

home insurance EDI

ADMINISTRATION GUIDE FOR COUNTRYWIDE



Version 2

This guide has been produced to provide information on the administration procedures involved in using Ecclesiastical EDI products and forms part of your Terms of Business Agreement with Ecclesiastical Insurance Company PLC.

If you have any questions or queries regarding the details contained within this document then please contact Ecclesiastical's **EDI Helpdesk** on **01452 334820**.

The Ecclesiastical EDI products provide cover for household buildings and/or contents for applicants aged 16 and over. The range includes our standard sum insured policy at 17.5% or 22.5% commission, and a bedroom rated policy at 22.5% commission.

Help For Agents

If you experience any problems with hardware or software when using your system then these should be referred to your Open GI immediately. The relevant telephone number is shown at the back of this guide. You may be requested to stop using the affected product until a 'fix' is released and you must comply with any such request otherwise your agency may be terminated. Whilst awaiting the 'fix', the terms of guarantee will not apply. Any underwriting or pricing queries on the EDI products should be referred to the EDI Helpdesk. EDI products all begin 'C/W Ecclesiastical' on your system.

The EDI section of the www.ecclesiastical.com website contains up to date information, processing tips for your software system, downloadable documents such as Summaries of Cover, a list of frequently asked questions, on-line stationery ordering and much more.

From time to time we will issue updates to this guide that should be kept with the main document and will supersede previous content.

Quotations

The rates for these products are guaranteed, providing you input the correct proposer and risk information to generate the quotation. The underwriting features of the policy are incorporated into the system; therefore if the system does not provide a quote, the risk is unacceptable to Ecclesiastical Insurance for the EDI product. It is not possible to override any rejected quotes on the system.

A rating guide is not required. Any quotes that produce a 'refer' message must be communicated to the EDI Helpdesk for advice and, if acceptable, authorisation.

All claims and losses must be entered on the relevant quote screen, regardless of cover requested.

The guarantee is based on the information required for a quote.

*Important note: If the Countrywide Ecclesiastical EDI premium is more than 30% cheaper than the next best quotation, you must refer the case to the **EDI Helpdesk** on **01452 334820**. Any such quote will not be guaranteed unless Ecclesiastical agree to it.*

If you have hold cover authority with Ecclesiastical Insurance, this will not apply to EDI products.

The system will not allow you to backdate the cover or the documentation without express permission and authorisation from Ecclesiastical and such cases will only be authorised on evidence of system malfunction.

Statements of Fact

Statements of Fact (SOF) are only available through the system. Although most of the information you input onto the system will automatically be transferred to the SOF, it will still be necessary to complete certain additional fields on the screen before the risk will be accepted.

All of the data will be validated by the system.

If you do not require cover at this point, do not continue processing. If you 'commit' the case and generate a policy number, you will have issued the business and the premium will be posted to your account. Processing tips are regularly updated on www.ecclesiastical.com/edi. Ecclesiastical Insurance reserves the right to apply a charge to the broker when cases are committed in error. The SOF can then be printed and issued to the applicant at the point of sale. The applicant is bound by the SOF unless they amend, sign and return the document to you for correction. Any corrections should be made via your system using the Mid-Term Adjustment facility and a new SOF issued.

Important Notice: A copy of SOF's and all valuations, proof of no claims bonus and other relevant documents must be retained by your office for the life of the policy plus 3 years after the cancellation/lapse date before they can be destroyed. (NB Any Employers' Liability Certificates are required to be kept for the life of the policy plus 40 years and you should return any such documentation to us within 6 months of the lapse/cancellation of the policy). These documents must be produced to Ecclesiastical Insurance or its authorised agents on demand. It is strongly recommended that you also retain a print of each quotation in respect of live business and keep this with the SOF.

No claims discount: you may be asked to produce evidence of NCD, where applicable and you are advised to retain copies on your file if a discount has been claimed.

Mid Term Adjustments

The system will produce a fresh SOF and schedule, when appropriate, with any new endorsements applicable to the risk. It will also calculate any additional or return premium based on the annualised premium. This amount will be collected/returned in full subject to any minimum premium rules. On occasion an adjustment will not be accepted on this product in which case the system will reject the risk. In this instance a pro-rata refund will be given.

Renewals

A renewal invitation will be transmitted to you electronically approximately 5 weeks prior to renewal date of the policy. Once the invite has been processed a renewal notice can be printed off and issued to the policyholder. The renewal notice will only print once the relevant household renewal reports have been run. The renewal reports must be run on your system at least once a week to receive your renewals. The premium quoted is based on the details we hold. If any amendments to your cover are required, a change in the premium may result. If you need to apply a mid-term adjustment whilst the policy is invited please process in the usual way.

