

Kerry London Underwriting Online Broker User Guide

Introduction

Kerry London Underwriting are launching their new Quote and Buy system in the summer of 2017.

With a user friendly quote and bind journey, downloadable documents, and much more functionality than the current system, including multiple trade quoting, quotes from a panel of insurers and online MTAs and Renewals, we look forward to working with you into the future.

This guide runs through the main features of the system, from searching for your client's record to inputting details for a new quote, binding cover, completing mid-term adjustments and processing renewals.

We hope you will enjoy using our new system. If you have any queries, or suggestions of how we could improve it, please do not hesitate to contact us on 020 7623 4957 or email us at quotes@kerrylondonunderwriting.co.uk.

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1: Logging On

Open your internet browser and input <https://broking.kerrylondonunderwriting.co.uk>. This will take you to the OPUS login screen:

Kerry London Underwriting is a trading name of Kerry London Limited (company number 2006558),
Registered Office: John Stow House, 18 Bevis Marks, London, EC3A 7JB.
Kerry London Limited is authorised and regulated by the Financial Conduct Authority (FCA), firm registration number 308255.
You can check this by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6769 FREE.

OPUS
OMNIX POLICY UNDERWRITING SYSTEM

Welcome Page



Navigation options

Welcome Broker User

Good morning Broker and welcome to Kerry London Underwriting Online.

NEW BUSINESS

MID TERM ADJUSTMENT

RENEWALS

SEARCH

STATUS MESSAGES

Active Renewals

Total	Type
3	Policies past their renewal date
0	Policies due for renewal
3	Recently processed policies

Clicking on the buttons to the right will take you to the relevant area of the system to start that process

Navigation options offer you quick access to main functions – hover over the icon to see the button's purpose

Clicking on each section line under Active Renewals will take you into the Policy Renewal List, see Section 6: Renewals

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2: Search



Navigation options

Search

Please provide information below, complete more fields to narrow your search.

Client Ref: <input type="text"/>	Policy/Case Ref: <input type="text"/>
Company: <input type="text"/>	Trading As: <input type="text"/>
Forename: <input type="text"/>	Surname: <input type="text"/>
Postcode: <input type="text"/>	
<input type="button" value="CANCEL"/>	<input type="button" value="SEARCH"/>
STATUS MESSAGES	
<input type="text"/>	

When you click on "SEARCH" from the Welcome screen you will be presented with the Search screen. Complete relevant details and click "SEARCH"

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Search

Please provide information below, complete more fields to narrow your search.

Client Ref: <input type="text"/>	Policy/Case Ref: <input type="text"/>
Company: <input type="text" value="Plumbing"/>	Trading As: <input type="text"/>
Forename: <input type="text"/>	Surname: <input type="text"/>
Postcode: <input type="text"/>	
<input type="button" value="CANCEL"/>	<input type="button" value="SEARCH"/>

STATUS MESSAGES

3 Record(s) Found.

Search Results

Please click on the relevant case below.

NAME	ADDRESS	POSTCODE
AW Plumbing & Heating t/a AW Plumbing...	test	B46 3AD
AW Plumbing & Ventilation t/a AW Plum...	b	b
Test Plumbing ex heat t/a axa trade c...	o	o

Search Results will be shown below. Only the top 50 will be shown, so refine your search as necessary



Navigation options

Search

Please provide information below, complete more fields to narrow your search.

Client Ref: <input type="text"/>	Policy/Case Ref: <input type="text"/>
Company: <input type="text" value="Plumbing"/>	Trading As: <input type="text"/>
Forename: <input type="text"/>	Surname: <input type="text"/>
Postcode: <input type="text"/>	
<input type="button" value="CANCEL"/>	<input type="button" value="SEARCH"/>

STATUS MESSAGES

3 Record(s) Found.

Search Results

Please click on the relevant case below.

NAME	ADDRESS	POSTCODE
AW Plumbing & Heating t/a AW Plumbing...	test	B46 3AD
AW Plumbing & Ventilation t/a AW Plum...	b	b
Test Plumbing ex heat t/a axa trade c...	o	o

Active Cases - COSA131

Case Number	Status
COSA131PCL001	QUOTE AVAILABLE
N/A	GET NEW QUOTE

▲ Please click on the case you wish to open from the Active Cases above ▲

When you click on the required case in the Search Results, Active Cases for that customer will be shown top right. Click on the case to see the options for that customer

3: History



Logged in as: OMNIX - Broker



Navigation options

COSA181PCL001 - History

Below is a list of recent records for Show History Screen t/a Test, with the most recent at the top.

If you select a historical record below, this will open the case details for that record.

[BACK TO RECORD SEARCH](#)

Currently Active Records

STATUS	EFFECTIVE	END	REASON FOR CHANGE
ON COVER	27/06/2017	15/06/2018	Permanent MTA (MTA)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Documentation: Schedule Policy Wording Statement Of Facts Policy Summary Invoice EL Certificate			
HISTORY COMMUNICATION			
STATUS	EFFECTIVE	END	REASON FOR CHANGE
ON COVER	27/06/2017	15/06/2018	Permanent MTA (MTA)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Documentation: Schedule Policy Wording Statement Of Facts Policy Summary Invoice EL Certificate			
ON COVER	16/06/2017	15/06/2018	New policy on cover - Sanctions Error (PSE)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes: RSA placed on Cover.			
Documentation: Schedule Policy Wording Statement Of Facts Policy Summary Invoice EL Certificate			
SAVED PROPOSAL	16/06/2017	15/06/2018	Part Complete Proposal Saved (PSV)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes: New Incomplete Proposal.			
STATUS MESSAGES			

Selected Record

Show History Screen t/a Test
RSA
 OMNIX - Broker
 Status: **ON COVER**
 Premium: £263.41

Reference Numbers:
 Policy Number: BHP/00159
 OPUS Client: COSA181
 OPUS Case Ref: COSA181PCL001

Last Changed:
 Date: 16/06/2017
 Time: 12:32:10
 Reason: Permanent MTA (MTA)

Case Details

Basic Details
 Company Name: **Show History Screen**
 Trading As Name: **Test**
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts
 Agree To Statement Of Facts: **Yes**

General Cover
 Number Of Claims: **0**
 Number Of ERNs: **1**

Trades
 Main Trade: **Accountants**
 Main Trade Business Percentage: **100**
 Years In Business: **18 years**
 Months In Business: **11 months**

Cover
 Public Liability Cover: **£5m**
 Turnover: **100000**
 Claims In Last 5 Years: **0**

General Cover - ERN 1
 Company Name: **Show History Screen t/a Test**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**
 Company ERN Exempt: **No**
 Employers Reference Number: **12345**

Business Type and Manual Workforce
 Business Type: **Limited Company**

Principals
 Manual Majority Share Directors: **2**
 Manual Minority Share Directors: **0**
 Non Manual Majority Share Directors: **0**
 Non Manual Minority Share Directors: **0**

From most places in the system you can access the Policy History screen

This shows a history of what has happened on the case since its inception, and if you click on a historical record it will show you the details from that record on the right hand side.

Clicking on the top "Currently Active Record" will open that record and take you into the Existing Policy screen where you can select the action you wish to take (see later sections)

From this screen you can also send messages to Kerry London Underwriting via the "COMMUNICATION" tab, and they can respond

4: Quotes



Navigation options

Clicking on the “NEW BUSINESS” button from the Welcome screen will start the quote process

Complete the details as required. Entering the postcode and clicking FIND will populate the address for you

New Business

BACK TO MAIN MENU

Broker:	<input type="text" value="OMNIX - Broker"/>
Company Name:	<input type="text"/>
'Trading As' Name:	<input type="text"/>
Title:	<input type="text" value="Mr"/>
Forename(s):	<input type="text"/>
Surname:	<input type="text"/>
Postcode:	<input type="text"/> FIND or ENTER MANUALLY
<input type="button" value="SAVE ONLY"/> <input type="button" value="SAVE AND CONTINUE"/>	
STATUS MESSAGES	

Once the details are completed you can click “SAVE ONLY” which will simply save details as a prospect to the database for finding later (handy if you wish to log several prospects at once), or “SAVE AND CONTINUE” which will progress you through the next screens

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Products



Navigation options

Products

The Per Capita product is for risks with turnover up to £1.5m and 15 manual employees.

For all other enquiries please forward full presentation to quotes@kerrylondonunderwriting.co.uk

PER CAPITA LIABILITY

STATUS MESSAGES

Selected Record

User Guide Example

OMNIX - Broker
Status: **NEW PROSPECT**

Reference Numbers:

Policy Number: N/A
OPUS Client: COSA179
OPUS Case Ref: N/A

Last Changed:

Date: 16/06/2017
Time: 07:57:06
Reason: New prospect record created (NPR)

Case Details

Basic Details

Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Select the product by clicking the button on this screen - as more products are added to OPUS, they will appear here

As details of the quote are completed they will be populated under Case Details on the right of the screen

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Statement of Facts



Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

Statement of Fact

This STATEMENT OF FACTS forms the basis of any contract entered into with the INSURERS

In respect of the client an Insurer or Underwriter has not:

- Cancelled a policy
- Applied special terms when renewing a policy
- Refused to insure any risk in connection with Contractors Combined
- Refused to renew a policy

The client partner or Director has not:

- Been declared bankrupt had a company go into liquidation become insolvent or made arrangements with creditors
- Been convicted of any offence (other than motoring offences) or have any prosecutions.
- Had any prohibition notice or improvement order made against them in the last 5 years
- Had an Employers Liability claim reported paid or outstanding in the last 5 years
- Had a Contractors All Risks or Tools claim reported paid or outstanding in the last 5 years
- Had 2 or more Public Liability claims reported paid or outstanding in the last 5 years where the total amount exceeds £2500

The insured has a duty to give a fair presentation of the risk to an insurer based on their reasonable understanding of the risks to their business. This is one which clearly discloses all material facts which their senior management and the persons responsible for arranging their insurance know, or ought to know, following a reasonable search of information available to them. It should include all facts that would influence the judgement of the insurer or that would put the insurer on notice that it needs to make further enquiries.

