

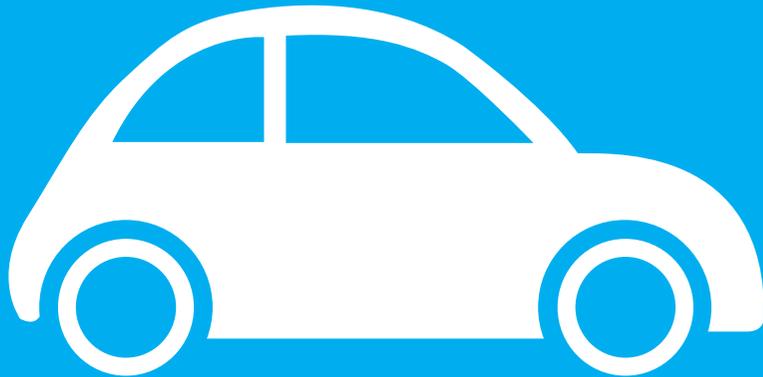


Car Full Cycle EDI Guide Applied

For Broker Use only

[CLICK HERE
TO START](#)

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Introduction

The Applied software house has been updated to incorporate our latest Zurich proposition which provides quality, comprehensive cover at a competitive price.

Available products:

- **Car Solutions:** our core product available at 3 commission variants. It incorporates enhanced benefits when comprehensive cover is selected, including Uninsured Loss Recovery and Roadside Assistance.
- **Car Solutions PLUS:** A comprehensive-only restricted acceptance product designed to be competitive for drivers aged 40 to 75, who have a good driving record. It incorporates the usual Car Solutions benefits with the addition of Homecall.

For Intermediaries who source their own Uninsured Loss Recovery and Roadside Assistance services we can offer access to our Car Insurance product which excludes these covers but offers all of the other Car Solutions benefits. Please speak to your Account Executive or your usual Zurich Sales contact.

Quotations

We have made significant enhancements to our products within the Applied system, which will remove the need to process business manually.

Once the client's information has been entered into the system, it will return one of three possible outcomes:

- Quoted Premium
- Refer with Premium
- Decline message with no premium quoted.

Quoted Premium

This means that the risk can be accepted in the normal manner and cover granted, provided that the client meets any additional criteria specified in the notes section.

Provided that accurate risk information is entered into the system, quoted premiums and underwriting acceptance are guaranteed for a period of 30 days.

The screenshot displays the 'Quote Results' window. At the top, 'Quote Details' are shown: Make: NISSAN, Value (£): 499, Client: ZCar TwentyFive, Model: NOTE ACENTA, and Cc: 1598 2008-PETROL. Below this is a navigation bar with 'Quote Results' selected, and other options: Decline, Referrals, Broker Add-Ons. The main area contains a table of quote results:

SchemeID	Company	Premium	Total (inc Broker AddOns)	Excess
ZU001659	Zurich - Zurich Car Insurance2 40	£429.33	£429.33 (£0.00)	£100.00
ZU001657	Zurich - Zurich Solutions2 Plus FCEDI	£431.58	£431.58 (£0.00)	£100.00
ZU001654	Zurich - Zurich Solutions2 7.5 FCEDI	£450.37	£450.37 (£0.00)	£100.00
ZU001655	Zurich - Zurich Solutions2 10 FCEDI	£466.71	£466.71 (£0.00)	£100.00
ZU001656	Zurich - Zurich Solutions2 FCEDI	£484.27	£484.27 (£0.00)	£100.00
ZU001658	Zurich - Zurich Car Insurance2	£484.27	£484.27 (£0.00)	£100.00

To the right of the table is a 'Cover' section with radio buttons for 'Comprehensive' (selected), 'Third Party F & T', and 'Third Party'. Below this is an 'Override premium' checkbox and a 'Premium' button. At the bottom of the window is a navigation bar with buttons: Back, Print Quote..., Demands & Needs, Policy Summary, Accept, AWAP, and Egr.

*These screen shots are an indication and may vary depending on your system

Refer with Premium

Your Applied system will generate a premium in the 'quote results' and warn that the risk requires referral. This is shown in the image below:

*These screen shots are an indication and may vary depending on your system

If more than one refer reason is output by the scheme a 'Y' will appear in the 'More' column and the 'More' button will be activated.

