# Training Handout

## Underwriting

# Loading a New Client


Add New

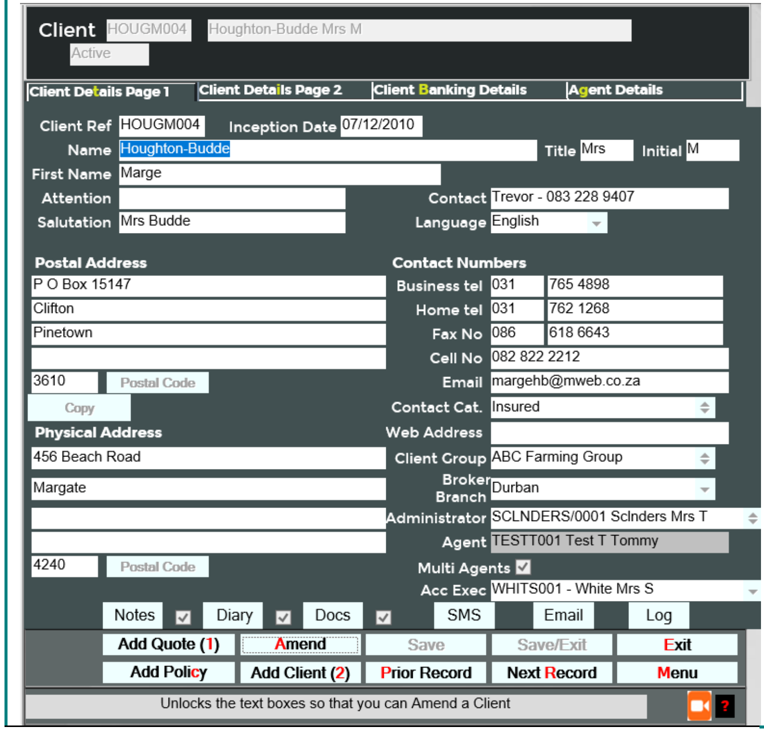
**Search by Ref or Name:**

**Client Ref** – Enter 1st 3 letters of Clients Surname or Company Name

**Name**: Enter any work within the Name field

**TIP: Telephone Number = Cell No. Search**

## CLIENT DETAILS PAGE 1 TAB

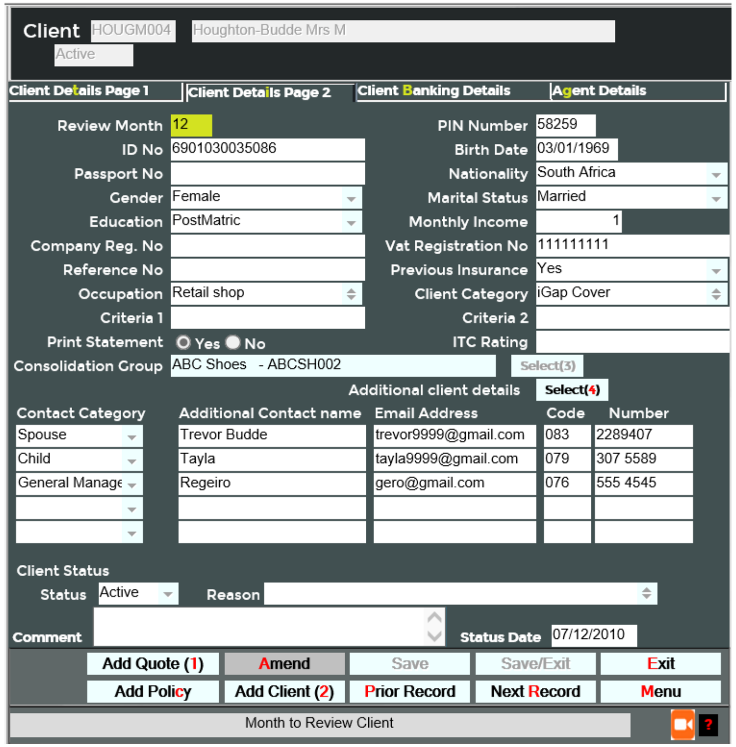



| FIELD | DOMESTIC CLIENT | COMMERCIAL CLIENT |
|---|---|---|
| **Name** | Surname *e.g. Smith* | Business Name *e.g. ABC Shoe Factory* |
| **Title** | Mr., Mrs., Miss, Dr. etc. | Blank |
| **Initial** | Client's Initials e.g. JJ | Blank |
| **First Name** | Client's First name e.g. John | Blank |
| **Attention** | Blank | Contact person at Business *e.g. John Smith* |
| **Contact** | Who to speak to regarding Insurance queries (also on Age Analysis Report) | |
| **Salutation** | What appears AFTER the word Dear in a letter or email e.g. Mr. Smith | |
| **Language** | Preferred Language – Will be used for Schedule, Letters, Emails, etc. | |
| **Postal Address** | Use the **Postal Code** button to search for postal codes – the system searches on the 2nd line of text as Suburb e.g. Sandton | |
| **Copy** | If postal address is the same as Physical Address - **Copy** | |
| **Physical Address** | This address is used as the first Situation / Risk address on the policy | |
| **Contact Numbers** | Enter **ALL** the relevant contact details – Uniformity<br>**Very Important – Cell numbers (for SMS's) and Email Addresses**<br>**(Email Error - NB! Check for spaces after email)** | |
| **Contact Category*** | Assign a category. Used for selecting email recipients when bulk emailing. | |
| **Group*** | To classify clients for ALL report printing. E.g. VIP's, Engen | |
| **Broker / Branch*** | SuperUser to set up: (**O**) **Maintenance** – (**F**) **Broker Branch Maintenance** | |
| **Administrator*** | Person at the brokerage who will deal with the client. Defaults to the User loading the client, but can be changed | |
| **Agent*** | Info here will be auto populated from the Agent Details tab – see below | |
| **Accounts Executive*** | Broker who is responsible for this client. *e.g If this client has a fire, who will go and see this client.* Drop down list maintained by SuperUser. | |

**** These fields require SuperUser Access - Use CTRL + Z or right click on the double arrow drop down box to add a new group - alpha and numeric characters.***

Click **Save** to save this record. Note the Client reference. Edit Client Inception date.

## CLIENT DETAILS PAGE 2 TAB

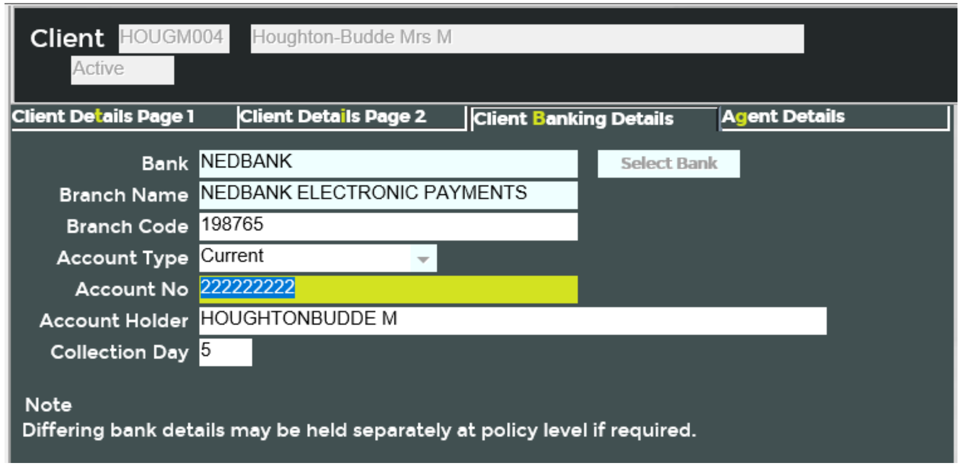



**Occupation Example**:
Domestic: What job they do e.g. Driver
Commercial: What Business field they are in e.g. Transport

| | |
|---|---|
| **Review Month** | Leave as is – NOT renewal date |
| **PIN Number** | Leave as is – for Internet access – not currently in use |
| **ID No.** | Enter as required – system will warn if number is invalid |
| **Birth date** | Generated from ID No. or enter as required |
| **Passport No** | Required for certain Insurer rate boxes |
| **Nationality** | Required for certain Insurer rate boxes |
| **Gender** | Required for certain Insurer rate boxes |
| **Marital Status** | Required for certain Insurer rate boxes |
| **Education** | Required for certain Insurer rate boxes |
| **Monthly Income** | Required for certain Insurer rate boxes |
| **Company Reg. No** | Enter Commercial company registration number |
| **Vat Reg. No.** | Enter Commercial company VAT number – **used on debit notes** |
| **Reference No.** | Enter clients reference number – if available – not mandatory |
| **Previous Insurance** | Required for certain Insurer rate boxes |
| **Occupation*** | Choose from the drop-down list |
| **Client Category*** | Similar to client group on Client Details Page 1 |
| **Criteria 1 & 2** | Use as required – free type fields |
| **Print Statement** | YES – default |
| **Consolidation Group** | Use this field to consolidate clients’ statements and debit orders - you may have two or more clients’ policies that you’d like debited off one account as one debit order, simply click the “Select” button and choose the client reference with the required bank details to be debited (Note: A client reference had to exist for this client even though they may not have active policies loaded). |

| | |
|---|---|
| **Additional Client details (Select 4)** | **Enter info as required – used for Social media and marketing under Bulk Communications** |

## CLIENT BANKING DETAILS TAB




**TIP**: *Simply type in the "**Branch Code**", if you know it. Use the Universal codes ABSA-632004 / STD-051001 / FNB-250655 etc.*

| | |
|---|---|
| **Bank** | Bank details – Click **SELECT BANK** to search |
| **Branch Name** | Branch details |
| **Branch Code** | Enter branch code – see TIP above (use universal code where possible) |
| **Account Type** | Enter account type – errors will result in bank rejections |
| **Account Number** | Enter account number – errors will result in bank rejections |

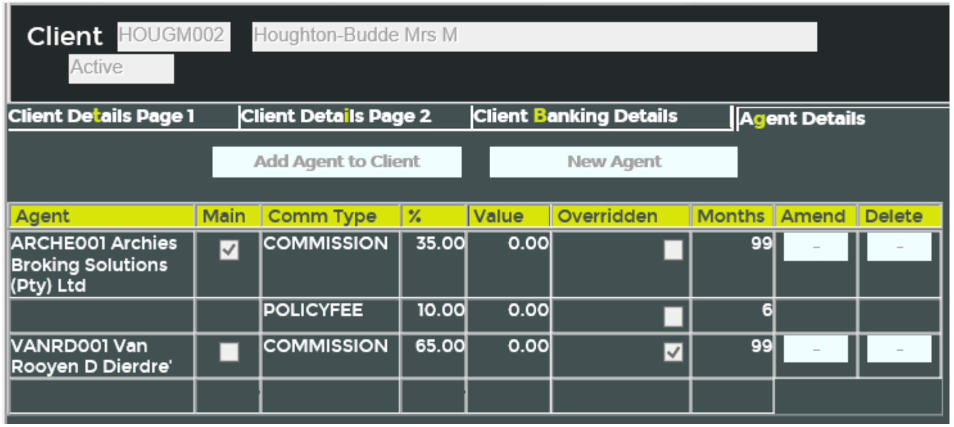
**NEW - Flexi now performs Account Validation checks**

**NB!! – Collection Day –** leave blank for default collection date as set up during Monthly Debit Order run. Dates can be entered for additional Debit Dates e.g. 5th, 7th etc.

