

Insurelink User Guide

WELCOME TO THE INSURELINK USER GUIDE

Insurelink is our full life cycle system on Sunrise.

Insurelink is a low referral model that gives you more first-time resolutions so you can get back to your client quickly. You'll receive faster decisions and competitive pricing with our upfront acceptance and occupation specific questions.

LESS

- ✓ Low referrals with a straightforward reason should your quote trigger a referral
- ✓ Shorter decision wait-time with upfront validation on occupations, sections and situations

MORE

- ✓ First-time resolutions and upfront validation
- ✓ Occupation specific questions provide a targeted and competitive price
- ✓ New wording with improved covers
- ✓ Broad risk appetite with approximately 5,000 occupations
- ✓ Flexibility with Property Owner and Non-Property Owner risks on one policy
- ✓ Pricing flexibility with dial-down commission and excess options
- ✓ Straightforward error messaging makes it easy for you resolve issues as you move through the quote

This user guide will step you through the quoting process, with tips and hints along the way to make quoting with us straightforward for you.

Any questions please contact Technical Support

P 1300 306 226

E techsupport@hollardcommercial.com.au

Available: 8:30 – 5pm [AEST]

The insurer for General Insurance products is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard). Hollard's Business Insurance products and services are provided by its agent Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (Hollard Commercial) acting under a binder of the insurer Hollard.

TABLE OF CONTENTS

1	Navigation	
1.1	General Interface.....	3
1.2	Policy Structure	5
1.3	Insured Details.....	12
1.4	Interested Parties	13
1.5	Claims and Disclosure.....	14
1.6	Documents and Comments	15
1.7	Endorsement Wordings.....	18
1.8	Premium	18
1.9	Policy Wording.....	21
2	Additional information – Tips (Policy Processing)	
2.1	Referrals	22
2.2	Renewals.....	24
2.3	Cancellations	25
3	Support	
3.1	Assistance	27

NAVIGATION

1.1 GENERAL INTERFACE

- The 'Policy Structure' page is the first screen displayed when directed to Insurelink
- The left-hand menu allows you to navigate within the policy as required and expands to display situations and sections as they are added.

Hollard. insurelink commercial insurance Speak to an underwriter
1300 306 226

Hollard Commercial Business Insurance

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA80000030BUSP	CBPQTE00000034	Incomplete	New Business	Draft	5/03/2019	5/03/2020	5/03/2019

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- **Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- **Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability (Property Owner)* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type Standard **Account Name and Number** Test Broker (1001116)

Policy Level Sections

Public and Products Liability (Non Property Owner)
 General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

Add Situation

Validate Information

Tips and Hints

Insurelink provides flexibility to navigate freely across the entire policy allowing you to switch between policy sections and pages with the system automatically saving your entries. There is no time spent waiting for each page to validate as you switch between policy sections – you are in control of when information is validated.

- The Calculate, Cancel, Finish/Suspend are fixed buttons that action accordingly:

Calculate/Save



Validates information on entire policy and generates premium accordingly. If there are mandatory fields not completed, no premium will generate and error messages will display at the top of the page with links to the source of the error.

Cancel



Cancel out of transaction without saving to return to your Broker Management System.

Finish/Suspend



Save entered information at any stage to return to your Broker Management system.

1.1.1 VALIDATION ERROR MESSAGES

When **Calculate/Save** is selected and if mandatory fields are incomplete, red error messages will display with individual links to the source of each error.

Hollard. insurelink
commercial insurance

Speak to an underwriter
1300 306 226

Hollard Commercial Business Insurance

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA80000030BUSP	CBPQTE00000034	Incomplete	New Business	Draft	5/03/2019	5/03/2020	5/03/2019

Policy Structure

Add Policy Level Section

Add Situation or Section

Insured Details

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

The following errors have occurred: X

- Please answer - Has the insured, or anyone to be insured under this policy lodged any claims, notified an insurer of a potential claim, or is aware of an incident that may lead to a claim in the last 5 years
- Please tick the Duty of Disclosure acknowledgement box
- Please answer - Has the insured had insurance declined, cancelled or refused in the last 5 years
- Please answer - Been declared bankrupt
- Please answer - Ever been involved in a company or business which became insolvent or subject to any form of insolvency administration
- Please answer - Been charged with or convicted of any criminal offence in the last 5 years
- Please answer - Been liable for any civil offence or pecuniary penalty (exceeding \$5,000)
- Please select - Is policy stamp duty exempt

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Calculate/Save

Cancel

Finish/Suspend

Tips and Hints

If the error message does not have a hyperlink, it will not navigate to the source of the error, but the message will be clear as to the reason for the error.

