accepted On cover in 12 hours 48 minutes for 364 Gross Premium £120.43	50711072 Enthusiast AC11		1 Transaction
	50711072	On cover in 12 hours	mium
× 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

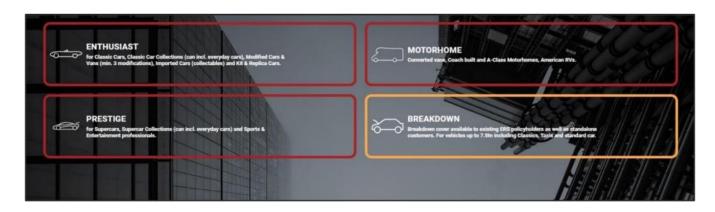
Select a product class from the displayed screen.

• 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 Suitable for: • Classic Cars & Classic Car Collections • Modified Cars & Vans • Motorhomes • Supercars & Supercar Collections	Agriculture Suitable for: • Horsebox
Commercial Motor Suitable for: • Taxi • Minibus • Coach & Bus	Breakdown 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).

• 0	Click the <mark>F</mark>	Policyholder	button	(bottom	right of	the page).
-----	--------------------------	--------------	--------	---------	----------	------------

Enthusiast			_
Enthusiast 25/05/2022 00:01 > 12 Months	Quote		
Policyholder	Cover Period	Agency / Reference	
🛞 Vehicles	Date 25/05/2022	Agency Number	
Drivers	Time 00:01	Your Reference	
£ Premium Not calculated	Duration 12 Months		
Exit Quote			



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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.

	Enthusiast	t - Policyholder 200193901.1			
	Enthusiast 26/05/2022 00:01 12 Months	Policyholder			
	Policyholder >	About the Policyholder	Address	Other Details	
®) 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	
	Premium Not calculated	First Name Chris Middle Name / Initials Surname Packett Gender Male Date of Birth 21/01/1986	Town Leicester Postcode LE3 ISL	Vehicle Owners Club Yes	
\	Exit Quote	< START			VEHICLE

• Click the Add Vehicle button.



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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.

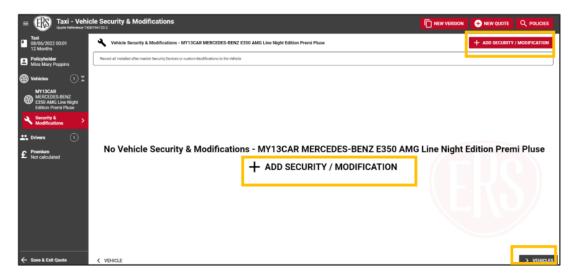
E Taxi - Vehicle Quote Reference TX00194123.2							
R.	Taxi OB/06/2022 00:01 Wehicle Details - MY13CAR MERCEDES-BENZ E350 AMG Line Night Edition Premium Plus 12 Months Control of the second se						
	Policyholder Miss Mary Poppins						
8	Vehicles 1	Vehicle Details	Manual Entry Unverified	Usage	Additional Details		
Ģ	MY13CAR MERCEDES-BENZ E350 AMG Line Night >	Cover Comprehensive	Registration Number MY13CAR	Driving Restriction Insured Only	Overnight Postcode LE3 1SL		
9	Edition Premium Plus	Make MERCEDES-BENZ	Model E350 AMG Line Night Edition Premium	Use Private Hire	Owner or Keeper Proposer/Policyholder		
3	Security & Modifications	Cubic Capacity	Doesn't have to match an item in the list E350 AMG Line Night Edition Premium Plus Petrol Automatic 1991cc 2d 2016-	Annual Mileage 30000	Breakdown Cover Required		
*	Drivers 1	Transmission	2020 E350 AMG Line Night Edition Premium		Protected NCB required Yes		
£	Premium Not calculated	Seats 5 D	Plus Petrol Automatic 1991cc 2d 2016- 2020 2018		Camera Fitted No		



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.

