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calliden
group



A&H Australia

Broker

User Guide

E*Placement User guide for Brokers

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1. Starting e*placement

<https://www.eplacement.ace-ina.com/>

Once set up on e*placement all users will receive an auto-email with their login details. Your Password will be a random combination and the system will immediately prompt you to change your password to a secure one of your choice.

From: ACE Insurance - e*placement [mailto:eplacement.mailuser@acegroup.com]
Sent: Friday, 22 March 2013 9:09 AM
To: Taylor, Emma - Sydney
Subject: Your e*Placement account is ready for use

Hello Emma Taylor,

Your new e*Placement account has been created and is ready for use. Your initial login details are:

Username: **john.smith|**
Password: **g3i1qub**

You will be required to change your password when you first login in order to use the system.

Please click [here](#) to login and start using e*Placement.

* This is an automatically generated email, please do not reply.

Enter your Username and Password, tick that you agree to the terms of use and click 'Login'.



Login

Username:

Password:

I agree to the [terms of use](#)

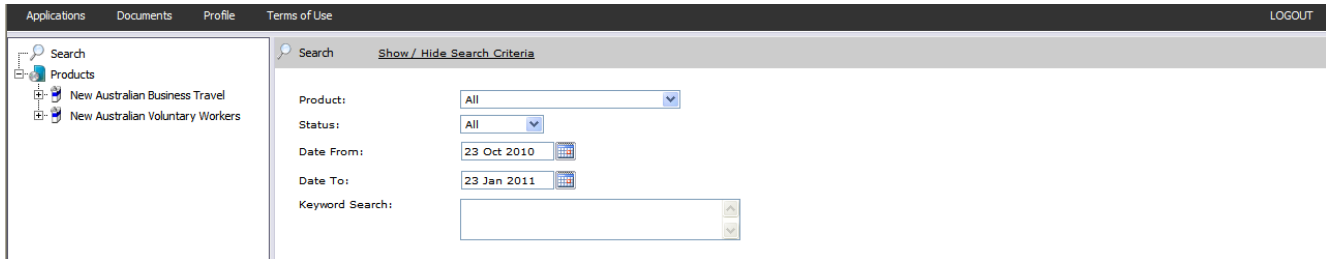
[Forgotten your password?](#)

Every 6 months you will be prompted to change your password. Passwords must contain a minimum of 6 alpha/numeric characters (e.g. abc123).

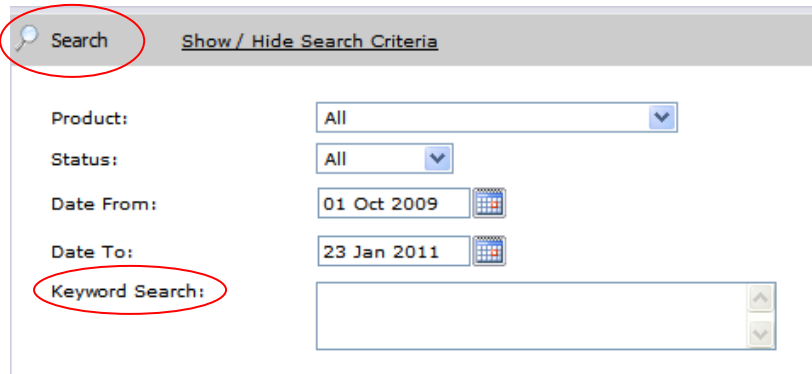
e*placement will automatically change an account to inactive if there is no activity for 3 months and will also lock you out when entering an incorrect password too many times. If this occurs, please use the 'Forgotten your password?' link on the login page – this will send you an email with a link to activate/unlock your account.

2. Main menu

Once logged in, the screen below is visible.

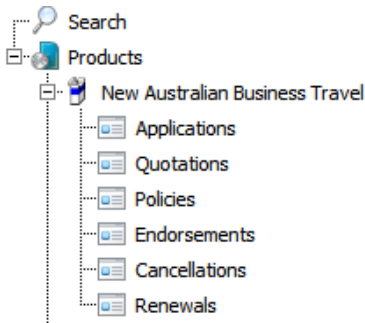


To search for a specific policy, you can do so via the drop down categories on the left hand side if you know what stage the policy is in (Application, Quote, Policy etc.). Otherwise, click on 'Show / Hide Search Criteria' at the top of the screen.



