Cardinal

Product Loading Guideline for Flexi:

- ➢ X'S Sure VAP Add on Product: Domestic and Light Commercial vehicles

Contents

1. Introduction

This guideline is intended to assist the user in capturing policies correctly to ensure that the printed policy schedule complies with the format approved by the Insurer.

It is <u>not intended to replace training on the Fulcrum Flexi system</u> or to substitute the Flexi Fulcrum user manuals related to policies and how to capture policies. These can be obtained from Fulcrum Flexi Help Desk.

The Insurer has approved this product with specific instructions regarding the information that they require to appear on the printed policy schedule, the manner in which it must be displayed and the specific terminology that needs to be used in some instances.

The user has various options on how to load a risk, which may result in the printed document varying from option to option.

The guide will indicate the correct method to use for this product where more than one option is available.

In General:

Before sending the schedule to your client please ensure that the layout is presentable. Consider the following:

Insert page breaks to demarcate all information relevant to a particular risk item before the next risk item is presented.

Where appropriate use the re-order functionality.
Keep in mind that all sub-headings must display at the end of the risk item, on the schedule.

2. Policy Schedule

The Policy Schedule provides general information about the Insured.

3. Policy Sections

Risk items should be loaded as one would normally do, the premium code to use related to the section will appear at the top of your drop-down box, when inserting a risk item.
However please take note of the following Rules and Mandatory Requirements:
As stipulated under each section hereunder.

4. Notes (To be read before implementing the guideline)

The standard flexi policy loading method are to be used, unless specifically indicated differently below.

Please note that there is **TWO policy types to choose from** one is for when your underlying policy is within the Flexi system, and the other one is for underlying policies not issued on the Flexi system.

This is a Value Added Product that you can add to existing products (please liaise with X'S Sure on this if you are not sure). When asked for Vehicle details give Registration number, VIN number and Engine number – DO NOT ENTER "TBA" (to be advised) at all.

<u>What does the R0 (nil) option mean</u> :

The R0 (nil) option will always be the more expensive option.
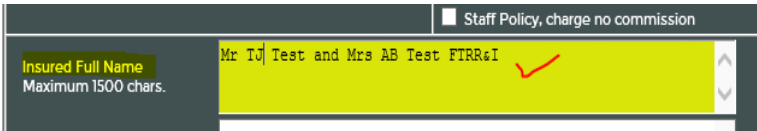
If the client opts for the R0 (nil) option and her/his claim falls within her/his excess, X'S Sure will pay her/his claim. E.g. If the client opted for the R0 (nil) cover and the client had a bumper bash and the damage falls within her/his excess amount, she/he will then claim against X'S Sure policy and not against her/his underlying insurance policy.

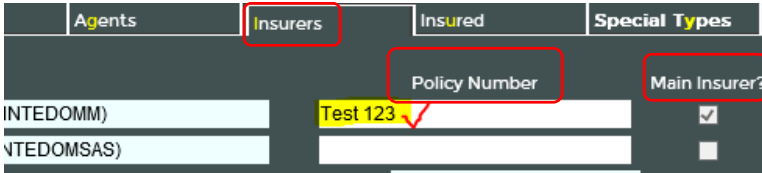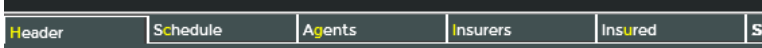<u>Stand Alone and Add On premium codes</u> :

Add On Premium codes –can be added on to an existing (underlying) flexi product

Stand Alone (SA) premium codes – to be used for cover without an existing (Underlying) flexi product