= Enthusias	t - Vehicles	
Enthusiast 26/05/2022 00:01 12 Months	I Vehicles	+ ADD VEHICLE
Policyholder Mr Chris Packett	Record the details of each Vehicle you want to be covered by the Policy.	
Wehicles 1 ∨ Image: List > MYIOCAR MERCEDES-BENZ 420 EXALTO	MYTOLAR MERCEDES-BENZ 420 SL AUTO (1967) £7,000 Print, Automatic 2 ares: Applic and Origo, 1/96 cubic separatory cubic cubic and and a second provide a second a s	Social, Domestic And Pleasane During motion (Bangel 13 15), Overaged 13 15), Purchased (0)(01/2019
Lt Drivers () £ Premium Not calculated		
← 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 top- right 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
- o Non-Motor Convictions
- o Claims
- o Medical Conditions
- o Vehicle Assignment

Complete all fields and navigate through the screens.

= ERS 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 S		
🗶 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	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					



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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.

= ERS Enthusiast	- Driver Motor Convictions	Q POLICIES
Enthusiast 04/01/2023 00:01 > 12 Months	Oriver Motor Convictions - Miss Linda Duff	
Policyholder Miss Linda Duff	It is vital that all Driver Convictions are recorded. If you provide false 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.	
Wehicles (1)		
🗶 Drivers 🛛 🗎 🗶	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?	
Linda Duff 07/02/1995		
608 Motor Convictions >		
Con Non-Motor Convictions		
(!) 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)

= Enthusiast -	- 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.				
Wethicles (1)	Drives all Vehicles					
🚉 Drivers 💿 🗶	🗸 Main	MERCEDES-BENZ	420 SL AUTO	2012	81EB	
Chris Packett 21/01/1986						
Convictions						
() Claims						
Medical Conditions						
=+ Vehicle 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

Enthusiast - Premium Quote Reference CO00193901.1		
Contraction of the second seco		
Policyholder Mr Chris Packett		
E Vehicles		
Crivers (1)		The
£ Premium >		
	Calculating Premiu	ım



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).

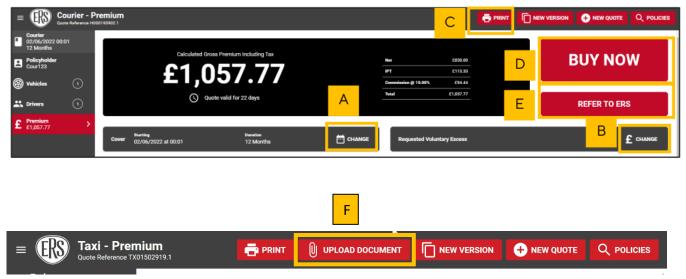
c) You can "print" the quote information or print to PDF. This can only be done before the quote has been accepted.

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.

f) NEW - To upload a document click on the upload document button.



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.

	Taxi 01/09/2021 00:01 12 Months	
Ľ	Policyholder Miss Test Driver	We cannot calculate a Premium due to the decline reasons below.
8	Vehicles 1	Click an item below to go to the page relating to each Decline. Luke Duff 1001
*	Drivers 2	O1/01/1995 Occupation Driver: Mr Luke Duff (R9)
£	Premium >	

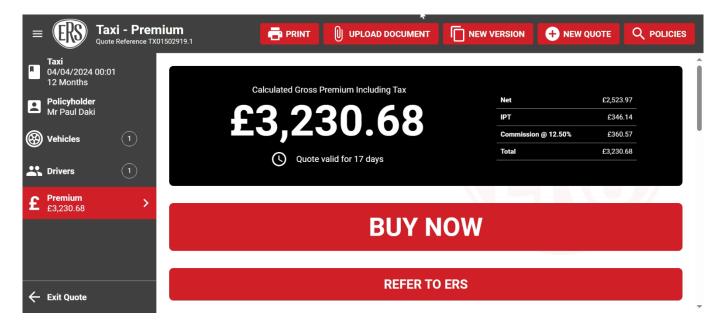


Guidance

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.



Once you click on refer to ERS:



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≡		(i - Prer Reference T)		PRINT UPLOAD DOCUMENT		W VERSION		Q POLICIES
	Taxi 04/04/2024 00:01 12 Months		C	Create Referral				Î
8	Policyholder Mr Paul Daki		Ľ.	Please provide any additional information relevant to this risk in the box below. This		Net IPT	£2,52 £34	
8	Vehicles			will be referred to our underwriters for review.		Commissio	n@12.50% £36	
*	Drivers			Target Premium				
£	Premium £3,230.68	>		Notes				
				X CANCEL	ER			
←	Exit Quote			REFER TO	ERS			

Here you will have the option to update the target premium and add in notes before referring to an ERS underwriter.