Enter the client's name or policy number in 'Keyword Search', click 'Search' and a list of policies containing the words entered will appear. To ensure you capture the correct policy, it is recommended that the search dates be at least a year apart.

Once you expand the products on the left hand side, you will see the options to start an Application, view Quotations or Policies, request an Endorsement or Cancellation, and manage Renewals.



3. The application process

3.1. Obtaining a quote (all products)

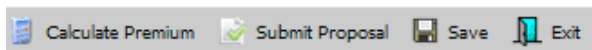
- Expand 'Products' on the left hand side.
- Expand the product required
- Click on 'Applications'
- Click on 'New'



- Once you have clicked on 'New', the screen to enter all the policy information appears as:

The screenshot shows the 'Quotation' form in the software interface. The form is titled 'Quotation' and has a sidebar with 'Quotation', 'Endorsements', and 'Messageboard'. The form is divided into sections: 1. Client Information (Name of the Client, State, Postcode), 2. Broker Postal Address (Broker Name, Street Address, City/Suburb, State, Postcode, Telephone Number, Email Address), 3. Occupation, 4. Select Plan (Plan C), 5. Commission Rate, 6. Overseas Trips (Average number of Trips, Average number of Days per trip), 7. Within Australia (Average number of Trips, Average number of Days per trip), 8. Covered Persons (All Employees of the Policyholder including their Accompanying Spouse/Partner and/or Dependent Child (ren)), 9. Scope of Cover (Cover under the Policy applies whilst a Covered Person is on a Journey), and 10. Journey Definition (Journey means a business trip involving travel exceeding fifty (50) km from the Covered Persons). The form includes various input fields, dropdown menus, and checkboxes.

- f) Enter information / answer questions as required
- For the 'Occupation' field in question 3 select the occupation type which most closely resembles the Insured's primary business
 - 'Covered Persons', 'Scope of Cover' and 'Journey Definitions' are all pre-populated but can be amended
 - Most 'Sums Insured' are pre-populated but can be amended to suit your client's request
 - Any fields that are greyed out cannot be altered
- g) Once all fields have been completed and checked, you may select 'Calculate Premium' or 'Submit Proposal' (or 'Save and Exit' if you wish to exit and return later)



- **Calculate premium** will provide a quote automatically on the screen (scroll down to bottom).
- If you would like to obtain an alternative quote with different sums insured etc. make the required changes and click "Calculate Premium" again to ensure that the correct premium is recalculated
- If you are happy with the premium, choose '**Submit Proposal**'. E*placement will review the information entered and either approve the application immediately or advise you that your application has been referred to an underwriter and the reasons why (refer to the bottom of screen)
- If selecting 'Yes' at '*Manually refer to underwriter*' you must leave a Messageboard message explaining why it has been manually referred (refer to Section 7 – Messageboard). If you manually refer and do not leave a Messageboard message advising why, the application will be delayed whilst an underwriter contacts you for further information.

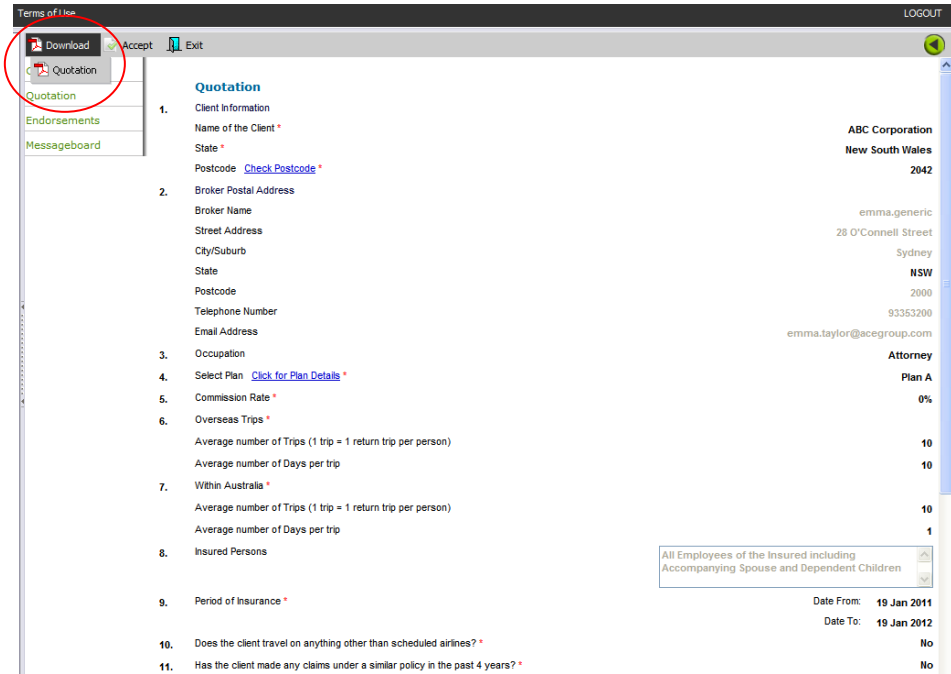
An underwriter will not be able to view or access a quote until you have chosen Submit Proposal

