How to guide

ansvar

Ansvar Web Platform – Charity and Community (ACY) Product User Guide

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Log In

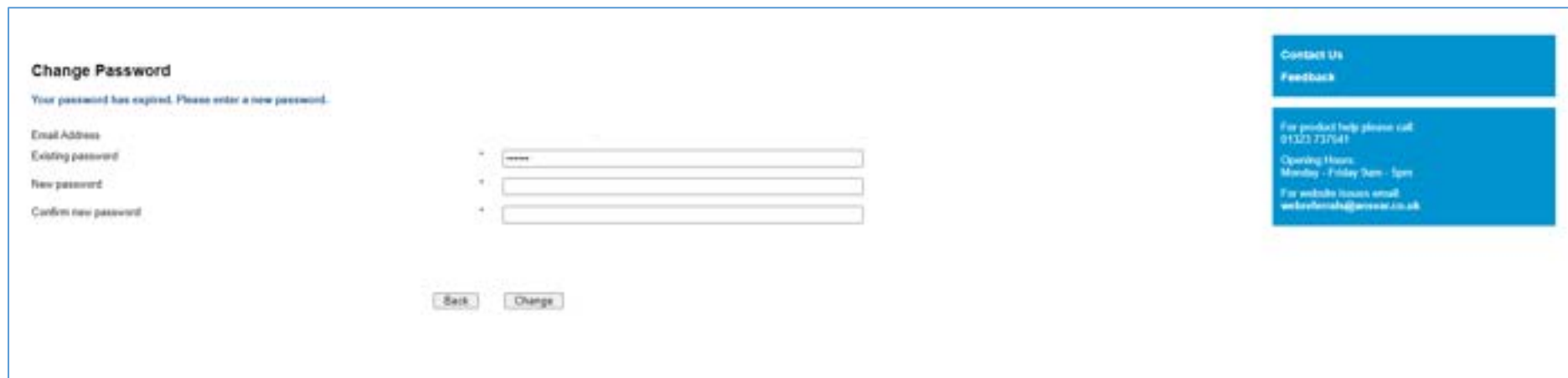You can Log In to Ansvar's web platform using the email address and password, specially created for each user.

Simply type the details you have previously been provided with into the 'Email address' and 'Password' boxes click 'Login.'

Passwords

If this is the first time using your Log in details or your password needed to be reset, you will be taken to the following screen:

To continue, you will need to choose a 'New password' which must:

- be at least 6 characters long; and
- contain a number or special character.

The strength of the password you choose is rated and will not be accepted if 'Too short'

Email Address
Existing password   *   ••••••
New password   *   ••   Password strength: Too short
Confirm new password   *

Or 'Weak' (easily guessable).

Email Address
Existing password   *   ••••••
New password   *   ••••••   Password strength: Weak
Confirm new password   *

A 'Medium' password is acceptable

Email Address
Existing password   *   ••••••
New password   *   ••••••••   Password strength: Medium
Confirm new password   *

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But, ideally you should aim to set a 'Strong' password, for added security.

Once you have entered the 'New password' in the appropriate box, you will need to repeat this password in the 'Confirm new password' box, ensuring the two 'Passwords Match.'

If the passwords do not match, you will have to retype the passwords again.

When you are happy with your 'New password' click 'Change' and your password will be reset.
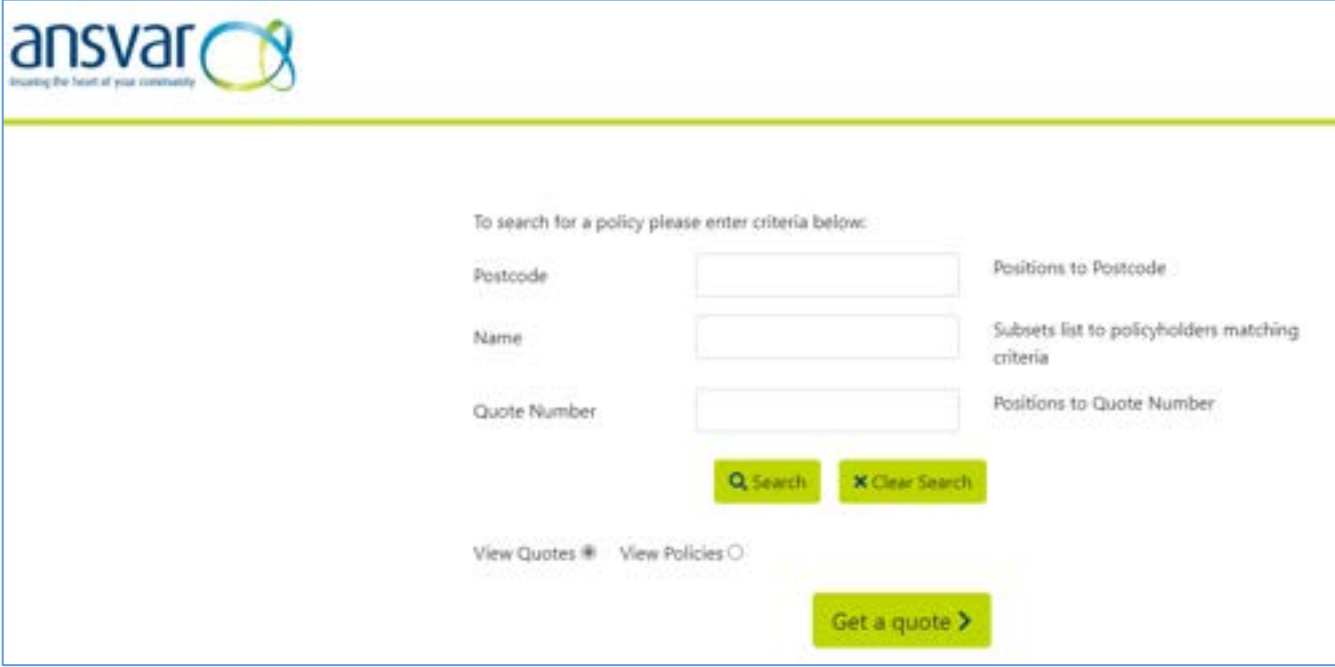

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Home Page

- Quote or Policy Search
- Amend Quote
- Live Policy Options
  - View Wording
  - View Policy Schedule
  - Amend Policy
  - Claims Notification
  - Cancel Policy
  - Renew Policy
- Buying a Policy

Once you have successfully logged in, a new page will appear which displays all Quotes and Policies that have been created using Ansvar's Web platform, for your agency.

Quote or Policy Search

From here, you can search for a Quote or Policy. You can toggle between the two types by clicking on the radio button shown below.

You can search for the required Quote or Policy by typing in the 'Postcode,' 'Name' or 'Quote Number' or 'Policy Number' of the Organisation in the boxes provided.

In the example below, I have chosen to search by 'Quote Number.'

You will see that you can select the required Quote or Policy by clicking on the radio button in the 'Select' column. This will open some options for you.

For Quotes, you will only have the option to 'Amend Quote.'

For Live Policies, you will have more options:
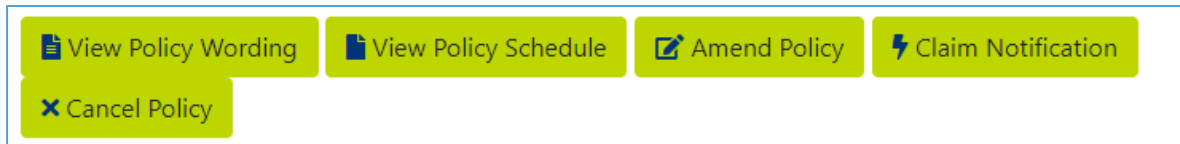
'View Policy Wording' will open a PDF version of the Policy Wording applicable to this risk.

