

# FULCRUM

## Product Loading Guideline for :

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

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## 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 not intended to replace training on the Fulcrum Flexi system 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.

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


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

What does the R0 (nil) option mean :

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.

#### 5. Product Loading Instructions

<b>Product</b>				X'S Sure VAP for Domestic and Light Commercial Vehicles
<b>Policy type</b>				X'S Sure VAP - Domestic and Light Commercial Vehicle
<b>Profile</b>				X'S Sure VAP Domestic & Light Commercial V1.0_2018
<b>Key to abbreviations: TB - Text box / DF – Data field / PC – premium code / PQ – Premium code question / LB – Library item</b>				
<b>Section</b>	<b>Field type</b>	<b>Premium codes</b>	<b>Data Field / Text Box</b>	<b>Procedure</b>
<b>All Sections</b>				Load policy as per standard Flexi procedures, unless specified differently below
	TB			All text box entries with a <b>No</b> must be treated as a <b>heading</b> . If cover is required/premium is to be collected, <b>change the No to Yes</b> and <b>insert the risk item below this entry</b> . Unless specified that you may convert this to a risk item.
	PQ		Situation /Risk address	It <b>is mandatory</b> to answer situations question where available.
	PQ		Item Descriptions	All question related to item descriptions are mandatory
	LB		Library Endorsements	Endorsements None for this product
<b>Policy Schedule</b>	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 :

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				<div style="border: 1px solid black; padding: 5px;"> <input type="checkbox"/> Staff Policy, charge no commission  <p>Insured Full Name Maximum 1500 chars.</p> <p>Mr T  Test and Mrs AB Test FIRR&amp;I ✓</p> </div> <p>This information will then print on the Policy Schedule page.</p>
	DF		Insurer Policy Number	<p>To Capture the Insurer's policy number go to the Insurer tab of the Policy.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Agents Insurers <b>Insured</b> Special Types</p> </div> <p>In the filed "Policy Number" next to the Main Insurer, capture the Insurer's Policy number (if provided and required).</p> <div style="border: 1px solid black; padding: 5px;"> <p>Agents Insurers Insured Special Types</p> <p>Policy Number Main Insurer?</p> <p>INTEDOMM) Test 123 ✓ <input checked="" type="checkbox"/></p> <p>VTEDOMSAS) <input type="checkbox"/></p> </div> <p>This information will then print on the Policy Schedule page.</p>
	DF		Last Endorsement Details/ Policy Details	<p>Capture the reason for issuing the schedule in the Details filed on the <a href="#">header screen</a>, of your policy. E.g. New policy , Add new owner for unit 10, adding new vehicle etc.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Header Schedule Agents Insurers Insured S</p> </div> <p>Details / Reason for, Amending policy etc. can be captured in the "Details" field.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Details: Test Policy - Ready for Review discussion v1.0 22/06/2018</p> </div> <p>This information will then print on the Policy Schedule page.</p>
<b>All Sections</b>	TB			<p>If premium is to be collected risk items must be loaded. Normal procedure - <b>UNLESS</b> 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.  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  <u>Sum Insured</u> captured in system:</p>
<b>Motor : Excess Waiver</b>	PC	VAP01A– VAP02J		

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				<p>User to type in SI calculated as Maximum excess payable under the underlying policy</p> <p><u>Compulsory Field/s:</u> Description of vehicle.</p> <p><u>Rating Table</u> to calculate premium: Is set up as advised by X'S Sure. With minimum and maximum premiums. System will calculate automatically.</p>
<b>Trailer &amp; Caravan Excess Waiver</b>	PC	VAP03A & VAP03B		<p>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.</p> <p>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.</p> <p><u>Compulsory Field/s :</u> Description of vehicle. Give make and model of trailer or caravan.</p> <p><u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. With minimum and maximum premiums. System will calculate automatically.</p>
<b>Windscre en Excess Waiver</b>	PC	VAP04A- VAP04H		<p>Premium codes: From R1k excess waiver up to R10k. Rand nil and Not rand nil codes. (See definition under notes above)</p> <p>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.</p> <p><u>Compulsory Field/s :</u> Description of vehicle.</p> <p><u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically</p>
<b>Tyre Sure Excess Waiver</b>	PC	VAP05A- VAP05H		<p>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)</p> <p>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.</p> <p><u>Compulsory Field/s :</u> Description of vehicle.</p> <p><u>Rating Table</u> to calculate premium :</p>