A material circumstance is defined as:

- Special or unusual circumstances relating to the risk;
- Any particular concerns which led them to seek insurance cover for the risk; and
- Anything which those concerned with the class of insurance and field of activity in question would generally understand as being something that would be dealt with in a fair presentation of risks for this type of insurance.

If the Insured breaches its duty to provide a fair presentation and any such breach was deliberate or reckless, Insurers may regard the Policy as void and are not required to return any paid Premium to the Insured.

If the breach was not deliberate or reckless, Insurers remedy shall depend upon what Insurers would have done if the Insured has complied with the duty of fair presentation.

- Insurers may regard the Policy as void if Insurers would have not entered into the Policy of any terms in the absence of the breach. In this case, this Insurers must return the premium paid
- If the Insurers would have entered into the Policy, but on different terms (other than terms relating to premium) the Policy is to be treated as if those different terms applied from the outset, if the Insurers so requires.
- If the Insurers would have entered into the Policy but would have charged a higher premium the insurers may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims).

Please note that 1, 2 and 3 above may not apply for all insurers. Please check individual policy wordings for product information.

Agree to Statement of Facts?:

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNX - Broker
Status: **NEW PROSPECT**

Reference Numbers:
Policy Number: N/A
OPUS Client: 02564279
OPUS Case Ref: N/A

Last Changed:
Date: 16/06/2017
Time: 07:27:06
Reason: New prospect record created (NPR)

Case Details

Basic Details

Company Name: User Guide Example
Trading As Name:
Title: Miss
First Name: Sarah
Surname: Cooke
Address Line 1: 399 High Street
Address Line 2:
City: Sutton
County: Surrey
Postcode: SM1 1LJ

Answer "Yes" or "No" to whether you agree to the Statement of Facts. Either answer will allow you to continue through the quote screens, however a "No" answer will prompt for more information, and will cause a referral to Kerry London Underwriting at the end of the quote process – see section 4: Referrals

Click "NEXT" to continue. Note that the "QUOTE" button is currently greyed out and not available. The first time you complete details for a customer, you must visit all screens before obtaining the quote. If you then wish to make amendments you can go back to any screen, amend the details and click "QUOTE" to get the revised premium

General Cover



Logout of the system

Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

General Cover

Trade(s)

Main Trade: % of Business:

Trade 2: % of Business:

Trade 3: % of Business:

Trade 4: % of Business:

Trade 5: % of Business:

Premises Worked Upon:

Time In Business: -- Select Years -- -- Select Months --

Have the directors of the client been employed in a senior role in the same industry for at least 3 of the last 5 years?

Details of Experience:

Cover

Public Liability Cover:

Turnover (£):

How many claims in the last 5 years?

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNDX - Broker
Status: **SAVED PROPOSAL**

Reference Numbers:
Policy Number: N/A
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL001

Last Changed:
Date: 16/06/2017
Time: 08:17:20
Reason: Part Complete Proposal Saved (PSV)
Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: User Guide Example
Trading As Name:
Title: Miss
First Name: Sarah
Surname: Cooke
Address Line 1: 299 High Street
Address Line 2:
City: Sutton
County: Surrey
Postcode: SM1 1LJ

Statement Of Facts

Agree To Statement Of Facts: Yes

Complete the form details as appropriate. Some details will prompt further questions – i.e. a Plumbing trade will ask what type of premises is worked upon and whether heat work is carried out – see next screen

It is possible to add multiple trades, up to five. If you select multiple trades, you also need to input the percentage of the business that relates to each trade

By stating that there have been claims in the last 5 years the system will later prompt the user to “ADD CLAIM” details

Click “NEXT” to continue. You can return to previous screens by clicking “BACK”

The form should be completed as appropriate. If any mandatory fields are missed, a message will appear in red in the “Status Messages” at the bottom of the page

STATUS MESSAGES

Please correct the following errors:-

- Please select the months in business

General Cover – Completed and Additional Questions



Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

General Cover

Trade(s)	
Main Trade:	Plumbing and Heating inc heat % of Business: 100
Trade 2:	----- Select Trade 2 ----- % of Business:
Trade 3:	----- Select Trade 3 ----- % of Business:
Trade 4:	----- Select Trade 4 ----- % of Business:
Trade 5:	----- Select Trade 5 ----- % of Business:
Premises Worked Upon:	Private dwellings, shops, offices, pubs, guest
Time In Business:	17 years 11 months
Cover	
Public Liability Cover:	£2m
Turnover (£):	250000
How many claims in the last 5 years?	1
Heat	
Do you use heat away from the premises?:	Yes
Describe type of work and heat used:	Blow torches
Percentage of Annual Turnover:	5% or less
Describe precautions taken when using heat:	Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.
<input style="float: left;" type="button" value=" << BACK "/> <input style="margin-left: 100px;" type="button" value=" QUOTE "/> <input style="float: right;" type="button" value=" NEXT >> "/>	
STATUS MESSAGES	

Selected Record

User Guide Example
Per Capita Liability Insurance
 OMNDX - Broker
 Status: **SAVED PROPOSAL**

Reference Numbers:
 Policy Number: N/A
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL001

Last Changed:
 Date: 16/06/2017
 Time: 08:17:20
 Reason: Part Complete Proposal Saved (PSV)
 Notes: New Incomplete Proposal.

Case Details

Basic Details
 Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts
 Agree To Statement Of Facts: **Yes**

Note additional questions for premises and heat work

Claims Details



Navigation options

Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

Policy Claim: 1 of 1

REMOVE

Date of Claim:	- Select - ▾ / - Select - ▾ / - Select - ▾
Amount Paid:	<input type="text"/>
Amount Outstanding:	<input type="text"/>
Total:	0
Type of Claim:	-- Select -- ▾
Claim Details:	<input type="text"/>

<< BACK

QUOTE

NEXT >>

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNIX - Broker
Status: **SAVED PROPOSAL**

Reference Numbers:
Policy Number: N/A
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL001

Last Changed:
Date: 16/06/2017
Time: 08:17:20
Reason: Part Complete Proposal Saved (PSV)
Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **1**
Number Of ERNs: **0**

Complete details and click
"NEXT" to save and continue

Business Type and Manual Workforce



Return to main menu

Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

Business Type and Manual Workforce

Business Type:

Principals

Staff

Manual Employees (excluding LOSC and W/W):

Trainees:

Temporary:

Sub Contractors:

Labour Only Sub Contractors:

Woodworking Machinists:

Wages

Bona Fide Sub Contractors Wages (£):

Manual Employees Wages including Labour Only Subcontractors (£):

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNX - Broker
Status: **SAVED PROPOSAL**

Reference Numbers:
Policy Number: N/A
OPUS Client: COISA179
OPUS Case Ref: COISA179PCL001

Last Changed:
Date: 16/06/2017
Time: 08:17:20
Reason: Part Complete Proposal Saved (PSV)
Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: User Guide Example
Trading As Name:
Title: Miss
First Name: Sarah
Surname: Cooke
Address Line 1: 299 High Street
Address Line 2:
City: Sutton
County: Surrey
Postcode: SM1 1LJ

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: 1
Number Of ERNs: 0

Trades

Main Trade: **Plumbing and Heating inc heat**
Main Trade Business Percentage: 100
Premises Worked Upon: Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways
Years In Business: 17 years
Months In Business: 11 months

Cover

Public Liability Cover: £2m
Turnover: 250000
Claims In Last 5 Years: 1

Heat

Heat Used Away From Premises: **Yes**
Work And Heat Details: **Blow torches**
Annual Turnover Percentage: 5% or less
Heat Precaution Details: **Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.**

General Cover - Claim 1

Date Of Claim: 8/6/2009
Amount Paid: 1000
Amount Outstanding: 0
Total: 1000
Type Of Claim: PL
Claim Details: **Damage to bath while fitting pipes**

Complete the form as necessary. As each screen is completed, the Case Details will appear on the right hand side. As well as using the "BACK" and "NEXT" buttons, you can click on these areas which will return you to that screen to amend as required

Extras

Each of the “Extras” questions, when answered “Yes” brings up further fields for completing the required limits

Click “NEXT” to continue



Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

Extras

Contractor All Risks		
Contractor All Risks Cover Required?:	<input type="text" value="No"/>	
Own Plant		
Own Plant Cover Required?:	<input type="text" value="No"/>	
Hired In Plant		
Hired In Plant Cover Required?:	<input type="text" value="No"/>	
Personal Tools		
Personal Tools Cover Required?:	<input type="text" value="No"/>	
Employees Personal Tools and Effects		
Employees Personal Tools and Effects Cover Required?:	<input type="text" value="No"/>	
Personal Accident		
Personal Accident Cover Required?:	<input type="text" value="No"/>	
Professional Negligence		
Professional Negligence – Electrical Wiring Cover Required?:	<input type="text" value="No"/>	
Financial Loss		
Financial Loss Cover Required?:	<input type="text" value="No"/>	
<input type="button" value=" << BACK"/>	<input type="button" value=" QUOTE"/>	<input type="button" value=" NEXT >>"/>
STATUS MESSAGES		

The details on the right hand side of the screen will grow as more information in completed. This is not shown in this example

Health & Safety, Geographical and Quality



Navigation options

Per Capita Liability Insurance

Once you complete the questions on this page and click **NEXT >>** the information provided will be visible on the right side of the screen under the heading **Case Details**. You can click the appropriate section on the right to return to this page and make amendments at any time.