Refer risks are not normally acceptable and will only be considered in the following circumstances:

- The screen premium is competitive and,
- Client is a longstanding Zurich client* or direct family member, or
- Client is longstanding client of the intermediary*

Or

- The risk is being written as part of an Altitude transfer deal

*usually minimum of 3 years

If you receive a referral message, please contact Zurich Helpdesk on 0800 026 1771 with details of the referral codes being displayed (in the screen shot to the left the 'Refer Reason' is '4 Refer: Conviction Type.' You will also need to give details of the Zurich screen premium and the existing insurer renewal premium if the risk is being transferred to us as part of an Altitude transfer deal.

You may be requested to obtain additional information or the referral may be redirected to one of our senior underwriters, depending on the nature of the referral.

Note: Applied have confirmed that there is currently a software error in the system that means that the premium breakdown, notes, excesses and endorsements are not populated for refer risks.

A fix will follow shortly but in the meantime, this information can be obtained via 'Print Quote' option.

Decline

Your Applied system will generate a £99,999.99 premium in the 'quote results' and will warn that the risk is unacceptable, this is shown in the image below:

Quote Results

Quote Details

Make: NISSAN Value (£): 10002 Client: ZCar TwentyFive
Model: NOTE ACENTA
Cc: 1598 2008-PETROL

Quote Results | **Decline** | Referrals | Broker Add-Ons

SchemeID	Company	Premium	Total (inc Broker AddOns)	Excess
[Empty table]				

Cover

Comprehensive
 Third Party F & T
 Third Party

Override premium

Premium

Premiums Requiring Referral

Schem...	Company	Product	Refer Reason	Third Party ...	More	Exce...
ZU001654	Zurich	Zurich Solutions2 ...	39 Decline - Vehicle value ...	£99,999.00	N	£100
ZU001655	Zurich	Zurich Solutions2 ...	39 Decline - Vehicle value ...	£99,999.00	N	£100
ZU001656	Zurich	Zurich Solutions2 ...	39 Decline - Vehicle value ...	£99,999.00	N	£100
ZU001657	Zurich	Zurich Solutions2 ...	82 Decline: Does not meet ...	£99,999.00	Y	£100
ZU001658	Zurich	Zurich Car Insuran	39 Decline - Vehicle value ...	£99,999.00	M	£100

NB: Referred policies can be accepted if a premium is displayed and you have contacted the insurer to obtain an authorization code.

More

Back | Print Quote... | Demands & Needs | Policy Summary | Accept | ΔWAP | Exit

*These screen shots are an indication and may vary depending on your system

Decline risks are usually unacceptable and will only be considered in the following circumstances:

- The client has been insured with Zurich for a minimum of 5 years or
- The risk is being transferred as part of an Altitude whole account transfer deal.

If you receive a decline message please contact Zurich Helpdesk on 0800 026 1771 with details of the 'refer reason' to obtain a referral reference and details of any additional information we may require to consider the risk.

You will then be asked to fax or email a copy of the quotation to us including the premium breakdown, with the additional information so that it may be considered by one of our senior underwriters. Please ensure that the referral reference is clearly noted on the fax or email. If the risk is being transferred to us as part of an Altitude transfer deal, you will also need to supply the existing Insurer renewal premium, as this will be recorded as part of our internal audit process.

A Zurich Underwriter will contact you within one working day.

Processing a Referral

Provided that the risk meets our criteria for acceptance, we will provide a unique authorisation code and confirm the agreed premium, which applies to the individual quotation **only**.

If there are any changes to the risk or premium to be quoted after the initial referral, then you must contact Zurich Helpdesk on 0800 026 1771 to obtain a revised authorisation code.

You will then need to highlight the premium and click the accept button.

SchemeID	Company	Product	Refer Reason	Comprehens...	More	E
ZU001654	Zurich Insura...	Zurich Solutions2 7.5 FCEDI	68 Refer: Protected NCD n...	£1,491.98	N	£
ZU001655	Zurich Insura...	Zurich Solutions2 10 FCEDI	68 Refer: Protected NCD n...	£1,544.37	N	£
ZU001658	Zurich Insura...	Zurich Car Insurance2	68 Refer: Protected NCD n...	£1,594.33	N	£
ZU001656	Zurich Insura...	Zurich Solutions2 FCEDI	68 Refer: Protected NCD n...	£1,600.53	N	£

*These screen shots are an indication and may vary depending on your system

This will then take you to a further screen, where you will be required to input the agreed premium value and the Insurer Authorisation Code. Your Applied system will automatically re-calculate the cost of any granted no claims discount protection.

