

# **User Guide**

**for**

# **Thames Underwriting Limited**

*This user guide is designed to help you transact business with the Insurance Administrators via the online Insurance Trading system. For further assistance please call the Insurance Administrators using the details on the "Contact Us" page of the website*

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## **HOW TO PROVIDE A QUOTATION**

1. Select **Quote** from the top navigation bar along the top of the screen
2. Select the product required from the **Product Selection** screen
3. Please read carefully the text on - **Disclosure and Claims** of the quotation
4. Complete all questions on all pages of the quotation ensuring that all are answered correctly  
Please **do not** use the back, forward and refresh buttons on the internet browser as this will lead to errors

To navigate your way through the quotation, please use the text tabs along the top of the Quote screen or the following buttons at the bottom of the screen:



5. Addresses cannot be entered manually. The postcode must be entered in the Postcode Lookup box and then click on the **Find** button 

Please ensure that the postcode has been correctly obtained from the proposer, as you will not be able to proceed with out entering this on the quotation


The postcode search is provided by the Royal Mail database

You are able to adjust the first line of the address if the house / business number you require is not shown

6. Once all pages have been completed satisfactorily click **Quote** button once



If the quotation has been declined, the reason for this is displayed

7. If a mistake has been made when answering the questions click **Re-Quote** button   
This will allow you to amend the details of the quotation until satisfactory



8. If the quotation needs to be referred for any reason, enter details in the box provided and click **Refer to U/W** button 

This will then be sent to underwriters for them to assess and the quotation is inaccessible until authorised


If you click **Refer later** button  then you are able to go back to the quotation and edit but it **has not** been referred to the Underwriters

9. If all details of the risk are acceptable, a quotation amount will be displayed along with a quotation reference on the **Premium Quoted** screen. This means that the quotation has been saved. Please note the quotation reference in order to access it in the future

## **RETRIEVING AND PRINTING A QUOTATION**



1. To retrieve a previous quotation click on the **Risks** button on the navigation bar at the top of the screen
2. All previous quotations created by your agency will then be displayed on the **Risk Search** screen  
You can search for the quotation using risk number (quotation reference), Insured or postcode (of the Insured address)  
Schedule number only applies if the risk has been held on cover
3. Placing your cursor over the desired risk and clicking once will take you to the **Risk Summary** screen  
If further information is required then highlighting the quotation again on the **Risk Summary** screen and clicking once will take you to the **Risk Details** screen from where you can print the quotation
4. To print the quotation and summary of cover click on the **Documents** button  and then click on the **View** button of the **Quotation** document line on the **Document Summary** screen
5. Select the document you wish to see/print by clicking the view button 
6. When prompted, click on **Open** to access the document. NB to access documents you will need Adobe Acrobat Reader  
If you do not currently have this application please click on the **Info** button on the navigation bar at the top of the screen where you will find a link to download this software for free

## **HOW TO EDIT A PREVIOUS QUOTATION**

1. Retrieve the quotation and go to the **Risk Details** screen by following the above instructions
2. If the **Risk Status** is showing as **Quote / Quote** you will see the **Edit Risk** button 

Clicking this button will take you to the quotation process again where you can edit the quote

## **HOW TO REFER A QUOTATION**

1. Retrieve the quotation and go to the **Risk Details** screen
2. If **Risk Status** is at **Quote / Referral** you will see the **Refer to U/W** button  which you need to click once
3. Enter all relevant details in the text box to help Underwriters with their decision and click the **Refer to U/W** button 

Also see point 8. of “**How to provide a quotation**”

Please note that if you click the  button the risk **has not** been referred to Underwriters and cannot be authorised/declined by them.

## HOW TO HOLD COVER

1. Cover can be held when a premium is first quoted or by retrieving a previous quotation or by going to the **Risk Details** screen

2. Click the **Hold Cover** button once 

3. Read carefully the statement and to check the policy wordings then click on the **Wordings** Button.


If acceptable click on the **Accept** button  if you agree to the statement


4. After clicking on the **Accept** button, you will be taken to the **Hold Cover Date** screen where an **Inception Date** must be entered.  
Please note that cover cannot be backdated or be more than so many days in advance.

5. Select the appropriate **Payment Method**. (Account)



6. The **Agent Reference** box does not need to be completed as this is for your own records to cross reference with your logging system only

7. The **Comments** box is also optional to complete

If at this stage cover is not required, then, click on the **Back** button  and no cover will be held

8. Once you have completed this page click the **Submit** button once  and then cover is bound

## **PRINTING POLICY DOCUMENTS**





1. Immediately after holding cover on a risk you will be taken back to the **Risk Details** screen  
If you have left the system or performed another task since holding cover, retrieve the risk and go to the **Risk Details** screen
2. Select the **Documents** button  and you will go to the **Document Summary** screen
3. Select which document you require and click once on the **View** button 

Please see “Retrieving and Printing a Quotation” for how to print documents.