Health & Safety, Geographical And Quality

Health And Safety

Do you have a Health & Safety Statement & Policy?:

Details:

Do you regularly update and advise all employees of your Health & Safety policy?:

Do you complete workplace risk assessments?:

Geographical

Do you undertake work outside the UK?:

Details:

Do you carry out work in or on any of the following?:

- Offshore
- Petrol, gas, oil or chemical installations, storage depots or plant (other than retail garages, shops or offices)
- Mines, shipyards, docks, harbour piers or wharfs / jetties
- On or within 5 metres of railway tracks
- Any Nuclear installation or establishment

Quality

Are you a member of any trade association?:

Do you have ISO 9002?:

<< BACK QUOTE NEXT >>

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNDX - Broker
Status: **SAVED PROPOSAL**

Reference Numbers:
Policy Number: N/A
OPUS Client: C05A179
OPUS Case Ref: C05A179PCL001

Last Changed:
Date: 16/06/2017
Time: 08:17:20
Reason: Part Complete Proposal Saved (PSV)
Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: User Guide Example
Trading As Name:
Title: Miss
First Name: Sarah
Surname: Cooke
Address Line 1: 299 High Street
Address Line 2:
City: Sutton
County: Surrey
Postcode: SM1 1LJ

Statement Of Facts

Agree To Statement Of Facts: Yes

General Cover

Number Of Claims: 1
Number Of ERNs: 0

Trades

Main Trade: **Plumbing and Heating inc heat**
Main Trade Business Percentage: 100
Premises Worked Upon: Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways
Years In Business: 17 years
Months In Business: 11 months

Cover

Public Liability Cover: £2m
Turnover: 250000
Claims In Last 5 Years: 1

Heat

Heat Used Away From Premises: Yes
Work And Heat Details: **Blow torches**
Annual Turnover Percentage: 5% or less
Heat Precaution Details: **Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.**

General Cover - Claim 1

Date Of Claim: 8/6/2009
Amount Paid: 1000
Amount Outstanding: 0
Total: 1000
Type Of Claim: PL

Claim Details: **Damage to bath while fitting pipes**

Business Type and Manual Workforce

Business Type: Limited Company

Principals

Manual Majority Share Directors: 1
Manual Minority Share Directors: 0
Non Manual Majority Share Directors: 0
Non Manual Minority Share Directors: 0

Staff

The Health & Safety questions will only be asked where the manual employee numbers are more than five

Geographical and Quality questions will be shown for all cases

If you answer "No" to any Health & Safety questions, or "Yes" to any Geographical questions, you will be prompted to enter additional details, and the case will refer so you can discuss your quote this further with Kerry London Underwriting

Quotes



Navigation options

Per Capita Liability Insurance

[BACK TO QUOTE DETAILS](#)

Quotes

Click each quote for further information.

AXA: £1,718.61
RSA: £3,346.96
ZUR: £1,744.10

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNIX - Broker
Status: **SAVED PROPOSAL**

Reference Numbers:
Policy Number: N/A
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL001

Last Changed:
Date: 16/06/2017
Time: 08:17:20
Reason: Part Complete Proposal Saved (PSV)
Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **1**
Number Of ERNs: **0**

Kerry London Underwriting work with a panel of Insurers. Their quotes will be shown on this screen

If an Insurer can quote it will be shown in green. Clicking into each one will show any notification messages, the premium breakdown, endorsements and other details

If an Insurer cannot quote it will be shown in red and "NO QUOTE" will be shown against their name. Click on "NO QUOTE" to see the reason(s)

Referrals are shown in orange – see section 4: Referrals

Per Capita Liability Insurance

[BACK TO QUOTE DETAILS](#)

Quotes

Click each quote for further information.

AXA: £1,718.61
 RSA: £3,346.96
 ZUR: £1,744.10

If there is an orange referral, please review as necessary and then scroll down and click the 'SEND REFERRAL' button below.

If this case can be quoted and does not need to refer, you can still refer to an underwriter for pricing issues or any other questions by ticking the 'Refer to Underwriter' box below, adding your message, and clicking the 'SEND REFERRAL' button.

If all results are No Quote, please contact KLU.

AXA

Items in green are for guidance only.

Items in blue must be corrected before the case is put on cover but do not need to be rectified during the quote or referral stage.

- Please ensure the type of heat work is kept up to date.
- Please ensure the heat annual turnover percentage is kept up to date.
- Please ensure heat precautions are kept up to date.
- Please ensure time in business is kept up to date.
- Claim 1 is more than 5 years old.
- Please add the Employer Reference Number, prior to inception.

You can click on each item to return to the relevant screen.

Selected Record

User Guide Example
 Per Capita Liability Insurance
 OMNIX - Broker
 Status: **SAVED PROPOSAL**

Reference Numbers:
 Policy Number: N/A
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL001

Last Changed:
 Date: 16/06/2017
 Time: 08:17:20
 Reason: Part Complete Proposal Saved (PSV)
 Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **1**
 Number Of ERNs: **0**

Trades

Main Trade: **Plumbing and Heating inc heat**
 Main Trade Business Percentage: **100**
 Premises Worked Upon: **Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways**
 Years In Business: **17 years**
 Months In Business: **11 months**

Cover

The top half of the screen still shows the Insurer premiums, plus how to deal in the event of a referral, red No QUOTE messages, orange Referral messages and green notification messages (no action is required for green messages). You can click on any of the messages to return to the screen that it relates to, and amend if necessary

There is only one blue type message which requests that ERN details be completed before the case is put on cover. You can do this now by clicking on the blue message, which will take you to the ERN screen – see page 24

AXA Cover Information

Inception Date:	<input type="text" value="16/06/2017"/>
Inception Time:	00 : 00

AXA Premium Breakdown

Public Liability:	£1,343.75
Employers Liability:	£430.00
No Claims Discount:	-£266.06
Premium:	£1,507.69
Insurance Premium Tax:	£180.92 (12.00%)
Documentation Fee:	£30.00
Total Premium:	£1,718.61

Endorsements

- 001 - Depth work below 3 metres exclusion
- 009 - Properties Covered Exclusion
- 020 - Temporary employees cover
- 101 - Hazardous Work Exclusion
- 102 - Fire precautions condition
- 200 - Failure to perform exclusion
- 204 - Loss of keys cover

Manual Endorsements

None

Refer to Underwriter:

STATUS MESSAGES

Public Liability Cover: **£2m**
 Turnover: **250000**
 Claims In Last 5 Years: **1**

Heat
 Heat Used Away From Premises: **Yes**
 Work And Heat Details: **Blow torches**
 Annual Turnover Percentage: **5% or less**
 Heat Precaution Details: **Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.**

General Cover - Claim 1
 Date Of Claim: **8/6/2009**
 Amount Paid: **1000**
 Amount Outstanding: **0**
 Total: **1000**
 Type Of Claim: **PL**
 Claim Details: **Damage to bath while fitting pipes**

Business Type and Manual Workforce
 Business Type: **Limited Company**

Principals
 Manual Majority Share Directors: **1**
 Manual Minority Share Directors: **0**
 Non Manual Majority Share Directors: **0**
 Non Manual Minority Share Directors: **0**

Staff
 Manual Employees: **4**
 Trainees: **0**
 Temporary: **0**

Sub Contractors
 Labour Only Sub Contractors: **0**
 Woodworking Machinists: **0**
 Bona Fide Sub Contractors Wages: **0**
 Manual Employees Wages: **100000**
 No Of Manual Employees For PL: **5**
 No Of Manual Employees For EL: **5**

Extras

Contractor All Risks
 Contractor All Risks Cover Required: **No**

Own Plant
 Own Plant Cover Required: **No**

Hired In Plant
 Hired In Plant Cover Required: **No**

Personal Tools
 Personal Tools Cover Required: **No**

Employees Personal Tools and Effects
 Employees Personal Tools and Effects Cover Required: **No**

Personal Accident
 Personal Accident Cover Required: **No**

Professional Negligence
 Professional Negligence Cover Required: **No**

Financial Loss
 Financial Loss Cover Required: **No**

The bottom half of the screen shows the inception date (this will always default to today, but you can amend as necessary), the premium breakdown and endorsements

You can return to any part of the quote by clicking on the case Details on the right hand side – this will take you back to the screen for those details

Click “GET QUOTE EMAIL” to be sent an email containing your quote details, a copy of the policy wording and other important documentation

If the quote is not set to refer to Kerry London Underwriting, you can still ask to refer by clicking on the “Refer to Underwriter” box – see section 4: Referrals

The “PUT ON COVER” button is greyed out and unavailable until the ERN has been completed – see Section 5: New Business