This will then allow you to process the risk via FCEDI in the normal manner. It is essential that the authorisation code is input correctly as it is validated in our systems. If we receive a risk without this information then you will be contacted and you may be instructed to replace the risk.

Insurer Premium Value (£): 98999.00

Referred Premium Value (£): 1234.56

Insurer Authorisation Code: ABCD-123

OK Cancel

*These screen shots are an indication and may vary depending on your system

Other Information

Cancellations

All cancellations should be processed on your system, which will show you any return premium due to the client. Applied do not give the option of cancelling at insurers or customers request.

There is no longer a requirement for the policyholder to return the certificate or complete a lost certificate declaration or electronic declaration of surrender in the event of policy cancellation. Nor will return of premium be conditional upon the return of the certificate or completion of the relevant declaration.

This change only applies to cancellations which are effective on or after 30th June 2015. For any cancellation effective prior to 30th June 2015 it will still be a requirement that the certificate is returned or the appropriate declaration made.

It is crucial that the Motor Insurance Database is updated in a timely manner to ensure the status of the policy is correctly stated.

If there is a claim under the policy, a refund will only be issued if we have made a full recovery of our outlay from the third party.

If a customer is paying their premium by instalments and a claim has been made under the policy, they must pay the balance of the full premium.

We may cancel a policy by providing 7 days notice to the policyholder's last known address. Please refer to Condition 5 of the policy document.

Charges

Refer to the cancellation section of the policy wording.

Discounts

New business discounts are only available to members of our Broker Alliance Programme or brokers with Altitude arrangements.

If you would like to discuss how to become involved please speak to your Account Executive.

Renewals

Price increases are mitigated for existing customers by a capping process, which ensures that profitable customers whose risk details have not changed are not adversely affected by large increases in premium.

Renewal discounts are not normally available.

Processing company car NCD*

Our products are programmed to reflect the claim-free driving experience gained whilst having sole use of a company car for both business and social domestic purposes. To access this discount in the main screen select:

- 'Company car experience' in response to the NCD type question
- The company car must no longer be driven (the checkbox must remain unticked)
- The company car use must have ended within the previous 12 months
- The company car use must have been used for both business and private use.

*Subject to qualifying criteria

Provided that the risk meets our eligibility criteria then the product will receive a discount equivalent to the number of full years since the last fault claim (or non-fault claim if the NCD was not allowed) up to a maximum of 5 years NCD.

Written evidence of No Claims Discount from the previous Insurer or from the Policyholder's employer must be received within 30 days of the inception of the policy and retained with your records so that it is available for audit.

Processing second car NCD*

When a customer purchases a second or subsequent vehicle, we will reflect the claim free driving experience gained in the principle vehicle. To access this discount, in the main screen enter the NCD years as zero as shown below:

The screenshot shows the 'Motor Quotes' application window. The 'Vehicle Details' section includes:

- Car: TOYOTA AURIS T3, Client: Test Case, Product Description: Red House
- Veh Cgde: 50052504, Registration Number: AA06AAA, Date Registered: 01 Jan 2008, Value (£): 4500
- Body Type: Hatchback, Annual Mileage: 12000, Date Purchased: 16 Mar 2012
- Mileometer Reading: 50000, Accessories (£): 0
- Vehicle Ever Had Q Plate: Vehicle Kept Postcode: BA1 1AA
- Security Device Fitted:
- Registered Keeper: Proposer, Registered Owner: Proposer, No. of Seats: 5, Overnight Parking: Garaged
- NCB Type: Private Car Bonus, NCB Years: 0, Protected NCB:

 The 'Cover Details' section includes:

- Inception Date: 16 Mar 2012, Cover Required: Comprehensive
- Valid Drivers: Insured Only, Policy Term: 12

 The 'Driver Details' section includes:

- Age: 43, Lic: F, Sex: M, Occ: A01, Clm: N, Cnv: N, Dis: N, Fmly: S, CoU: 04

 Buttons at the bottom include 'Add...', 'Amend...', 'Delete', 'Driver Names', 'Proposer Details...', 'Calculate Quote', 'Include Open Market Quotes', and 'Exit'.