=	ERS	Taxi - Pi Quote Reference					ſ) NEW VI	ERSION		Q	POLICIES
	Taxi 04/04/2024 12 Months	00:01		C.	Create Re	ferral						Î
8	Policyholder Mr Paul Daki			Ľ,		ide any additional information this risk in the box below. This			Net IPT	£2,52	23.97	
8	Vehicles			E,		red to our underwriters for	2		Commission Total	@ 12.50% £3(£3,23	50.57 30.68	U
*	Drivers				Target Premiu £3,000.00	m						
£	Premium £3,230.68		>		Notes abd Multi-line text							
					X CANCEL	V REF	ER	N				
←	Exit Quote					REFER TO	ER	S				

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.



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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.

We have enhanced our quote referral logic, making it easier for you to adjust start dates without causing a risk to re-refer. The system now automatically re-authorises referrals where the inception time or date is changed within the quote guarantee period, displaying the updated rate on screen for quick and easy reference. If any other risk information is amended the risk will re-refer.

= Courier - P		🖶 PRINT	
Courier 02/06/2022 00:01 12 Months			
Policyholder Cour123	Calculated Gross Premium Including Tax	Net £850.00	BUY NOW
	£1,057.77	IPT £113.33	
🛞 Vehicles 🛛 🕦		Commission @ 10.00% £94.44	
🚉 Drivers 🕦	O Quote valid for 22 days	Total £1,057.77	REFER TO ERS
£ Premium >			
E1,057.77	Sturting Duration Cover 02/06/2022 at 00:01 12 Months CHANGE	Requested Voluntary Excess	E0.00 £ 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



	600	Starling 08/06/2022 at 00:01		Paration 364 days, ends on 07/06/2023	at 23:59	
Transactions Prosent, Post & (1) Future Chines () In the Restme of (6)	Endor	to your Policy booklet for other applicable excesse sements difficial endorsements applied to this Policy	,			- KX)
Create an MTA	8	MERCEDES-BENZ PNCB Applied PNCB Allowed	E350 AMG Line Night Edition Premium Plus	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		The't Excess		60.00	£350.00	£350.00
		Windscreen Approved		£0.00	£75.00	£75.00

Complete the pop-up box

- 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)
- 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	
L1,00			Commission @ 10.00%	£147.45	
C On cover in	To create a temporary MTA, please contact ERS on C [ERS To Configure]		Total	£1,651.48	
Ŭ					
	Policy Duration 08/06/2022 to 07/06/2023				
Starting Cover 08/06/2022 at 00:01	Reason Additional driver	07/06/2023 at 23:59			
	MTA Effective Start Date				
Policy	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	X CLOSE > CREATE MTA				

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 - Policyholder						
٦	Taxi 29/06/2022 00:01 343 days	Policyholder					
	Policyholder >	About the Policyholder	Address	Other Details			
Ø	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.

Taxi - Vehi Policy Reference 507					Mid-Term Adjustment Transaction Reference 50711115.0.3	Q POLICIES
Taxi 29/06/2022 00:01 343 days	Wehicle Details - MY13CAR MERC	EDES-BENZ E350 AMG Line Night Edition Pre	emium Plus			🖍 AMEND
Policyholder Miss Mary Poppins	Vehicle Details	Vehicle Verified ABI 32133684	Usage	Additional Details		
Vehicles 🕕 🗘	Cover Comprehensive	Registration Number MY13CAR	Driving Restriction Insured Only	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	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 Claima Bonus Years 5 years	Ð
E350 AMG Line Night > Edition Premium Plus	Transmission Automatic	Body Saloon		Protected NCB required Yes	Public Liability Required No	
Drivers 1	Seats 5 D	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						
Claims In the lifetime of O the Policy						
Create an MTA						
Cancel Policy						
- Exit Policy	VEHICLES		🖹 REMOVE 📝 AMEND		> SECURITY	& MODIFICATIO

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.
- 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