'View Policy Schedule' will take you to a list of all documents applicable to this risk, both current and prior.

'Amend policy' will take you to the 'Data Privacy Notice' for this policy. From here, you can continue through, by clicking 'Next' and will be taken to a 'Policy Amendment' Page.

'Claim Notification' will take you to a 'Claim Form' which you can complete and submit to our Claims Department

'Cancel Policy' will take you through to a page to request a cancellation. You will need to provide a 'Reason for cancellation' before you can 'Send Details'. Your request will be sent to our Underwriting Team for processing.

'Renew Policy' - If a policy has been on cover for 12 months, there will also be an option to 'Renew Policy.' Once you click this, you will be taken through the quote where you can make any adjustments necessary and confirm renewal at the end of the process.

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New Quote

• Charity and Community (ACY)	• Floating Covers	▪ Tenants Improvements
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• Charity or Organisation Information	▪ Trustees and Directors Indemnity	▪ Business Interruption
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• Postcode Search	▪ Unspecified Items	• NDBI
• Part Address Search	❖ Specified Item	• Risk Management Self-Assessment Form
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• Claims	• Use of building	
• Previous Insurance	▪ Year built	
• Previous Policy Number	• Accidental damage	
• Expiry Date	▪ Construction	
• Start Date of Cover	▪ Security	
• Client Details	• Listed status	
• Title	▪ Buildings	
• Correspondence Address	▪	

To start a new quote, click 'Get a quote'. This will take you to the Get a Quote page.

Products will not immediately be available:
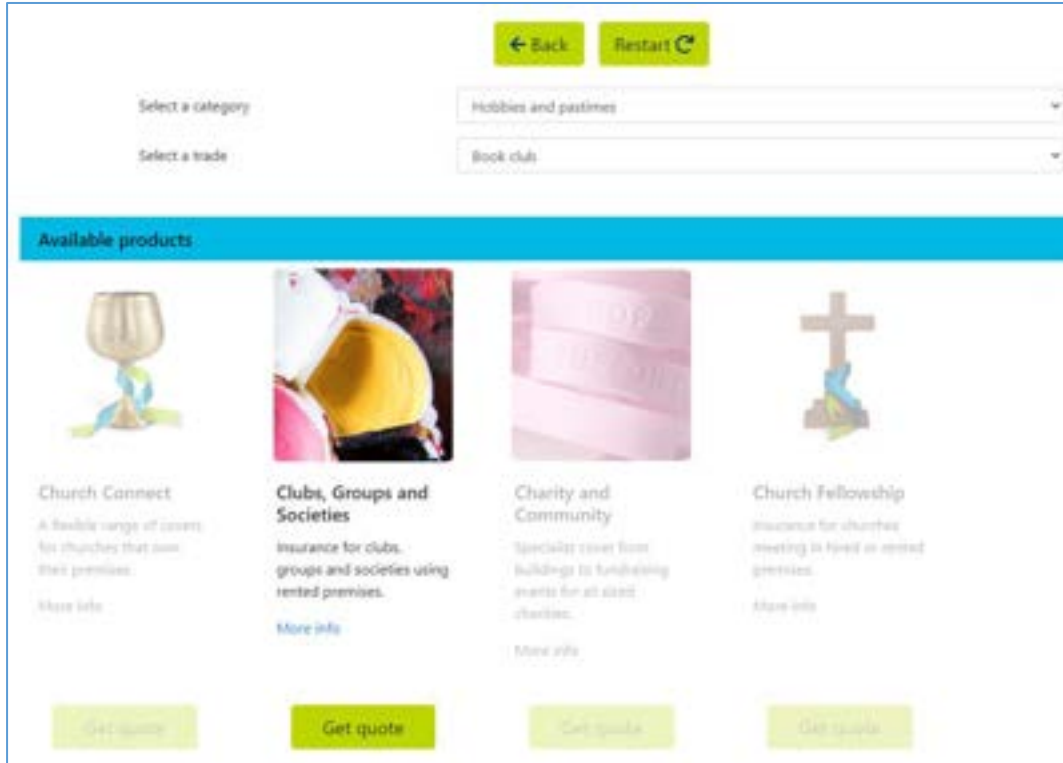
Once you select a category and a trade, a product will be recommended.

The list of trades will vary depending on the category you choose.

Click 'Get quote' to proceed. If the Clubs Groups and Societies product has been selected, the quote process is as follows.

Data Privacy Notice

After you have clicked 'Get quote' you will be taken to the 'Data Privacy Notice' screen. It is extremely important that you read the information on this page and make the Organisation aware of these details. Once you have done so, click 'Next' to continue or click 'Back' to exit the Quote.

Eligibility Criteria

You will first be taken to the Eligibility Criteria page. Please read through the information to ensure the customer meets the requirements for this product. You will need to tick the box next to 'Please confirm that the above statements are true' as well as click 'Agree' to continue with the quote.

If the customer does not meet this criteria, you can click 'I Do Not Agree' which will take you back to the home page. You can then contact one of our underwriters, if you wish to discuss this case in further detail as we may be able to offer a manual solution.

Organisation Information

If you clicked 'I Agree' on the Eligibility Criteria page, you will be taken to the Organisation Information page.

On this page, you'll need to enter some basic details about the Organisation.

Any question with a * next to it means the question is mandatory and must be completed before you can continue.

Begin by typing the name of the Organisation into the box provided.

The next question asks if the organisation is a registered or recognised charity or other not-for-profit organisation.

Note – this could also include:

- any Charitable Incorporated Organsation (CIO)
- any Community Interest Companies (CIC)
- social enterprises; and
- Organisations holding charitable status (not included in the above)

For-profit companies or organisations are also acceptable on the Clubs, Groups and Societies product, but Trustees Indemnity is not available for these organisations.

Is the organisation a registered or recognised charity or other not-for-profit company or organisation? *   No   Yes   ⓘ

To enter the Address of the Organisation, enter their Postcode or part of their address in the box provided.

A selection of addresses will begin to appear. If the correct address is displayed, you can click on this to select. If the address is not yet displayed, continue entering the first line of the address or postcode.

If you type the Organisation's Postcode you will be told how many addresses there are within this postcode.

In the example below, there are 4.
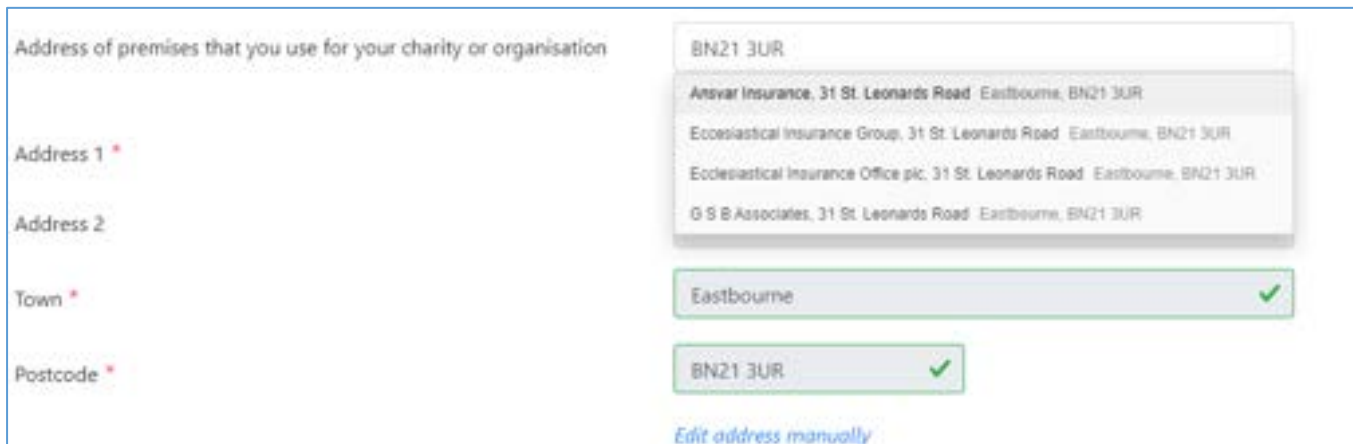
Click on this box and the 4 addresses will appear. If the address of the Organisation is within this list, click on it and the remaining fields will auto-populate.