If a user chooses 'Calculate Premium' and leaves a message via the Messageboard the underwriter cannot review the application.

Please note that choosing 'Submit Proposal' will still allow you to edit at a later date if required (if it has referred to an underwriter you will need to wait until they have updated it from their end before you can make any edits).

A record will move from Application to Quote either once you have clicked 'Submit Proposal' and all details are with the parameters, or an underwriter has approved the application at their end.

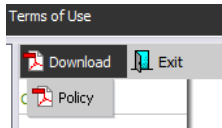
If you wish to download a copy of the quote document, click 'Download' at the top of the screen (as below).



3.2. Binding a quote

Once you have presented the quote to the client and wish to accept the quotation, locate and enter the policy, then choose 'Accept' at the top of the screen. This officially binds the policy and moves the record from Quotations to Policies.

It also allows you to download the Policy Schedule by clicking 'Download -> Policy'.

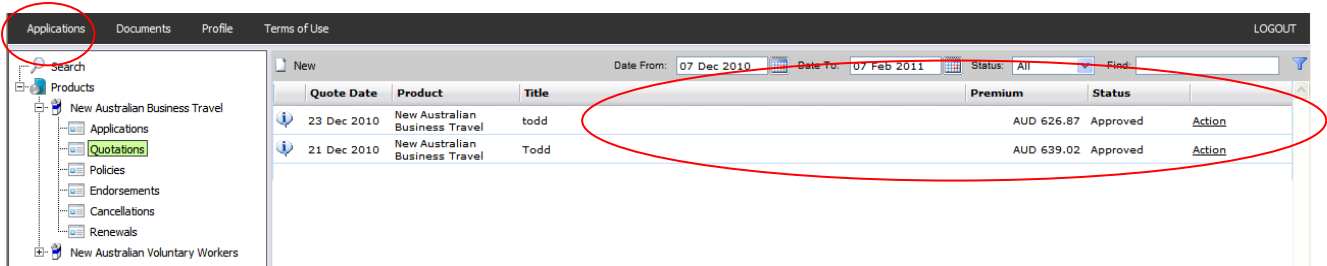


4. Quotations

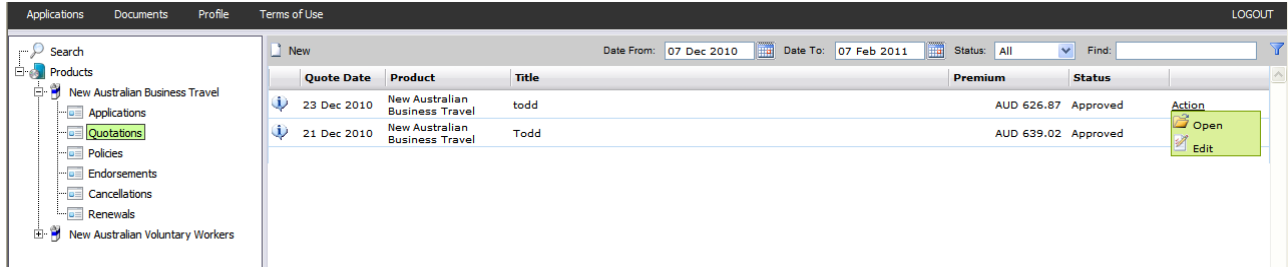
To view a list of all outstanding quotations simply click on "Quotations" from the menu on the far left of the screen:-

You are able to search for a specific record by using the search function either at the top right hand side when in Quotations or via the Main screen (click 'Applications' to get back to that screen).

