

Motorhome: How to guide

ERS eTrade



The specialist motor insurer

ers.com

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1 Introduction

This document is designed to give a brief overview of solutions to likely broker queries specifically around the Motorhome product on ERS eTrade. For full info on how to trade via ERS eTrade view our website [here](#).

This guidance document is to be used in conjunction with the ERS eTrade user guide.

2 Policyholder

The abode type question is in relation to the policyholder's personal place of residence rather than the vehicle itself.

Policyholder	About the Policyholder	Address	Other Details
Policyholder >	Policyholder Type Individual	Line 1 198 Hand Avenue	Is this an existing ERS Policy? No
Vehicles	Title Miss	Line 2	Abode Type House
Drivers			

3 Vehicle

3.1 Vehicle Search

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

Guidance

For purpose-built motorhomes it is important to input the full name of the motorhome conversion company or coachbuilder (e.g. Autotrail, Bailey, Elddis). If the vehicle is a DIY Conversion rather than a professional conversion, please provide the manufacturer of the panel van (e.g. Fiat).

3.1.1 Vehicle Registration Lookup

Enter the vehicle registration number and select the magnifying glass or SHIFT+ENTER to search

If no vehicle registration is available (e.g. if vehicle is a new purchase), then please either use the VIN or use the dummy registration number **"CH88SIS"** as the registration for the quote.

Follow step [3.1.2 Vehicle Make and Model Search](#) below for the next steps.

Vehicles	Vehicle Details	Manual Entry Unverified
Vehicles >	Cover Comprehensive	Registration Number CH88SIS
List >	Vehicle Classification	Vehicle Identification Number
Drivers 1		



Guidance

The true vehicle registration number or VIN MUST be available and entered before any cover is inceptioned

3.1.2 Vehicle Make and Model Search

If the registration of the vehicle has been entered and the incorrect vehicle appears or if no vehicle registration is available and you have entered the dummy registration number “**CH88SIS**” then follow these steps.

- a) Start typing the make and model of the vehicle in the relevant fields. Use the drop-down options to select the correct vehicle.

The screenshot shows the 'Vehicle Details' form in the ERS eTrade system. The form is divided into 'Vehicle Details' and 'Usage' sections. The 'Vehicle Details' section includes fields for Cover (Comprehensive), Registration Number (CH88SIS), Vehicle Identification Number (A), Model (Autoquest), Fuel, Transmission, Seats, and Manufactured. The 'Usage' section includes Driving Restriction, Use, and Annual Mileage. A search dropdown is open for the 'Coachbuilder/Conversion Company' field, showing 'Eldd' and 'ELDDIS' as options. A yellow box highlights the dropdown menu. A yellow box with the letter 'A' is also visible next to the Vehicle Identification Number field. Information icons are present next to the Registration Number and Driving Restriction fields.

Guidance

If the vehicle, make or model is not available to select on the dropdown list then please contact ERS underwriting via telephone

3.2 Motorhome Type

When entering the Motorhome type, we recommend selecting the black information icon. Here you will find a link to our [Motorhome type guide](#). This helps to ensure you are selecting the correct motorhome type.

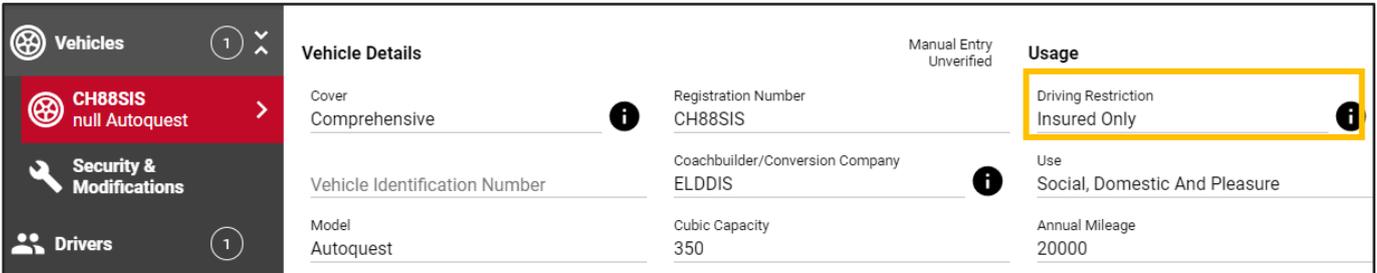
The screenshot shows a 'Motorhome Type' information popup. The popup has a title 'Motorhome Type' and a message: 'Please refer to [our guide](#) when selecting your Motorhome type.' The link 'our guide' is highlighted with a yellow box. There is a 'CLOSE' button with an 'X' icon. The background shows a blurred view of the ERS eTrade interface with various fields like 'Cubic Ca', 'Transmis', 'Manufac', and 'Motorhome Type'.

3.3 Driving Restriction

The driving restriction should correspond with the number of drivers selected.