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	C Mid-Term Adjustment - Expiring	
Taxi 29/06/2022 00:01 343 days	W Vehicles	+ ADD VEHICLE	I
Policyholder Miss Mary Poppins	Record the details of each Vehicle you want to be covered by the Policy.)
 Wehicles (1) ✓ I≡ List > 	MY13CAR MERCEDES-BENZ E350 AMO Line Night Edition Premium Plus (2018) £15,000 Saloor, Perci Automatic. 3 exets. Night Hand Dine, 1991 cubic capacity comprehensive. No Breakdown Cover Required. NCB 3 years (Protected), 30000 miles PA	Private Hite Driving reantotion Insued Only Overnight location Parked Only (kill 114 Purchased 01/06/2019	i
MY13CAR MERCEDES BENZ Edition Premium Plus Drivers (1)	All Drivers		

Click the Drivers link to access the list of vehicles.

4.3 Updating Drivers Details (MTA)

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 Miss Mary Poppins	>	About the Policyholder	Address	Other Details
🛞 Vehicles 🤇	ŀ	Policyholder Type Individual	Line 1 198 Hand Avenue	Is this an existing ERS Policy? No
🚉 Drivers 🤇	1)~	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.

E Taxi - Drive		Mid-Term Adjustment - Expiri	
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.]
Yehicles 1	Miss Mary Poppins No CCJ, Canoelled / Voided Insurance, Insurance Refused, Motor Convictions, Non-Motor Convictions, Claims or Medical Conditions	Proposer, UK Resident	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 Vahicles	Occupation Taxi Driver, Employed, Full Time	
7ू≣ List >			
Mary Poppins 07/02/1986			

4.3.2 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 - Drive		C Mid-Term Adjustment - Expirin	
Taxi 29/06/2022 00:01 343 days	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
🕂 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	1
i≣ List >			
Mary Poppins 07/02/1986			

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

• Includeorexcludedriversbyclickingeachvehicle(agreentickwillappeartotheleftofeach vehicle the driver is assigned to). Set the driving frequency per vehicle using the dropdown box.



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.

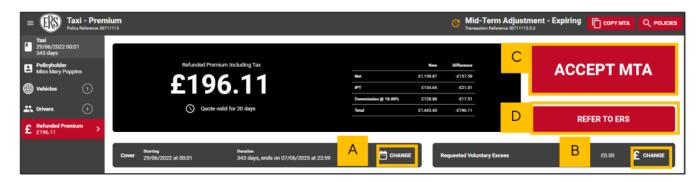
b) To increase the voluntary excess, click the Change option next to the Requested Voluntary Excess box. Adjust the slider to change to the desired amount.

(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



4.4.2 MTA Declines

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



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• 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.



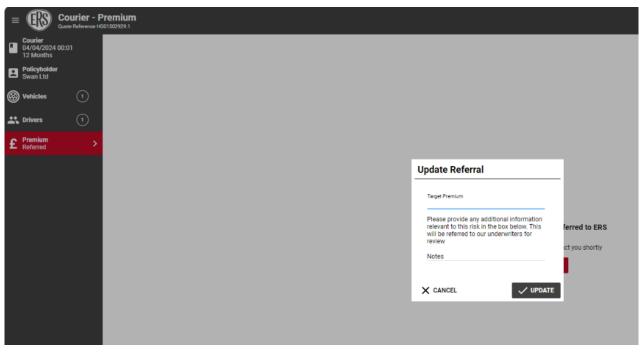
Once you click on refer to ERS:



i

≡		(i - Prer			UPLOAD DOCUMENT		VERSION		C	Q POLICIES
	Taxi 04/04/2024 00:01 12 Months	1	C	Create Referra	al					i
2	Policyholder Mr Paul Daki		ר בי י		lease provide any additional information elevant to this risk in the box below. This		Net IPT		523.97 346.14	
8	Vehicles				our underwriters for		Commissio Total	,	360.57 230.68	
*	Drivers			Target Premium						
£	Premium £3,230.68	>		Notes						
				X CANCEL	V REF	FER I				
←	Exit Quote				REFER TO	ERS				

Here you will have the option to update the target premium and add in notes before referring to an ERS underwriter.



You can also update the referral.