If you type part of the Organisation's address you'll be provided with a list of possible options. If one of these is the correct address, click on it and the remaining fields will auto-populate.

In the example below, you will see the option we require has matched a postcode but has a possible 4 further options. See Postcode Search for the correct procedure.

When completed, the address will appear like this:

If this is incorrect, you can click on '*Edit address manually*' and type over the incorrect segments of the address, as required.

Please edit the address below ensuring you include the building name/number in the first line

Address 1 *	Ansvar Ins ✓
Address 2	31 St. Leonards Road
Town *	Eastbourne ✓
Postcode *	BN21 3UR ✓

The membership of the organisation should include any person, other than any employee, who has joined the club or group and participates in its activities.

Use the 'slider' to increase the number of members, which goes up in bands (25, 50, 100, 250, 500, 750, 1,000 or 2,000).

Total number of members *	**50**

Annual Income is the total amount of income the organisation expects to receive in a year. This should include:

- Donations and legacies
- Income earned through the organisation's activities (eg. fundraising, retail sales, membership fees, rental income)
- Grants and other funding they are expected to be awarded
- Any income they earn from investments

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If the organisation doesn't know what their income will be, an estimate is acceptable.

Annual income *	£	ⓘ

Total wage roll is the total amount the organisation pays out to any employees.

Total wage roll *	£

Total number of volunteers should include all volunteers who help the organisation with their charitable activities.

Total number of volunteers *		ⓘ

The Trade and Assumed activities will be pre-populated based on your selection on the 'Get a quote' page.

Trade	Book club	
Assumed activities	Talks, presentations and seminars	**Full activity list**
	Debating	
	Add another activity	

If the Organisation is involved with more activities than listed, you can add more activities by clicking on 'Add another activity'

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[Note: You can see the full list of activities by clicking on the 'Full list of activities' link, which will open in a separate window. This list also includes activities we are unable to quote for in *red italic*.]

After clicking on 'Add another activity' a new box will appear. If you begin typing the name of the activity you need to add, a list will appear. Simply choose the relevant activity from this list.

You have the option to add up to 8 additional activities. You can also delete these activities should you no longer require them.

The next question is a free-type box, asking for the year in which the Organisation was first established. Add the appropriate year, as requested.

Confirm whether the organisation works with children or vulnerable adults. If this is answered 'yes', further questions will appear regarding safeguarding and DBS checks which you will need to answer.

If the Charity or Organisation has not had any Claims or incidents which may give rise to a claim (whether insured or not) within the last five years, then you can click 'No' to the following question.

However, if the answer to this question is 'Yes' the page will expand to reveal some more questions, specific to the claim.

Complete these questions by clicking on each box. The first 3 boxes have drop down lists for you to pick an appropriate answer. The remaining two boxes ('Brief description' and 'Cost' are free-format).

You can add up to 5 claims using the 'Add Claim' button or can remove a claim, using the 'Remove Claim' button.

Note – 'Date of Loss (mm yy)' comprises of two boxes, Month and Year.

As per below example:

If you answer 'Yes' to our Previous Insurance question, the page expands to obtain a few more details.

The 'previous insurer' question has a drop down box with a list of insurers to choose from. Once clicked, you can also begin typing the name of the Insurer you are looking for, to aid your search.
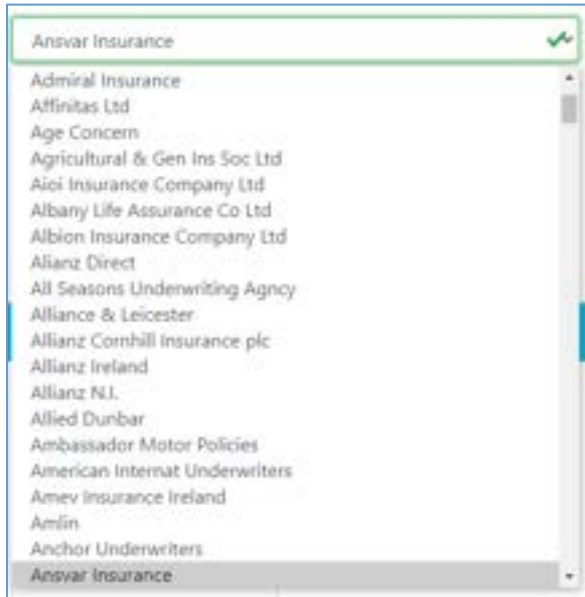
If you have the valid 'Previous policy number' you should add this.

If you know the 'Expiry date' of the previous insurance, you should enter this too.

You can either enter the date manually, or search for the date using the Calendar function.

The default date which appears will be today's date.
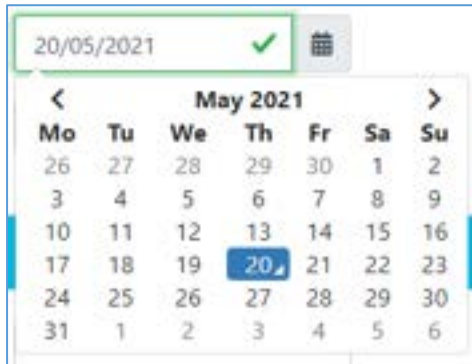
'Start date of cover' uses a similar Calendar function to 'Expiry date,' so you can complete this in the same way to confirm the date the Organisation requires insurance from.
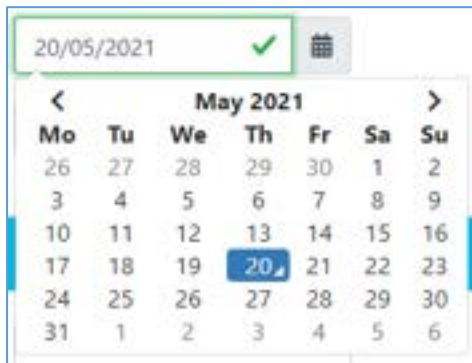
Note – You can obtain a quotation up to 30 days in advance of the required 'Start date of cover.'

Once you have completed the information above, there are a few questions regarding 'Client details.'

If you only require a quick quotation, you do not have to complete these immediately. However, if the Organisation decides to take up the quotation you later retrieve, you will be asked for this information again at that point.

Most of the information in the 'Client details' section is free-format and can be completed accordingly.

However, there is a drop down box, with a list of options, for client's 'Title.' Click on the most suitable option.