Quote Date, Product and Title columns can all be sorted by date order/alphabetically.



Here, you are able to edit or bind a quotation that you have previously saved. Click 'Action' on the top right hand side which will give you two options, Open or Edit. Click 'Open' to view, accept and download the formal quotation document, or click 'Edit' to edit the information in the quotation.



Should you wish to bind the quotation or download documents, follow the steps outlined in step 3.3. **Binding a quote** of this manual.

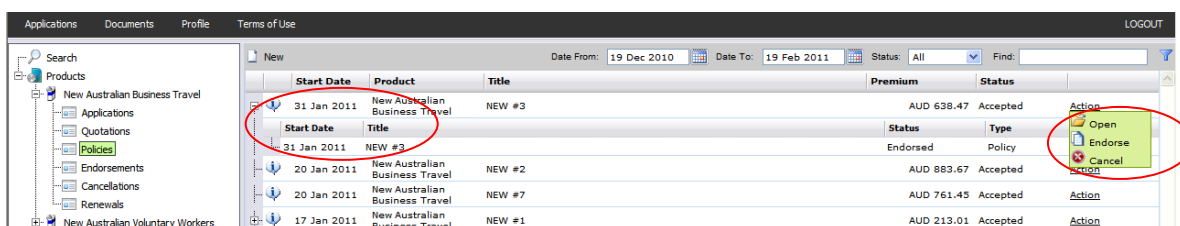
5. Policies

This displays all bound policies and will also show a history of all the renewals, endorsements and cancellations made on a policy. The document at the top of the list for each client is the most recent change — i.e. an Endorsement Certificate will sit above a Policy Schedule. A "+" sign next to a policy indicates that there has been more done on the policy than just the binding of cover.

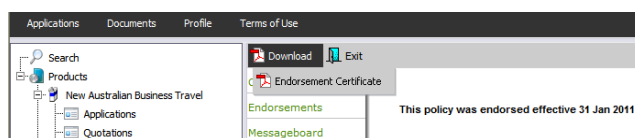
To view the policy history click the "+" sign on the left of the screen and the history will drop down. If there is no "+" there is no history, i.e. only the policy has been bound; there have been no endorsements, cancellations or renewals.

Here, you can click 'Action' on the right of the screen and have the option to:-

1. Open – to view the information
2. Request an Endorsement
3. Request a Cancellation



Click Action -> Open -> Download to view documents, i.e. — Endorsement Schedule, Cancellation Schedule, Renewal Schedule.



6. Endorsements

To request an Endorsement, locate the policy under 'Policies', click 'Action' and then 'Endorse'.

Quotations	22 Dec 2010	New Australian Business Travel	Emma test 22/12	AUD 639.02	Accepted	Action
Policies	21 Dec 2010	New Australian Business Travel	Todd	AUD 651.32	Accepted	Open
Endorsements	21 Dec 2010	New Australian Business Travel	Todd	AUD 760.73	Accepted	Endorse
Cancellations						Cancel

An Endorsement box will appear at the bottom of the screen

13. Refer to underwriter? (please note your comments via the message board) No

Please click 'Save' if you wish to leave further details for Questions 10-13 via the Message Board

Questions marked with an * are mandatory

Endorsement:

Attachment Date:

Reason for Endorsement:

The 'Attachment Date' is the date the endorsement is to be effective from.

In the 'Reason for Endorsement' box, please provide details surrounding the Endorsement you are requesting. Please provide as much information for the underwriter as possible. Should you need to attach additional information, you can do this via the Messageboard (see Step 7 – Message Board).

Once you have provided your Reason for Endorsement, click 'Submit Endorsement' and your request will be referred to the underwriter.

Once the underwriter has approved or declined your endorsement, you will receive an email directing you to the Endorsement. The policy will stay in Endorsements until you approve the Endorsement (at the top of the page). Please do not forget to 'Accept' the Endorsement once you have received the email otherwise it will remain outstanding. Once accepted, the policy will move from the Endorsement tab to the Policies tab.