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<b>Rim and Tyre Excess Waiver</b>	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. <u>Compulsory Field/s :</u> Description of vehicle. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically
<b>Home Owners/ Building</b>	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. <u>Compulsory Field/s :</u> Situation / Risk address. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically
<b>House-Office Contents</b>	PC	VAP08A-VAP08E		Premium codes : 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. <u>Compulsory Field/s :</u> Situation / Risk address. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically
<b>Specified All Risks</b>	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. <u>Compulsory Field/s :</u> Item description <u>Rating Table</u> to calculate premium :

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<b>Spare Wheel</b>	PC	VAP10A		Premium code cover 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. <u>Compulsory Field/s :</u> Description of vehicle. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically
<b>Additional Theft/Hi-Jack Excess Waiver</b>	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. <u>Compulsory Field/s :</u> Description of vehicle. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically
<b>Vehicle Hire Excess Waiver</b>	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. <u>Compulsory Field/s :</u> Description of vehicle. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure.. System will calculate automatically
<b>ScratchSure</b>	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. <u>Compulsory Field/s :</u> Description of vehicle. <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure.. System will calculate automatically

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<b>Bicycle Theft</b>	PC	VAP14A		<p>Premium codes:</p> <p>Cover is given per <u>R5,000</u> sum insured of the Bicycle up to R50,000.</p> <p>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.</p> <p><u>Compulsory Field/s :</u></p> <p>Description of Bicycle. Sum Insured of Bicycle</p> <p><u>Rating Table</u> to calculate premium :</p> <p>Is set up as advised by X'S Sure.</p> <p>System will calculate automatically</p>
<b>Geyser Sure and Geyser Replacement</b>	PC	VAP15A-VAP15H		<p>Premium codes:</p> <p>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.</p> <p>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.</p> <p><u>Compulsory Field/s :</u></p> <p>None.</p> <p><u>Rating Table</u> to calculate premium :</p> <p>Is set up as advised by X'S Sure. Premium per geyser to be replaced.</p> <p>Max Geysers 03 per household.</p> <p>System will calculate automatically</p>
<b>Loss of Use</b>	PC	VAP		<p>Premium codes:</p> <p>Choose cover between R5k, R7.5k or R10k cover per week and the choice of weeks is between 2 and 5 weeks.</p> <p>Maximum Limit is typed in as the cover chosen per week.</p> <p>For example : R5k p/2weeks OR R10k p/3weeks up to a Max of R25k p/week</p> <p>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</p> <p>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.</p> <p><u>Compulsory Field/s :</u></p> <p>Description of vehicle and Cover option chosen</p> <p><u>Rating Table</u> to calculate premium :</p> <p>Is set up as advised by X'S Sure.</p> <p>System will calculate automatically</p>
<b>Credit Shortfall</b>	PC	VAP17A and VAP17B		<p>Premium codes:</p> <p>Choose between Deposit given at Finance agreement of No Deposit given at Finance agreement term. Maximum indemnity limit is R50,000.</p>

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				<p>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.</p> <p><u>Compulsory Field/s :</u> None</p> <p><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</p>
<b>Deposit Protector</b>	PC	VAP19A		<p>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.</p> <p>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.</p> <p><u>Compulsory Field/s :</u> None</p> <p><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</p>
<b>3in1 Excess Waiver Tyre and Windscreens</b>	PC	VAP19A-D VAP20A,B		<p>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. Enter the flat excess in (R3,500, R4,000 or R5,000) as the S.I</p> <p>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.</p> <p><u>Compulsory Field/s :</u> Description of vehicle and Sum Insured of Vehicle</p> <p><u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically</p>
<b>Deposit Sure</b>	PC	VAP21A		<p>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.</p> <p>The deposit payable of R2,000 before the client can take receipt of the hired vehicle will be covered</p> <p><u>Compulsory Field/s :</u> Description of vehicle and Sum Insured of Vehicle</p>

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<b>4in1 Vehicle Hire</b>	PC	VAP22A		<p>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. <u>Compulsory Field/s</u> : Description of vehicle and Sum Insured of Vehicle <u>Rating Table</u> to calculate premium : Is set up as advised by X'S Sure. System will calculate automatically</p>

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