If the 'Correspondence address' is different from the address given at the start of the quotation click 'Yes' to the question below

The page will expand and you can enter the 'Correspondence address' details in the same way as you entered the Charity or Organisation 'Address' earlier.
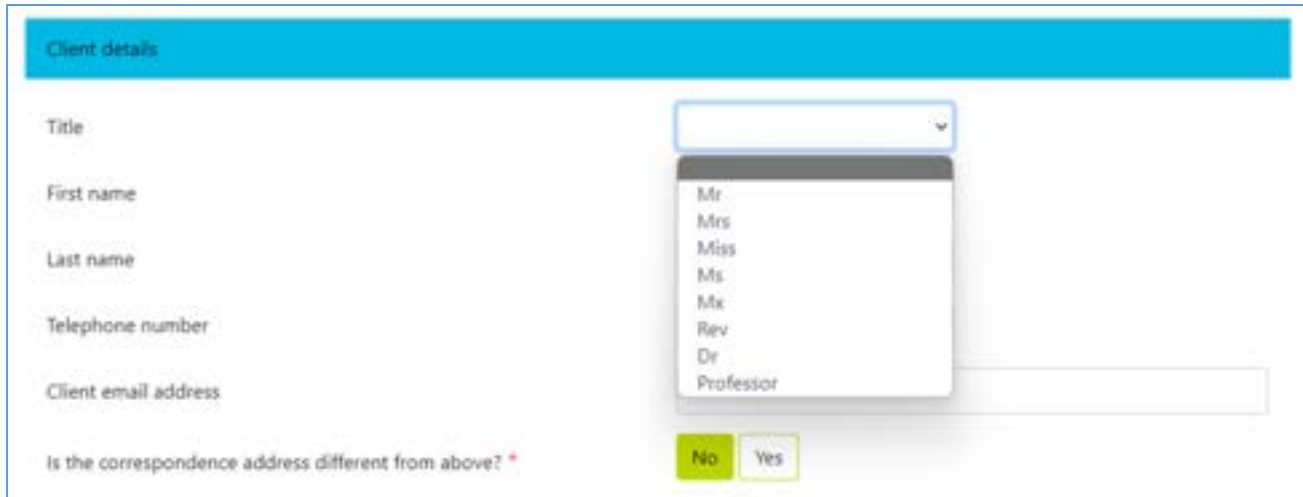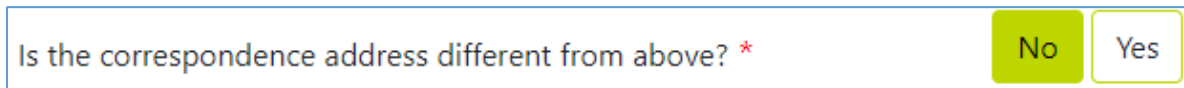
Is the correspondence address different from above? *	No Yes
Correspondence address	e.g. 'BN21 3UR' or '31 St Leonards Road' *Type part of an address or postcode to begin*
Address 1 *	Ansvar Insurance
Address 2	31 St. Leonards Road
Town *	Eastbourne
Postcode *	BN21 3UR
	Edit address manually

Once you are happy with the answers on this page, you can click 'Next.'

Alternatively, you can click 'Back' which will take you to 'Data Privacy Notice' and the details you have entered will not be saved.

← Back   Next →

Floating Covers

If you click 'Next' you will be taken to the Floating Covers page.

Click 'Required' on the cover options the customer needs and further questions will appear.

Note – As a minimum, either Public and Products Liability or Employers Liability must be selected to obtain a quote.

Trustees and Directors Indemnity will only be available when is has been confirmed that the organisation is not-for-profit.

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Public and Products Liability

- Select the Indemnity Limit most appropriate to the Organisation.
- Confirm if Hirer's Indemnity is required, 'Yes' or 'No'
- Confirm if the Charity or Organisation sell or supply any goods to the USA or Canada. If 'Yes' a few more questions will appear.

- Confirm the annual turnover for sales and services.
- 'Description of goods' is a free-type box, there is not a drop down list to choose from. Please enter a clear description, as appropriate, e.g.

- Confirm if, other than of a clerical nature, the client undertakes any work abroad.

Employers Liability

If 'Employers Liability' is selected, an indemnity of £10,000,000 is automatically given. However, you must now provide an 'Employee Description' and appropriate 'Wages.' There is a drop down box available for 'Employee Description,' simply select the option which is most appropriate and then add the total 'Wages' paid for that 'Employee Description.'

Note – the 'Total wages' must match the 'Total Wage Roll' you entered on the previous page.

You can add up to 4 different 'Employee Descriptions' by clicking on the 'Add' button or remove an 'Employee Description' by clicking the 'Delete' button.

Trustees and Directors Indemnity[*]

Click on the Indemnity Limit which best suit the Organisation's needs.

*This cover is available for not-for-profit organisations only.

Professional Indemnity

Click on the Indemnity Limit which best suit the Organisation's needs.

Confirm whether the organisation currently holds Professional Indemnity cover. If they do, enter the date from which uninterrupted cover has been held.

Once you have done this, you can add the professional services. Select a category of services on the left:

And then choose a service within that category on the right:

Additional activities can be added using the 'Add another activity' button, and activities can be deleted using the 'Delete activity' buttons.

The full list of available professional services, including the categories they are in, can be viewed by clicking the 'Full activity list' button.

All Risks

There are two parts to the All Risks section:

- 'Unspecified items'
- 'Specified items'

Unspecified items

If a 'Unspecified items sum insured' is required, type in the amount in the appropriate box.

The amount you enter will affect what will appear in the 'Single item limit' drop down box below. The 'Single item limit' cannot be more than half of the 'Unspecified items sum insured.' For example, if you choose an 'Unspecified items sum insured' of £1,000 (the minimum amount acceptable), the only option available to you under 'Single item limit' will be £500.

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However, if you choose an 'Unspecified items sum insured' of £5,000 you will be given options up to £2,500.

Choose the most suitable 'Unspecified items sum insured' and 'Single item limit' for the Organisation.

Once you have done this, you will need to select the Geographical limit the 'Unspecified items sum insured' applies to.

Specified items

If 'Specified items' are required, click 'Add Specified item.'

Once you have done this, some more options will appear (similar to how 'Claims' were entered on the previous page).

Start by selecting the 'Item type' from the drop down options available.

Then enter an appropriate description in the free-type box provided. Try to give as many details about the item as possible.
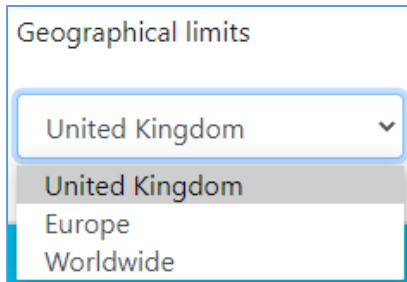
You'll then need to enter the appropriate sum insured for the item.

As well as the Geographical limits from the appropriate drop down box.
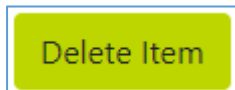
You have the option of adding more 'Specified items' by clicking on the 'Add Specified Item' box.

Or, you can delete 'Specified items' by clicking on the 'Delete item' button.

Money

If you select 'Money' cover, some of the answers will have already defaulted in for you.

The 'Sum insured' and 'Safe Limit' of £5,000 is the minimum amounts applicable. You can however increase these limits should the Organisation require.

The 'Personal accident assault benefit' cannot be amended.

Personal Accident

If you select 'Personal Accident' cover, the answers will have already defaulted in for you.
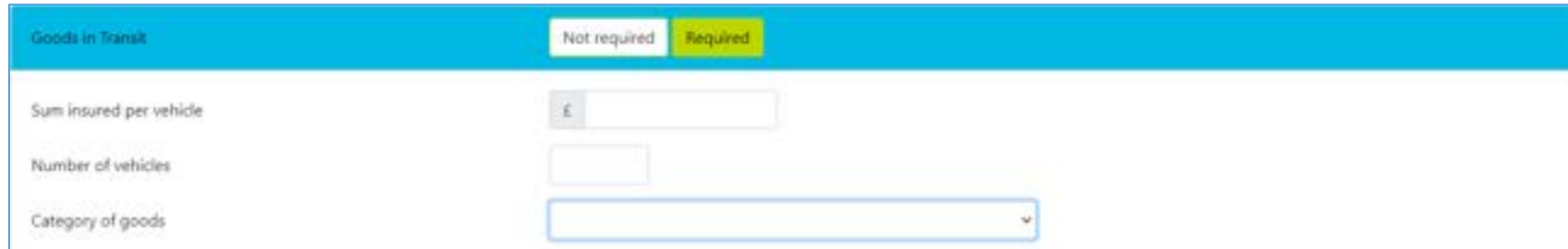
You can of course change the 'Sum insured' accordingly, as required by the Organisation, by clicking on any of the 4 options.