5: Referrals - Force Referral

AXA Cover Information

Inception Date:	<input type="text" value="16/06/2017"/>
Inception Time:	<input type="text" value="00 : 00"/>

AXA Premium Breakdown

Public Liability:	£1,343.75
Employers Liability:	£430.00
No Claims Discount:	-£266.06
Premium:	£1,507.69
Insurance Premium Tax:	£180.92 (12.00%)
Documentation Fee:	£30.00
Total Premium:	£1,718.61

Endorsements

- 001 - Depth work below 3 metres exclusion
- 009 - Properties Covered Exclusion
- 020 - Temporary employees cover
- 101 - Hazardous Work Exclusion
- 102 - Fire precautions condition
- 200 - Failure to perform exclusion
- 204 - Loss of keys cover

Manual Endorsements

None

Refer to Underwriter:

GET QUOTE EMAIL

PUT ON COVER

STATUS MESSAGES

If the case has not referred, but you wish to discuss an aspect of the quote with the Kerry London underwriters, you can tick the "Refer to Underwriter" box. This will bring up fields for more information

Refer to Underwriter:	<input checked="" type="checkbox"/>
Reason:	<input type="text" value="General Query"/>
Message To Underwriter:	<input type="text"/>
<input type="button" value="SEND REFERRAL"/>	
<p>STATUS MESSAGES</p>	

Clicking "SEND REFERRAL" will send an email to Kerry London Underwriting to notify them of your message. You will not be able to perform any more action on the quote until Kerry London Underwriting have responded

Orange Referral

If one or more Insurers show REFER in orange, once you have clicked on "REFER" the orange message will show below

You can click on the orange message to return to that section of the quote and amend details if required

Kerry London Underwriting

Navigation options

Per Capita Liability Insurance

[BACK TO QUOTE DETAILS](#)

Quotes

Click each quote for further information.

AXA: £1,718.61
RSA: REFER
 ZUR: £1,744.10

If there is an orange referral, please review as necessary and then scroll down and click the 'SEND REFERRAL' button below.

If this case can be quoted and does not need to refer, you can still refer to an underwriter for pricing issues or any other questions by ticking the 'Refer to Underwriter' box below, adding your message, and clicking the 'SEND REFERRAL' button.

If all results are No Quote, please contact KLU.

RSA

Orange items need to refer.

Items in green are for guidance only.

Items in blue must be corrected before the case is put on cover but do not need to be rectified during the quote or referral stage.

- Heat work is over 5% of annual turnover.
- Please ensure the type of heat work is kept up to date.
- Please ensure the heat annual turnover percentage is kept up to date.
- Please ensure heat precautions are kept up to date.
- Please ensure time in business is kept up to date.
- Claim 1 is more than 5 years old.
- Please add the Employer Reference Number, prior to inception.

You can click on each item to return to the relevant screen.

RSA Cover Information

Intended Inception Date: 16/06/2017
 Intended Inception Time: 00 : 00

Refer

Endorsements

- 508 - SPRINKLER INSTALLATION EXCLUSION
- 514 - SOLAR PANELS EXCLUSION
- 529 - UNDER-PINNING EXCLUSION
- 541 - INCLUSION - TEMPORARY EMPLOYEES
- 542 - BONA FIDE SUBCONTRACTORS INSURANCE CHECK
- 543 - PI Extension

Manual Endorsements

None

Message To Underwriter:

[SEND REFERRAL](#)

STATUS MESSAGES

Selected Record

User Guide Example
 Per Capita Liability Insurance
 11802 - Broker
 Status: **SAVED PROPOSAL**

Reference Numbers:
 Policy Number: N/A
 OPUS Client: 0154279
 OPUS Case Ref: 0154279CL001

Last Changed:
 Date: 16/06/2017
 Time: 08:17:20
 Reason: Part Complete Proposal Saved (PSV)
 Notes: New Incomplete Proposal.

Case Details

Back Details

Company Name: User Guide Example
 Trading As Name:
 Title: Miss
 First Name: Sarah
 Surname: Cooke
 Address Line 1: 299 High Street
 Address Line 2:
 City: Sutton
 County: Surrey
 Postcode: SM1 3LJ

Statement Of Facts

Agree to Statement Of Facts: Yes

General Cover

Number Of Claims: 1
 Number Of ERNs: 0

Trades
 Main Trade: Plumbing and Heating Inc. heat
 Main Trade Business Percentage: 100
 Premises Worked Upon: Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, Lakerways
 Years In Business: 17 years
 Months In Business: 11 months

Client
 Public Liability Cover: £2m
 Turnover: 250000
 Claims In Last 5 Years: 1

Heat
 Heat Used Away From Premises: Yes
 Work And Heat Details: Blow torches
 Annual Turnover Percentage: Up to 10%
 Heat Precaution Details: Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.

General Cover - Claims 1

Date Of Claim: 8/6/2009
 Amount Paid: 1000
 Amount Outstanding: 0
 Total: 1000
 Type Of Claim: PL
 Claim Details: Damage to bath while fitting pipes

Business Type and Manual Workforce

Business Type: Limited Company
 Principals
 Manual Majority Share Directors: 1
 Manual Minority Share Directors: 0
 Non Manual Majority Share Directors: 0
 Non Manual Minority Share Directors: 0

Staff
 Manual Employees: 4
 Trades: 0
 Temporary: 0

Sub Contractors
 Labour Only Sub Contractors: 0
 Woodworking Machinery: 0
 Bona Fide Sub Contractors Wages: 0
 Manual Employees Wages: 1000000
 No Of Manual Employees For PL: 5
 No Of Manual Employees For EL: 5

Extras

Contractor All Risks
 Contractor All Risks Cover Required: No
 Own Plant
 Own Plant Cover Required: No
 Hired In Plant
 Hired In Plant Cover Required: No

Add a message to the underwriter if you wish (this is not mandatory) and click "SEND REFERRAL". You will be asked to check the intended inception date, amend and tick the box. This will send an email to Kerry London Underwriting to notify them of your message. You will not be able to perform any more action on the quote until Kerry London Underwriting have responded



Navigation options

User Guide Example

Please select from the options below.

This case is currently with the underwriter as it is REFERRED.

VIEW HISTORY / COMMUNICATIONS

AMEND PROPOSAL / CONTINUE QUOTE

RETRACT REFERRAL

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNIX - Broker
Status: **REFERRED**

Reference Numbers:
Policy Number: N/A
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL002

Last Changed:
Date: 16/06/2017
Time: 11:02:20
Reason: New quote caused a referral (QRF)
Notes:
AXA: £1,437.18
RSA: REFER
ZUR: £1,440.47

Referred By Broker (General Query)
Heat work is over 5% of annual turnover.

Case Details

Basic Details
Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Statement Of Facts

You will see the message stating that the case is with the underwriter. If you wish to retract the referral so you can make amendments, click the "RETRACT REFERRAL" button



Navigation options

Per Capita Liability Insurance

[BACK TO HISTORY / COMMUNICATIONS](#)

Retract Referral

Retracting a referral will return this case to the point prior to referral, allowing you to amend the quote details if required.

Referral Details

Details of this referral are displayed below:

Referral Information	
Referral Date:	16/06/2017 11:02
Intended Date:	16/06/2017 00:00
Referral Reasons:	AXA: £1,437.18 RSA: REFER ZUR: £1,440.47 Referred By Broker (General Query) Heat work is over 5% of annual turnover.

[RETRACT REFERRAL](#)

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
 OMNIX - Broker
 Status: **REFERRAL**

Reference Numbers:
 Policy Number: N/A
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL002

Last Changed:
 Date: 16/06/2017
 Time: 11:02:20
 Reason: New quote caused a referral (QRF)
 Notes:
 AXA: £1,437.18
 RSA: REFER
 ZUR: £1,440.47

Referred By Broker (General Query)
 Heat work is over 5% of annual turnover.

Case Details

Basic Details
 Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts

Check the details and click the "RETRACT REFERRAL" button



Navigation options

Per Capita Liability Insurance

BACK TO MENU

Quotes

Message from Underwriter: 10% loading applied due to heat work carried out

Click each quote for further information.

AXA: £1,437.18
 RSA: £3,390.35
 ZUR: £1,440.47

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
 OMNIX - Broker
 Status: **QUOTE AVAILABLE**

Reference Numbers:
 Policy Number: N/A
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL002

Last Changed:
 Date: 16/06/2017
 Time: 11:08:24
 Reason: Quote available for referral (QTA)
 Notes:
 AXA: £1,437.18
 RSA: £3,390.35
 ZUR: £1,440.47

Message from Underwriter: 10% loading applied due to heat work carried out

Case Details

Basic Details
 Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts

If you do not retract the referral, Kerry London Underwriting will consider and respond with neither an offer nor a decline. You will be notified by email with the case reference – search for the case from the Welcome screen and click the “VIEW QUOTATIONS” button

In this example Kerry London Underwriting have offered the quote with a rate loading. They have added a message which you can see at the top

If you wish to put one of the quotes on cover, click the premium to continue

6: New Business



Per Capita Liability Insurance

Complete the questions below and click SAVE to add/update the ERN details. You will be able to see the ERN details in the **Case Details** section on the right side of the page. You can click the ERN details on the right to return to this page to make amendments.