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 Adjuste Transaction Reference 50711154	ment - Expiring COPY MTA Q POLICIES
Specialist Commercial Vehicle 23/06/2022 00:01 351 days	Additional Premium Including Tax	New Ofference	АССЕРТ МТА
Salt Ltd	020 60	Net £1,433.75 £30.06	ACCEPTIVITA
	£39.60	IPT £202.41 £4.24	
Se vehicles		Commission @ 15.00% £253.02 £5.30	
🚜 Drivers 💿	Quote valid for 13 days	Total £1,889.18 £39.60	
£ Additional Premium >			REFER TO ERS
	Starting Duration Cover 23/06/2022 at 00:01 351 days, ends on 09/06/2023 at 23:59	CHANGE Requested Voluntary Excess	20.00 £ 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	6	50556521 Taxi 69860		5 Transect	ctions	Showing 1 metching resu	
50556521 Tabi Tabi				Gross Premium	PE61SX0		
	G	Renewal 50556521.2.1	Invited Expires in 28 days	£1,008.00			
	•	Mid-Term Adjustment 50556521.1.5	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 and are available for download from the eTrade platform.



Select the document and it will start downloading. From here you can save the pdf file and print. Here you can see the download has happened once selecting the document.

Taxi - Premi Policy Reference 5080	ium ⁹¹⁴³			RENEWAL_ACCEPT_ACCEPTANCE_28832	189 (1).pdf Q POLICIES
ci 104/2024 00:01 1 days	Policy			See more	
cyholder Wilfred Bos	Excesses Refer to your Policy booklet for other applicable excesses		_		
icles (1)	Endorsements No additional endorsements applied to this Policy				
ers (1)	Vehicles				
mium >	MERCEDES-BENZ PNCB Applied PNCB Allowed	S 350 D L AMG LINE EXECUTIVE A	2016 EN66	Implied prote	tremium £2,000.00 soted no claims bonus price £77.21
	Excess		Voluntary	Compulsory	Total
mation 9145.1.2	Accidental Damage Fire Excess		£0.00 £0.00	£500.00 £500.00	£500.00 £500.00
	Theft Excess		£0.00	£500.00	£500.00
	Windscreen Approved		£0.00	£75.00	£75.00
	Windscreen Repair		£0.00		
	Windscreen Unapproved		£0.00	£10.00 £125.00	£10.00 £125.00
	Windscreen Unapproved Endorsements 	etted no claim 488 Public liability estension	£0.00		
	Windscreen Unapproved Endorsements 001 Demage, fine and theft 500 312 box	ested no cleim 488 Public lability extension 488 (£5%)	£0.00	£125.00	
	Windscreen Unapproved Endorsements 	ested no claim 488 Public liability extension 488 (ESM)	£0.00	£125.00	
	Windscreen Unapproved Endorsements 001 Demage, fine and theft 500 312 box	ested no claim 2.01 Public labelity extension at (55m)	£0.00	£125.00	
	Windscreen Unaproved Endorsements 01 Demage, fire and theft 500 312 Proto encess Main Driver Mr Wilfred Bos	eted ro dam all Public Jubity edwardon d 25mil	£0.00	£125.00	
	Windscreen Unapproved Endocesements 0: Decrease, fire and theft 500 312 Proto encess Main Driver Mr Wittred Bos Endocesements	eted no delm all Public software on all Subity educion a	£0.00	£125.00	
	Windsoren Deprived Endorsements 001 Demage fire and Heft 500 312 Prov born ▲ Mail Default 500 312 Prov born ■ Address-starts applied to this Driver Mail Driver Mail Driver	eted no delm ₄₈₀ Public solution a <u>650</u> y	£0.00	£125.00	
	Windowser Uragowel Colorane C	ened no daim all Auto babity exercision ar	£0.00	£125.00	
	Withdorrent Unagonium Dobrements 500 312 Prof. Main Driver Mr Withred Bos Experiments Experiments Experiments Driver Main Driver Box Experiments Experiments Driver Main Bos Experiments Experiments	eted re claim all Public scheralon a contraction and a contraction	£0.00	£125.00	
nt,Past& (2)	Windower Uragowel Coloranee Colorae	eted re claim all Public bolity edealon d	£0.00	£125.00	
nt, Past& (2) 9 	Windower Ungowed Colorance 01 Grand Set 02 Grand Set Main Driver M Withed Bos Environments Na additional endorsements applied to this Driver	a ¹³³ (37)	£0.00	£125.00	
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nt,Past& (2) e ma	Withdorvent Upagement Decision 01 Decision 20 Decision 20 Main Driver Mt Withred Box Extension 20 Main Driver Mt Withred Box 20 Main Driver Mt Withred Box 20 Main Driver Mt Withred Box 20 Main Driver as applied to this Driver 20 Main Driver as applied to this Driver 20 Decemental 20 Additional advancements applied to this Driver	a ¹³³ (37)	£0.00	£125.00	
ent, Past & (z) e is infetime of olicy	Withdreen Usegon well Decision 01 Decision 20 Decision Main Driver Mr Withred Box Decision Deforments Decision Main Driver Mr Withred Box Decision Otherents Decision Main Driver Mr Withred Box Decision Otherents Decision No addronal advancement applied to this Driver Decements Decements Decements To view documentation for a recent transaction, please reflection May NutCOME_PACK_27158426.pdf 2 Emp 2 Emp Decements	a ¹³³ (37)	£0.00	£125.00	£1350

