



Home

Full Cycle EDI Guide Applied

For Broker Use only

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Introduction

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

Home Solutions: This is our core product available at 4 commission variants.

Coverage is available for Buildings, Contents and Personal Possessions, as well as optional extras which include Family Legal Expenses.

Quotations

We have made significant enhancements to our capability with 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.

Quotes Results

Quote Details - 29001

Client Name: Postquote One

Buildings Insured: 100000 Contents Insured: 45000

Buildings Excess: 50 Contents Excess: 50

Quotes Results | Declines | Referrals

Scheme ID	Product	Total Premium	Building	Contents	All Risks	Pedal Cycles	Legal Ex
ZU001671	Home Solutions2 10 FCEDI	£437.74	£217.09	£115.57	£83.88		£21.20
ZU001672	Home Solutions2 15 FCEDI	£467.48	£232.65	£123.29	£90.34		£21.20
ZU001673	Home Solutions2 20 FCEDI	£501.79	£250.59	£132.11	£97.89		£21.20
ZU001674	Home Solutions2 25 FCEDI	£541.87	£271.55	£142.29	£106.83		£21.20

Override premium

Premium...

Premiums Requiring Referral

Scheme...	Product	Total Premium	Building	Contents	All Risks	Pedal Cycles	Legal Ex	Rx
ZU001269	Zurich Home Solutions 10	£314.35	£190.86	£74.20	£28.09		£21.20	Rx
ZU001270	Zurich Home Solutions 15	£329.99	£203.65	£75.16	£29.98		£21.20	Rx
ZU001271	Zurich Home Solutions 25	£377.74	£235.14	£86.79	£34.61		£21.20	Rx

More

Back Print Quote... Demands & Needs Policy Summary View Quotes List... Accept Exit

*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:

Quote Details - 29001

Client Name: Postquote One

Buildings Insured: 100000 Contents Insured: 45000

Buildings Excess: 50 Contents Excess: 50

Quotes Results | Declines | Referrals

Scheme ID	Product	Total Premium	Building	Contents	All Risks	Pedal Cycles	Legal Ex
ZU001671	Home Solutions2 10 FCEDI	£421.50	£200.85	£115.57	£83.88	£21.20	Referred - 70
ZU001672	Home Solutions2 15 FCEDI	£450.06	£215.23	£123.29	£90.34	£21.20	Referred - 70
ZU001673	Home Solutions2 20 FCEDI	£483.04	£231.84	£132.11	£97.89	£21.20	Referred - 70
ZU001674	Home Solutions2 25 FCEDI	£521.55	£251.23	£142.29	£106.83	£21.20	Referred - 70

Override premium Premium...

More

Back | Print Quote... | Demands & Needs | Policy Summary | View Quotes List... | Accept | Exit

Refer risks are not normally acceptable and will only be considered if acceptance criteria is met.