1.1.2 POLICY DETAILS

Policy details display on the page header and will update accordingly.

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA80000029BUSP	CBPQTE00000033	Incomplete	New Business	Draft	4/03/2019	4/03/2020	4/03/2019

Glossary – Policy Details:

Policy No.	Policy number
Quote Ref.	Quote reference
Mode	Incomplete or Complete transaction
Stage	Transaction type (New Business, New Business Amendment, Alteration, Renewal, Renewal Amendment and Cancellation)
Status	Status of transaction (Draft, Acceptable, Referral Approved, On Risk, Finalising, Issued, Referral Required, Referral Underwriter, Referral More Information, Referral Submitted, Declined, Cancelled, Being Cancelled)
Term Start	Policy start date
Term End	Policy end date
Effective	Effective date of transaction

1.2 POLICY STRUCTURE

This page allows you to:

- View applicable product, account name and number
- Add policy level sections
- Add situations and situation sections
- Upfront Validation to give an early indication of eligibility

Tips and Hints

Upfront Validation saves you time as you do not need to enter all risk information required to quote to know whether the occupation, cover sections and situations are eligible to continue.

For a quick validation of information entered on the 'Policy Structure' page select:

Validate Information

1.2.1 AUTHORISED REPRESENTATIVE ACCOUNT SMART SEARCH (WHERE APPLICABLE)

If you are an Authorised Representative, you can do a quick search for your brokerage's Hollard Commercial Insurance ID or AR listing via Account Name and Number drop down field:

Product And Account

Product Type Standard **Account Name and Number** Test Broker (1001116)

1.2.2 ADD POLICY LEVEL SECTIONS

- To add policy level sections, tick the required cover and the section will display on the left-hand menu:

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
General Property
Tax Audit
Employee Dishonesty
Transit

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability (Property Owner)* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type Standard **Account Name and Number** Test Broker (1001116)

Policy Level Sections

Public and Products Liability (Non Property Owner)
 General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

Add Situation

Validate Information

Tips and Hints

If Public and Products Liability (Non-Property Owner) cover is selected, a screen will appear requesting details as per example:

Public And Products (Non PO) Details

Primary Non Property Owner Occupation
Accountant

Any other activities not associated with the occupation selected
No

Describe business if different from above

Estimated turnover for the next 12 months
\$200,000

Please provide percentage split of turnover by state

Qld	NSW	ACT	Vic	Tas	NT	SA	WA
			100%				

Total number of full time staff
5

Total number of part time staff
2

Primary Situation Address
350 Collins Street, Melbourne VIC 3000

I am unable to find the address.

Cancel OK

1.2.3 REMOVE POLICY LEVEL SECTIONS

- To remove a policy level section, untick the cover and a confirmation window will appear:

Confirmation

Do you want to remove General Property

Cancel OK

- Once confirmed, this will delete the section from the policy and will no longer display on the left-hand menu:

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type: Standard
Account Name and Number: Test Broker (1001116)

Policy Level Sections

Public and Products Liability (Non Property Owner)
 General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

Add Situation

Validate Information

1.2.4 ADD SITUATIONS AND SECTIONS

- To add a situation, select 'Add Situation':

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type: Standard
Account Name and Number: Test Broker (1001116)

Policy Level Sections

Public and Products Liability (Non Property Owner)
 General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

Add Situation

Validate Information

- A situation screen will appear requesting the client's address and business details:

Situation Details
✕

Address

I am unable to find the address.

Business Details

Occupation (NOTE: For Property Owner only risks, please type "Property Owner" and select appropriate option)

Describe business if different from above

Cancel
OK

Tips and Hints

If Public and Products Liability (Non-Property Owner) cover has already been selected, some of the above information may already be pre-populated to save you time.

- Once details are entered, the address will appear on the left-hand menu and sections will display on the main page for selection:

Policy Structure

Add Policy Level Section

Add Situation or Section

Insured Details

Policy Level Sections

Public and Products Liability (Non PO)

Tax Audit

Employee Dishonesty

Transit

350 Collin Melbourne 3000

Situation Details

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save

Cancel

Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type

Account Name and Number

Policy Level Sections

Public and Products Liability (Non Property Owner)

General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

350 Collins Street Melbourne VIC 3000 Delete

Property Damage Business Interruption Theft Money

Glass Electronic Equipment Breakdown Machinery Breakdown

Validate Information

- To add situation sections, tick the required section and it will display on the left-hand menu under the relevant situation address:

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage
Glass

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save

Cancel

Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type: Standard | Account Name and Number: Test Broker (1001116)

Policy Level Sections

Public and Products Liability (Non Property Owner)

General Property | Tax Audit | Employee Dishonesty | Transit

Situations And Sections

350 Collins Street Melbourne VIC 3000 Delete

Property Damage | Business Interruption | Theft | Money

Glass | Electronic Equipment Breakdown | Machinery Breakdown

Validate Information

Tips and Hints

To amend the situation details, click either on the highlighted address or 'Situation Details' in the left-hand menu.