***DO NOT ENTER A 1 AS A COLLECTION DATE***

*TIP: Only Allow 2 to 3 Collection dates per month to assist with RD management and accounts processes*

## AGENT DETAILS TAB




| | |
|---|---|
| **Agents** | Click the "**ADD AGENT TO CLIENT**" button. Select and Agent from the list that appears.<br>****If no agent appears, that agent is then not loaded onto the system – speak to the SuperUser to load - (O) / (B) Agents Maintenance.** |

### Other Useful Info

Click the Camera Icon to watch basic online videos.
(Note: Screen colours may differ)

Click the Last Update Button to check Creation & last update info

# Editing Client Records

## Editing a Client Reference

- Click **Amend**
- Enter 5 Alpha Characters in Client Reference Field e.g. SMITK – follow the default rules (1st Four characters of surname + 1 initial – Domestic or 1st Five characters of company name – Commercial)

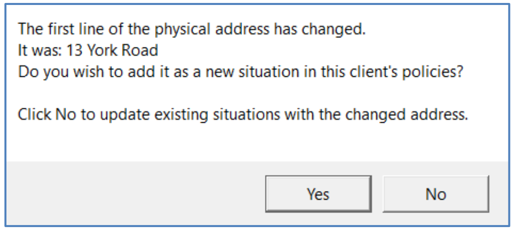
change to



- Click Save ... The system will add the next numerical ID after the entered Ref code e.g. 001 – if this is the first ref with this code
- Flexi will **NEVER** duplicate a client reference

**NEW –** Previous Ref**: now appear on the Policy Header for reference only.**

## Editing a Physical Address




- Click Amend
- Enter New Address details as required
- Click Save

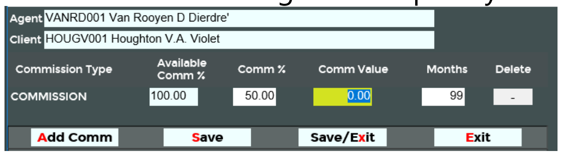
**Yes** = The system will add an additional situation – User will have to Link relevant risk items to the new address

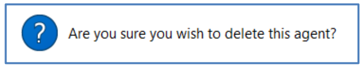
**No** = System will automatically replace the old address with the new address

- Remember to **Edit/Recalc policies** – **every situation risk** – as premium rates may have changed

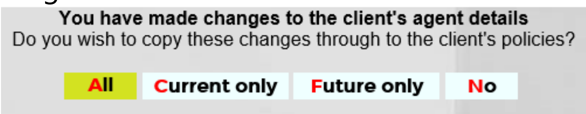
## Editing Agent Details


- Click Agent Details tab.
- Click **Amend** to change current settings or click **Delete** to remove the agents completely from the client record




- Save & Exit Agent Tab

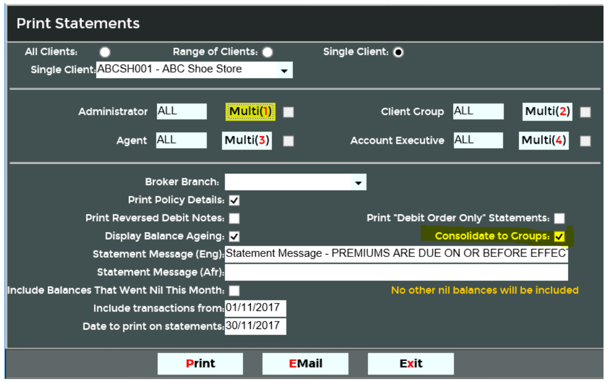



- Recommended Response – **ALL**
- Confirm Agent details on **ALL** policies

**NOTE: All Agent commissions are updated with the new % (even those that have been previously changed)**

## Consolidated Groups Reports - Statement Report

- Accounting Reports
- Client
- Statement
- Tick as below for Monthly DO clients



# Additional

- **Don't forget to use the**

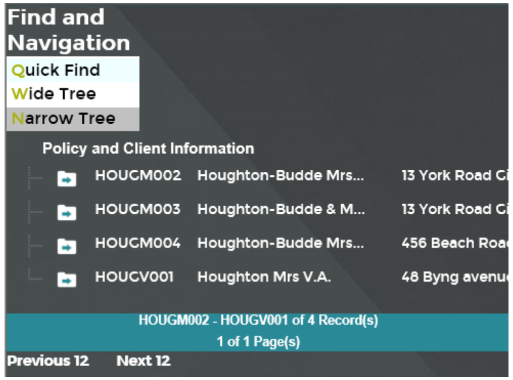

- **Menu Bar (Below)**


- To load a new Quote or Policy click the Add Quote or Add Policy button

| | |
|---|---|
| **Add Quote** | Add a policy in Quotation Status. When this policy is activated, the required Inception and Renewal dates will be entered and updated. |
| **Add Policy** | Use this function when re-loading a policy from another system. The Inception and Renewal dates will not be updated.<br>You will be taken into the Add Policy screen |
| **Menu** | See additional useful options available from this screen e.g. Accounts Enquiry or letter printing<br>• **TIP: Menu includes a Loss Ratio report for this client including all policies.** |

- **Tree Bar (On the left)**

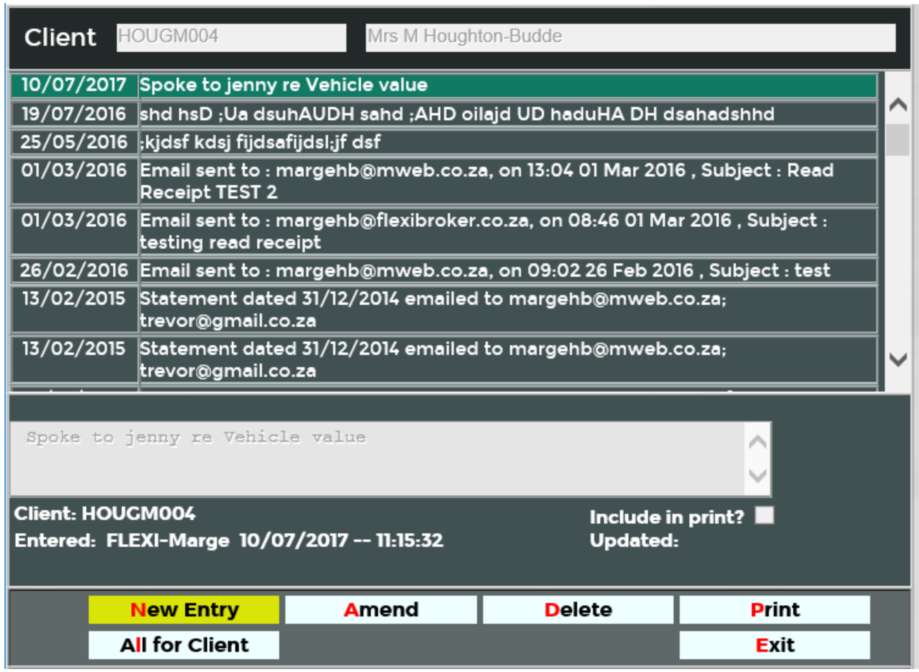
Click the Folder Icon to view / access these records




| | |
|---|---|
| **Quick Find** | To Search for a new record |
| **Wide Tree** | To EXPAND the left search margin/screen |
| **Narrow Tree** | To REDUCE the left search margin/screen |

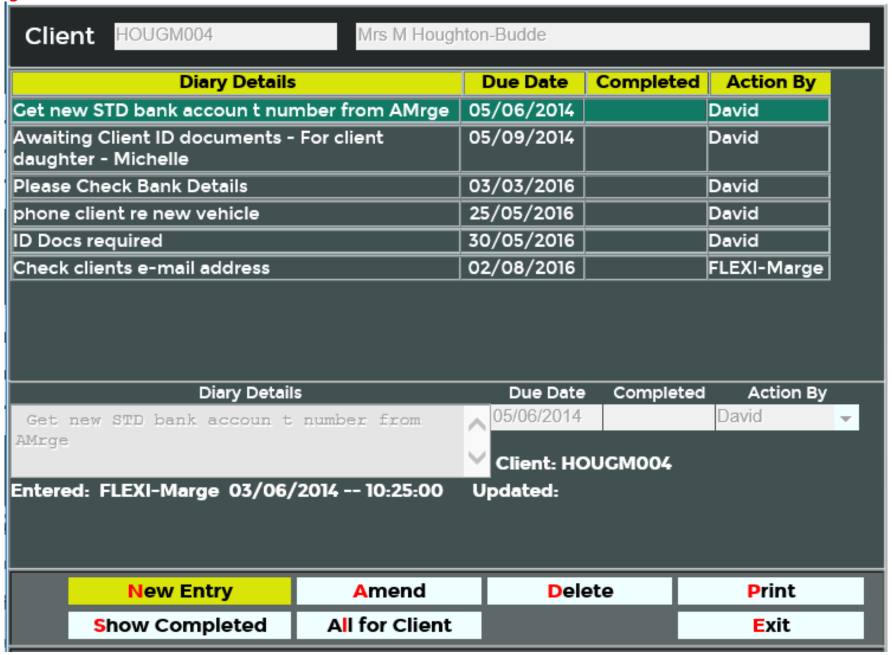
# Communications

## Notes

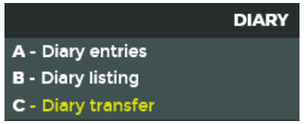



- Default Notes - SMS sent, Statutory notice printed, Letter printed, Emails & Statements printed/sent
- Confidential Note – Do NOT tick – Include in print
- Amend & Delete functions

## Diary

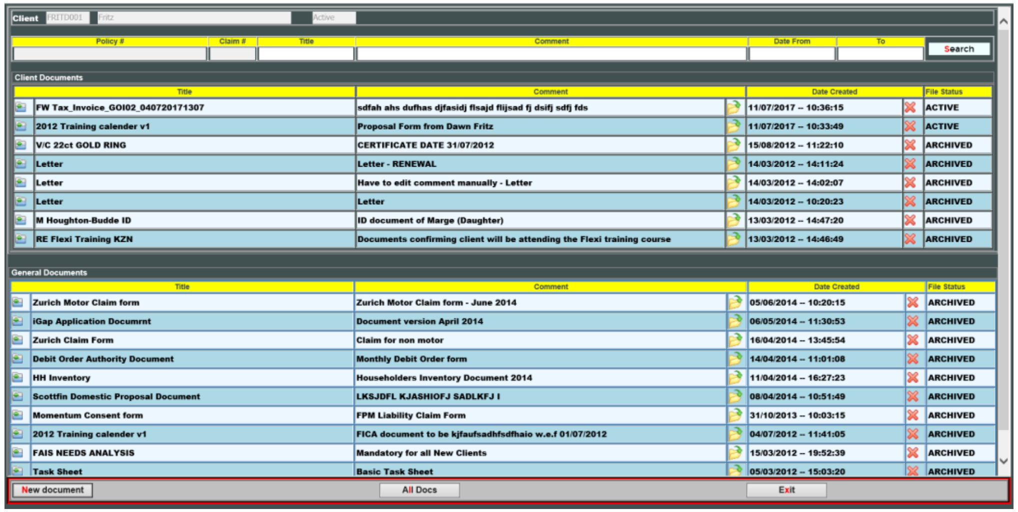



- System Startup Diary – Broker Setup
- Diary Codes & Default Diary Entries – ** **Maintenance** – Diary Code Maintenance
- Action By – send on to another user
- To Print Listing or transfer – **Communication Menu**




- NEW – Diary listing where NO DEBIT RAISED FOR POLICY
- NEW – Instant Messaging system – Set Days Ahead to 0 & Tick Send Message box.