Goods in Transit

If the Organisation requires Goods in Transit cover, type in the 'Sum insured per vehicle' and the 'Number of vehicles' in the appropriate boxes.

You must then select the most suitable 'Category of goods' the Organisation move in transit, from the drop down box.

Fidelity Guarantee

Click on the Indemnity Limit which best suit the Organisation's needs.

Fidelity Guarantee		Not required	Required			
Indemnity limit		£5,000	£25,000	£50,000	£100,000	£250,000

Confirm whether the organisation currently holds Fidelity Guarantee cover. If they do, enter the date from which uninterrupted cover has been held.

Fidelity Guarantee		Not required	Required			
Indemnity limit		£5,000	£25,000	£50,000	£100,000	£250,000
Do you currently hold fidelity guarantee cover?		No	Yes	❶		
Fidelity guarantee retroactive date		01/01/2020 ✔ 🗓				

Reputational Risks

There are two parts to this cover:

o 'Libel and Slander'
o 'PR Crisis – any incident cover'

Click on the options which best suit the Organisation's needs.

Reputational Risks		Not required	Required		
Libel and Slander		£100,000	£250,000	£500,000	
PR Crisis - any incident cover		£5,000	£10,000	£25,000	£50,000

Motor Policy Compensation

Click on the 'Sum insured' which best suit the Organisation's needs.

Then, in the free-type box, enter the total 'Number of volunteer drivers' working for the Charity or Organisation.

Legal Expenses

If 'Legal Expenses' cover is selected, the 'Sum Insured' of £250,000 is automatically defaulted. This cannot be increased or decreased.

Cyber

To request 'Cyber' cover, after clicking 'Required,' there is a series of 8 mandatory questions which you must answer either 'Yes' or 'No' to.

These questions are very important, so please take the time to read through them carefully with the customer.

Once all 8 of these questions have been answered you will need to select a 'Sum insured' and confirm whether cyber crime is to be included within the cover or not.

Sum insured		£25,000	£50,000	£100,000
Include cyber crime		No	Yes	

Once you have added the required floating covers of the Organisation and answered the necessary questions, you can click 'Next' to move forward or click 'Back' which will take you back to the 'Organisation Information' page.

Note – if you click 'Back' the answers you have given on the 'Floating covers' page will not yet have been saved. They are only saved once you click 'Next'.

After clicking 'Next' on the 'Floating covers' page, you will be taken to the Property Damage page:

From here, you have the option to 'Add Location', if the Organisation has any Property Damage requirements.

If the Organisation does not require Property Damage cover, continue through the quote to the 'Risk Management Self-Assessment Form' page without adding any Property Damage cover, by clicking 'Next'.

Add Location

If you click on 'Add Location' you will be taken to a Location page where you need to enter information about the property which the Organisation wishes to insure.

You can add more than one location and the following details must be entered for each.

The first question is regarding the 'Address.' You can complete this in the same way you completed the 'Address' on the 'Organisation Information' page.
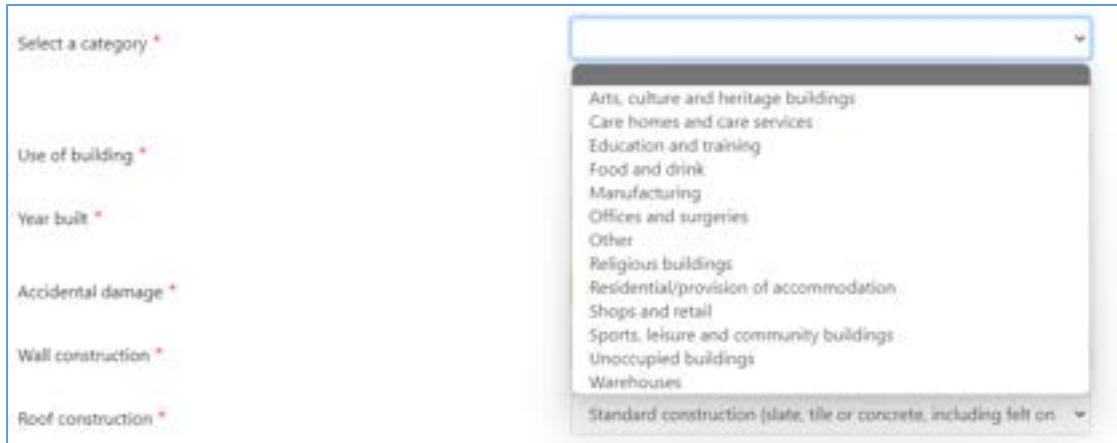
Location 1	
Type part of an address or postcode to begin	e.g. 'BN21 3UR' or '31 St Leonards Road'
Address 1 *	Ansvar Insurance
Address 2	31 St. Leonards Road
Town *	Eastbourne
Postcode *	BN21 3UR
	Edit address manually
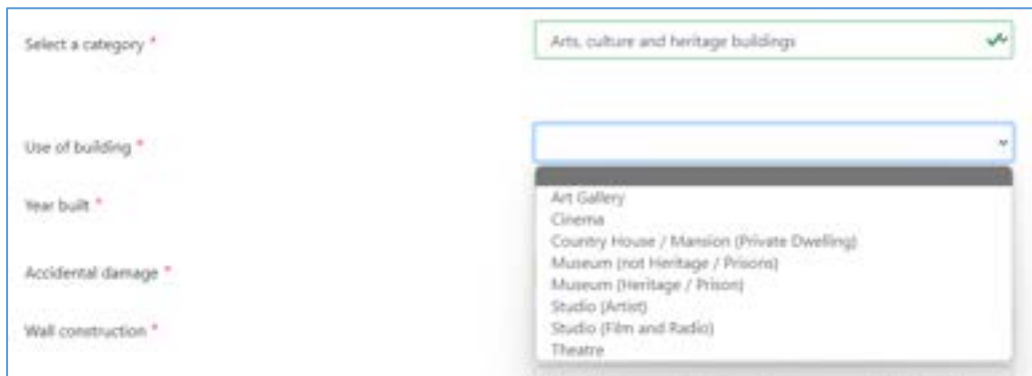
Use of building

To confirm the use of the building, first select a category:

Then select the use of building. The list available under this section will depend on the category you have chosen above.

If you are having trouble finding the use of building description required, use the 'Full use of building list' button to view the full list.

Year built

Enter the year in which the premises to be insured was built. If the exact year is unknown, a rough estimation is acceptable.

A year must be provided if Buildings are to be insured. However, if no Buildings cover is required and the year of build is unknown, you can tick 'not known'.

Accidental Damage

Select either 'Yes' or 'No' depending on whether the Organisation requires 'Accidental damage' cover.

Construction

Construction is split into 3 parts:

- 'Wall construction'
- 'Roof construction'
- 'Floor construction'

Wall construction *	Standard construction (brick, stone or concrete)
Roof construction *	Standard construction (slate, tile or concrete)
Floor construction *	Timber

Each of these options already have 'Standard construction' defaulted in for you.

If the construction is anything other than Standard, you should click on the appropriate drop down box and select from the list provided.