1.2.5 REMOVE SITUATION SECTIONS

- To remove a situation section from a policy, untick the cover and the section will no longer display on the left-hand menu:

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability (Property Owner)* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type: Standard
Account Name and Number: Test Broker (1001116)

Policy Level Sections

Public and Products Liability (Non Property Owner)
 General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

Add Situation

350 Collins Street Melbourne VIC 3000 Delete

Property Damage Business Interruption Theft Money
 Glass Electronic Equipment Breakdown Machinery Breakdown

Validate Information

1.2.6 REMOVE A SITUATION

- To remove a situation from the policy, select 'Delete' on the applicable address on the 'Policy Structure' page:

Situations And Sections

Add Situation

350 Collins Street Melbourne VIC 3000 Delete

Property Damage Business Interruption Theft Money
 Glass Electronic Equipment Breakdown Machinery Breakdown

Validate Information

1.3 INSURED DETAILS

The 'Insured Details' page provides general and miscellaneous information with the Insured/Trading Name and contact details pre-populating from your Broker Management System.

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Insured Details

Insured Name
Test Insured Name

Trading Name
Test Insured Name Pty Ltd

Miscellaneous

Holding Broker (optional) **Current Insurer (optional)**

Contact Name **Phone Number** **Email Address**
Test Contact Name 0999 999 999 insurelink@hci.com.au

1.4 INTERESTED PARTIES

The 'Interested Parties' page will allow you to **add/edit/delete** an Interested Party.

- To add an Interested Party, select 'Add Party' and an interested party details screen will appear:

The screenshot shows the 'Interested Parties' form. On the left is a navigation menu with the following items: Policy Structure, Insured Details, Policy Level Sections, 350 Collin Melbourne 3000, Interested Parties (highlighted with a red arrow), Claims and Disclosure, Documents and Comments, Endorsement Wordings, Premium, Calculate/Save, Cancel, and Finish/Suspend. The main form area is titled 'Interested Parties' and contains an 'Add Party' button (highlighted with a red box). Below this is the 'Interested Party Details' form with fields for Name of Party, Nature of Interest, Address (optional) (Line 1, Line 2, Suburb, State, Postcode), and a list of interests with checkboxes: Policy, 350 Collins Street Melbourne VIC 3000, Property Damage 350 Collins Street Melbourne VIC 3000, Public and Products Liability (Non PO), Tax Audit, Employee Dishonesty, and Transit. At the bottom of the form are 'Cancel' and 'OK' buttons.

- Once information is entered, details will display, and the party can be edited or deleted:

The screenshot shows the 'Interested Parties' form after adding two parties. The navigation menu is the same as in the previous screenshot. The main form area is titled 'Interested Parties' and contains an 'Add Party' button. Below this is a table with the following data:

Name of Party	Nature of Interest	Interests
ABC	Landlord	Public and Products Liability (Non PO)
XYZ	Mortgagee	Public and Products Liability (Non PO)