## Docs



Client FRITD001 Fritz Active

| Policy # | Claim # | Title | Comment | Date From | To | Search |
|---|---|---|---|---|---|---|

Client Documents

| Title | Comment | Date Created | File Status |
|---|---|---|---|
| FW Tax_Invoice_GOI02_040720171307 | sdfah ahs dufhas djfasidj flsajd flijsad fj dsifj sdfj fds | 11/07/2017 -- 10:36:15 | ACTIVE |
| 2012 Training calender v1 | Proposal Form from Dawn Fritz | 11/07/2017 -- 10:33:49 | ACTIVE |
| V/C 22ct GOLD RING | CERTIFICATE DATE 31/07/2012 | 15/08/2012 -- 11:22:10 | ARCHIVED |
| Letter | Letter - RENEWAL | 14/03/2012 -- 14:11:24 | ARCHIVED |
| Letter | Have to edit comment manually - Letter | 14/03/2012 -- 14:02:07 | ARCHIVED |
| Letter | Letter | 14/03/2012 -- 10:20:23 | ARCHIVED |
| M Houghton-Budde ID | ID document of Marge (Daughter) | 13/03/2012 -- 14:47:20 | ARCHIVED |
| RE Flexi Training KZN | Documents confirming client will be attending the Flexi training course | 13/03/2012 -- 14:46:49 | ARCHIVED |

General Documents

| Title | Comment | Date Created | File Status |
|---|---|---|---|
| Zurich Motor Claim form | Zurich Motor Claim form - June 2014 | 05/06/2014 -- 10:20:15 | ARCHIVED |
| iGap Application Documrnt | Document version April 2014 | 06/05/2014 -- 11:30:53 | ARCHIVED |
| Zurich Claim Form | Claim for non motor | 16/04/2014 -- 13:45:54 | ARCHIVED |
| Debit Order Authority Document | Monthly Debit Order form | 14/04/2014 -- 11:01:08 | ARCHIVED |
| HH Inventory | Householders Inventory Document 2014 | 11/04/2014 -- 16:27:23 | ARCHIVED |
| Scottfin Domestic Proposal Document | LKSJDFL KJASHIOFJ SADLKFJ I | 08/04/2014 -- 10:51:49 | ARCHIVED |
| Momentum Consent form | FPM Liability Claim Form | 31/10/2013 -- 10:03:15 | ARCHIVED |
| 2012 Training calender v1 | FICA document to be kjfaufsadhfsdfhaio w.e.f 01/07/2012 | 04/07/2012 -- 11:41:05 | ARCHIVED |
| FAIS NEEDS ANALYSIS | Mandatory for all New Clients | 15/03/2012 -- 19:52:39 | ARCHIVED |
| Task Sheet | Basic Task Sheet | 05/03/2012 -- 15:03:20 | ARCHIVED |

New document | All Docs | Exit

- Adding Documents
- General Documents – Broker Doc Library
- Editing Comments
- **NEWish** Search facility

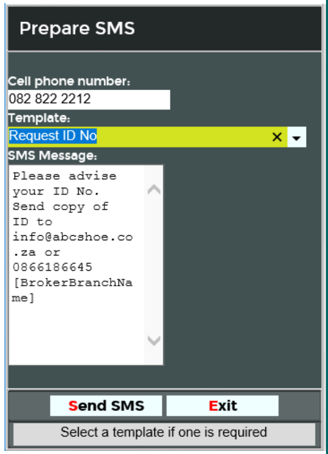

TIP: Search by document Title, Comment or Date

TIP: When viewing ALL DOCS, Search by Policy# or Claim #

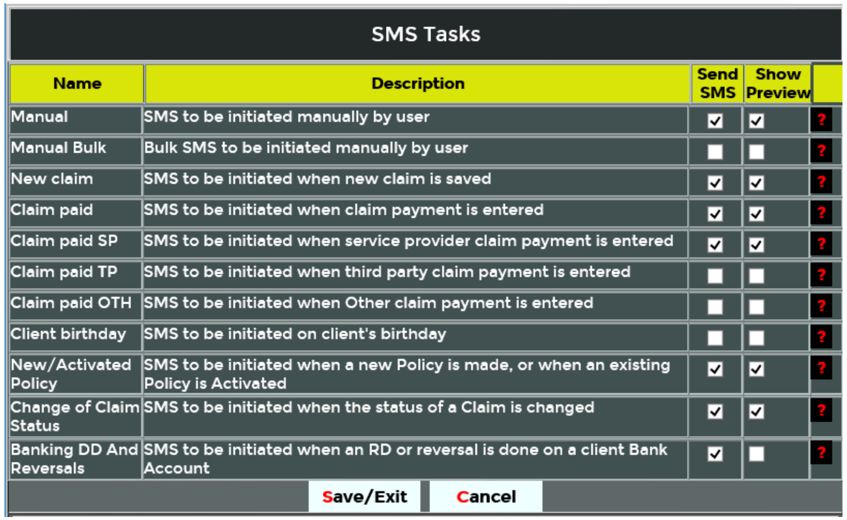
## SMS's - www.smsportal.co.za

**SMS Setup** – Communication Menu

- Templates
- SMS Tasks / Default SMS's – Birthday message to clients – **see below**
- Bulk SMS's
- **SMS log** report – **must** be checked daily to follow up on SMS replies
- **NEWish** – Username, Date and time added to SMS message




SMS Tasks Menu

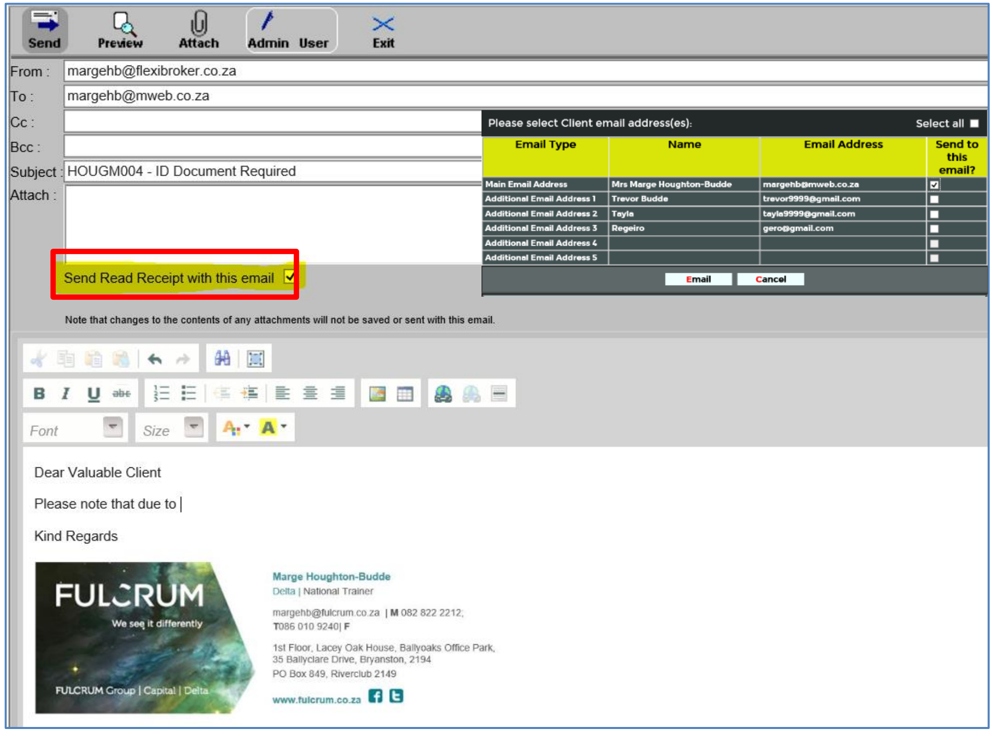


SMS Tasks

| Name | Description | Send SMS | Show Preview |
|---|---|---|---|
| Manual | SMS to be initiated manually by user | ☑ | ☑ |
| Manual Bulk | Bulk SMS to be initiated manually by user | ☐ | ☐ |
| New claim | SMS to be initiated when new claim is saved | ☑ | ☑ |
| Claim paid | SMS to be initiated when claim payment is entered | ☑ | ☑ |
| Claim paid SP | SMS to be initiated when service provider claim payment is entered | ☑ | ☑ |
| Claim paid TP | SMS to be initiated when third party claim payment is entered | ☐ | ☐ |
| Claim paid OTH | SMS to be initiated when Other claim payment is entered | ☐ | ☐ |
| Client birthday | SMS to be initiated on client's birthday | ☐ | ☐ |
| New/Activated Policy | SMS to be initiated when a new Policy is made, or when an existing Policy is Activated | ☑ | ☑ |
| Change of Claim Status | SMS to be initiated when the status of a Claim is changed | ☑ | ☑ |
| Banking DD And Reversals | SMS to be initiated when an RD or reversal is done on a client Bank Account | ☑ | ☐ |

Save/Exit | Cancel

## E-mails



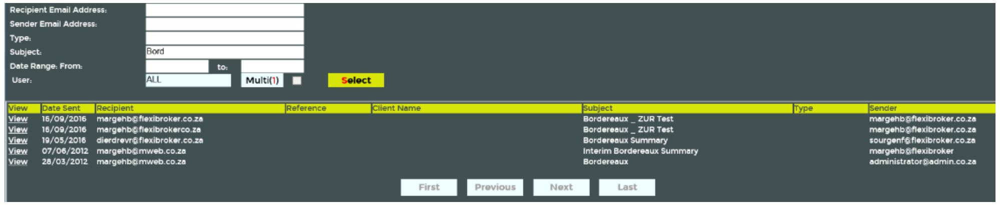


- Flexi Uniformity – Standard letters/templates for communication
- **Attach** - Attaching Docs
- NEWish - E-mail banners – Maintenance – Administrator

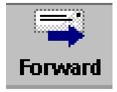

- NEWish - **Bulk Emailing** – Communications – Letter printing – add attachments from General documents to emails
- NEWish – Send read Receipt with this email- check outlook for receipt – replies to Outlook

## Viewing E-mails


- **LOG** or Flexibroker Main Menu Communications Menu - Email Log



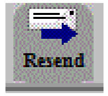

- Search
- To View the Email - Click on View
- **NEWish** – **Forward** message as required – now presents with a Forward email header




------------- Forwarded e-mail ------------
From: margehb@flexibroker.co.za
To: margehb@mweb.co.za; trevor@gmail.co.za
Date Sent: Friday, February 13, 2015 02:12:00 PM
Subject: Statement

Please find attached Statements for your attention. This is a manually types message.
--------- End of Forwarded e-mail ---------

- **NEW** – **Resend** – to simply resend the message using the prior email details

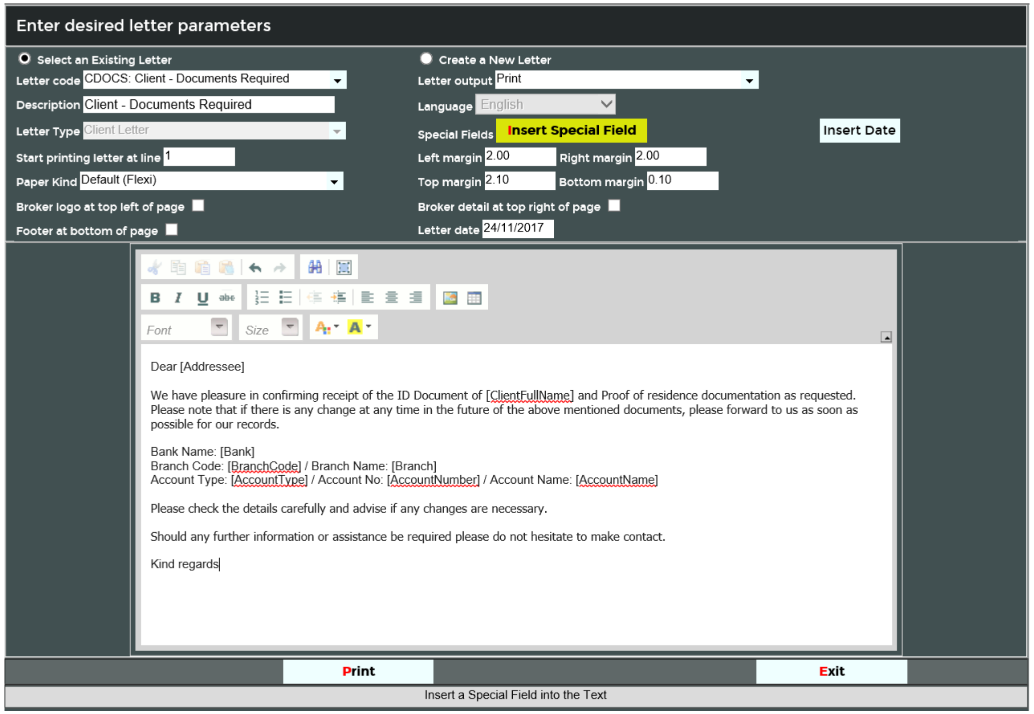



- **NEW** – **EXTRACT** – prepares an XL document containing all the column see on the LOG screen – for detailed searches etc.