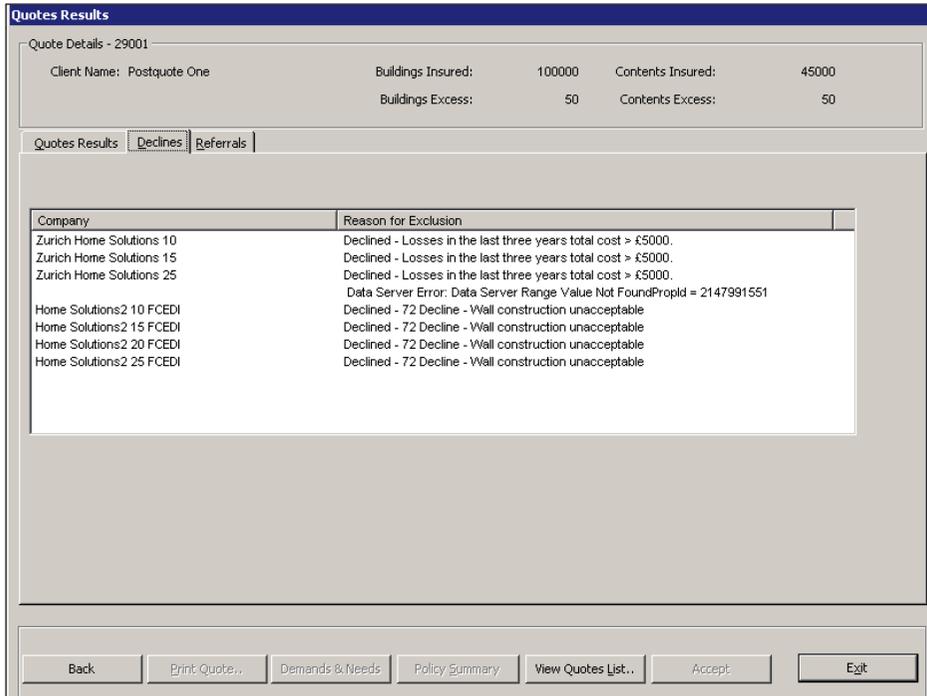
If you receive a referral message, please contact Zurich Helpdesk on 0800 026 1771 with details of the referral codes being displayed (in the screen shot to the left the 'Refer Reason' is '70 Refer: Wall construction unacceptable').

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.

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

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:



Decline risks are usually unacceptable.

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

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.

The screenshot shows the 'Quotes Results' application window. At the top, it displays 'Quote Details - 29001' with client information: Client Name: Postquote One, Buildings Insured: 100000, Contents Insured: 45000, Buildings Excess: 50, Contents Excess: 50. Below this is a navigation bar with tabs: Quotes Results, Buildings, Contents, All Risks, Optional Extensions, Notes, Excess, Endorsements, Addons, Declines, Referrals, Commission. The main area contains a table titled 'Premiums Requiring Referral' with columns: Building, Contents, All Risks, P, Total Premium, Building, Contents, All Risks, Peril Codes, Legal Ex. The table lists four rows of premium data, all with a 'Referred - 70 Decline - Wall construction unacceptable' status. A 'Refer Continue Premium' dialog box is overlaid on the table, containing input fields for 'Insurer Premium Value (£): 421.50', 'Referred Premium Value (£): 400.00', and 'Insurer Authorisation Code: andy1'. There are 'OK' and 'Cancel' buttons at the bottom of the dialog. At the bottom of the application window, there are buttons for 'Back', 'Print Quote..', 'Demands & Needs', 'Policy Summary', 'View Quotes List..', 'Accept', and 'Exit'.

*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.

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.

The screenshot shows the 'Refer Continue Premium' dialog box. It has three input fields: 'Insurer Premium Value (£): 421.50', 'Referred Premium Value (£): 400.00', and 'Insurer Authorisation Code: andy1'. There are 'OK' and 'Cancel' buttons at the bottom. A checkbox labeled 'Override premium' is also present but unchecked.

We will validate underwriting and premium overrides upon receipt of the EDI message.

Any quotation not referred to Zurich Helpdesk and approval obtained will not be guaranteed and we will require you to make alternative arrangements for the client.

Other Information

Personal Possessions

This coverage is only available when contents cover is selected.

Specified Personal Possession cover is available for items valued over £1,500 without the need to select Unspecified Personal Possessions.

Family Legal Expenses

This cover is available with either buildings or contents coverages, however it should only be added once if separate policies are held.

Legal expenses cover can not be added to let properties or holiday homes.

Cancellations

All cancellations should be processed on your system, charges can be found in your policy booklet under 'Your cancellation rights'.

Charges

If the policy is cancelled within 14 days of you receiving it (or for renewals, within 14 days of your policy renewal date) we will charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £15 (plus Insurance Premium Tax). The balance of the premium will be returned to you. If the policy is cancelled at any other time we will charge you on a pro rata basis for the time we have been on cover.

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.

Discounts

New business discounts are not normally available.

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.

Monthly Payment Option

Eazipay Monthly Instalment Plan

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

This is a loan. Credit is subject to status.

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.

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 Acturis 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

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 of 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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