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 - Pren Policy Reference 30			C Renewal - Expiring Q POLICIES
Taxi 07/07/2022 00:01 364 days Policyholder	Calculated Gross Premium Including Tax	Net (2010.00	ACCEPT RENEWAL
Mr Gomsntoo_first_name Rhjdichh_last_name	£1,008.00	IPT £108.00	
Wehicles (1)	£1,008.00	Commission @ 10.00% £90.00	REFER TO ERS
	Quote valid for 28 days	Tetal £1,008.00	
L Drivers 1			AMEND RENEWAL
£ Premium >			
	Starting Burstion Cover 07/07/2022 at 00:01 364 days, ends on 06/07/2	2023 at 23:59 Requested Voluntary	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.)

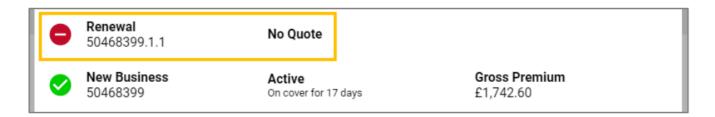


- With all required changes made, click the Premium button.
- A screen will display offering the ability to add a target premium and/or notes for review by ERS Underwriters
- Click Submit to send the request

E E Premium		C Renewal Transaction Reference S	Q POLICIES
Guidance			0
will be processed back via ERS	eTrade (with relevant do	most cases, a revised renewal invi ocuments emailed to the agency iters will contact the broker direc	
	Target Premium Notes	SUBMIT	

5.5 Renewal Declines

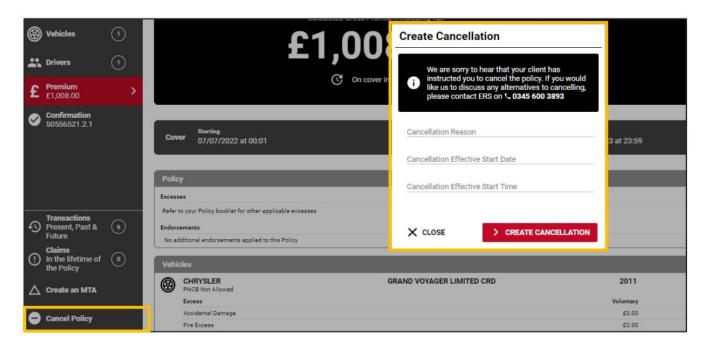
Where ERS are unable to offer a renewal rate, the renewal transaction will show on the transaction list, as well as a confirmation message on the policy's premium screen.



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		
	Taxi 09/07/2022 00:01 > 362 days	Cancellation	
2	Policyholder Mr Gomsntoo_first_name Rhjdichh_last_name	Cancellation Period Effective Date 09/07/2022	Agency / Reference Agency Number 20450 - PLAN INSURANCE BROKERS
)	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.





6 Referrals to ERS Underwriters

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

6.1.1 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.

6.1.2 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.



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7 Further Support

To report issues, faults, or incidents, please contact the ERS Service Desk.

7.1.1 ERS Service Desk

Email technicalhelpdesk@ers.com

7.1.2 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