Add FB or Twitter URL's with Hyperlinks

# Using Standard Letters

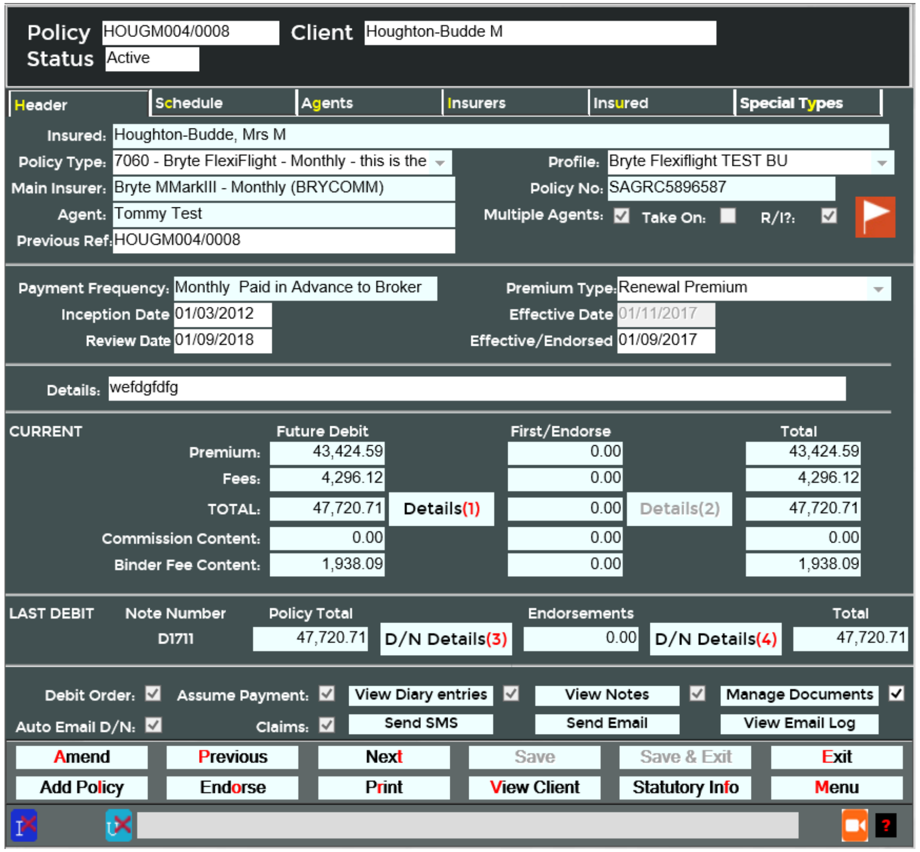
- Client / Policy Menu – Print Letters




- Select Letter from Library or Create a New Letter
- Option to Print / Email
- **Insert Special Fields** – now a search drop-down option

# Policy Records

## Header Tab




- **Important Fields** – Policy Type – Profile Name / Payment Frequency / Dates / Details Line / Details (2) / Last Debit Details (3) (4) / Debit Order & Assume Payment Tick boxes
- **Signature** Authorization Icon – Maintenance – Signature

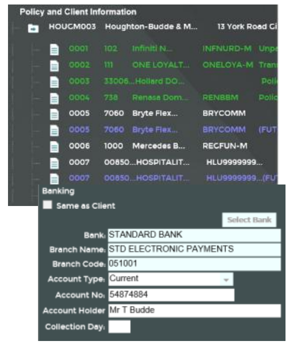
## ENDORSING OR AMENDING

- 

Endorsement box appears once – enter details - applied to all section / risk changes – PERFECT for Renewals
**SAME EFFECTIVE DATE**
- 

Edit policy as required – Endorsement box appears after each change
**DIFFERENT EFFECTIVE DATES**

### Collecting Debit Orders



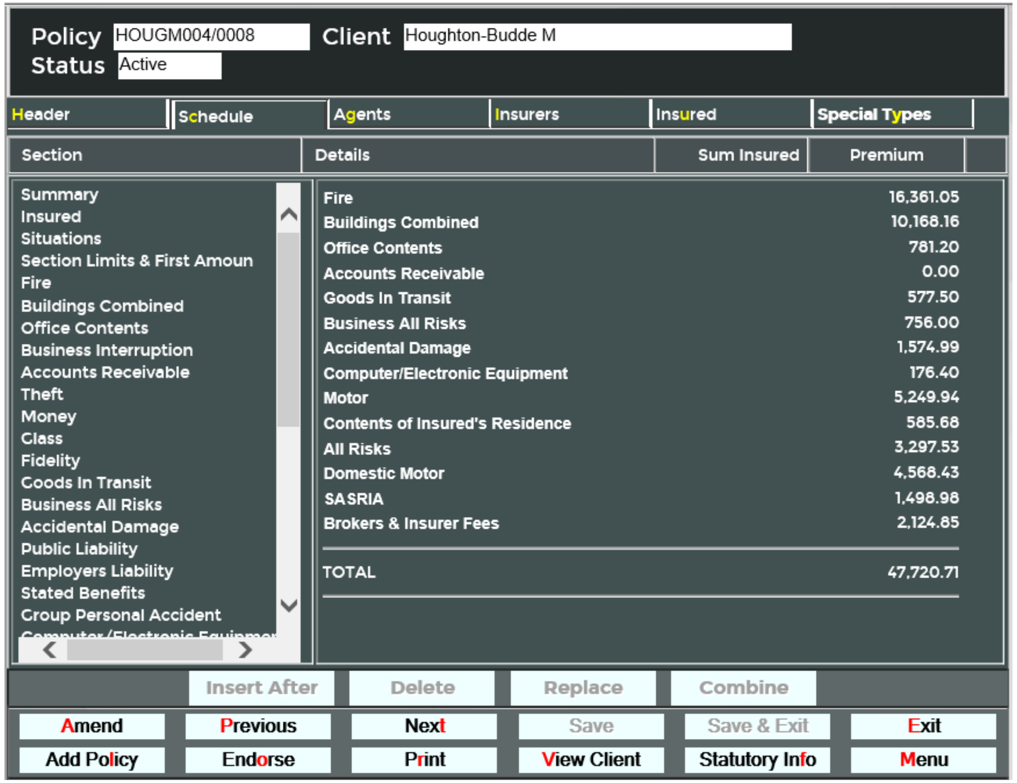

- DO's are Consolidated per client for all policies under 1 client ref with same bank account details
- Except where the **CONSOLIDATION** facility has been used under Client record or …
- Different Bank Details may be entered under the **Insured Tab**

### NB!! Monthly CASH clients – ASSUME PAYMENT ONLY


- Enter bank Details for claims and refunds

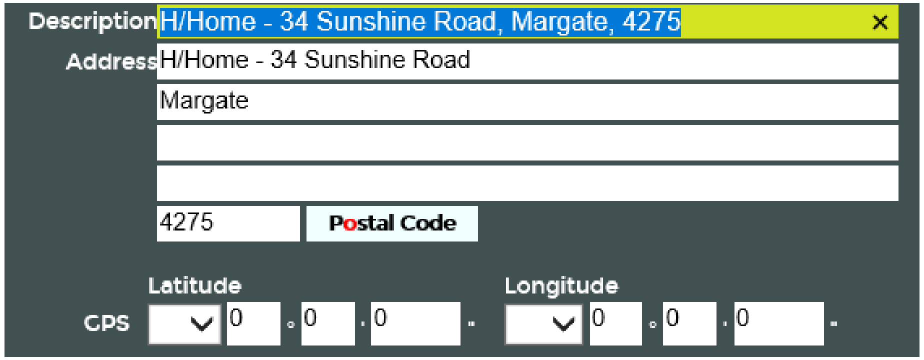
**NEW** – **Inception date cannot be edited as before**
**NEW** – **Take on Box** – Santam / M&F – take on existing policies
**NEW** – **R/I Box** – User can flag policies that require RI

## Schedule Tab



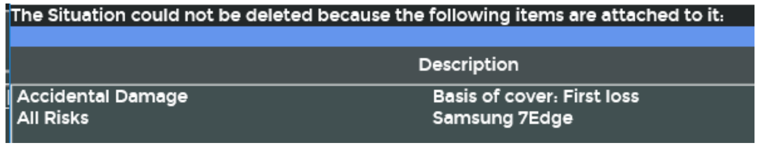

- **Summary Section** – Check Risk Classes / Re-Ordering sections
- **Working with Sections** (Inserting / Deleting / Replacing / Combining) – Adding 2nd Risk Section E.g. Fire
- **Insured Section** / **Schedule of Insurance** – Data Fields and Signatures setup at Profile level

## Situation Section

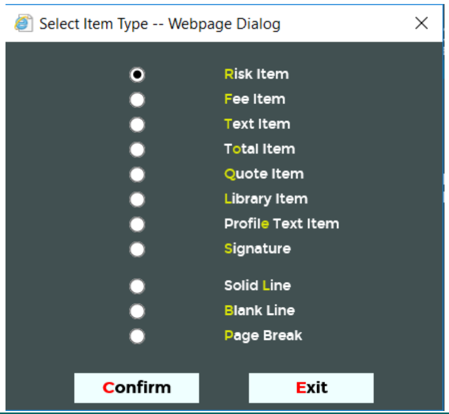



**TIP: When correcting a slight error in a previously entered situation use the Menu – Recalculated Premiums to filter the change to linked risks throughout the policy.**

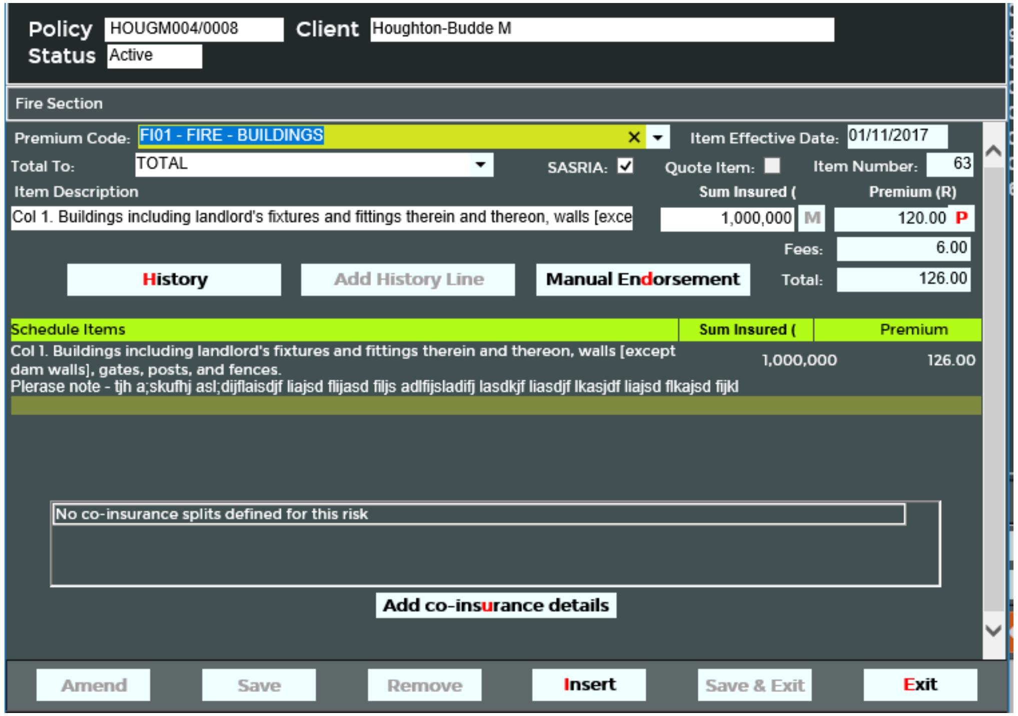
- Changing / Deleting Situations



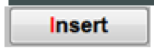

## Inserting Items into Sections



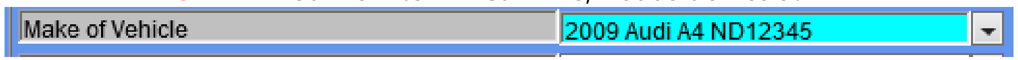
# Risk Item




- **Premium Code** – Linked to Policy Type (Bords, Comms. etc.)
- Fees Field – only where fees are included in premium