ERN: 1 of 1

Company Name:	<input type="text" value="User Guide Example"/>
Address:	<input type="text" value="299 High Street"/> <input type="text"/>
City:	<input type="text" value="Sutton"/>
County:	<input type="text" value="Surrey"/>
Postcode:	<input type="text" value="SM1 1LJ"/>
Company ERN Exempt?:	<input type="text" value="-- Select ERN Exempt --"/>

QUOTE

SAVE

STATUS MESSAGES

Selected Record

User Guide Example
Per Capita Liability Insurance
OMNIX - Broker
Status: **SAVED PROPOSAL**

Reference Numbers:
Policy Number: N/A
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL001

Last Changed:
Date: 16/06/2017
Time: 08:17:20
Reason: Part Complete Proposal Saved (PSV)
Notes: New Incomplete Proposal.

Case Details

Basic Details
Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Statement Of Facts
Agree To Statement Of Facts: **Yes**

General Cover
Number Of Claims: **1**
Number Of ERNs: **0**

Clicking the blue ERN message from the quote screen will take you into the ERN screen. You will not be able to put the case on cover until the ERN is completed

Select whether the company is ERN exempt; if so add details as to why, and if not input the ERN

Click "SAVE". You are now able to add further ERNs if required for subsidiary companies

Once completed click "QUOTE". Note that clicking this before "SAVE" will not save your details, you must click "SAVE" as each ERN is completed

AXA Cover Information

Inception Date:	16/06/2017
Inception Time:	00 : 00

AXA Premium Breakdown

Public Liability:	£1,343.75
Employers Liability:	£430.00
No Claims Discount:	-£266.06
Premium:	£1,507.69
Insurance Premium Tax:	£180.92 (12.00%)
Documentation Fee:	£30.00
Total Premium:	£1,718.61

Endorsements

- 001 - Depth work below 3 metres exclusion
- 009 - Properties Covered Exclusion
- 020 - Temporary employees cover
- 101 - Hazardous Work Exclusion
- 102 - Fire precautions condition
- 200 - Failure to perform exclusion
- 204 - Loss of keys cover

Manual Endorsements

None

Refer to Underwriter:

GET QUOTE EMAIL

PUT ON COVER

STATUS MESSAGES

Years In Business: **17 years**
Months In Business: **11 months**

Cover

Public Liability Cover: **£2m**
Turnover: **250000**
Claims In Last 5 Years: **1**

Heat

Heat Used Away From Premises: **Yes**
Work And Heat Details: **Blow torches**
Annual Turnover Percentage: **5% or less**
Heat Precaution Details: **Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.**

General Cover - Claim 1

Date Of Claim: **8/6/2009**
Amount Paid: **1000**
Amount Outstanding: **0**
Total: **1000**
Type Of Claim: **PL**

Claim Details: **Damage to bath while fitting pipes**

General Cover - ERN 1

Company Name: **User Guide Example**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**
Company ERN Exempt: **No**
Employers Reference Number: **12345**

Business Type and Manual Workforce

Business Type: **Limited Company**

Principals

Manual Majority Share Directors: **1**
Manual Minority Share Directors: **0**
Non Manual Majority Share Directors: **0**
Non Manual Minority Share Directors: **0**

Staff

Manual Employees: **4**
Trainees: **0**
Temporary: **0**

Sub Contractors

Labour Only Sub Contractors: **0**
Woodworking Machinists: **0**
Bona Fide Sub Contractors Wages: **0**
Manual Employees Wages: **100000**
No Of Manual Employees For PL: **5**
No Of Manual Employees For EL: **5**

Extras

Contractor All Risks

Contractor All Risks Cover Required: **No**

Once you have input the ERN details, clicking "QUOTE" will take you back to the quote screen. Select the quote you wish to put on cover

Click the "PUT ON COVER" button



Navigation options

Per Capita Liability Insurance

[BACK TO QUOTE DETAILS](#)

Quotes

Click each quote for further information.

AXA: £1,718.61
 RSA: £3,346.96
 ZUR: £1,744.10

If there is an orange referral, please review as necessary and then scroll down and click the 'SEND REFERRAL' button below.

If this case can be quoted and does not need to refer, you can still refer to an underwriter for pricing issues or any other questions by ticking the 'Refer to Underwriter' box below, adding your message, and clicking the 'SEND REFERRAL' button.

If all results are No Quote, please contact KLU.

AXA

Items in green are for guidance only.

- Please ensure the type of heat work is kept up to date.
- Please ensure the heat annual turnover percentage is kept up to date.
- Please ensure heat precautions are kept up to date.
- Please ensure time in business is kept up to date.
- Please ensure you have added any subsidiary company ERN details.
- Claim 1 is more than 5 years old.

You can click on each item to return to the relevant screen.

AXA Cover Information

Inception Date:	<input type="text" value="16/06/2017"/>
Inception Time:	<input type="text" value="00 : 00"/>
Please confirm inception date is correct:	<input type="checkbox"/>
GET QUOTE EMAIL	PUT ON COVER
STATUS MESSAGES	
Please confirm the inception date is correct.	

Selected Record

User Guide Example
Per Capita Liability Insurance
 OMNDX - Broker
 Status: **SAVED PROPOSAL**

Reference Numbers:
 Policy Number: N/A
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL001

Last Changed:
 Date: 16/06/2017
 Time: 08:17:20
 Reason: Part Complete Proposal Saved (PSV)
 Notes: New Incomplete Proposal.

Case Details

Basic Details

Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **1**
 Number Of ERNs: **1**

Trades

Main Trade: **Plumbing and Heating inc heat**
 Main Trade Business Percentage: **100**
 Premises Worked Upon: **Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways**
 Years In Business: **17 years**
 Months In Business: **11 months**

Cover

Public Liability Cover: **£2m**
 Turnover: **250000**
 Claims In Last 5 Years: **1**

Heat

Heat Used Away From Premises: **Yes**
 Work And Heat Details: **Blow torches**
 Annual Turnover Percentage: **5% or less**
 Heat Precaution Details: **Keep fire extinguishers near when using heat. Ensure all blow torches are off and cooled down when finished. Ensure anywhere where heat work is used is cool before leaving.**

General Cover - Claim 1

Date Of Claim: **8/6/2009**
 Amount Paid: **1000**
 Amount Outstanding: **0**
 Total: **1000**

You will be asked to check that the inception date is correct, select a new date as necessary and tick the box to confirm, and then click the "PUT ON COVER" button again



Navigation options

Existing Policy - ACTRM/00055

Please select from the options below.

POLICY HISTORY / COMMUNICATIONS

DOCUMENTATION

MID TERM ADJUSTMENT

CLAIMS INFORMATION

CANCEL POLICY

STATUS MESSAGES

Selected Record

User Guide Example

AXA

OMNIX - Broker

Status: **ON COVER**

Premium: £1,718.61

Reference Numbers:

Policy Number: ACTRM/00055

OPUS Client: COSA179

OPUS Case Ref: COSA179PCL001

Last Changed:

Date: 16/06/2017

Time: 10:16:08

Reason: New policy on cover - Sanctions Error (PSE)

Notes: AXA placed on Cover.

Case Details

Basic Details

Company Name: **User Guide Example**

Trading As Name:

Title: **Miss**

First Name: **Sarah**

Surname: **Cooke**

Address Line 1: **299 High Street**

Address Line 2:

City: **Sutton**

County: **Surrey**

Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **1**

Number Of FRNs: **1**

You will be allocated a policy number and taken to the Existing Policy screen where you can select more actions

You will be sent an email attaching the new business documents, but you can also access them here by clicking on "DOCUMENTATION"

You may need to "allow popups" to access the documents and should be able to do this by clicking on the message that tells you that you need to

7: Mid Term Adjustments



Logged in as: OMNIX - Broker



Existing Policy - ACTRM/00056

Please select from the options below.

POLICY HISTORY / COMMUNICATIONS

DOCUMENTATION

MID TERM ADJUSTMENT

CLAIMS INFORMATION

CANCEL POLICY

STATUS MESSAGES

Selected Record

User Guide Example

AXA
OMNIX - Broker
Status: **ON COVER**
Premium: £1,437.18

Reference Numbers:

Policy Number: ACTRM/00056
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL002

Last Changed:

Date: 16/06/2017
Time: 11:15:18
Reason: New policy on cover - Sanctions Error (PSE)
Notes: AXA placed on Cover.

Case Details

Basic Details

Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**

Number Of Edits: **1**

Click the “MID TERM ADJUSTMENT” button from the Welcome screen, and search for your policy as described on pages 5, 6 and 7

This will bring you to the Existing Policy screen – click the “MID TERM ADJUSTMENT” button

This will open up the case details for you to amend as required. You can skip to the quote screen at any time by clicking the green “QUOTE” button, and can return to detail screens by clicking “NEXT”, “BACK” or the case detail area on the right of the screen



Return to main menu

ACTRM/00056

BACK TO QUOTE DETAILS

If there is an orange referral, please review as necessary and then scroll down and click the 'SEND REFERRAL' button below.

If this case can be quoted and does not need to refer, you can still refer to an underwriter for pricing issues or any other questions by ticking the 'Refer to Underwriter' box below, adding your message, and clicking the 'SEND REFERRAL' button.

If all results are No Quote, please contact KLU.

AXA

Items in green are for guidance only.

- Please ensure the type of heat work is kept up to date.
- Please ensure the heat annual turnover percentage is kept up to date.
- Please ensure heat precautions are kept up to date.
- Please ensure time in business is kept up to date.
- Please ensure you have added any subsidiary company ERN details.