When the adjustment has been received by Ecclesiastical Insurance, we will re-transmit the renewal invitation to you. If the policy is not renewed it will automatically lapse two weeks after the renewal date, except for Direct Debit cases where the renewal automatically accepts unless a manual lapse is processed on the system prior to renewal date. Direct debit payments that are payable over a twelve month period will automatically be adjusted and updated at renewal. Sums insured which are index linked will also be updated at renewal.

Should you experience difficulties producing your household renewal reports, please refer to your system handbook or refer to your Open GI.

Claims

The Claims department must be informed of any loss, damage or injury that may result in a claim. Any delay in reporting claims may prejudice investigation and may impact on policy liability.

To report a new claim please ensure the policy number is clearly quoted. For existing claims please ensure the claims reference number is clearly quoted.

Contact details for Claims department are:

Claims department
Ecclesiastical Insurance
Beaufort House
Brunswick Road
Gloucester
GL1 1JZ

Tel: 0845 603 8381

Email: claims@eigmail.com

Ecclesiastical follows the ABI Claims Code of Practice and are governed by the appropriate FSA rules.

Accounts

Payment is in accordance with your agency agreement.

A new account for business traded electronically will be set up and administered under current agency terms.

Stationery

Statements of Fact, schedules and renewal notices are generated by your software system. Policy booklets, summaries of cover, further copies of this booklet and claim forms can be ordered from

www.ecclesiastical.com/orderliterature or you can call the EDI department on **01452 334820**.

You may also find downloadable versions of many of these documents at www.ecclesiastical.com/edi.

When new versions of any Ecclesiastical Insurance literature, including policy booklets, are issued all existing stock must be destroyed or returned to us.

Please ensure that correct versions of our policy booklets etc, are issued at all times.

Audit and Regulatory Requirements

Ecclesiastical Insurance has the right to audit under this Agreement. You must allow Ecclesiastical Insurance (or its nominee) to have reasonable access to your premises and all policyholder information, together with the assistance of appropriate employees to assist Ecclesiastical Insurance (or its nominee) in the performance of such an audit. When exercising its rights under this provision Ecclesiastical Insurance shall give you reasonable prior notice and shall make reasonable endeavours to avoid hindering your normal course of business. Any information obtained by Ecclesiastical Insurance in conducting such audit shall only be used for the verification and enforcement of our standard Terms of Business Agreement.

You must, upon request, produce any Ecclesiastical Insurance Office specific information from your system and/or files and send it to the EDI Department at Beaufort House, Brunswick Road, Gloucester GL1 1JZ.

You must take the necessary measures to prevent the sending of viruses or logic bombs to Ecclesiastical Insurance.

Software Systems

You must process all business in accordance with Open GI's instructions. You also must update the software on your system within one week of receiving it. Please note the quotation guarantee is invalid if incorrect rates or software versions are being used. You must make a daily network connection to ensure all policy details are transmitted to Ecclesiastical Insurance.

Internet based quotations and sales

You must get permission in writing from the EDI helpdesk before making any Ecclesiastical EDI products available to quote and buy online by members of the public.

Help Desks

EDI

**Ecclesiastical Insurance EDI Helpdesk
01452 334820 or
e-mail EDI_Department@eigmail.com**

Software House

Open GI 01905 754444

Charity
Care
Heritage
Education
Nurseries
Commercial bespoke
Property Owners
Flats
Motor fleet
Household

For further information on any
of our products, please speak
to your insurance broker.

Or visit us at

www.ecclesiastical.com



Beaufort House, Brunswick Road,
Gloucester GL1 1JZ

Ecclesiastical Insurance Office plc. (EIO) Reg.No.24869. Ecclesiastical Insurance Group plc. (EIG) Reg. No. 1718196. Ecclesiastical Life Ltd. (ELL) Reg. No. 243111. Ecclesiastical Group Asset Management Ltd. (EGAM) Reg. No. 2170213. Allchurches Investment Management Services Ltd (AIMS) Reg. No. 2170173. Allchurches Mortgage Company Ltd. (AMC) Reg. No. 1974218. Ecclesiastical Financial Advisory Services Ltd. (EFAS) Reg. No. 2046087. Ecclesiastical Risk Services Ltd. (ERS) Reg. No. 6290300. All companies are registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK. Tel: 01452 528533. EIO, ELL, EGAM, AIMS & EFAS are authorised and regulated by the Financial Services Authority and are members of the Financial Ombudsman Service. EIO & ELL are members of the Association of British Insurers and AIMS is a member of the Investment Management Association.