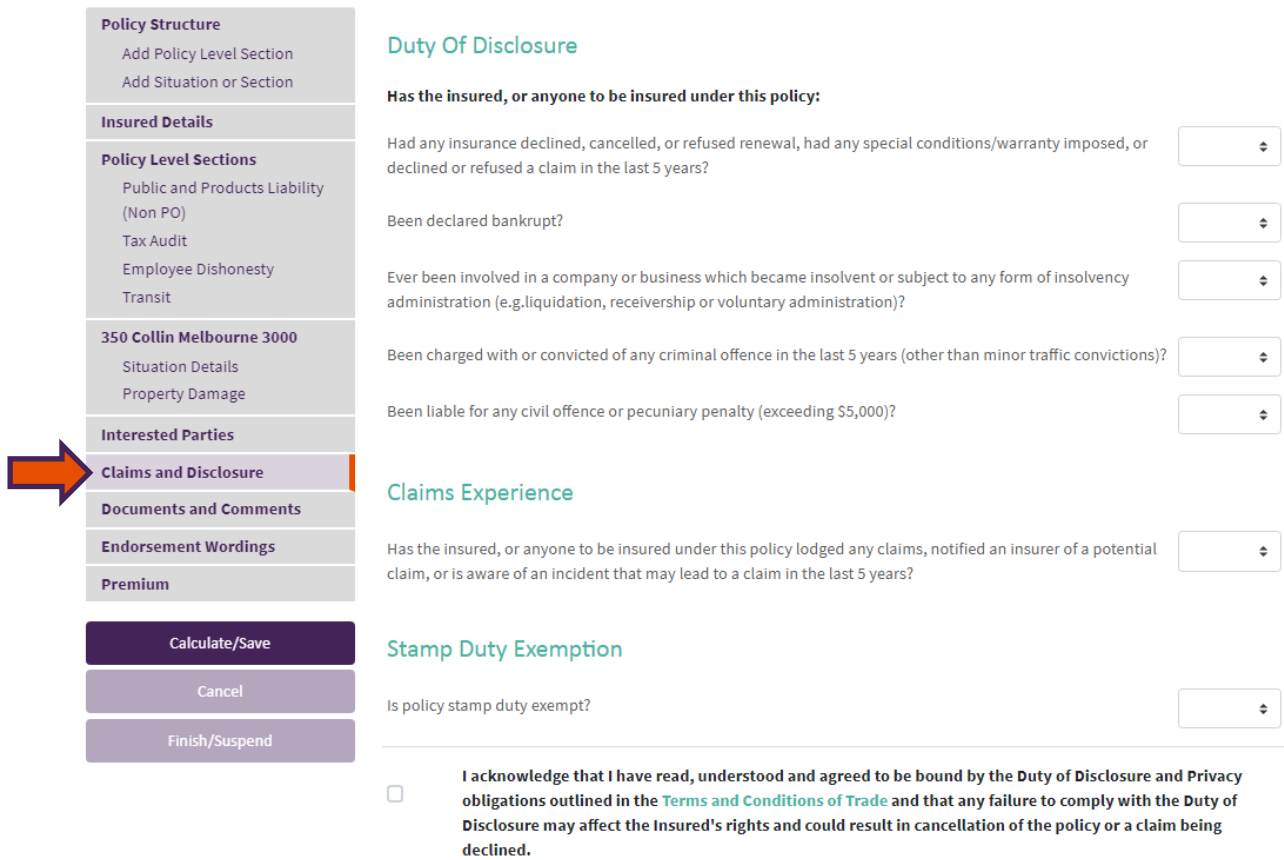
Below the table are 'Edit Party' and 'Delete Party' buttons (both highlighted with a red box).

Tips and Hints

- Selected party will be highlighted
- If there are multiple parties, please ensure the applicable party is highlighted prior to selecting 'edit' or 'delete' party.

1.5 CLAIMS AND DISCLOSURE

All Claims and Disclosure questions are mandatory with drop down options for selection and includes Stamp Duty Exemption:



Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Duty Of Disclosure

Has the insured, or anyone to be insured under this policy:

Had any insurance declined, cancelled, or refused renewal, had any special conditions/warranty imposed, or declined or refused a claim in the last 5 years?

Been declared bankrupt?

Ever been involved in a company or business which became insolvent or subject to any form of insolvency administration (e.g. liquidation, receivership or voluntary administration)?

Been charged with or convicted of any criminal offence in the last 5 years (other than minor traffic convictions)?

Been liable for any civil offence or pecuniary penalty (exceeding \$5,000)?

Claims Experience

Has the insured, or anyone to be insured under this policy lodged any claims, notified an insurer of a potential claim, or is aware of an incident that may lead to a claim in the last 5 years?

Stamp Duty Exemption

Is policy stamp duty exempt?

I acknowledge that I have read, understood and agreed to be bound by the Duty of Disclosure and Privacy obligations outlined in the [Terms and Conditions of Trade](#) and that any failure to comply with the Duty of Disclosure may affect the Insured's rights and could result in cancellation of the policy or a claim being declined.

Tips and Hints

Please note Stamp Duty Exemption can only be requested on New Business, New Business Amendment, Renewal or Renewal Amendment transactions.

*Stamp Duty exemption documents are not required to be attached to the policy in Insurelink.