- 

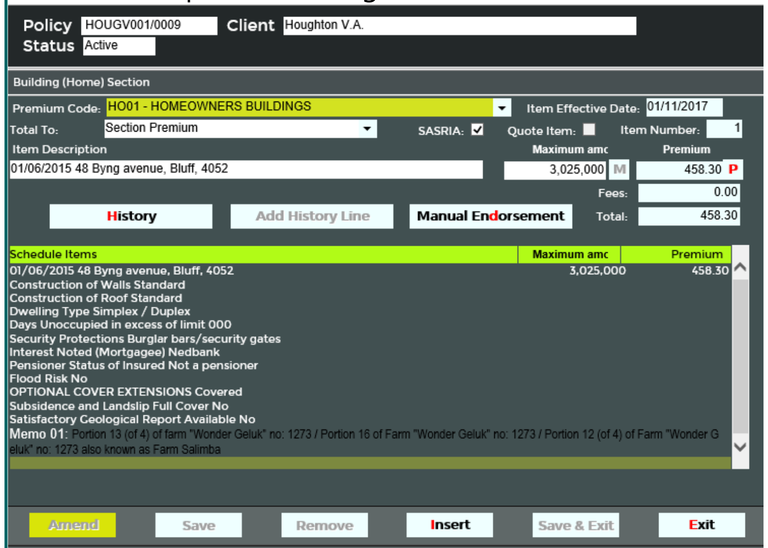
– Notes (Text Item) – **linked to Risk** – print in summary option
- **NEWish** – Linked Risk Item – Car Hire, Roadside Assist



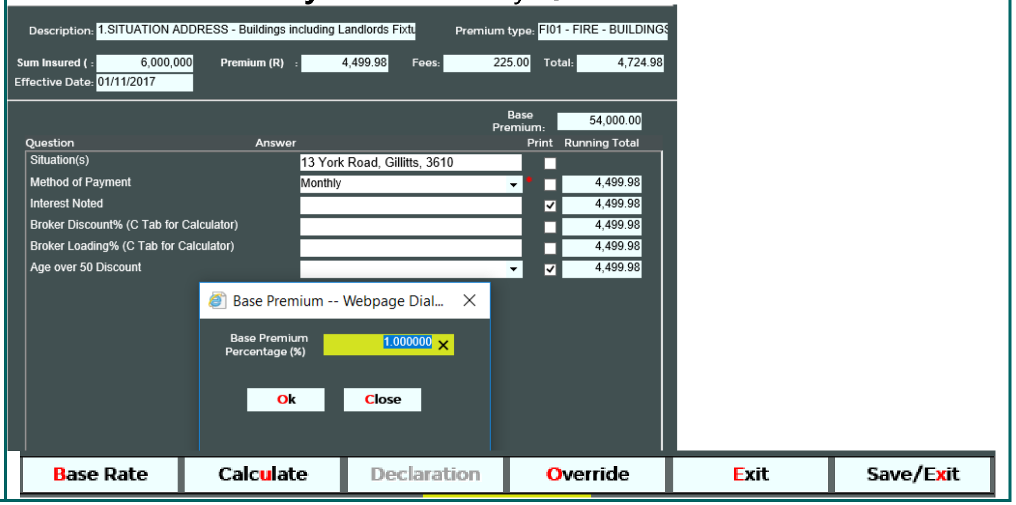

- **Re-Order** – Move items Up and Down as required – **Move to Line**
- Remove – Delete – To terminate risk item NB! No Debit / No Credit
- NB!! Add Text box e.g. Notes or memo at Risk Item level

- 

- Premium Calculation – Q&A
- Example with Rating table




- Example with Rate entered as % - Amend Base Rate
- **Method of Payment** - Monthly Q&A Calculation



## Have you ever wondered?

History | Add History Line | Manual Endorsement

- **History Button** – To view full history of risk item
- **Manual Endorsement** – To load a manual DR or CR endorsement transaction

## Insurer Boxes

- **CALCULATE** – to connect to box and return a rate
- **XML** – To generate XML risk format to email (for queries)
- **PRINT** – to print Detailed risk info to attach as email

Base Rate | Calculate | Declaration | Override | Exit | Save/Exit
XML | Print

- Additional buttons available for Box capturing

Refer to Insurer (1) | Referral Approved (2) | Request Discount (3) | Discount Approved (4)
View Messages (5)

## Flexi Declaration Section **

- 4 available – Motor Traders / Marine / Sectional title / Sundry

### Sectional Title

Policy: HOUGM004/0008 | Risk: Testing PQ Items
Client: Houghton-Budde, Marge | Status: Active

Unit replacement cost per sq/m: 10000.00 | Common area replacement cost per sq/m: 1000.00 | Common area sq/m: 5000.00

**Buildings Combined Schedule**

| Description/Owner | Unit Number | Floor Area M2 | Participation Quota - % | Common Area M2 | Mortgage | Interest Noted | Unit Value | Common Area Value | Owner Add Value | Total Insured Value | Insured Value Premium | Sasria Premium | Premium Inc Sasria | Start Date | End Date | Delete Row? |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Item 1 | 1 | 99 | 10.00 | 500 | m | m | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 2 | 2 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 3 | 3 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 4 | 4 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 5 | 5 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 6 | 6 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 7 | 7 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 8 | 8 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 9 | 9 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Item 10 | 10 | 99 | 10.00 | 500 | 0 | | 990000 | 500000.00 | 0 | 1490000.00 | 894.00 | 21.46 | 915.46 | 01/09/2017 | | |
| Building Units in Total 10 | | 990 | 100.00 | 5000.00 | | | 9900000 | 5000000.00 | 0 | 14900000.00 | 8939.96 | 214.56 | 9154.52 | | | |

Add Row | Print | Save | Save/Exit | Exit

### Sundry

Policy: HOUGM004/0008 | Risk: Business All Risks
Client: Houghton-Budde, Marge | Status: Active

**Business All Risks Schedule**

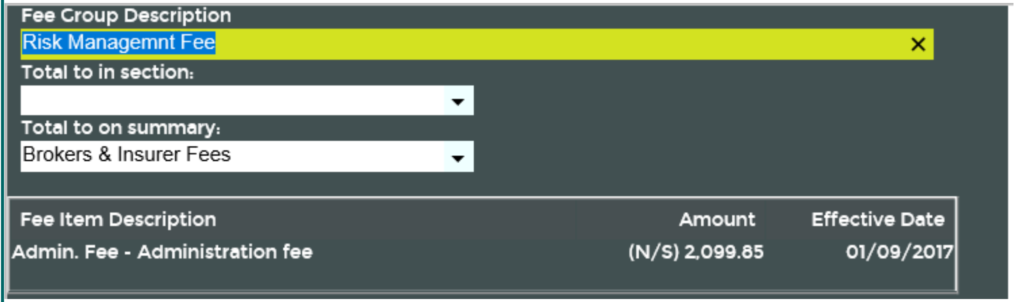
| Description | Value Per Item | No of Items | Sum Insured | Comments | Start Date | End Date | Delete Row? |
|---|---|---|---|---|---|---|---|
| 6 x Samsung Cellphones | 8000.00 | 6 | 48000 | IMEI TBC | 01/07/2017 | | |
| 6 x Samsung Car Kits | 1500.00 | 6 | 9000 | | 01/07/2017 | | |
| 12 x Iphone 5 | 9000.00 | 12 | 108000 | | 01/07/2017 | | |

Total Sum Insured: 165000 | Total items in list ? (Number of rows in sheet): 3

Add Row | Print | Save | Save/Exit | Exit

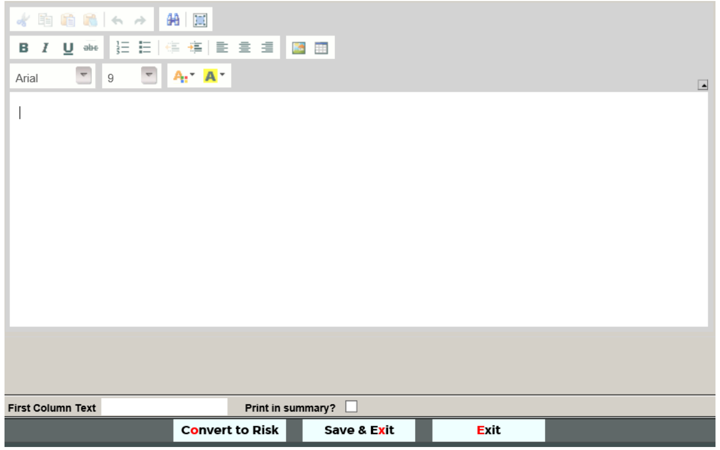
## Fee Item

**NB - Fees linked at Profile**




- Non Standard Fee – NOTE: This will not change as the Premium changes if this Value is not based on a %
- Risk Item Fees – Do **Not** remove / Change

## Text Item – NEW text box

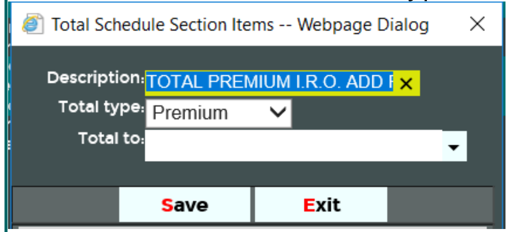



- Additional Formatting – Line Alignment / Indenting /Bullets
- Fun to Play – **LONG** to print

**NEW – M&F Green Box – No text items to be added under sections – Only under the Notes section**

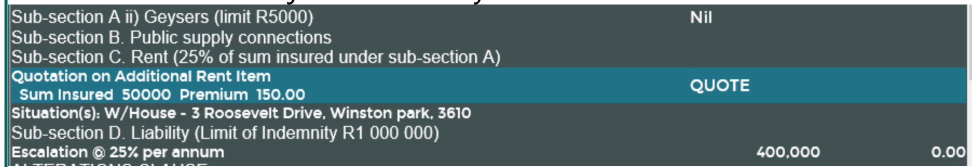
## Total Item

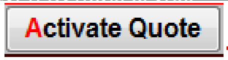
- Insert additional Total Lines e.g. below a list of Specified All Risk items - Choose Total Type & Total to fields




## Risk Quote Item

- Does NOT adjust Final Policy Total or admin fees



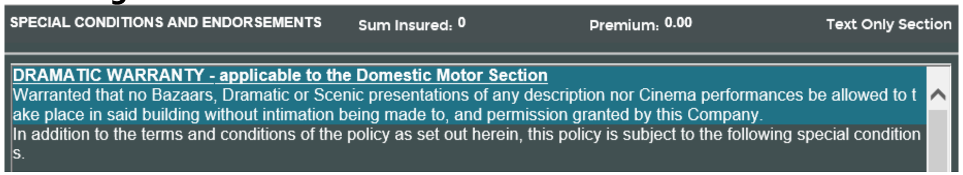

**- ON PREMIUM WINDOW**

## Library Item

- Library Item to be setup first (SuperUser Training) – Only Item description apears in section – full Endorsement wording appears under Special Conditions Section of the Policy
- Can also be linked to a Q&A question – e.g. Burglar Alarm Warranty – Yes / No
- These **DO NOT** get replaced when replacing sections