You can click on each item to return to the relevant screen.

AXA Cover Information

Original Inception Date:	16/06/2017 00:00
Inception Date:	16/06/2017 00:00
Last Adjustment Date:	16/06/2017 00:00
Effective Date:	20/06/2017 00:00
Expiry Date:	15/06/2018 23:59

AXA Premium Breakdown

MTA	Current	New	Adjusted (361 days of 365)
Public Liability:	£1,112.63	£1,343.75	£228.59
Employers Liability:	£365.50	£430.00	£63.79
No Claims Discount:	-£221.72	-£266.06	-£43.86
Premium:	£1,256.41	£1,507.69	£248.53
Insurance Premium Tax:	£150.77 (12.00%)	£180.92 (12.00%)	£29.82 (12.00%)
Documentation Fee:	£30.00	£30.00	£15.00
Total Premium:	£1,437.18	£1,718.61	£293.35

Endorsements

- 001 - Depth work below 3 metres exclusion
- 009 - Properties Covered Exclusion
- 100 - Temporary employees cover
- 101 - Hazardous Work Exclusion
- 102 - Fire precautions condition
- 200 - Failure to perform exclusion
- 204 - Loss of keys cover

Manual Endorsements

None

Refer to Underwriter:

GET QUOTE EMAIL

ACCEPT MTA

STATUS MESSAGES

Selected Record

User Guide Example
 AXA
 OMNIX - Broker
 Status: ON COVER
 Premium: £1,437.18

Reference Numbers:
 Policy Number: ACTRM00056
 OPUS Client: COSA129
 OPUS Case Ref: COSA129PCL002

Last Changed:
 Date: 16/06/2017
 Time: 11:15:18
 Reason: New policy on cover - Sanctions Error (PSE)
 Notes: AXA placed on Cover.

Case Details

Basic Details

Company Name: User Guide Example
 Trading As Name:
 Title: Miss
 First Name: Sarah
 Surname: Cooke
 Address Line 1: 299 High Street
 Address Line 2:
 City: Sutton
 County: Surrey
 Postcode: SM1 1LJ

Statement Of Facts

Agree To Statement Of Facts: Yes

General Cover

Number Of Claims: 0
 Number Of ERNs: 1

Trades

Main Trade: Plumbing and Heating Inc heat
 Main Trade Business Percentage: 100
 Premises Worked Upon: Private dwellings, shops, offices,
 pubs, guesthouses, hotels, schools, restaurants,
 takeaways
 Years In Business: 17 years
 Months In Business: 10 months

Cover

Public Liability Cover: £2m
 Turnover: 250000
 Claims In Last 5 Years: 0

Heat

Heat Used Away From Premises: Yes
 Work And Heat Details: Blow torches
 Annual Turnover Percentage: Up to 10%
 Heat Precaution Details: Test

General Cover - ERN 1

Company Name: User Guide Example
 Address Line 1: 299 High Street
 Address Line 2:
 City: Sutton
 County: Surrey
 Postcode: SM1 1LJ
 Company ERN Exempt: No
 Employees Reference Number: 12345

Business Type and Manual Workforce

Business Type: Limited Company

Principals

Manual Majority Share Directors: 1
 Manual Minority Share Directors: 0
 Non Manual Majority Share Directors: 0
 Non Manual Minority Share Directors: 0

Staff

Manual Employees: 4
 Trainees: 0
 Temporary: 0

Sub Contractors

Labour Only Sub Contractors: 0
 Woodworking Mechanists: 0
 Bona Fide Sub Contractors Wages: 0
 Manual Employees Wages: 100000
 No Of Manual Employees For PL: 5
 No Of Manual Employees For EL: 5

Extras

Contractor All Risks
 Contractor All Risks Cover Required: No
 Own Plant
 Own Plant Cover Required: No
 Hired In Plant
 Hired In Plant Cover Required: No
 Personal Tools
 Personal Tools Cover Required: No
 Employees Personal Tools and Effects
 Employees Personal Tools and Effects Cover Required: No
 Personal Accident

Once you have made the amendments click the green "QUOTE" button. This will take you to the Quote Detail screen

If the MTA needs to refer it will tell you here, follow the instructions on pages 20 to 24. You can also force a referral if required

Amend the effective date as necessary. The new and adjusted premiums will be shown, along with any new endorsements

If you are happy with the details click the "ACCEPT QUOTE" button. You will be asked to check and confirm the effective date and click "ACCEPT MTA" again. This will take you to the Existing Policy screen where you can check and download documents and carry out other actions as required

8: Cancellations



Logged in as: OMNIX - Broker



Existing Policy - ACTRM/00056

Please select from the options below.

POLICY HISTORY / COMMUNICATIONS

DOCUMENTATION

MID TERM ADJUSTMENT

CLAIMS INFORMATION

CANCEL POLICY

STATUS MESSAGES

Selected Record

User Guide Example

AXA
OMNIX - Broker
Status: **ON COVER**
Premium: £1,437.18

Reference Numbers:

Policy Number: ACTRM/00056
OPUS Client: COSA179
OPUS Case Ref: COSA179PCL002

Last Changed:

Date: 16/06/2017
Time: 11:15:18
Reason: New policy on cover - Sanctions Error (PSE)
Notes: AXA placed on Cover.

Case Details

Basic Details

Company Name: **User Guide Example**
Trading As Name:
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 High Street**
Address Line 2:
City: **Sutton**
County: **Surrey**
Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**

Search for your policy from the Welcome screen as described on pages 5, 6 and 7

This will bring you to the Existing Policy screen – click the “CANCEL POLICY” button



Navigation options

ACTRM/00056

BACK TO POLICY OPTIONS

Request Cancellation

Reason for Cancellation: -- Please select Reason for Cancellation --

Cancellation Effective date:

Further Notes:

SEND CANCELLATION REQUEST

STATUS MESSAGES

Selected Record

User Guide Example

AXA

OMNIX - Broker

Status: **ON COVER**

Premium: £293.35

Reference Numbers:

Policy Number: ACTRM/00056

OPUS Client: COSA179

OPUS Case Ref: COSA179PCL002

Last Changed:

Date: 16/06/2017

Time: 11:32:34

Reason: Permanent MTA (MTA)

Case Details

Basic Details

Company Name: **User Guide Example**

Trading As Name:

Title: **Miss**

First Name: **Sarah**

Surname: **Cooke**

Address Line 1: **299 High Street**

Address Line 2:

City: **Sutton**

County: **Surrey**

Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**

Number Of ERNs: **1**

Select the Reason for Cancellation and effective date and click 'SEND CANCELLATION REQUEST'. This will send an email to Kerry London Underwriting who will action the request (if you select "Other" you will need to add more details)

9: Claims Information

The screenshot shows the Kerry London Underwriting portal. At the top left is the logo. At the top right, it says "Logged in as: OMNIX - Broker". Below the logo is a "Navigation options" menu with icons for Home, Help, Search, and Logout. The main content area is split into two columns. The left column has a header "ACTRM/00056" and a button "BACK TO POLICY OPTIONS". Below that is a "Claims Information" section with an "ADD NEW CLAIM RECORD" button. Underneath is a "Claims" table with columns: Status, Date, Type, Paid, Outstanding, Total. Below the table is a "STATUS MESSAGES" section. The right column is titled "Selected Record" and contains details for "User Guide Example AXA". It lists the status as "ON COVER" with a premium of £293.35. It also lists reference numbers: Policy Number: ACTRM/00056, OPUS Client: COSA179, and OPUS Case Ref: COSA179PCL002. The "Last Changed" date is 16/06/2017 at 11:32:34, with the reason being "Permanent MTA (MTA)". Below this is a "Case Details" section with "Basic Details" including Company Name: User Guide Example, Title: Miss Sarah Cooke, and Address: 299 High Street, Sutton, Surrey, SM1 1LJ. It also shows "Statement Of Facts" as "Agree To Statement Of Facts: Yes" and "General Cover" with "Number Of Claims: 0" and "Number Of ERNs: 1".