1.6 DOCUMENTS AND COMMENTS

This page will allow you to **add/edit/delete** comments, **add** attachments and **view** and **generate** policy documentation:

The screenshot shows the Insurelink interface. On the left is a sidebar menu with categories: Policy Structure, Insured Details, Policy Level Sections, 350 Collin Melbourne 3000, Interested Parties, Claims and Disclosure, Documents and Comments (highlighted with an orange arrow), Endorsement Wordings, and Premium. Below the menu are three buttons: Calculate/Save, Cancel, and Finish/Suspend. The main content area has three sections: Comments, Attachments, and Documents. Each section has a note, an 'Add' button, and a table. The 'Comments' table has columns: Title, Comment, Date, User. The 'Attachments' table has columns: Description, File Name, Date Added, User. The 'Documents' table has columns: Description, File Name, Date Added. All tables currently show 'No data available.'

1.6.1 ADD COMMENTS

- To add a comment for the underwriter select 'Add':

Comments

(NOTE: Adding a comment may trigger a referral)

(NOTE: To save a comment please click the "Calculate/Save" button)

Add

Title	Comment	Date	User
No data available.			

- Below is an example of how comments will display for a returned referral in Insurelink:

Comments

(NOTE: Adding a comment may trigger a referral)

(NOTE: To save a comment please click the "Calculate/Save" button)

Add

Title	Comment	Date	User
Test - Underwriter comment	Test - Underwriter comment	5/03/2019 11:31 am	Phull Tran
Test - Broker comment	Test - Broker comment	5/03/2019 11:29 am	SAHIL

Tips and Hints

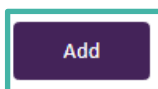
Once a comment has been added, select  to validate and save changes.

1.6.2 ADD ATTACHMENTS

- To add an attachment select 'Add' and a pop-up window of your documents will display:

Attachments

(NOTE: Adding an attachment may trigger a referral)



Description	File Name	Date Added	User
No data available.			

- Add a 'Description' and select 'Upload':

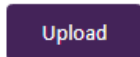
Attachments

(NOTE: Adding an attachment may trigger a referral)

File Name

ASDS-440.docx

Description



- Once an attachment has been added, details will display for view:

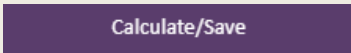
Attachments

(NOTE: Adding an attachment may trigger a referral)



Description	File Name	Date Added	User
ABC	ASDS-440.docx	5/03/2019 11:08 am	Sunrise Exchange
XYZ	ASDS-558.docx	5/03/2019 11:08 am	Sunrise Exchange

Tips and Hints

- Once an attachment has been added, select  to validate and save changes
- Selected attachment will be highlighted.

1.6.3 DOCUMENTS (COC, COAS & SCHEDULES)

- A Policy Schedule and Certificate of Currency with all covers will auto-generate once a transaction is either 'Closed' and/or 'Accepted':

Documents

Description	File Name	Date Added
Policy Schedule CBP	Policy Schedule CBP (GA800000030BUSP).pdf	5/03/2019 1:55 pm
Certificate Of Currency CBP	Certificate Of Currency CBP (GA800000030BUSP).pdf	5/03/2019 1:55 pm

Request documents

- You will have access to a range of different Certificate of Currency templates that can be selected and will auto-generate.

If you wish to generate a document, select

Request documents

Request Documents

- Policy Schedule
- CoC - Full Policy
- CoC - Liability(Non PO)
- Confirmation of Answers

Cancel Submit

Tips and Hints

- If the Full Policy CoC template is selected, you will have the ability to adjust to specific sections and/or situations
- Documents automatically generated or requested will remain stored in Insurelink for the duration of the policy and will be available in your Broker Management System.

1.7 ENDORSEMENT WORDINGS

The 'Endorsement Wordings' page provides details of any specific endorsement wordings that have been applied to the policy or specific situation and/or section.

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Endorsement Wordings

[View](#)

Attached To	Title	Code
Property Damage - 350 Collin Melbourne 3000	OFFICE ENDORSEMENT	J373
Policy	POLICY WORDING	J901

1.8 PREMIUM

The 'Premium' page allows you to view premium breakdowns (expanding & collapsing view) and alter commission and premium.

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000034	Incomplete	New Business	Acceptable	5/03/2019	5/03/2020	5/03/2019

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Premium

Commission Rate:

[Alter commission](#) [Alter premium](#)

Please refer to the **Endorsement Wording** tab to view all endorsements that have been applied.

You can also review the [policy wording](#) applicable to this policy.