*Subject to qualifying criteria

In the 'Proposer' screen, indicate that other vehicles are owned and record the other vehicles NCD:

The screenshot shows the 'Driver Details' application window. The 'Proposer' section includes:

- Title: Mr, Forename: Test, Surname: Case
- Relationship to Proposer: Proposer, Employment Status: Employed
- Sex: Male, Full Time Occupation: Accountant, Employers Business: Accountancy
- Date of Birth: 01 Jan 1969, Age: 43, Full Time Employment:
- Frequency of Use: Main, Any Part Time Occupation:
- Type of Dwelling: House, Part Time Employment Status:
- Marital Status: Single, Part Time Occupation:
- Non-UK Resident: Resident in UK since Date: 01 Jan 1969, Part Time Business Type:
- Permanently Resident in UK:
- Class Of Use: Social, Domestic And Pleasure, Any Non-Motor Convictions?:
- Licence Type: Full(UK), Additional Driving Qualification?:
- Licence Valid From: 01 Jan 1994
- Licence Restrictions: No Restrictions, Other Vehicle Owned?:
- Driver Annual Mileage: 12000, Other Vehicles Driven: 1, Other Vehicle NCD Years: 5
- Registered Disabled: Previously Refused Cover:
- Disabled Badge Holder: Prev. Policy Cancelled:
- Prev. Imposed Terms: Smoker:
- Prev. Increased Premiums:
- Convictions: ..., Claims: ..., Medical Conditions: ...

 Buttons at the bottom include 'OK' and 'Cancel'.

*These screen shots are an indication and may vary depending on your system

Provided that the risk meets our eligibility criteria, the product will apply a discount equivalent to the number of full years since the last fault claim (or non-fault claim if the NCD was not allowed) up to a maximum of 5 years NCD.

No Claims Discount Protection

Your Applied system will allow the addition of no claims discount protection for eligible customers.

Where no claims discount protection is granted, the required regulatory no claims discount information is shown by selecting the NCD tab of the 'Quote Results' screen.

No claims discount protection is only available at new business and renewal, therefore the no claims discount protection schedule is not produced for MTA transactions.

At renewal, if the only change is to remove no claims discount protection and the calculated figure is lower than the cost previously quoted, please call us to obtain an override code to correct the premium.

The screenshot shows the 'Quote Results' application window with the 'Ncd' tab selected. The 'Quote Details' section at the top lists: Make: VAUXHALL, Value (£): 5000, Client: CMA Ratesesthree, Model: CORSA LIMITED EDITION ECOFLEX, and Cc: 1248 2013- MANUAL - Diesel. Below this, there are tabs for Quote Results, Breakdown, Decline, Referrals, Notes, Excesses, Endorsement, Insurer Add-Ons, Commission, and Broker Add-Ons. The 'Ncd' section displays the following information:

Cost of NCD Protection (excl Ipt): £ 23.89
Cost of NCD Protection (incl Ipt): £ 26.16

No Claims Discount Years Claimed: 4
No Claims Discount Years Granted: 4

No Claims Discount Step-Back Procedures

No. of Years NCD	NCD at Next Renewal Date without NCD Protection
1 claim(s) in the next 12 mont...	2 years
2 claim(s) in the next 12 mont...	0 years
3 claim(s) in the next 12 mont...	0 years
4 claim(s) in the next 12 mont...	0 years
5 claim(s) in the next 12 mont...	0 years

Number of Years No Claims Discount

Number of Years NCD	Average NCD Discount
1 Years NCD	19 %
2 Years NCD	28 %
3 Years NCD	40 %
4 Years NCD	42 %
5 Years NCD	48 %
6 Years NCD	49 %
7 Years NCD	50 %
8 Years NCD	52 %
9 Years NCD	53 %

Below these tables is another table for 'NCD at Next Renewal Date with NCD Protection':

No. of Years NCD	NCD at Next Renewal Date with NCD Protection
1 claim(s) in any 5 year pe...	4 years
2 claim(s) in any 5 year pe...	4 years
3 claim(s) in any 5 year pe...	2 years
4 claim(s) in any 5 year pe...	0 years
5 claim(s) in any 5 year pe...	0 years

An 'NCD Schedule' button is located at the bottom right of the Ncd section. At the very bottom of the application window are buttons for Back, Print Quote..., Demands & Needs, Policy Summary, Accept, Δ/WAP, and Exit.

Temporary Changes

Temporary changes are not supported by your Applied system and you must contact the Zurich Helpdesk on 0800 026 1771 to confirm that the change is acceptable to us and the charge that will be required before any cover is issued.