'Wall Construction'	'Roof Construction'	'Floor Construction'

Standard construction (brick, stone or concrete)

- Standard construction (brick, stone or concrete)
- Asbestos
- Cob/clunch/rammed earth
- Modern light timber frame - brick/tile cladding
- Volumetric/modular/pod
- Other
- Prefabricated building - non-combustible materials
- Prefabricated building - combustible materials
- Plastic
- Steel frame - blockwork, brick or tile cladding
- Steel frame - iron/metal cladding
- Steel frame - timber cladding
- Steel frame - glass-cladding (curtain wall)
- Structurally Insulated Panels (SIPS) LPS approved
- Structurally Insulated Panels (SIPS) non-approved
- External timber frame - brick/stone infill
- External timber frame - plaster/timber infill
- Timber
- Timber frame - iron/metal cladding
- Wattle & daub

Standard construction (slate, tile or concrete)

- Standard construction (slate, tile or concrete)
- Asphalt on metal deck
- Asphalt on timber
- Asbestos
- Ethylene Propylene Diene Monomer (EPDM)
- Fibreglass on timber
- Felt on timber (>20%)
- Glass
- Green roof on non-combustible deck
- Green roof on combustible deck
- Corrugated iron
- Profiled metal (not lead/copper/aluminium)
- Lead/copper/aluminium
- Volumetric/modular/pod
- Other
- Plastic/polycarbonate
- Shingle
- Structurally Insulated Panels (SIPS) LPS approved
- Structurally Insulated Panels (SIPS) non-approved
- Thatch

Timber

- Concrete
- Concrete ground with timber above
- Other
- Timber

Security

Security is split into 3 parts:

- 'Fire protection or suppression'
- 'Sprinkler system'
- 'Intruder alarm'

A default option has been completed.

However, if the security details are anything other than the default options, you should click on the appropriate drop down box and select from the list provided.

'Fire protection or suppression   'Sprinkler system'   'Intruder alarm'

Listed status

'Not Listed' will default here.

If the property is listed, you should select the type of listing in the drop-down.

Buildings

Start by typing in the appropriate 'Sum insured' for the property the Organisation wishes to insure.

Day one cover is defaulted as 15%. This cannot be amended. However, if the Organisation requires more than a 15% uplift, please contact an Underwriter for assistance.

Day one cover *   15% ⌄

If the Organisation requires Subsidence cover, click 'Yes' and a further question will appear. Answer either 'Yes' or 'No' to this follow up question to continue.

Do you require subsidence cover? *   No   Yes

Please confirm that the premises are located in an area free from a   No   Yes
history of subsidence, heave, landslip or settlement and all buildings
and outbuildings at the premises have never been: *

    a. damaged or affected by subsidence, heave, landslip or
       settlement
    b. underpinned or provided with other means of structural
       support
    c. built on made-up or in-filled ground

Tenants Improvements

If Buildings cover is not required, the option for Tenants Improvement will be available. If required, enter the applicable 'Sum insured.'

Tenants Improvements   Not required   Required

Sum insured   £ _____ ⓘ

Contents & Stock

An option for 'Contents' will appear first, after you have clicked 'Required.'

If 'Contents' is required, type in the appropriate 'Sum insured.' Note – the minimum amount for 'Contents' is £10,000.

If 'Stock' is required in addition to 'Contents,' click 'Add' and more options will appear.

Select from the drop down box which 'Stock' type the Organisation requires and enter an appropriate 'Sum insured.' - Note – the minimum amount for 'Stock' is £1,000.

You can also add one more selection, if required or remove them by clicking 'Delete.'

Equipment Breakdown

'Equipment Breakdown' is a default cover with Property Damage, depending on what the 'Use of building' is.

If 'Use of building' is 'Caves and Gorges' for example, no 'Equipment Breakdown' cover is given and you will not be able to select it.

If 'Use of building' is acceptable, 'Equipment Breakdown' cover will be given automatically.

Business Interruption

If 'Business Interruption' cover is required, you will need to choose an appropriate cover from the drop down box provided.

Once selected, you should then type an appropriate 'Sum insured.'

Note – the minimum 'Sum insured' allowable is £10,000.

Finally, select an 'Indemnity period' from the options given

You can add a second 'Business Interruption' cover by clicking on the 'Add' button or remove covers by clicking on the 'Delete' button.

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If you click on 'Add' and then click on the 2nd drop-down list you will notice the option you selected first is greyed out. This is because you cannot select the same cover twice. Select another cover from the list, if required.

Note – by selecting 'Increased cost of working' with any of the remaining covers 'Additional increased cost of working' will be applied.

Loss of Licence

If 'Loss of Licence' cover is selected, the 'Sum Insured' of £100,000 is automatically defaulted. This cannot be increased or decreased.

Once you have added the Property Damage covers and answered the necessary questions, you can click 'Next' to move forward or click 'Back'.

Both 'Next' and 'Back' will take you back to the Property Damage page.

If you click 'Next', the location you have added will be saved and appear at the top.

If you click 'Back' the location you have added will not be saved.

You will now have the option to delete the location/s you have added by clicking 'Delete Location'.

You will also have the option to add Terrorism cover.

If you requested 'Business Interruption' cover on any of the locations you have added and you answer 'Yes' to the 'Terrorism' question (above), you will have the option to include 'Non-Damage Business Interruption' cover.

| Is Non Damage Business Interruption (NDBI) required | No | Yes |

You still have the option to add more Locations if you need to. The process for doing this, once you have selected this option, is exactly the same as 'Add Location.'

+ Add Location

Once you're happy that you have added all Locations required and you have answered the 'Terrorism' and 'NBDI' questions, you can click 'Next' to take you to the 'Risk Management Self-Assessment Form' page. If you click 'Back' you will be taken to the 'Floating Covers' page.

← Back   Next →

Risk Management Self-Assessment Form

The questions on this page enable us to reward good insurance risk features. Answering them is optional, but if the Organisation chooses to do so they may qualify for technical discount.

Note – If the organisation answers these questions, their responses will appear in the policy documentation.

Within this page there is a series of 6 questions which you can answer either 'Yes' or 'No' to. They cover the following subjects:

- Fire prevention
- Housekeeping and maintenance
- Electrical, gas and heating installations
- Employee and volunteer training
- Health and Safety policy
- Risk assessment(s)

Once you're happy that with the information on this page, you can click 'Next' to take you to the 'Premium Page' or 'Back' which will take you to the 'Add Location' page.

Referral Page

Once you have clicked 'Next' on the 'Risk Management Self-Assessment Form' page you should be taken to the 'Premium Page.' However, on occasion, and depending on what details you have entered on the previous pages, you may be taken to the Referral Page.

The top of the page will confirm you are on the Referral Page, in red.

You will then be given the option to go 'Back,' which will take you to the 'Risk Management Self-Assessment Form' page or 'Refer,' which will send an email to our underwriting team.

Before you click 'Refer' and send an email to our underwriting team, you have the option to type a message regarding the risk in the free-type box provided. This is to help the underwriters understand the risk a little more and to speed up the referral process.

At the bottom of the page, you will be told what the referral relates to and which risk location the referral applies to.

If you click 'Refer' you will be taken back to the 'Home Page' where you will be able to look-up your quote. The Status will show as 'Referred'.

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Premium Page

If the details you have completed are acceptable to us, you will be directed to the 'Premium Page' after the 'Risk Management Self-Assessment Form' Page.

If the risk is eligible for our packages, 4 premiums will be available:

- Select Cover (only the covers you have selected)
- Essentials Package
- Advantage Package
- Advantage+ Package

Details of the covers within each package are shown below the premiums on the page.

	Buy Select	Buy Essentials	Buy Advantage	Buy Advantage+	
General Cover					
Public and Products Liability	£2,000,000	£2,000,000	£2,000,000	£5,000,000	£100
Employers Liability		£10,000,000	£10,000,000	£10,000,000	
Trustees and Directors Indemnity		£100,000	£100,000	£250,000	£250
All Risks	£6,605	£6,605	£6,605	£6,605	£75
Money			£5,000/£5,000	£5,000/£5,000	£75
Personal Accident			£10,000/£100pw	£10,000/£100pw	
Goods in Transit				£5,000	£75
Fidelity Guarantee				£5,000	£250
Reputational Risks					£250
PR Crisis			£10,000	£10,000	
Libel and Slander			£100,000	£100,000	
Legal Expenses			£250,000	£250,000	
Location 1 - Anovar Insurance, BN21 3UR					
Property Damage	£250,000	£250,000	£262,500	£277,500	£100
Buildings	£250,000	£250,000	£250,000	£250,000	
Contents			£10,000	£25,000	
Stock - All other stock			£2,500	£2,500	
Business Interruption - Loss of income	£10,000	£10,000	£25,000	£50,000	
Equipment Breakdown	Included	Included	Included	Included	£250
Terrorism	Included	Included	Included	Included	
Long Term Undertaking	No	No	No	No	
	Buy Select	Buy Essentials	Buy Advantage	Buy Advantage+	

You now have several options available to you.