5. Product Loading Instructions

Product				X'S Sure VAP for Domestic and Light Commercial Vehicles
Policy type				021 - XS Sure VAP DOM and Light COM Vehicles Add on Policy
Profile				XS Sure VAP DOM and Light COM Vehicles V1.0_Add on
Profile Library				XS Sure VAP Wording V1.0
Key to abbreviations: TB - Text box **/ DF** – Data field / PC – premium code / PQ – Premium code question / **LB** – Library item				
Section	**Field type**	**Premium codes**	**Data Field / Text Box**	**Procedure**
All Sections				Load policy as per standard Flexi procedures, unless specified differently below
	TB			All text box entries with a **No** must be treated as a **heading.** **If** cover is required/premium is to be collected, change the No to Yes and insert the risk item below this entry. Unless specified that you may convert this to a risk item.
	PQ		Item Descriptions	All question related to item descriptions are mandatory
	LB		Library Endorsements	Endorsements are linked automatically
Policy Schedule	DF		Insured Full name	Capture full name of the Insured or interest of other parties to be noted on the policy, go to the Inured Tab screen on the policy. Capture information in the "Insured Full Name" Field: This information will then print on the Policy Schedule page.

	DF		Insurer Policy Number	To Capture the Insurer's policy number, go to the Insurer tab of the Policy. In the filed "Policy Number" next to the Main Insurer, capture the Insurer's Policy number (if provided and required). This information will then print on the Policy Schedule page.
	DF		Last Endorsement Details/ Policy Details	Capture the reason for issuing the schedule in the Details filed on the header screen, of your policy. E.g. New policy, add new owner for unit 10, adding new vehicle etc. Details / Reason for, amending policy etc. can be captured in the "Details" field. This information will then print on the Policy Schedule page.
All Sections	TB			If premium is to be collected risk items must be loaded. Normal procedure - **UNLESS** specified different below. Each vehicle is to be added individually on the policy with its own details. Cover is given by Insurer per vehicle. Other Endorsements/ Memos related to a section that needs to be added manually and should be inserted at the bottom of the page.
Motor: Excess Waiver	PC	VAP01A–VAP02J		Premium code which are set up Percentage based, or Flat excess based. Maximum Limit of Liability is set at R50,000. On the % based codes chose between 5% or 10% of the basic sexcess structure. Flat excess based codes chose between R2.5k, R3.5k, R4k, R5k and R7.5k. The Minimum amount on the basic excess cannot exceed R5,000 (as stated in the underlying policy). Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded Sum Insured captured in system: User to type in SI calculated as Maximum excess payable under the underlying policy Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the

				vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. With minimum and maximum premiums. System will calculate automatically.
Trailer & Caravan Excess Waiver	PC	VAP03A & VAP03B		Premium code which are set up for the sum insured of the risk item less than R100k or more than R100k. Maximum Limit of Liability is set at R50,000. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of caravan or trailer. Give make and model of trailer or caravan. Rating Table to calculate premium: Is set up as advised by X'S Sure. With minimum and maximum premiums. System will calculate automatically.
Windscre en Excess Waiver	PC	VAP04A-VAP04H		Premium codes: From R1k excess waiver up to R10k. Rand nil and Not rand nil codes. (See definition under notes above) Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Tyre Sure Excess Waiver	PC	VAP05A-VAP05H		Premium codes: R1k per tyre/R2k per claim/2damaged tyres per claim. R3k, R5k or R7.5k. Rand nil and Not rand nil codes. (See definition under notes above) Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the

					vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Rim and Tyre Excess Waiver	PC	VAP06A-VAP06H			Premium codes: R5k (2 damaged tyres & rims R5k per claim. And R2.5k per damaged tyre & rim combo) Choose cover between R10k, R20k or R30k. Rand nil and Not rand nil codes. (See definition under notes above) Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Home Owners/ Building	PC	VAP07A-VAP07E			Premium code s: Choose cover between R500, R1k, R2k, R3k, and R5k Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Situation / Risk address. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
House-Office Contents	PC	VAP08A- VAP08E			Premium codes: Choose to cover between R500, R1k, R2k, R3k, and R5k Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Situation / Risk address. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Specified All Risks	PC	VAP09A-VAP09			Premium codes: Choose cover between R500, R1k, R2.5k and R3k Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded.