Once we have agreed to offer cover, a cover note must always be issued and noted with the relevant premium but will only need to be forwarded to us on request.

Vehicles

Modifications

Your Applied quotation system supports vehicle modifications. Any change to the vehicle manufacturer's standard specification must be declared.

Vehicles with extensive cosmetic modifications or performance modifications are not normally acceptable and should be placed with an appropriate non-standard carrier.

Vans and Pickups

Your Applied quotation system will quote for car-derived vans and dual cab pick ups provided that use is restricted to Social Domestic and Pleasure use. Class 1 business use will be considered by us for selected white collar workers.

Panel vans (such as Ford Transit) that have been adapted to cater for persons with a disability will also normally be acceptable. The value of any modifications must be included in the overall value of the vehicle.

Monthly Payment Option

Eazipay Monthly Instalment Plan

Regulated by the Consumer Credit Act 1974 (Representative APR 22.5%).

Monthly payments are collected from the **Policyholder's** bank or building society account by Direct Debit.

To qualify the Policyholder must NOT have

- Been declared bankrupt
- Entered into an Individual Voluntary Arrangement (IVA)
- Had any County Court Judgments (CCJ's) within the last six years.

They must be at least 18 years old, have a bank or building society account that permits Direct Debits to be charged (if in any doubt, please check).

The policyholders bank or building society account must be used for the monthly payments by Direct Debit.

We will aim to collect the first instalment due from the Policyholders nominated bank account by Direct Debit within 10 days of the policy cover commencing. Thereafter we will collect the remaining premiums at monthly intervals by Direct Debit

If the Insurer Instalment option is selected, a Direct Debit mandate will be produced which confirms the payment terms and monthly breakdown calculation. The client must complete their bank details and this form must be submitted to the following address immediately:

Zurich Insurance PLC
PO Box 200
Bolton
BL1 9UJ

A payment calendar will be issued to the Policyholder confirming the amount and date of all instalments before the account is debited.

Systems and Documentation

Document Issue

When a client accepts a quotation, your system will print the New Business documentation, which you should issue to the client together with a current Zurich Policy booklet from your supplies. A copy of the statement of facts should be retained by yourself for a minimum period of three years from the inception date.

Once you have transmitted the policy details to us via EDI and where our instalments facility has been requested, a payment calendar will be issued by us and sent directly to the client.

Point of Sale Documentation

New Business

1. Statement of Facts
2. Summary of Cover
3. Policy Schedule
4. Direct Debit Mandate (where applicable)
5. Policy wording
6. Certificate of Insurance
7. Cover Note
8. No claims discount protection schedule (where granted)

Mid-term adjustments

1. Certificate (if required)
2. Policy schedule
3. Cover Note (if required)
4. Statement of Facts

Renewal

1. Notice of Renewal
2. Renewal Confirmation Schedule
3. Certificate of Insurance
4. Cover Note
5. Statement of Facts
6. No claims discount protection schedule (where granted)

System Upkeep and Maintenance

These instructions should be read in conjunction with those provided by your Software provider.

Zurich will send a daily claims notification report. When this report is received you must make a diary note and add the claim at renewal.

We advise you to back up your computer on a weekly basis. Occasionally Applied send an update file which must be actioned in the time frame they specify or your system will restrict you from performing comparative quotes.

System Failures

Manual cover notes must not be issued for any New Business Full Cycle policies. In the event of a system failure, a manual cover note may be issued for a permanent adjustment. Should you suffer a system failure, this should be reported to your software house provider.

Alterations of the System or Agency Details

Any alterations that may affect the operation of your Full Cycle system, such as alterations to client reference numbers, changes to your software house provider or internal restructuring (for agents with more than one branch) should be advised immediately to the Zurich Helpdesk on 0800 026 1771.

They will be able to advise you on the potential effects the changes may have.

Auditing, Security and Updates

It is your responsibility to keep all the information provided to Zurich safe. This information should only be available to those staff who have the appropriate authority.

You must ensure that access to your system is password controlled and that your system is secure before leaving your premises.

Audit reports should be run in accordance with the guidelines set out by your software provider. All reports relating to Zurich Full Cycle policies should be retained for a period of 12 months. We do not require these reports to be sent to us, but we may periodically request specific reports for auditing purposes.

Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.
Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

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