[← Back] [✎ Amend Quote] [🖫 Save Quote] [✉ Email Quote]
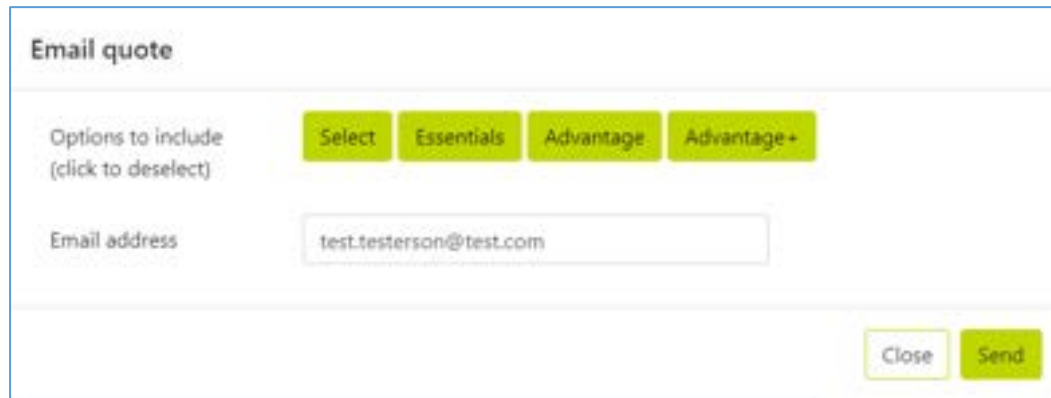
'Back' will return you to the 'Risk Management Self-Assessment Form' Page.

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'Amend Quote' will take you to the 'Floating Covers' Page so that you can go through the questions again and increase or decrease covers as you see fit.
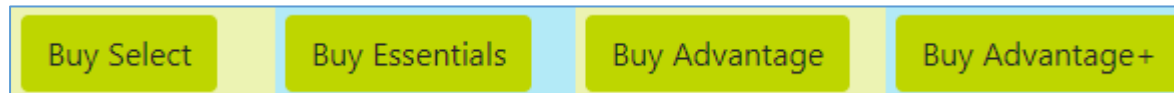
'Save Quote' will save the quote and take you back to the 'Home Page.' You can return to the quote at any time.

'Email quote' will allow you to email the details to yourself. When you click 'Email Quote' you'll be given a box to ask which Package option you'd like emailed to you (you can select all or just one, if you wish). You must then make sure the 'Email address' is correct and click 'Send.'

You also have the option of 'Buying a Policy' by clicking on the Charity or Organisation's preferred quote.

If you scroll to the bottom of the 'Premium Page' you'll see there are a few more options available to you.
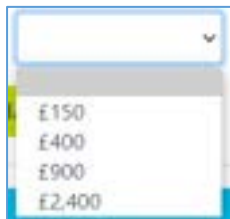
Policy discounts

If required, you can add a 'Long Term Undertaking' of 3 years for a reduced premium.
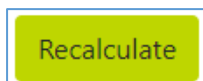
Under 'Agent Discount' you have the ability to Load or Discount the premium within the authority given. Click on the drop down box to see what options are available to you.

A 'Voluntary excess' can also be added for a reduction in premium. Click on the drop down box and select the appropriate amount.

Once you have made your selections, click 'Recalculate' and the premium at the top of the page will be adjusted accordingly.

Endorsements

Below the 'Policy discounts' section is a list of Endorsements which have been applied to the policy.

You can click on each of these endorsements and a PDF document will open, so that you can read the details.

Cover is Subject To

Finally, there is some text at the bottom of the page to confirm that cover is subject to certain requirements. Please ensure the Organisation is aware of these requirements.

Buying a Policy

- Amend Quote
- Charity or Organisation Information
- Statement of Facts
- Pay for Policy
    - Policy Summary
    - Direct Debit Instalments
    - Agents Account

If the client is happy with the quote you have provided and would like to proceed with cover, you must first Search for the Quote in the 'Home Page.'

Amend Quote

If you click 'Amend Quote' as detailed in 'Quote Search,' you will be taken into the 'Organisation Information' page and can go back through the Quote details.

You can move through the quote by clicking 'Next' or 'Back.'

You can also make adjustments to your original Quote by reviewing the covers you entered (See 'New Quote').

When the Charity or Organisation are ready to 'Buy a Policy', click 'Next' until you reach the 'Premium Page.' You must then choose which Package option to take up. The process for each of these options is the same.

	Select Cover	Essentials Package	Advantage Package	Advantage+ Package	Excess Applicable
Total Premium	£975.06	£1007.51	£1125.44	£1213.69	
by instalments	£975.06	£1007.51	£1125.44	£1213.69	
including IPT of	£104.46	£107.95	£120.60	£130.05	
and service charge of	0% (APR .00%)	0% (APR .00%)	0% (APR .00%)	0% (APR .00%)	
	Buy Select	Buy Essentials	Buy Advantage	Buy Advantage+	

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Organisation Information

On this page, you will be asked to complete the information you may have missed earlier in the Quote stage that may not have been strictly necessary for the purpose of providing a premium but is required for Policy Take-up.

Complete any blank boxes by typing in the Free-text fields or selecting the Drop-Down boxes.

Note that the options available for 'Status of organisation' will vary depending on whether you have confirmed it's a for-profit or not-for-profit organisation.

Once complete, click 'Next' to proceed.

Statement of Facts

Please read through the information on this page to ensure it matches the details you previously entered for the Organisation.

Note – the items in **_bold italic_** are specific to the Organisation.

At the bottom of the Statement of Facts page you will be presented with 3 options.

You can click 'Back' and can 'Amend Quote' as necessary.
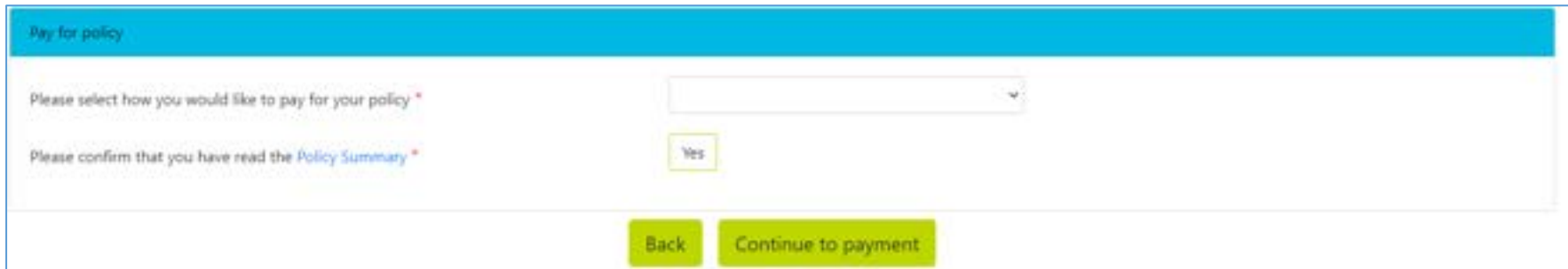
You can 'Agree' with the details within the Statement of Facts and progress with the Take-up of the policy
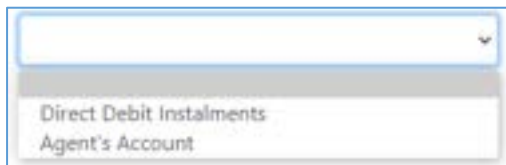
Or, you can click 'I Do Not Agree' which will take you out of the Quote and back to the 'Home Page'

Pay for Policy

If you clicked 'Agree' you will be taken to the 'Pay for policy' page.
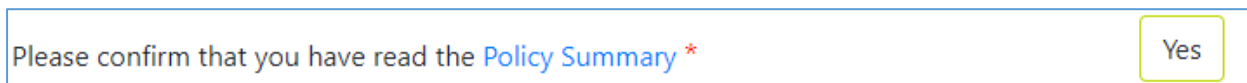
You will have two options to pay for the policy. Please select which one is more appropriate to the customer.