Close policy immediately on acceptance:

[Expand All](#) [Collapse All](#)

Description	Base	GST	Stamp Duty	Total	Comm	Comm GST	Nett
Policy Premium Summary	\$2,748.89	\$274.89	\$285.35	\$3,309.13	\$557.68	\$55.78	\$2,695.67
350 Collin Melbourne 3000	\$1,305.23	\$130.53	\$143.58	\$1,579.34	\$280.62	\$28.06	\$1,270.66
Public and Products Liability (Non PO)	\$298.92	\$29.89	\$32.89	\$361.70	\$64.27	\$6.43	\$291.00
Tax Audit	\$403.53	\$40.35	\$44.39	\$488.27	\$86.76	\$8.68	\$392.83
Employee Dishonesty	\$294.24	\$29.42	\$32.37	\$356.03	\$63.26	\$6.33	\$286.44
Transit	\$291.97	\$29.20	\$32.12	\$353.29	\$62.77	\$6.28	\$284.24
Agency Fee	\$155.00	\$15.50		\$170.50			\$170.50

1.8.1 ADJUST COMMISSION

Insurelink will default the commission to the agreed rate with Hollard Commercial Insurance.

- To alter the commission select 'Alter commission' and enter details:

Alter Commission

Commission Alteration

Adjustment type: Net/Zero, Set Value, Default

Commission rate: [Empty text box]

Buttons: Cancel, OK

- Once confirmed, if the entered rate is acceptable it will display under the PREMIUM heading and the premium will adjust accordingly:

Premium

Commission Rate: 20.00%

Buttons: Alter commission, Alter premium

Tips and Hints

- Please note the 'Alter Commission' option is only available prior to a New Business or Renewal being Accepted
- If the value entered exceeds the maximum limit, the commission rate will be automatically capped at this limit
- If you wish to revert the commission to the agreed rate with Hollard Commercial Insurance, simply select the 'Default' drop down option.

1.8.2 ADJUST PREMIUM

Insurelink provides four adjustment options per transaction:

- Target Premium (\$ value - *including agency fee*)
- Discount (% value)

Tips and Hints: Should the input value exceed the maximum discount limit, Target Premium and Discount will automatically be capped at this limit

- Loading (% value)
- Remove (Revert changes)

- To alter the premium, select 'Alter premium' and enter details:

The image shows two side-by-side screenshots of the 'Alter Premium' dialog box. Both have a dark purple header with the title 'Alter Premium' and a close button. Below the header is the section 'Premium Alteration'. The first screenshot shows the 'Adjustment type' dropdown menu. The second screenshot shows the dropdown menu open, with 'Target Premium' selected and highlighted in blue. Below the dropdown menu is a note: 'Commission rate adjustments should be processed before any target premium calculation.' At the bottom of each dialog are 'Cancel' and 'OK' buttons.

- Once confirmed, if the entered rate is acceptable it will display and the premium will adjust accordingly:

The image shows a section titled 'Premium'. It contains two input fields: 'Commission Rate' with the value '20.00%' and 'Discount Percentage' with the value '5.00%'. The 'Discount Percentage' field is highlighted with a green border. Below these fields are two buttons: 'Alter commission' and 'Alter premium'.

Tips and Hints

Please note the 'Alter Premium' option is only available prior to a New Business being Accepted.

1.8.3 CLOSE POLICY

'Close policy immediately on acceptance' option is displayed in the middle of the page and is only available for New Business & Renewal 'Incomplete' transactions and is defaulted to 'No' – All other transactions will auto close.

Policy Structure
Add Policy Level Section
Add Situation or Section

Insured Details

Policy Level Sections
Public and Products Liability (Non PO)
Tax Audit
Employee Dishonesty
Transit

350 Collin Melbourne 3000
Situation Details
Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save
Cancel
Finish/Suspend

Premium

Commission Rate 21.50%

Alter commission Alter premium

Please refer to the **Endorsement Wording** tab to view all endorsements that have been applied.

You can also review the [policy wording](#) applicable to this policy.

Close policy immediately on acceptance No

Expand All Collapse All

Description	Base	GST	Stamp Duty	Total	Comm	Comm GST	Nett
Policy Premium Summary	\$2,748.89	\$274.89	\$285.35	\$3,309.13	\$557.68	\$55.78	\$2,695.67
350 Collin Melbourne 3000	\$1,305.23	\$130.53	\$143.58	\$1,579.34	\$280.62	\$28.06	\$1,270.66
Public and Products Liability (Non PO)	\$298.92	\$29.89	\$32.89	\$361.70	\$64.27	\$6.43	\$291.00
Tax Audit	\$403.53	\$40.35	\$44.39	\$488.27	\$86.76	\$8.68	\$392.83
Employee Dishonesty	\$294.24	\$29.42	\$32.37	\$356.03	\$63.26	\$6.33	\$286.44
Transit	\$291.97	\$29.20	\$32.12	\$353.29	\$62.77	\$6.28	\$284.24
Agency Fee	\$155.00	\$15.50		\$170.50			\$170.50

1.9 POLICY WORDING

The 'Premium' page also allows you to review the applicable policy wording.