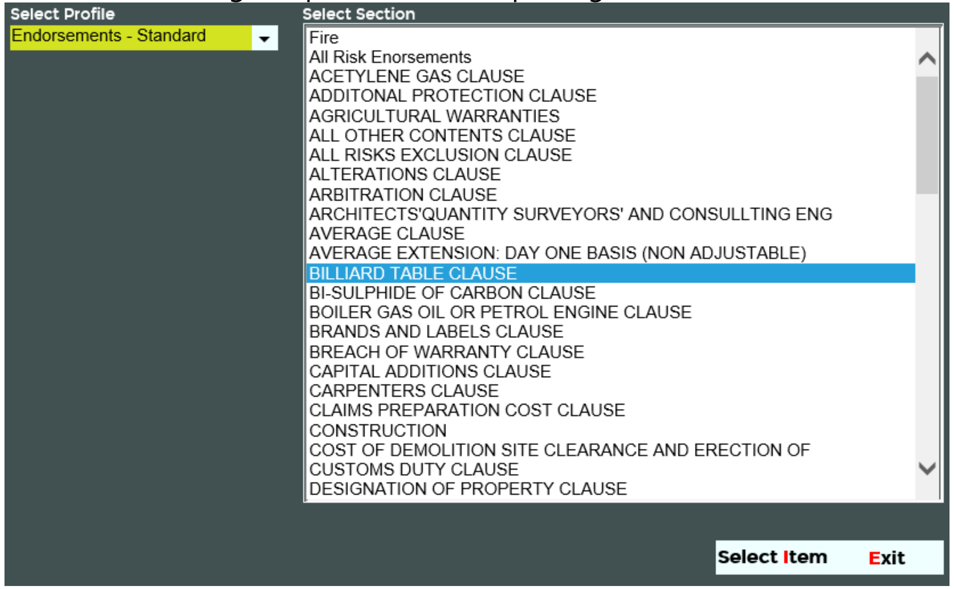
Example of A Library item Inserted: **CAPITAL ADDITIONS CLAUSE** as a heading is inserted


- and the Full Wording of inserted under Special Conditions Section. **E.g. DRAMATIC WARRANTY Endorsement**

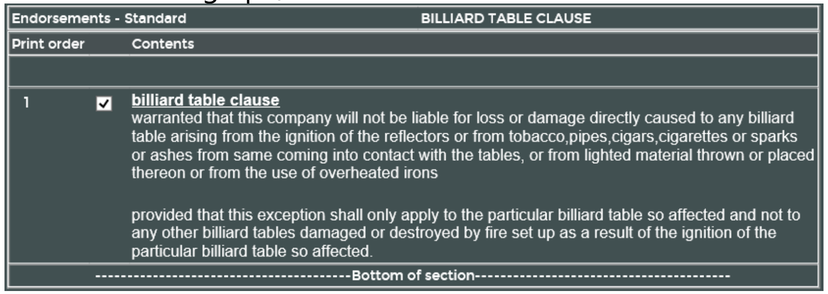



## Profile Text Item

- Same as Insert Section & Combine – **NEW** – stretches across entire row – **Does** get replaced when rteplacing sections




- Select the Paragraph/s to Insert

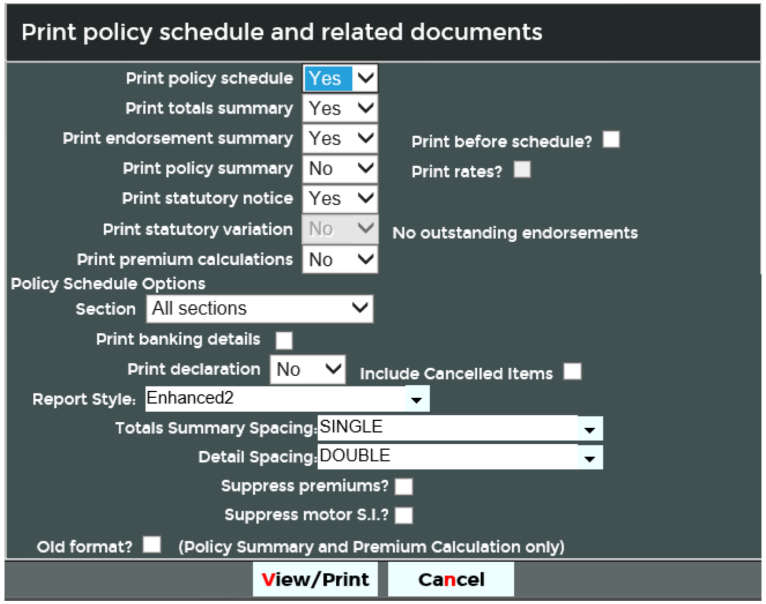



**Note: When replacing Sections – these Endorsements are REMOVED**

## Signature

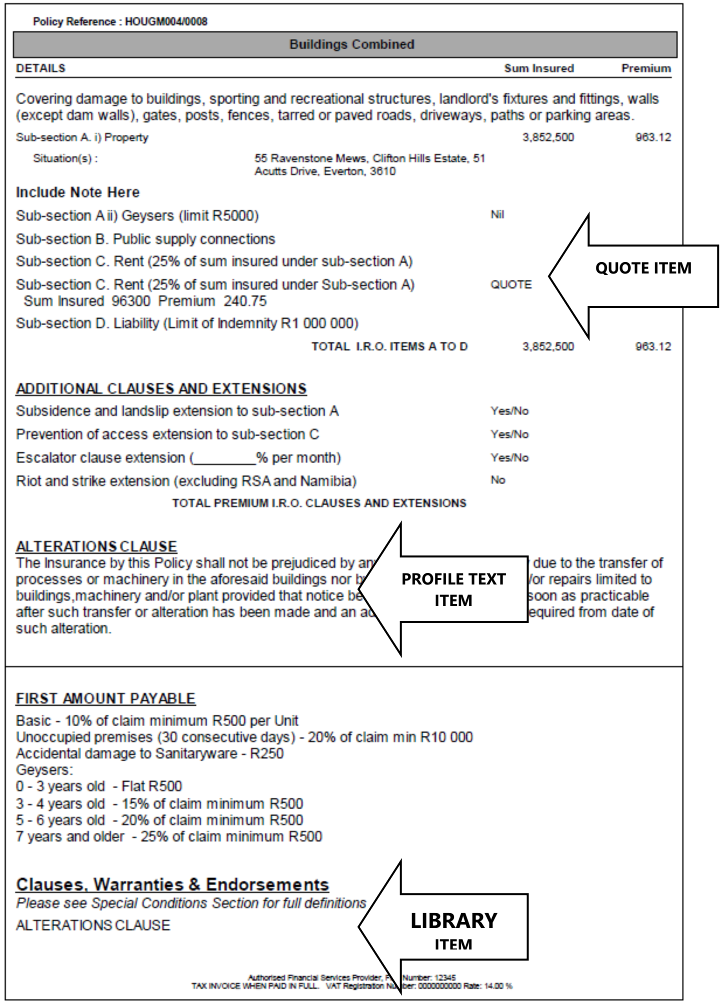
- To be setup first (SuperUser Training) - **Maintenance**
- User / Insurer / Agent / Broker – Signatries
- **NEWish** – Snapshot generated

## Print Options – NEW LOOK




**NEWish** – Endorsement FIRST
**NEWish** - Summary – Show **NOT Insured** items
**NEW** – Select Sections – tick boxes

## Sample of Inserted Items



Policy Reference : HOUGM004/0008

**Buildings Combined**

| DETAILS | Sum Insured | Premium |
|---|---|---|
| Covering damage to buildings, sporting and recreational structures, landlord's fixtures and fittings, walls (except dam walls), gates, posts, fences, tarred or paved roads, driveways, paths or parking areas. | | |
| Sub-section A. i) Property | 3,852,500 | 963.12 |
| Situation(s) : 55 Ravenstone Mews, Clifton Hills Estate, 51 Acutts Drive, Everton, 3610 | | |
| **Include Note Here** | | |
| Sub-section A ii) Geysers (limit R5000) Nil | | |
| Sub-section B. Public supply connections | | |
| Sub-section C. Rent (25% of sum insured under sub-section A) | | |
| Sub-section C. Rent (25% of sum insured under Sub-section A) QUOTE<br>Sum Insured 96300 Premium 240.75 | | |
| Sub-section D. Liability (Limit of Indemnity R1 000 000) | | |
| TOTAL I.R.O. ITEMS A TO D | 3,852,500 | 963.12 |

ADDITIONAL CLAUSES AND EXTENSIONS

| | |
|---|---|
| Subsidence and landslip extension to sub-section A | Yes/No |
| Prevention of access extension to sub-section C | Yes/No |
| Escalator clause extension (________% per month) | Yes/No |
| Riot and strike extension (excluding RSA and Namibia) | No |

TOTAL PREMIUM I.R.O. CLAUSES AND EXTENSIONS

ALTERATIONS CLAUSE
The Insurance by this Policy shall not be prejudiced by an ... due to the transfer of processes or machinery in the aforesaid buildings nor b ... /or repairs limited to buildings,machinery and/or plant provided that notice be ... soon as practicable after such transfer or alteration has been made and an a ... equired from date of such alteration.

FIRST AMOUNT PAYABLE
Basic - 10% of claim minimum R500 per Unit
Unoccupied premises (30 consecutive days) - 20% of claim min R10 000
Accidental damage to Sanitaryware - R250
Geysers:
0 - 3 years old - Flat R500
3 - 4 years old - 15% of claim minimum R500
5 - 6 years old - 20% of claim minimum R500
7 years and older - 25% of claim minimum R500

**Clauses, Warranties & Endorsements**
*Please see Special Conditions Section for full definitions*
ALTERATIONS CLAUSE

Authorised Financial Services Provider, F... Number: 12345
TAX INVOICE WHEN PAID IN FULL. VAT Registration Nu...ber: 000000000 Rate: 14.00 %

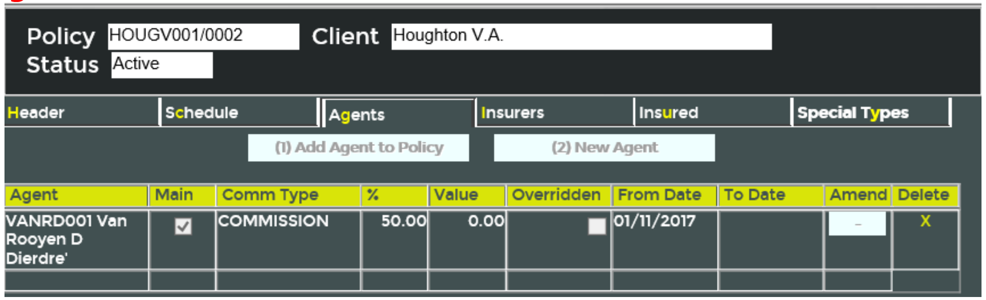


**Next** **Previous** - Move between **Previous / Next** Risk Items

**Remove** - Remove a Text item or a Risk Item – Endorsement generate where Financials are applicable – Pro Rata's

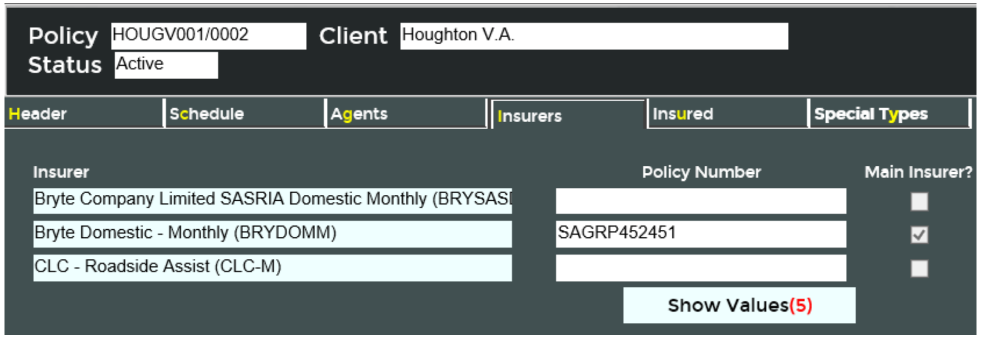
**Re-Order** - usefull, especially after replacing section wording - **Move To line** - Make life easier