To notify Kerry London Underwriting of claims or incidents on a policy which could give rise to a claim, add the details on the Claims Information section

Search for your policy from the Welcome screen as described on pages 5, 6 and 7. This will bring you to the Existing Policy screen – click the “CLAIMS INFORMATION” button

Click “ADD NEW CLAIM RECORD” and complete details – see over page. You can also edit existing records from here



[Return to main menu](#)

ACTRM/00056

[BACK TO POLICY OPTIONS](#)

Claims Information

Current Status:	Apply to Policy
Claim Type:	- Select -
Date of Claim:	Select / Select / Select
Amount Paid: £	<input type="text"/>
Amount Outstanding: £	<input type="text"/>
Total: £	0
Claim Details:	<input type="text"/>

[CANCEL](#) [ADD](#)

Claims

Status	Date	Type	Paid	Outstanding	Total
STATUS MESSAGES					

Selected Record

User Guide Example
AXA
 OMNIX - Broker
 Status: **ON COVER**
 Premium: £293.35

Reference Numbers:
 Policy Number: ACTRM/00056
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL002

Last Changed:
 Date: 16/06/2017
 Time: 11:32:34
 Reason: Permanent MTA (MTA)

Case Details

Basic Details
 Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**
 Number Of ERNs: **1**

Trades

Main Trade: **Plumbing and Heating inc heat**
 Main Trade Business Percentage: **100**
 Premises Worked Upon: **Private dwellings, shops, offices, pubs, questhouses, hotels, schools, restaurants,**

Complete details and click on the "ADD" button



Navigation options

ACTRM/00056

BACK TO POLICY OPTIONS

Claims Information

ADD NEW CLAIM RECORD

Claims

Status	Date	Type	Paid	Outstanding	Total	
Apply to Policy	08/07/2017	PL	£0.00	£1,000.00	£1,000.00	Edit
Apply to Policy	11/06/2017	Tools	£0.00	£200.00	£200.00	Edit

STATUS MESSAGES

Selected Record

User Guide Example
AXA
 OMNIX - Broker
 Status: **ON COVER**
 Premium: £293.35

Reference Numbers:
 Policy Number: ACTRM/00056
 OPUS Client: COSA179
 OPUS Case Ref: COSA179PCL002

Last Changed:
 Date: 16/06/2017
 Time: 11:32:34
 Reason: Permanent MTA (MTA)

Case Details

Basic Details
 Company Name: **User Guide Example**
 Trading As Name:
 Title: **Miss**
 First Name: **Sarah**
 Surname: **Cooke**
 Address Line 1: **299 High Street**
 Address Line 2:
 City: **Sutton**
 County: **Surrey**
 Postcode: **SM1 1LJ**

Statement Of Facts
 Agree To Statement Of Facts: **Yes**

General Cover
 Number Of Claims: **0**
 Number Of ERNs: **1**

As they are added, claims will be shown on the Claims Information screen, from where you can continue to add further claims, and edit existing ones

10: Renewals



Logged in as: OMNIX - Broker



Navigation options

Welcome Sarah Cooke

Good morning Sarah and welcome to Kerry London Underwriting Online.

- NEW BUSINESS
- MID TERM ADJUSTMENT
- RENEWALS
- SEARCH
- STATUS MESSAGES

Active Renewals

Total	Type
3	Policies past their renewal date
0	Policies due for renewal
3	Recently processed policies

You can access renewals by clicking on "RENEWALS" from the Welcome screen or clicking the required Type from the Active Renewals menu to the right. Both will take you to the same screen

Kerry London Underwriting is a trading name of Kerry London Limited (company number 2006558).
Registered Office: John Slow House, 18 Bevis Marks, London, EC3A 7JB
Kerry London Limited is authorised and regulated by the Financial Conduct Authority (FCA), firm registration number 308255.
You can check this by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6769 FREE.





Navigation options

Policy Renewal List

Please select the case you wish to open from the list of renewals below. Clicking the Overdue, Due and Recent tabs will filter your cases accordingly.

[BACK TO MAIN MENU](#)

Policies past their renewal date **Overdue** Due Recent 

The policies listed below are past their official renewal date. Please process them accordingly as soon as possible.

POLICY HOLDER	POLICY NUMBER	RNL DATE	PREMIUM	INV PREM	STATUS	RNL PREM
test tam t/a test tam	ACTRM/00035	19/04/2017	£284.92			
RenewalInvite t/a LoadingDiscount	ACTRM/00037	20/04/2017	£989.14			
Renewal Load Discounts Must refer at RNL t/a MW	INHPC/00047	21/04/2017	£649.99			

Kerry London Underwriting is a trading name of Kerry London Limited (company number 2006558).
Registered Office: John Snow House, 18 Bevis Marks, London, EC3A 7JB.
Kerry London Limited is authorised and regulated by the Financial Conduct Authority (FCA), firm registration number 308255.
You can check this by visiting the FCA website at www.fca.org.uk/register or by contacting the FCA on 0800 111 6769 FREE.

As it states on this screen, clicking on the Overdue, Due or Recent tabs will filter the cases accordingly. You can also click on the Type in the Active Renewals section to the right to filter in the same way

Active Renewals

Total	Type
3	Policies past their renewal date
0	Policies due for renewal
3	Recently processed policies



Logout of the system

Existing Policy - ACTRM/00035

Please select from the options below.

POLICY HISTORY / COMMUNICATIONS

INVITE RENEWAL

LAPSE

DOCUMENTATION

MID TERM ADJUSTMENT

CLAIMS INFORMATION

CANCEL POLICY

STATUS MESSAGES

Selected Record

test tam t/a test tam

AXA

OMNIX - Broker

Status: **ON COVER**

Premium: £284.92

Reference Numbers:

Policy Number: ACTRM/00035

OPUS Client: TATA001

OPUS Case Ref: TATA001PCL002

TAM Client: TAMTES1

Last Changed:

Date: 13/04/2017

Time: 13:59:20

Reason: New policy on cover - Sanctions Error (PSE)

Notes: AXA placed on Cover.

Case Details

Basic Details

Company Name: test tam

Trading As Name: test tam

Title: Mr

First Name: test

Surname: tam

Address Line 1: 1

Address Line 2: 2

City: 3

County: 4

Postcode: 5

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**

Number Of ERNs: **0**

Trades

Main Trade: **Air Conditioning**

Main Trade Business Percentage: **100**

Premises Worked Upon: **Ex hazardous premises only (as defined in the policy wording)**

Years In Business: **18 years**

Months In Business: **2 months**

Clicking on the required case will open the Existing Policy screen where you will see the usual options, plus you can select whether to "INVITE RENEWAL" or "LAPSE"

Clicking "INVITE RENEWAL" will walk you through all the policy detail screens. It is mandatory to visit every screen as there are items you must review/change on each case, such as increasing the "Years in Business" field, or answering additional questions required by Insurers since inception or the last renewal



Navigation options

ACTRM/00037

BACK TO MENU

Quotes

Message from Underwriter:

Click each quote for further information.

AXA: £1,100.58
 RSA: £1,297.42
 ZUR: £1,181.59

STATUS MESSAGES

Selected Record

RenewalInvite t/a LoadingDiscount

AXA

OMNIX - Broker

Status: **RENEWAL QUOTE AVAIL**

Premium: £0.00

Reference Numbers:

Policy Number: ACTRM/00037

OPUS Client: HAPA285

OPUS Case Ref: HAPA285PCL001

TAM Client: HARMPA1

Last Changed:

Date: 16/06/2017

Time: 12:05:52

Reason: Quote available for renewal referral (QRR)

Notes:

AXA: £1,100.58

RSA: £1,297.42

ZUR: £1,181.59

Message from Underwriter:

Once you have made all amendments you will receive your renewal quote. Due to changes, or other reasons, these could refer or no quote – follow the referral process as described on pages 21 to 25, and contact Kerry London Underwriting regarding any no quotes

Quotes

Message from Underwriter:

Click each quote for further information.

AXA: £1,100.58
 RSA: £1,297.42
 ZUR: £1,181.59

RSA

TO CHANGE INSURER, PLEASE RETURN TO THE HOME SCREEN AND START ANOTHER QUOTE, OR REFER TO KLU

STATUS MESSAGES

An indication of premium from other insurers will also be shown here, however in order to confirm a quote you will need to enter the details as a new business, and if required put it on cover and lapse the old policy. If you click an alternative Insurer a red message will appear advising you of this

AXA Premium Breakdown

Renewal Invitation	Current Year	Renewal Invite
Public Liability:	£801.00	£890.00
Employers Liability:	£229.50	£255.00
No Claims Discount:	-£154.58	£0.00
Premium:	£875.93	£973.25
Insurance Premium Tax:	£83.21 (9.50%)	£97.33 (10.00%)
Documentation Fee:	£30.00	£30.00
Total Premium:	£989.14	£1,100.58

Endorsements

- 001** - Depth work below 3 metres exclusion
- 009** - Properties Covered Exclusion
- 0145** - Work on structures exceeding 10 meters in height exclusion
- 020** - Temporary employees cover
- 101** - Hazardous Work Exclusion
- 102** - Fire precautions condition
- 200** - Failure to perform exclusion
- 204** - Loss of keys cover

Manual Endorsements

None

Refer to Underwriter:

INVITE RENEWAL

STATUS MESSAGES

Number Of Claims: **0**
Number Of ERNs: **1**

Trades

Main Trade: **Refrigeration Engineers**
Main Trade Business Percentage: **100**
Premises Worked Upon: **Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways**
Years In Business: **8 years**
Months In Business: **6 months**

Cover

Public Liability Cover: **£1m**
Turnover: **100000**
Claims In Last 5 Years: **0**

Heat

Heat Used Away From Premises: **No**

General Cover - ERN 1

Company Name: **RenewalInvite t/a LoadingDiscount**
Address Line 1: **1**
Address Line 2: **2**
City: **3**
County: **4**
Postcode: **CV4**
Company ERN Exempt: **No**
Employers Reference Number: **eee555**

Business Type and Manual Workforce

Business Type: **Partnership**

Principals

Manual Principals: **2**
Non Manual Principals: **2**

Staff

Manual Employees: **1**
Trainees: **0**
Temporary: **0**

Sub Contractors

Labour Only Sub Contractors: **0**
Woodworking Machinists: **0**
Bona Fide Sub Contractors Wages: **0**
Manual Employees Wages: **20000**
No Of Manual Employees For PL: **3**
No Of Manual Employees For EL: **1**

Extras

Contractor All Risks

Contractor All Risks Cover Required: **No**

Own Plant

Own Plant Cover Required: **No**

Hired In Plant

Hired In Plant Cover Required: **No**

Personal Tools

Personal Tools Cover Required: **No**

Once any changes have been made and referrals dealt with you can invite renewal by clicking the "INVITE RFENEWAL" button

You will be sent a quote email with documents for consideration



Navigation options

Existing Policy - ACTRM/00037

Please select from the options below.