If the Endorsement was approved, you will be able to view the following:-

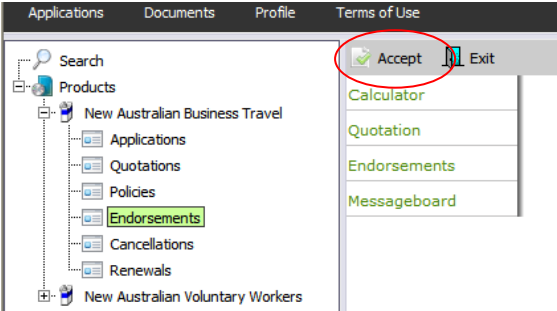
Endorsement:

Attachment Date: 13 Jan 2011

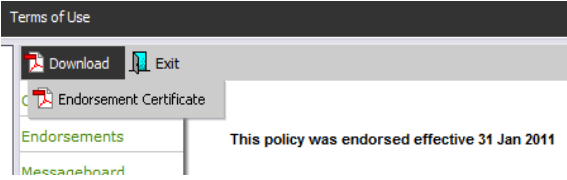
Reason for Endorsement:
Allow private travel for Mr Smith

Base Premium: \$714.28
GST (on premium): \$25.09
Stamp Duty: \$21.36
Gross Premium: \$760.73
Commission: \$178.57
GST (on commission): \$6.27
Net Premium: \$575.89

Quote Number: 661421121142
Certificate Number: 2834642993
Period of Insurance: From: 4.00pm on 21/12/2010 Australian Eastern Standard Time
 To: 4.00pm on 21/12/2011 Australian Eastern Standard Time



Once you have accepted the Endorsement, you will be able to download a PDF version of the Endorsement Certificate:-



Click 'Download' and then 'Endorsement Certificate' to view the PDF version of the Endorsement Certificate.

7. Messageboard

All policy communication should be done through the Messageboard. You should not communicate via normal email method for any e*Placement queries — **NO EXCEPTIONS.** Underwriters will direct you to submit your enquiry through the Messageboard if an email is received.

You may also attach documents by using the 'File Upload' option.

1. Enter the title for your message
2. Enter the content or explanation for your message and what you would like the underwriter to consider or review
3. Make sure that the 'Notify User' box has a tick in it or your message will not get sent to the underwriter (It will be ticked by Default)
4. Click on the 'Browse' button, choose the file then click the 'Add'. The file should now appear in the box below
5. Click on the 'Add Message' button which will attach the message to the file and send a notification to the underwriter to review their Messageboard for this proposal



New Message

Title:

Content:

Notify User
 Notify proposal owner only

File Upload

File:

These are your selected files

8. Renewals

Ninety (90) days prior to policy expiry, the system will automatically move the policy into the 'Renewals' tab.

3 email reminders will be sent to the email address of the last person to edit the policy – one at 45 days before the expiry day. Then if the record has not been renewed, e*placement will send another email at 14 days, then finally another on the day of expiry.




ace insurance

1 Jun 2013

John Smith
ACN NSW

Dear John Smith,

Insured:  ABC Pty Ltd
Policy Number: 01ET000001
Due Date: 15 July 2013

Thank you for placing the above mentioned policy with ACE Insurance last year. This is a reminder that cover expires at 4:00pm on 15 Jul 2013.

Our records indicate that this policy has yet to be renewed, accordingly we invite you to login into e*placement [here](#) to obtain premium terms and conditions and renew the policy in due course.

Please note that cover will not be extended beyond the expiry date of the policy unless agreed prior with ACE.

If you have any questions with respect to this renewal please contact the ACE underwriters via the Message Board in e*placement.

Yours sincerely

ASH Underwriting
ACE Insurance Limited

We are a signatory to the General Insurance Code of Practice (the Code). The Code sets out minimum standards that we will uphold in respect of the products and services that we provide. Further information about the Code is available at www.codeofpractice.com.au and on request.

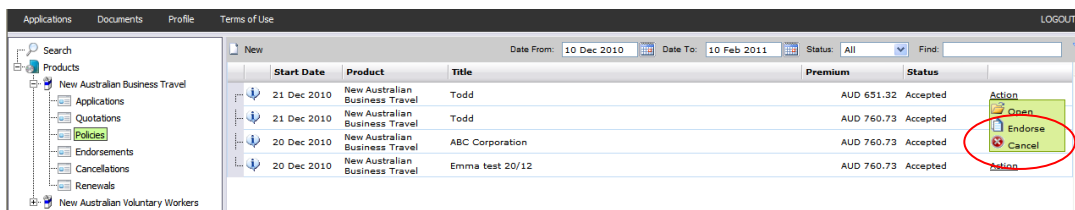
**Please do not reply to this email as it is used to send outbound emails only, and is NOT monitored.*

The process for obtaining a quote and binding cover is the same as a New policy.