- To review, click on the 'policy wording' link as shown below:

Premium

Commission Rate 21.50%

Alter commission Alter premium

Please refer to the **Endorsement Wording** tab to view all endorsements that have been applied.

You can also review the [policy wording](#) applicable to this policy.

ADDITIONAL INFORMATION

This section provides tips for policy processing.

2.1 REFERRALS

If a transaction triggers a referral:

- Premium will display
- Status of transaction will display as 'Referral Required'
- Message will display advising of referral reason.

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA80000030BUSP	CBPQTE00000034	Incomplete	New Business	Referral Required	5/03/2019	5/03/2020	5/03/2019

The following referrals can be submitted for assessment:

- Refer due to attachment added

Policy Structure

Add Policy Level Section

Add Situation or Section

Insured Details

Policy Level Sections

Public and Products Liability (Non PO)

Tax Audit

Employee Dishonesty

Transit

350 Collin Melbourne 3000

Situation Details

Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save

Cancel

Finish/Suspend

Premium

Commission Rate

Please refer to the **Endorsement Wording** tab to view all endorsements that have been applied.

You can also review the **policy wording** applicable to this policy.

Close policy immediately on acceptance

[Expand All](#) [Collapse All](#)

Description	Base	GST	Stamp Duty	Total	Comm	Comm GST	Nett
Policy Premium Summary	\$2,748.89	\$274.89	\$285.35	\$3,309.13	\$557.68	\$55.78	\$2,695.67
350 Collin Melbourne 3000	\$1,305.23	\$130.53	\$143.58	\$1,579.34	\$280.62	\$28.06	\$1,270.66
Public and Products Liability (Non PO)	\$298.92	\$29.89	\$32.89	\$361.70	\$64.27	\$6.43	\$291.00
Tax Audit	\$403.53	\$40.35	\$44.39	\$488.27	\$86.76	\$8.68	\$392.83
Employee Dishonesty	\$294.24	\$29.42	\$32.37	\$356.03	\$63.26	\$6.33	\$286.44
Transit	\$291.97	\$29.20	\$32.12	\$353.29	\$62.77	\$6.28	\$284.24
Agency Fee	\$155.00	\$15.50		\$170.50			\$170.50

- To refer the transaction, select 'Finish/Suspend' option to return to the Broker Management System to submit for referral to Hollard Commercial Insurance.
- If you wish to add comments for the Underwriter please refer to section 1.6.1 before selecting 'Finish/Suspend'.

Tips and Hints

An email notification will be sent once Hollard Commercial Insurance has returned the referral.

2.1.1 REFERRAL RETURNED BY HOLLARD COMMERCIAL INSURANCE FOR FURTHER INFORMATION

- Please note the below example is for a New Business Unclosed transaction, other transactions will display the applicable transaction type.
- If Hollard Commercial Insurance requires further information, the status of the transaction will display in Insurelink as:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000034	Incomplete	New Business	Draft	5/03/2019	5/03/2020	5/03/2019

- Please refer to 'Documents and Comments' page to review the Underwriters comments - *For assistance with comments please refer 1.6.*

2.1.2 ACCEPTABLE RETURNED REFERRAL FROM HOLLARD COMMERCIAL INSURANCE

- Please note the below example is for a New Business 'Unclosed' transaction, other transactions will display the applicable transaction type.
- If Hollard Commercial Insurance accepts the referral, the status of the transaction will display in Insurelink as:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000034	Incomplete	New Business	Acceptable	5/03/2019	5/03/2020	5/03/2019

- Close (refer 1.3.1) and Accept the transaction as required.

2.1.3 DECLINED RETURNED REFERRAL FROM HOLLARD COMMERCIAL INSURANCE

- Please note the below example is for a New Business Unclosed transaction, other transactions will display the applicable transaction type.
- If Hollard Commercial Insurance declines the referral, the status of the transaction will display in Insurelink as:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000034	Incomplete	New Business	Declined	5/03/2019	5/03/2020	5/03/2019

2.2 RENEWALS

2.2.1 ACCEPTABLE RENEWAL TERMS ISSUED BY HOLLARD COMMERCIAL INSURANCE

- If Hollard Commercial Insurance issues Acceptable Renewal terms, the status of the transaction will display in Insurelink as:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000036	Incomplete	Renewal	Acceptable	5/03/2020	5/03/2021	5/03/2020

- Close (refer 1.3.1) and Accept the Renewal as required.