4. Please note that the **Schedule** contains the policy wording and a copy of the proposal / statement of fact




## HOW TO NTU A POLICY

1. A new policy can be treated as a **Not Taken Up** within so many days of being inceptioned
2. Retrieve the policy and go to the **Risk Details** screen
3. Place the cursor over the **Administration** button  and then when the sub menu drops down, click on the **NTU** button once 
4. Please note that as soon as the **NTU** button has been selected then the policy has been cancelled from inception and no cover has been in force  
The risk is now locked and if cover is required then it will need to be set up as new business
5. Whilst still in the **Risk Details** screen, you will be able to see the full return premium allowed (if applicable)
6. You can print off the **Not Taken Up** document by selecting the **Documents** button  and you will go to the **Document Summary** screen
7. Select the document and click once on the **View** button 


## HOW TO CANCEL A POLICY

1. A policy can be cancelled mid-term with cover continuing up to the cancellation date
2. Retrieve the risk and go to the **Risk Details** screen
3. Place the cursor over the **Administration** button  and then when the sub menu drops down, click on the **Cancel** button once 
4. Complete the **Cancellation Date** field with the cancelled date that the policy is required from Please note that the cancellation date is approved at our own discretion and may not be back dated if requested
5. Please complete the **Cancellation Reason** box in order to help us decide an appropriate cancellation date
6. You will be taken back to the **Risk Details** screen where the cancellation documents can be printed by selecting the **Documents** button  once authorised by the Underwriters


## **ENDORSE / AMEND AN EXISTING POLICY**


1. Please note that an endorsement / amendment cancel and replaces the original new business policy
2. Retrieve the risk required and go to the **Risk Details** screen
3. Click on the **Endorse Risk** button once  and enter the **Effective Date** in the top right of the first page

This date will be approved at our discretion and cannot be before the original inception date

4. You will now be able to request any changes to the policy by amending the details as required and any change can be requested here except cancellations and NTU
5. Once all the details have been amended as required go to the last page and click on the **Quote** button once only 

6. All endorsements / amendments to live policies are referred to the Underwriters for approval Please enter as much details as possible in the box provided in order for us to approve your request


7. By clicking the **Refer later** button  will allow the quotation to endorse / amend the risk to stay open for you and it will not have been referred to the Underwriters for their approval

8. By clicking the **Refer to U/W** button  refers the quotation to endorse / amend the risk to the Underwriters for their approval




9. The quotation will either be declined, authorised or more information requested by email. If authorised you will be able to hold cover on the endorsement / amendment in the same way as holding cover for new business

**PLEASE NOTE THAT THE POLICY HAS NOT BEEN ENDORSED UNTIL YOU, THE AGENT HAS HELD COVER ON THE ENDORSEMENT QUOTE.**

## **HOW TO PRINT ENDORSED / AMENDED DOCUMENTS**

1. Retrieve the risk and go to the **Risk Summary** screen
2. There will now be 2 versions of the risk. Version 1 is the original risk whose **Risk Status** will be **Endorsed**  
  
Version 2 is the new risk which has cancelled and replaced the original. The **Risk Status** of this risk is **Active (Endorsement)**
3. Click on version 2 which will take you to the **Risk Details** screen
4. Click on the **Documents** button  and print the required documents
5. Every time a risk is endorsed the version number increases by one.

## **HOW TO CANCEL AN ENDORSEMENT / AMENDMENT**

1. Please note that cancelling an endorsement / amendment cancels the whole risk  
If you wish to only cancel the changes made you will need to endorse / amend the policy again back to its original state through the endorsement process
2. Retrieve the risk and select the latest active version on the **Risk Summary** screen which will take you to the **Risk Details** screen
3. Place the cursor over the **Administration** button  and then when the sub menu drops down, click on the **Cancel** button once 
4. Complete the **Cancellation Date** field with the cancelled date that the policy is required from  
Please note that the cancellation date is approved at our own discretion and may not be back dated if requested
5. Please complete the **Cancellation Reason** box in order to help us decide an appropriate cancellation date
6. You will be taken back to the **Risk Details** screen where the cancellation documents can be printed by selecting the **Documents** button  once authorised by the Underwriters

## STATUS DEFINITIONS ON “RISK SEARCH”

<b>Status</b>	<b>Definition</b>
<b>Quote</b>	Quotation Stage
<b>Active</b>	Risk is on cover
<b>Referral</b>	Risk needs to be referred to the Underwriters
<b>Referred</b>	Awaiting Underwriters decision
<b>Declined</b>	The risk has been declined as unacceptable
<b>Cancellation Requested</b>	Awaiting Underwriters to authorise cancellation request
<b>Cancelled</b>	Risk has been cancelled
<b>NTU</b>	The risk has been Not Taken Up
<b>Referral (Endorsement)</b>	Endorsement request needs to be referred to Underwriters
<b>Referred (Endorsement)</b>	Awaiting Underwriters decision on endorsement
<b>Quote (Endorsement)</b>	Endorsement has been agreed by Underwriters and is awaiting Hold Cover instructions from you
<b>Lapsed (Endorsement)</b>	The quotation for the endorsement has now lapsed and the Original risk is still Active
<b>Declined (Endorsement)</b>	The endorsement request has been declined by Underwriters and the policy remains the same as the last active risk
<b>Active (Endorsement)</b>	The Endorsement has been activated and replaces the original policy
<b>Cancellation Requested (Endorsement)</b>	Awaiting Underwriters to authorise cancellation request
<b>Cancelled (Endorsement)</b>	Risk has been cancelled
<b>Future Endorsement (Endorsement)</b>	An Endorsement has been made Active but with a future inception date