					Compulsory Field/s: Item description Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Spare Wheel	PC	VAP10A			Premium code covers up to R3,500 of excess Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Additional Theft/Hi-Jack Excess Waiver	PC	VAP11A			Premium code cover set up to R30,000 Max Limit of liability per incident. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Vehicle Hire Excess Waiver	PC	VAP12A			Premium codes: Choose cover between a Maximum of R3,500 or R4,500 towards a claim. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option

				For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Scratch Sure	PC	VAP13A and VAP13B		Premium codes: Choose cover between a Maximum of R3,000 or R5,000 towards a claim. Inner excess applicable. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Bicycle Theft	PC	VAP14A		Premium codes: Cover is given per R5,000 sum insured of the Bicycle up to R50,000. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Description of Bicycle. Sum Insured of Bicycle. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Geyser Sure and Geyser Replacement	PC	VAP15A-VAP15H		Premium codes: Choose cover between R500, R1k, R1.5k, R2k, R2.5k or R3k for Excess waiver. Choose between 150L, 200L or 25L for Replacement of Geyser. Cover is given per Geyser. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: None. Rating Table to calculate premium: Is set up as advised by X'S Sure. Premium per geyser to be replaced. Max Geysers 03 per household. System will calculate automatically

Loss of Use	PC	VAP		Premium codes: Choose cover between R5k, R7.5k or R10k cover per week and the choice of weeks is between 2 and 5 weeks. Maximum Limit is typed in as the cover chosen per week. For example : R5k p/2weeks OR R10k p/3weeks up to a Max of R25k p/week R7.5k/2weeks OR R15k p/3weeks up to a max of R37,500 p/week and R10k p/2week OR R20k p/3weeks up to R50k per week Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Cover option chosen Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically
Credit Shortfall	PC	VAP17A and VAP17B		Premium codes: Choose between Deposit given at Finance agreement of No Deposit given at Finance agreement term. Maximum indemnity limit is R50,000. Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s : Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium : Is set up as advised by X'S Sure. With minimum premium set up. System will calculate automatically
Deposit Protector	PC	VAP19A		Premium code: Covers the deposit amount as paid by client at the time of Finance, and may not exceed 10% of the vehicle Sum Insured, up to a limit of R50,000. Insert risk item under the heading above Section Premium Total and

				completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s : Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. With minimum premium set up. System will calculate automatically
3in1 Excess Waiver Tyre and Windscreen	PC	VAP19A-D VAP20A and B		Premium code: Choose between a Flat R3,500 or 5% of claim with a maximum of up to R30,000. OR Flat R5,000 or 5% of claim with a maximum of up to R50,000. With two premium options, Rand Nil and Not Rand Nil. **DO NOT ENTER AN EXCESS AMOUNT IN THE Sum Insured FIELD skip over it straight to the Q&A'S.** Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. <u>Compulsory Field/s:</u> Sum Insured of Vehicle. Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. <u>Rating Table</u> to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
Deposit Sure	PC	VAP21A		Premium code: Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. The deposit payable of R2,000 before the client can take receipt of the hired vehicle will be covered <u>Compulsory Field/s:</u> Sum Insured of Vehicle. Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the

				vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically
4in1 Vehicle Hire	PC	VAP22A		Premium code: Insert risk item under the heading above Section Premium Total and completed all the fields (Questions and Answers) as they relate to the type of risk item being loaded. Compulsory Field/s: Sum Insured of Vehicle. Description of vehicle, needs to be completed either manually (by typing in the details of the vehicle) if underlying policy is not in the Flexi system, make sure you used the policy type for this option For underlying policies that are in the Flexi system, use the drop-down box with the list of vehicles insured in the underlying policy. Select the vehicle you are insuring. Make sure you have used the correct policy type for this option. Rating Table to calculate premium: Is set up as advised by X'S Sure. System will calculate automatically