POLICY HISTORY / COMMUNICATIONS

RENEW POLICY

RETRACT RENEWAL INVITE REFERRAL

STATUS MESSAGES

Selected Record

RenewalInvite t/a LoadingDiscount
AXA
OMNIX - Broker
Status: **RENEWAL QUOTE AVAIL**
Premium: £0.00

Reference Numbers:
Policy Number: ACTRM/00037
OPUS Client: HAPA285
OPUS Case Ref: HAPA285PCL001
TAM Client: HARMPA1
TAM Policy Ref: HARMPA1-1001

Last Changed:
Date: 16/06/2017
Time: 12:14:01
Reason: Quote available for renewal referral (QRR)
Notes:
AXA: £1,100.58
RSA:
ZUR:

Message from Underwriter:

Case Details

Basic Details
Company Name: **RenewalInvite**
Trading As Name: **LoadingDiscount**
Title: **Mr**
First Name: **Paul**
Surname: **Harman**
Address Line 1: **1**
Address Line 2: **2**
City: **3**
County: **4**

Clicking "INVITE RENEWAL" will take you to the Existing Policy screen where you can immediately confirm renewal by clicking the "RENEW POLICY" button, or you can find the case later via the Search function, RENEWAL button or Active Renewals list



Search for an existing record

ACTRM/00037

BACK TO HISTORY / COMMUNICATIONS

Policy Renewal

This policy renewal is based on the renewal invitation data which is shown on the right of this page.

All proposal data is shown including alterations made as part of the renewal invitation.

Please review the policy information on the right and the renewal premiums below before confirming this renewal.

Renewal Premiums

All renewal premiums are displayed below:

Policy Renewal	
Renewal Date:	21/04/2017 00:00
Premium:	£973.25
Insurance Premium Tax:	£97.33
Documentation Fee:	£30.00
Total Premium:	£1,100.58

COMMIT RENEWAL

STATUS MESSAGES

Selected Record

RenewalInvite t/a LoadingDiscount
AXA
 OMNIX - Broker
 Status: **ON COVER**
 Premium: £1,100.58

Reference Numbers:
 Policy Number: ACTRM/00037
 OPUS Client: HAPA285
 OPUS Case Ref: HAPA285PCL001
 TAM Client: HARMPA1

Last Changed:
 Date: 16/06/2017
 Time: 12:19:23
 Reason: Renewal Invitation (RIL)

Case Details

Basic Details

Company Name: **RenewalInvite**
 Trading As Name: **LoadingDiscount**
 Title: **Mr**
 First Name: **Paul**
 Surname: **Harman**
 Address Line 1: **1**
 Address Line 2: **2**
 City: **3**
 County: **4**
 Postcode: **CV4**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**
 Number Of ERNs: **1**

Trades

Main Trade: **Refrigeration Engineers**
 Main Trade Business Percentage: **100**
 Premises Worked Upon: **Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways**
 Years In Business: **8 years**

Clicking the "RENEW POLICY" button, will take you to the Policy Renewal screen showing the Renewal Premiums. Check these are correct and click "COMMIT RENEWAL"



Navigation options

HAPA285PCL001 - History

Below is a list of recent records for RenewalInvite t/a LoadingDiscount, with the most recent at the top.

If you select a historical record below, this will open the case details for that record.

[BACK TO RECORD SEARCH](#)

Currently Active Records

STATUS	EFFECTIVE	END	REASON FOR CHANGE
ON COVER	21/04/2017	20/04/2018	Renewal (RNL)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes: Policy Renewal			
Documentation:			
Schedule Policy Wording Notice To Policyholders Policy Summary Invoice			
EL Certificate			

STATUS	EFFECTIVE	END	REASON FOR CHANGE
ON COVER	21/04/2017	20/04/2018	Renewal (RNL)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes: Policy Renewal			
Documentation:			
Schedule Policy Wording Notice To Policyholders Policy Summary Invoice			
EL Certificate			
ON COVER	21/04/2017	N/A	Renewal Invitation (RIL)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes:			
Documentation:			
Quotation			
RENEWAL QUOTE AVAIL	N/A	N/A	Quote available for renewal referral (QRR)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes:			
AXA: £1,100.58			
RSA:			
ZUR:			
Message from Underwriter:			
RENEWAL REFERRAL	N/A	N/A	Renewal caused a referral (RRE)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Notes:			
AXA: REFER			
RSA: REFER			
ZUR: REFER			
Referred By Broker (General Query)			
A loading or discount was applied in the previous term.			
Mismatch between number of manual employees for EL and PL.			
ON COVER	21/04/2016	20/04/2017	Referral Retracted (RET)
User: Sarah Cooke (Kerry London - Underwriting) - sarah.cooke@klua.co.uk			
Documentation:			
Schedule Policy Wording Statement Of Facts Policy Summary Invoice EL Certificate			

Selected Record

RenewalInvite t/a LoadingDiscount
AXA
 OMNIX - Broker
 Status: ON COVER
 Premium: £1,100.58

Reference Numbers:
 Policy Number: ACTRM00037
 OPLUS Client: HAPA285
 OPLUS Case Ref: HAPA285PCL001
 TAM Client: HAPMPA1

Last Changed:
 Date: 16/06/2017
 Time: 12:19:23
 Reason: Renewal Invitation (RIL)

Case Details

Basic Details
 Company Name: RenewalInvite
 Trading As Name: LoadingDiscount
 Title: Mr
 First Name: Paul
 Surname: Harman
 Address Line 1: 1
 Address Line 2: 2
 City: 3
 County: 4
 Postcode: CV4

Statement Of Facts
 Agree To Statement Of Facts: Yes

General Cover
 Number of Claims: 0
 Number of ERNs: 1

Trades
 Main Trade: Refrigeration Engineers
 Main Trade Business Percentage: 100
 Premises Worked Upon: Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways
 Years In Business: 8 years
 Months In Business: 6 months

Cover
 Public Liability Cover: £1m
 Turnover: 100000
 Claims In Last 5 Years: 0

Heat
 Heat Used Away From Premises: No

General Cover - ERN 1
 Company Name: RenewalInvite t/a LoadingDiscount
 Address Line 1: 1
 Address Line 2: 2
 City: 3
 County: 4
 Postcode: CV4
 Company ERN Exempt: No
 Employers Reference Number: eee555

Business Type and Manual Workforce
 Business Type: Partnership

Principals
 Manual Principals: 2
 Non Manual Principals: 2

Staff
 Manual Employees: 1
 Trainees: 0
 Temporary: 0

Sub Contractors
 Labour Only Sub Contractors: 0
 Woodworking Machinists: 0
 Bona Fide Sub Contractors Wages: 0
 Manual Employees Wages: 20000
 No of Manual Employees For PL: 3
 No of Manual Employees For EL: 1

Extras
 Contractor All Risks
 Contractor All Risks Cover Required: No
 Own Plant
 Own Plant Cover Required: No
 Hired In Plant
 Hired In Plant Cover Required: No
 Personal Tools

This will return you to the Policy History screen where you can select documents (they will also be emailed to you), or select into the case to carry out more actions

11: Lapse



Logged in as: OMNIX - Broker



Navigation options

ACTRM/00057

BACK TO HISTORY / COMMUNICATIONS

Lapse Policy

Please review the policy information on the right and the premium information below before you lapse this policy.

Premiums

Policy premiums are displayed below:

Policy	
Premium:	£790.50
Insurance Premium Tax:	£75.10
Documentation Fee:	£30.00
Total Premium:	£895.60

Reason for Lapse:

Notes:

LAPSE POLICY

STATUS MESSAGES

Selected Record

Policy Lapse t/a Test AXA
OMNIX - Broker
Status: **ON COVER**
Premium: £895.60

Reference Numbers:
Policy Number: ACTRM/00057
OPUS Client: COSA182
OPUS Case Ref: COSA182PCL001

Last Changed:
Date: 19/06/2017
Time: 08:49:23
Reason: New policy on cover - Sanctions Error (PSE)
Notes: AXA placed on Cover.

Case Details

Basic Details

Company Name: **Policy Lapse**
Trading As Name: **Test**
Title: **Miss**
First Name: **Sarah**
Surname: **Cooke**
Address Line 1: **299 high street**
Address Line 2:
City: **sutton**
County: **surrey**
Postcode: **SM1 1LJ**

Statement Of Facts

Agree To Statement Of Facts: **Yes**

General Cover

Number Of Claims: **0**
Number Of ERNs: **1**

Trades

Main Trade: **Plumbing and Heating ex heat**
Main Trade Business Percentage: **100**
Premises Worked Upon: **Private dwellings, shops, offices, pubs, guesthouses, hotels, schools, restaurants, takeaways**
Years In Business: **15 years**
Months In Business: **7 months**

Cover

Public Liability Cover: **£1m**
Turnover: **100000**
Claims In Last 5 Years: **0**

Clicking the "LAPSE" button from the Existing Policy screen (this button is only available when the policy is due for renewal) will take you to the lapse Policy screen

Select the reason for lapse and add additional details as necessary, then click "LAPSE POLICY"

This will take you to the policy history screen