2.2.2 RENEWAL REQUIRING FURTHER INFORMATION BY HOLLARD COMMERCIAL INSURANCE

- If Hollard Commercial Insurance sends Renewal terms requesting further information, the status of the transaction will display in Insurelink as:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000036	Incomplete	Renewal	Referral Required	5/03/2020	5/03/2021	5/03/2020

Policy Structure

- Add Policy Level Section
- Add Situation or Section

The following referrals can be submitted for assessment:

- Refer due to forward dating effective date of change

- Please refer to 'Documents and Comments' page to review the Underwriter's comments - *For assistance with comments please refer 1.6.*

2.3 CANCELLATIONS

Insurelink caters for full term cancellations and requires a mandatory cancellation reason.

- Once a cancellation transaction is created, select **Calculate/Save** and the mandatory cancellation error will trigger:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA80000030BUSP	CBPQTE00000040	Incomplete	Cancellation	Draft	5/03/2020	5/03/2021	5/03/2020

Policy Structure

Add Policy Level Section

Add Situation or Section

Insured Details

Policy Level Sections

Public and Products Liability (Non PO)

Tax Audit

Employee Dishonesty

Transit

350 Collin Melbourne 3000

Situation Details

Property Damage

Interested Parties


Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

The following errors have occurred: X

- Please select - Cancellation reason 

Save time. Create or view the policy's structure. Then *Validate* for an initial acceptance based on occupation(s), section(s) and situation(s).

NOTE

- Policy Level Sections** - ticking a box provides cover for all situations entered. Except for *Public and Products Liability (Non Property Owner)*, this only applies to all Non Property Owner situations entered.
- Situations and Sections** - ticking a box provides cover for the situation only. To provide *Public and Products Liability (Property Owner)* cover for Property Owner risks select *Public and Products Liability (Property Owner)* for each applicable situation.

Product And Account

Product Type Standard ⌵

Account Name and Number Test Broker (1001116) ⌵

Policy Level Sections

Public and Products Liability (Non Property Owner)

General Property Tax Audit Employee Dishonesty Transit

Situations And Sections

350 Collins Street Melbourne VIC 3000

Property Damage Business Interruption Theft Money

Glass Electronic Equipment Breakdown Machinery Breakdown

Calculate/Save

Cancel

Finish/Suspend

- Select error and this will navigate to the 'Insured Details' page where a 'Cancellation Reason' needs to be selected and the 'Full Term Cancellation' option will display:

Policy No.	Quote Ref.	Mode	Stage	Status	Term Start	Term End	Effective
GA800000030BUSP	CBPQTE00000040	Incomplete	Cancellation	Draft	5/03/2020	5/03/2021	5/03/2020

Policy Structure

- Add Policy Level Section
- Add Situation or Section

Insured Details

Policy Level Sections

- Public and Products Liability (Non PO)
- Tax Audit
- Employee Dishonesty
- Transit

350 Collin Melbourne 3000

- Situation Details
- Property Damage

Interested Parties

Claims and Disclosure

Documents and Comments

Endorsement Wordings

Premium

Calculate/Save

Cancel

Finish/Suspend

The following errors have occurred: X

- Please select - Cancellation reason

Insured Details

Insured Name

Test Insured Name

Trading Name

Insured Request
Underwriter Request
Other Party Request
Duplicate Coverage
Rewritten
Coverage Placed Elsewhere
Change of Interest/Business Sold/Ceased Trading
Total Loss
Processing Error
Other
Non Payment

Full Term Cancellation

Contact Name

Test Contact Name

Phone Number

0999 999 999

Email Address

insurelink@hci.com.au

Tips and Hints

Full term cancellation tick box can only be ticked when cancelling from the beginning of the policy period.

SUPPORT

3.1 ASSISTANCE AND SUPPORT

For technical questions relating to the system, please contact our Technical Support Team on:

Phone: **1300 306 226**

Email: techsupport@hollardcommercial.com.au

For underwriting questions please contact our Underwriting Team on:

Phone: **1300 306 226**

Email: underwriting@hollardcommercial.com.au

Or contact your [Development Manager](#).