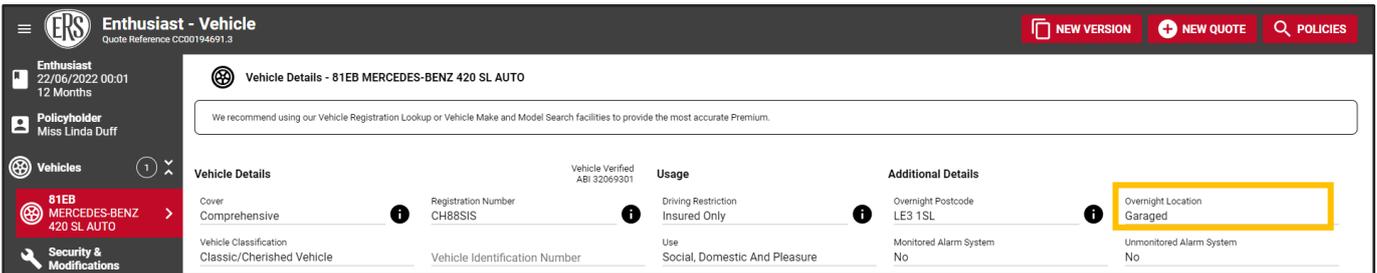
For example: Where there are 2 drivers named on the risk, the driving restriction should be 'Insured & Spouse' or 'Insured & Civil Partner' where applicable. Where the second driver does not fit within one of the above relationships, the driving restriction should be 'Insured & 1 named driver'.

If the policyholder is the only driver, the driving restriction should be "Insured only".



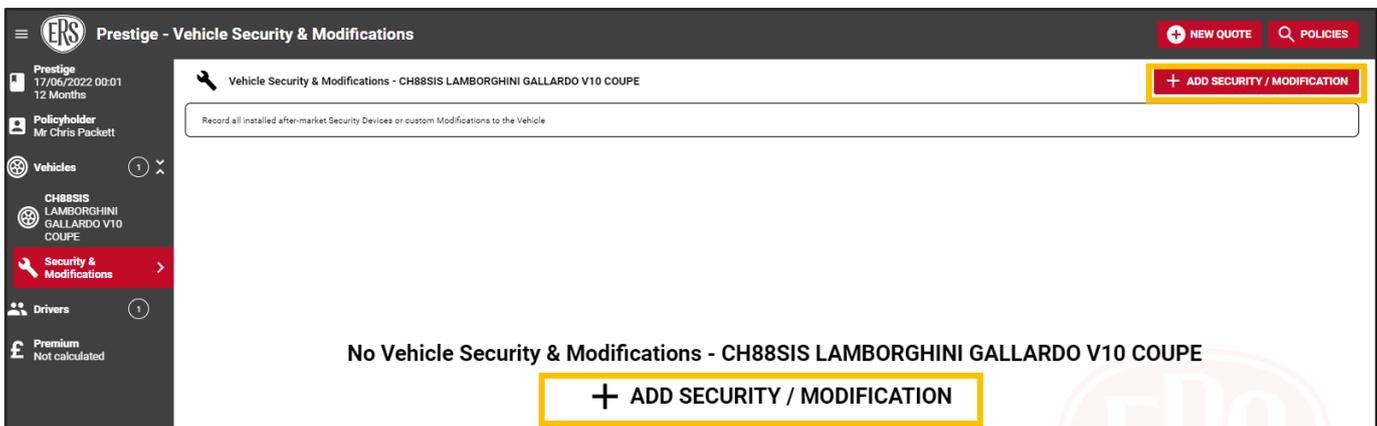
3.4 Overnight Parking

When inputting the **Overnight Location**, you will be asked to select the most relevant option from a drop-down list – the more specific you can be the more likely we will be able to provide an instant quote. For example, instead of selecting "at home" please select "parked on drive" or "garaged".



4 Security Devices and Modifications

To add Security Devices and Modifications select the **+ Add Security / Modification** button in the middle of the screen or on the top-right hand corner



4.1 Security Devices

When adding the security devices for each vehicle you will be presented with a full list of known security device types in the form of a drop-down box.

- We require vehicles valued >£40k to have a Thatcham approved immobiliser
- We require vehicles valued >£60k to have a Thatcham approved tracker

5 Drivers

When completing the driver details you will see a yes/ no box for **UK Resident Since Birth**.

- If the driver has been a UK Resident since birth, then select Yes.
- The **Length of UK Residency** field will auto populate the number of years the driver has been a UK Resident based off their date of birth.

Vehicles		Driver		Driving Licence	
Drivers		Relationship to Proposer Proposer	Date of Birth 21/01/1986	Type Full UK Car Licence	
Chris Packett 21/01/1986		UK Resident since Birth? Yes A	Gender Male	Date Passed	
Convictions		Permanent UK Resident? Yes	Marital Status	Licence Number	
Claims		Length Of UK Residency 36 B	Number Of Other Vehicles Owned		

- If the driver has not been a UK Resident since birth, then select No.
- Enter the number of years the driver has been resident in the UK (in whole numbers)

Vehicles		Driver		Driving Licence	
Drivers		Relationship to Proposer Proposer	Date of Birth 21/01/1986	Type Full UK Car Licence	
Chris Packett 21/01/1986		UK Resident since Birth? No C	Gender Male	Date Passed	
Convictions		Permanent UK Resident? Yes	Marital Status	Licence Number	
Claims		Length Of UK Residency 25 D	Number Of Other Vehicles Owned		

6 Version History

Version #	Updates	Name	Date
1.0	Document created	Jodie Aucamp	11/10/22