## Agent Tab



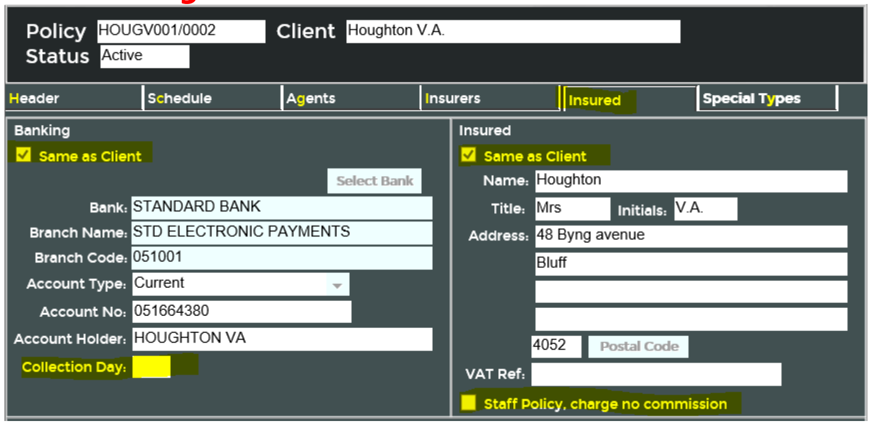

- NB!! CHECK From & To Dates
- Deleted Agents – Date in TO date
- **NEWish** – Main Agent tick

## Insurers Tab



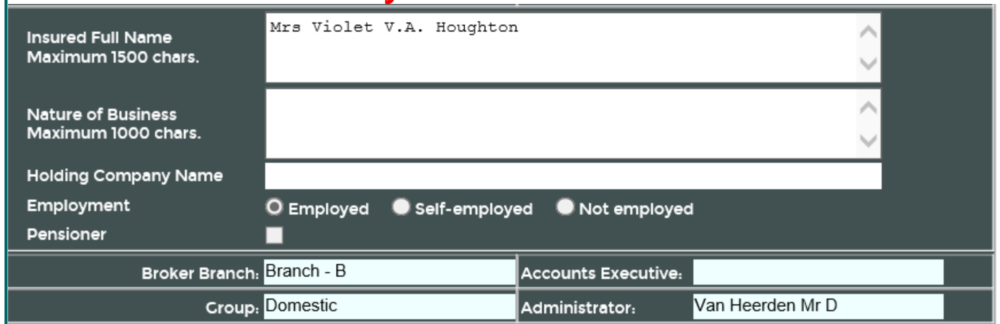

- Add Insurer Policy numbers where necessary – **Master Policy Numbers** inserted under Insurer - Maintenance
- Check / Tick **Main Insurer**
- **Use Show Values** – to display Values that will appear on the relevant bordereaux

## Insured – Banking & Insured's Details



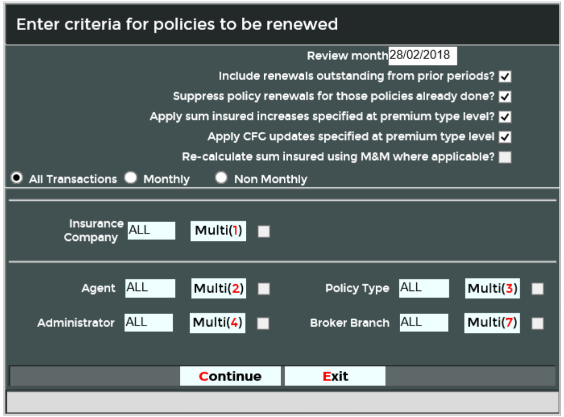

- **Check** Same as Client Tick Box
- Collecting premiums from different back accounts
- **Staff Policies** = Zero Commission rated policies

## Additional Details – Policy Data Fields



## Renewals

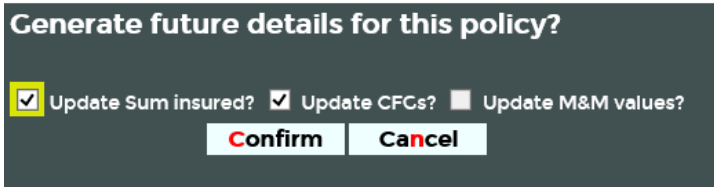
- **NEWish** - Renewls Due Report format
- **Renewals set-up details** – view automatic renewal settings
- Renewals Initialisation BULK FUTURE POLICIES
- Policies Missed/Due for Renewals – **Simply Click RENEW button**
- **NEW** – Raise Bluk FUTURES by Branch code




- **NEW** – Schedule no longer reflects Quote on FUTUREs
- Bulk Policy geration – E-mail letter with policy schedule as attachment
- Annual Renewals – **STEP DATES**

**TIP: Confirm Debit Note raised for Current / Past period - ANNUALS**

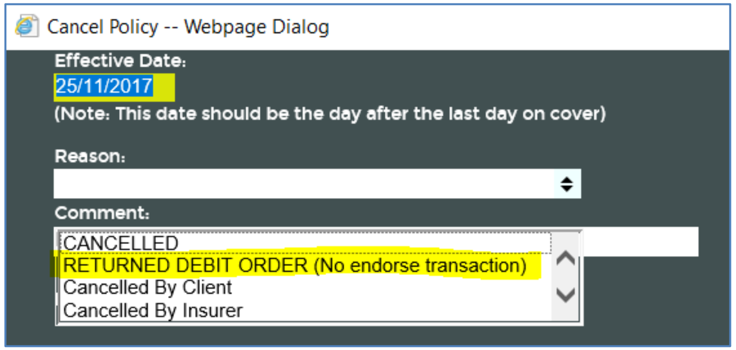
## H – Generate future details




- Where policy types have been linked to automated Renewals, the above will apply
- Future Policy displays Blue in the tree view
- Updates on Live policy copy to Future Policies
- Can be generated multiple months in advance - Automatic replacement when Pre Debit Order listing prints

## I – Change Status / Cancel a policy

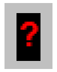
- **Amend** and Update policy details & Effective/Endorsement date and click Save



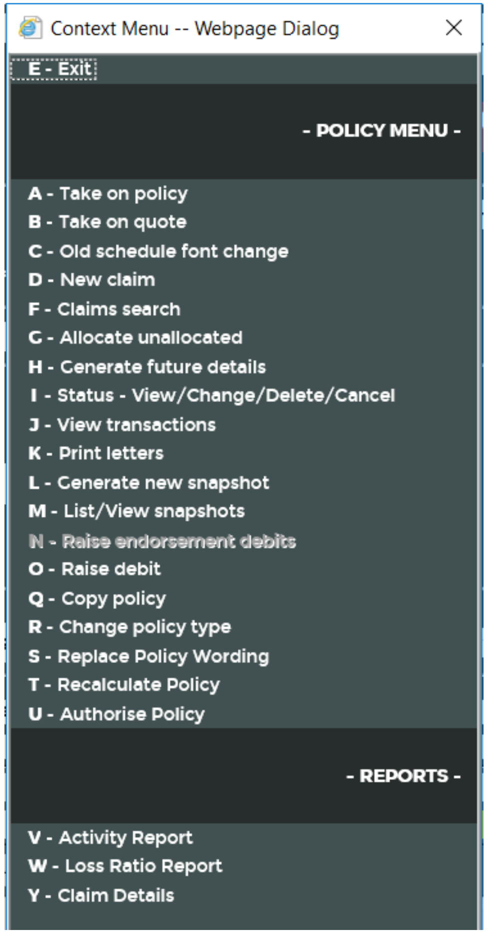

- NB!! The Only time the Reason - Cancelled (No Endorse transaction) is used, is when the accounts person will REVERSE the debits
- **NB!!** Where premium refund is due to client – use **CANCELLED** reason and check **Detials (2)** on Header screen to verify the calculated financials
- Current Status – Active or inactive **- NEW** Status – Dormant
- **NEWish** - Maintenance Menu – Policy Status

## Manage RD's Correctly for less headaches

TIP: Check Activity Logs for any Underwriting Queries

-  - Last Update & Create info

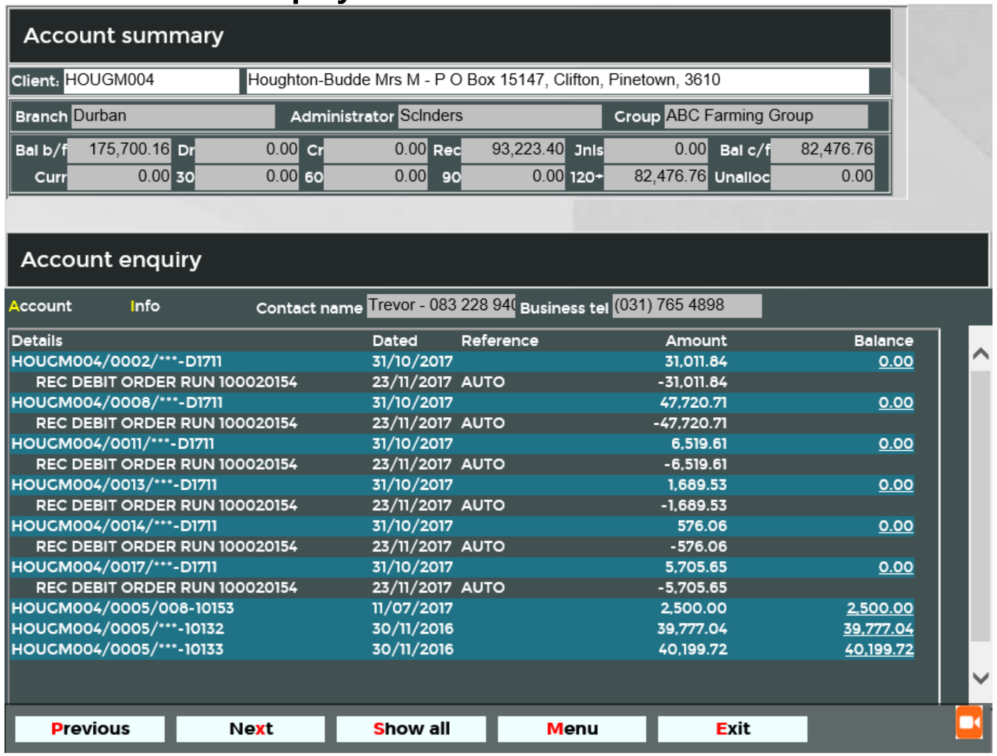
## Policy Context Menu



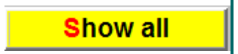

**A** – Take on Additional Policy – Same as ADD POLICY button
**B** – Take on an Additional Quotation
**C – Not Required**
**D** – Load a New Claim
**F** – DO a search for existing claims on this policy – check the Claims Check Box
**G –ACCOUNTS FUNCITON**
**H** – Create Future Policy individually for Renewals in Advance – **TIP**: **DO NOT CLICK AMEND FIRST**
**I** – To change the Status of a policy or Cancel a Policy
**J** – View Transactions are payments or refunds allocated against this account
**K** – Print/Email Standard Letters as per Client Menu option
**L** – To manually Generate New Snapshots – useful for multiple Endorsements within the same period
**M** – To view past snapshots for this policy
**N** – To manually raise the (Details 2) Endorsement Debit / Credit – usually used for Non-Monthlies
**O** – Manually Raise Debit – usually used for Non-Monthlies - **NEW**ish– Debit Note number
**Q** – Copy all policy risks, notes and info to another client or the same client as another Policy
**R** – Change to another policy type – New Insurer / Revised Type for same insurer
**S** - To update amended policy wording on existing schedule or for new Insurer
**T** – Manually Recalculate premiums – system automatically does this at Renewal & Month end
**U** – Authorize Policy – *Signature Authorization*
**V** – View Activity report (summary), more detailed Activity Log under Maintenance Menu
**W** – Loss Ratio report for this policy only
**Y** – Claim Details – **NEWish –** Claims Details report for this policy only