You must also confirm that the Organisation has read the Policy Summary for this product, by clicking 'Yes'.

The appropriate link has been provided for you, just click on 'Policy Summary' and a PDF will open.

When you are ready, please click on 'Continue to payment' (or 'Back' if you do not wish to proceed)

Direct Debit Instalments

If you clicking on 'Direct Debit Instalments' you must complete the appropriate form using the appropriate Drop-Down and Tick boxes. Once complete, you can click 'Confirm and Buy' (or 'Back' if you do not wish to proceed).

Agents Account

If you selected 'Agents Account,' by clicking on 'Continue to Payment' the system will Take-Up the policy for you and the premium will be automatically debited to your Agents Account.

You will be taken to the 'Home Page' and the policy number will be displayed at the top of the page for you.

You now have a 'Live Policy' and can 'Search Policy' for further options.

Policy Amendment

- Type of Change
  - Cancellation of cover
  - Other Changes
- Effective Date of Change
- Page Differences between New business and MTA
- Buy Amendment

As mentioned in the 'Home Page' under 'Amend Policy' you have the ability to make Policy Amendments to a Live Policy.
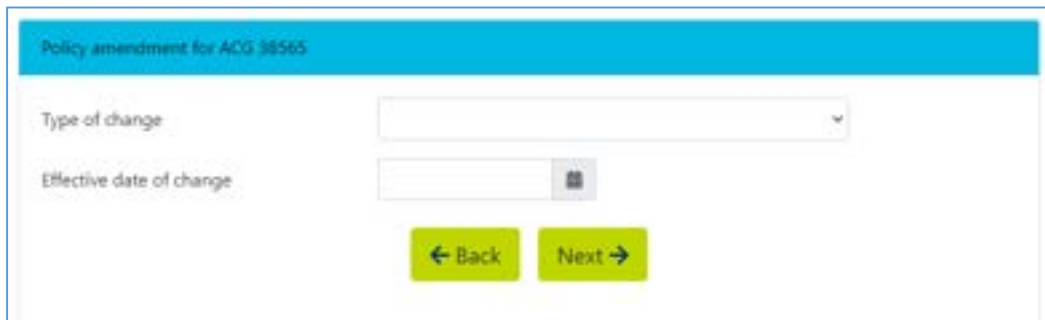
To start, Search for the Policy and select it to reveal the additional options available to you.

Click 'Amend policy' and you will be taken to the 'Data Privacy Notice' for this policy.

Please familiarise yourself with the text and, when you're happy to continue, click 'Next' at the bottom (or 'Back' if you do not wish to proceed).
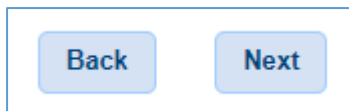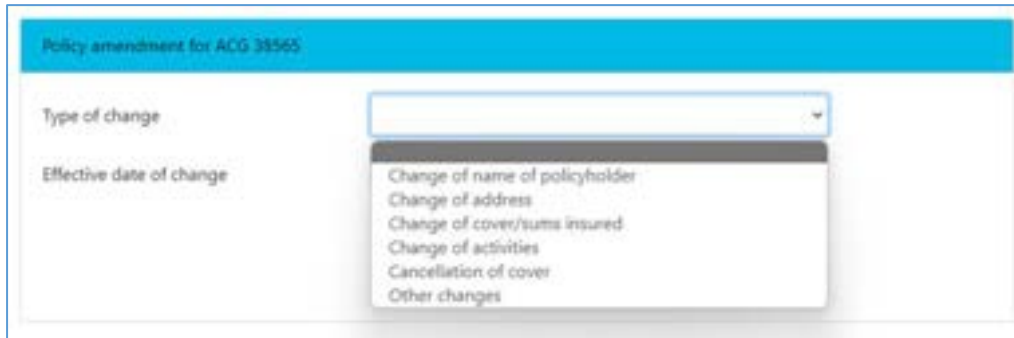
You will be taken to the Policy Amendment Page.

Under 'Type of change,' pick the option that is most suited to the Policy Amendment you wish to make.

If you select:

- 'Change of name of policyholder'
- 'Change of address'
- 'Change of cover/sums insured'
- 'Change of activities'

you will be taken to the 'Organisation Information' page.

Please follow the procedures as detailed from the 'Organisation Information' onwards, making the necessary amendments – although, you should also refer to 'Page Differences between New business and MTA' for further clarity.

If you select 'Cancellation of cover' you will be presented with the following page.

Cancellation of cover

Please use this form to tell us about your new details. Please include all relevant information, such as the date the change will take place.

Alternatively, please send an email to

New Details

Back   Send Details

You will need to provide a reason for cancellation before you can 'Send Details'.

Your request will be sent to our Underwriting Team for processing.

If you select 'Other changes' a page, similar to the 'Cancellation of cover' page will appear.

You will need to provide some information about the required change before you can click 'Send Details'.

Your request will be sent to our Underwriting Team for processing.

Before continuing with one of your selections, you must enter an 'Effective date of change'

You can either enter the date manually, or search for the date using the Calendar function.

The default date which appears will be today's date.

There are a few differences you will notice as you go through the 'Organisation Information' page for a Policy Adjustment.

Some fields are now protected, and unable to be amended ('Year built' for example)

Year built	1981

The Premium Page will only display the Total Premium for the change to the Package that was chosen at the point of Take-Up, not all Package options. This is because you will be unable to change Package type during the course of the year.

	Select Cover	Excess Applicable
Total Premium	**£382.62**	
including IPT of	£40.99	
General Cover		
Public and Products Liability	£2,000,000	£100
All Risks	£6,605	£75
Location 1 - Ansvar Insurance, BN21 3UR		
Property Damage	£425,000	£100
Buildings	£400,000	
Contents	£25,000	
Business Interruption - Loss of income	£10,000	
Equipment Breakdown	Included	£250
Terrorism	Included	
Long Term Undertaking	No	

You will also have a few different choices, such as:

- 'Save Amendment,'
- 'Cancel Amendment' or
- 'Buy Amendment'

| ← Back | ✏ Amend Quote | 🖫 Save Amendment | ✉ Email Quote | ✖ Cancel Amendment | 🛒 Buy Amendment |

'Save Amendment' will save the new information you have entered and will take you to the 'Home Page'

'Cancel Amendment' will not save any of your progress and will take you to the 'Home Page'

'Buy Amendment' will take you to the 'Organisation Information' page which will, in turn take you to the 'Statement of Facts' page.

Before completing the 'Policy Amendment' you will be given some more options (below) to either change what you have entered, clear the amendment completely or complete the amendment and take you back to the 'Home Page' where you can 'View Policy Schedule' including the recent change.

Amend your policy - ACG 38565

To amend your policy please make sure that you agree with the terms specified in your policy documentation. If you are happy with the terms please select the 'Complete Amendment' button below.

To start your amendment again select the 'Clear Amendment' button below.

| ← Back | ✏ Change Amendment | ✖ Clear Amendment | 🛒 Complete Amendment |