## Client Context Menu -

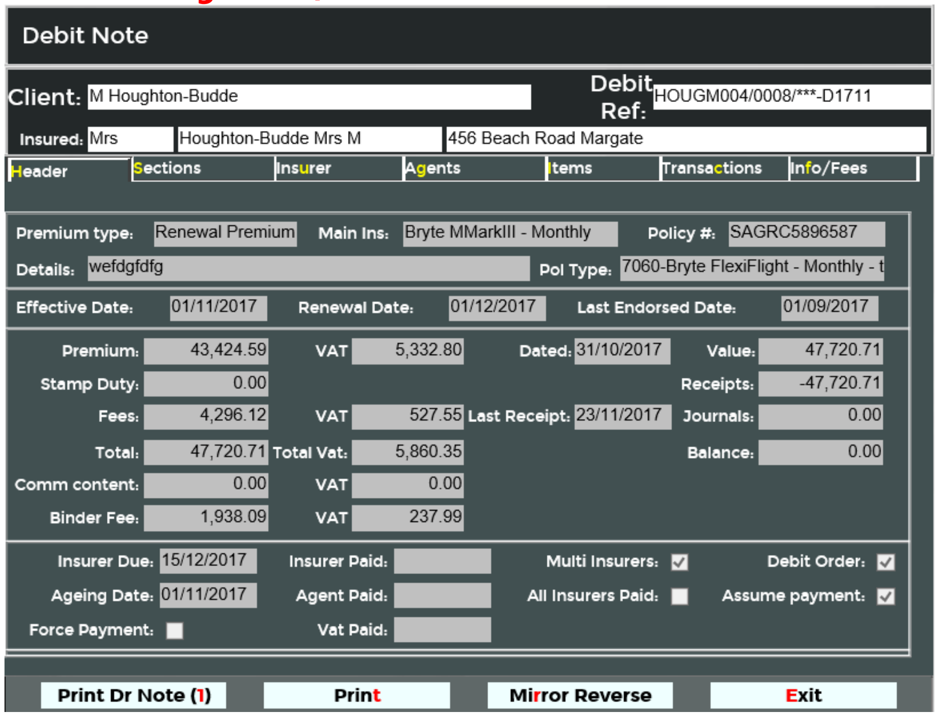

- **F – Account Enquiry Screen** – will look at later




- Defaults to Current account details – Balance of –R12657.83
- Annual / Monthly Debit/Credit Note numbers note numbers
- Click **SHOW ALL** for Past Account info




## Understanding Debit / Credit Notes




- Debit Note Details – Direct from the Policy details / Endorsement screen
- Effective Date + 15 days = Insurer due date
- Items Menu pint

Mirror Reverse - Rules

# Recalculation Errors Reports

## PREMIUMS RE-CALCULATED

| Policy Ref / Description | Status | Surname | Old premium | New premium | Diff in premium | Old sum insured | New sum insured | Old item fee | New item fee |
|---|---|---|---|---|---|---|---|---|---|
| **Policy type** | **9402** | | | | | | | | |
| [redacted] | Active | [redacted] | | | | | | | |
| Admin. Fee | | | 0.00 | 282.97 | 282.97 | 0.00 | 0.00 | 0.00 | 0.00 |
| **Policy type** | **1491** | | | | | | | | |
| TESTN001/0009 | Loading | Test | | | | | | | |
| Houseowners | | | 1,666.66 | 2.00 | -1,664.66 | 1,000,000.00 | 1,000,000.00 | 0.00 | 0.00 |
| **Policy type** | **9031** | | | | | | | | |
| [redacted] | Active | [redacted] | | | | | | | |
| Sasria - Fire Commercial | | | 2.50 | 5.00 | 2.50 | 129,596.00 | 129,596.00 | 0.00 | 0.00 |

## ERRORS IN PREMIUMS RE-CALCULATION

| Reference | Name | Initials |
|---|---|---|

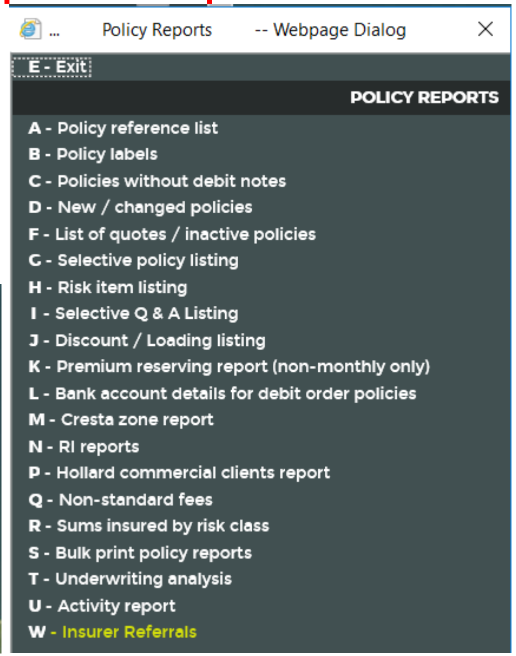
| Item | Error Description | Additional Information |
|---|---|---|
| [redacted] [redacted] | | |
| Ldv hire : [redacted] | Error calculating the premium--spCheckRiskInSchedule 28682, 36 | Answer not supplied for mandatory question Method of Payment |
| [redacted] [redacted] | | |
| Additional claims preparation costs | Error calculating the premium--spCheckRiskInSchedule 32328, 29 | Conversion from type 'DBNull' to type 'Decimal' is not valid. |

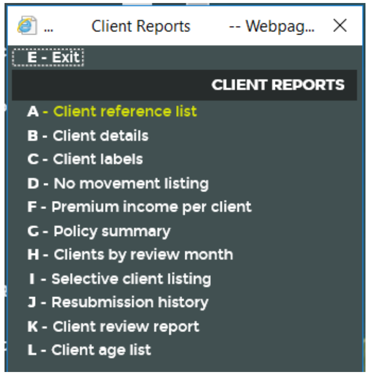
## SUM INSURED AMOUNTS CHANGED WITH NO EFFECT ON PREMIUM

**Policy type** **5682**

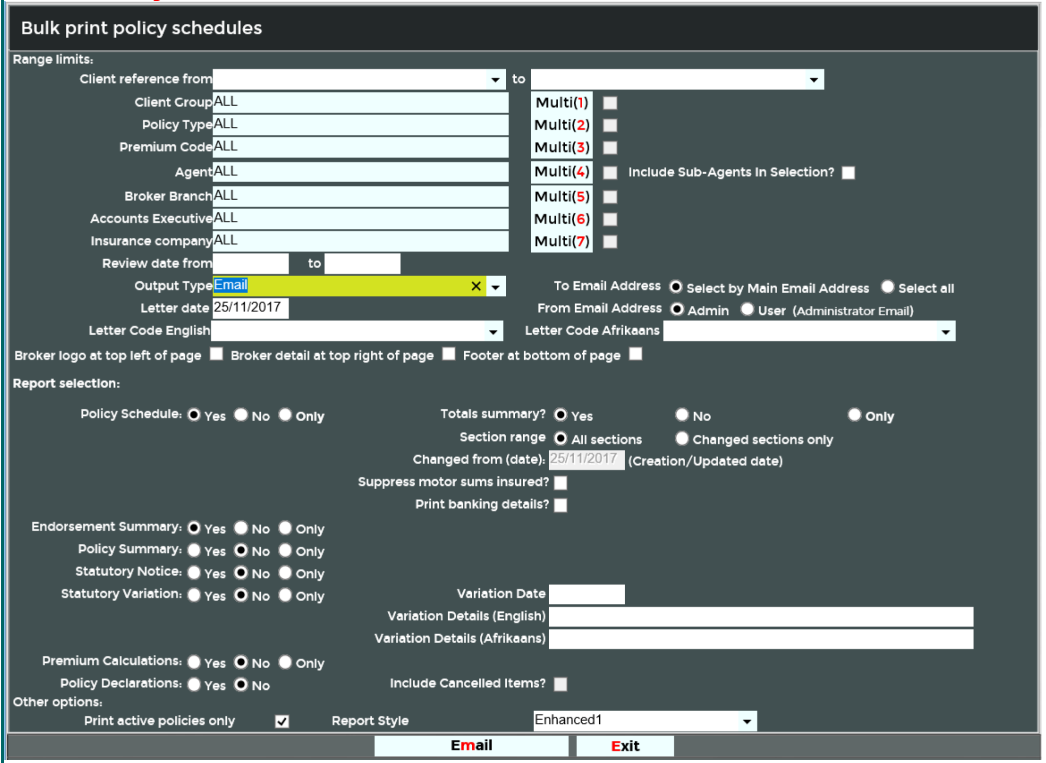
| Policy Ref | Status | Description | SI before | SI after | Difference in SI |
|---|---|---|---|---|---|
| [redacted] | Active | Sasria - Fire Domestic | 705 240.00 | 703 340.00 | -1 900.00 |

## Client Reports & Policy Reports Menu options




## Bulk Policy Print / Email




## Email Options

- Select a letter to send as the body of your e-mail

**NEWish – Choose the Administrator or User as the "FROM" address**

**New – Bulk SMSing & Emailing - Option to deselect duplicate cell numbers and email addresses.**

# Quotation Policy Status

**Policy Schedule**

**The Insured:**
**Mrs M Houghton-Budde**

**Postal Address:**
**P O Box 15147**
**Clifton**
**Pinetown**
**3610**

**Contact Details**

| | |
|---|---|
| **Name** | Trevor - 083 228 9407 |
| **(Work)** | 031 765 4898 |
| **(Cell)** | 082 822 2212 |
| **(Fax)** | 086 618 6643 |
| **(Email)** | margehb@mweb.co.za |

| | |
|---|---|
| **Policy Reference** | : HOUGM004/0017 |
| **Paid** | : MONTHLY |
| **Status** | : Quote |
| **VAT Registration No** | : 111111111 |
| **Effective from** | : 26-06-2015 |
| **Anniversary** | : 26-06-2016 |
| **Policy Inception** | : 26-06-2015 |
| **Client Inception** | : 07-12-2010 |

**Zurich FlexiFlight - Monthly - this is the short description**
**Quote**

**Policy Reference : HOUGM004/0017** **Quotation**

| DETAILS | Included | Sum Insured | Premium |
|---|---|---|---|

**Policy Reference : HOUGM004/0017** **Quotation**

**ACCEPTANCE OF QUOTATION**

The cover sections not requested by myself, were explained to me and I understand that I will not be covered under these sections should I accept this quotation. The quote is valid for 30 days from the date of this quote and is subject to confirmation of claims history.

Concealment of material facts, whether specifically requested by the Company or not, will void quote without notification and although the quote forms the basis of cover, issuing of the policy is subject to a duly completed application form when applicable.

Signed at :________________________ Effective from : 26/06/2015

Date signed :_________ - _____________ - 2016 ____________________

(As duly authorised to sign)

- **NEWish** – Acceptance of Quotation section can be suppressed - Broker Setup – Admin Printing ** (Wording maitained under Insurance Company – Additonal Tab)

☑ Print "Administered by" text and logo for all policies?
☑ Print client captions even if data is missing?
☑ Print data captions even if data is missing?
☐ Suppress "Not Insured" sections on Policy Summary?
☐ Suppress quotation wording on Policy Schedule?

- **NEWish** - Print data captions even if data is missing.