If you are unable to locate a policy in Renewals, it is possible that it was not bound correctly in e*placement the prior year and you should follow the New process.

9. Cancellations

To request a Cancellation, go to the 'Policies' tab, locate the policy, then click 'Action then Cancel'.



The following will appear at the bottom of the screen:-

Cancellation:

From inception: 21 Dec 2010
 From: 31 Jan 2011

Reason for Cancellation:
 No longer undertaking business travel

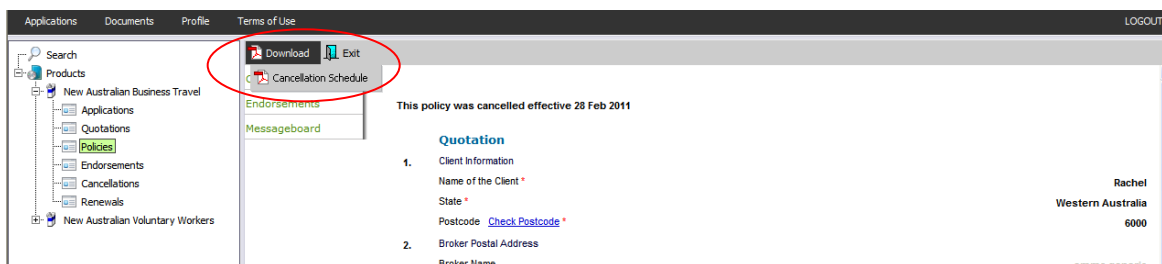
Submit Cancellation

Once the underwriter has approved the cancellation, you will receive an email confirming this with a link to the cancellation on the system. You are then able to view the refund premium. To continue with the cancellation, click 'Accept'. **Please do not forget to 'Accept' the Endorsement once you have received the email otherwise it will remain outstanding.**

Note: Policy conditions stipulate that we do not refund any premium if we have paid a benefit under the policy.



Once you have clicked 'Accept', you are able to download the PDF version of the Cancellation Schedule.



10. Documents

The following documents can be found by clicking on 'Documents' in the top menu:-

1. Policy wordings & PDS
2. This user manual
3. Claim forms
4. Claims contacts

11. Additional information

11.1. Changing your password

Should you need to change your password, you can do so by clicking 'Profile' on the top menu bar & then 'Details' from the dropdown menu. Be sure to click 'Save' once you have entered your new password.

11.2. Changing your preferences

You may change the appearance of your account, by clicking 'Profile' on the top menu bar & then 'Preferences' from the dropdown menu. The only items that you should change are those under the heading 'Transaction Page Preferences'. Please **DO NOT** uncheck any of the 3 boxes above this option.

The screenshot shows a web application interface with a top navigation bar containing 'Applications', 'Renewals', 'Reporting', 'Documents', 'Profile', and 'Terms of Use'. A 'LOGOUT' link is in the top right. A left sidebar shows a tree view with 'Profile' expanded to show 'Details' and 'Preferences' (highlighted in green). The main content area has a 'Save' button at the top left. Below it is the 'Preferences' section, which includes a checked 'Receive Email' option. Two sections, 'Receive Emails for Product Alerts' and 'Receive Emails for MessageBoard', each contain four unchecked checkboxes for various categories. The 'Transaction Page Preferences' section includes dropdown menus for 'Default Tab' (set to 'Proposals'), 'Default Product' (set to 'All'), 'Default Broker' (set to 'All'), and 'Default Status' (set to 'All'). Below these is a text input field for 'Days before 'Date To'' followed by the word 'days'.

Be sure to click 'Save' once you have changed your appearance preference.

12. Frequently asked questions

1. What is the procedure when a client has a pre-existing condition?

Advise the underwriter via the Messageboard (you can upload documentation as well as leave messages). The underwriter can then either note and allow via the Messageboard, update the premium based on the increased risk or place restrictions on the cover

2. Can I request an Endorsement to the policy?

Yes – click on 'Endorsement' under 'Actions', then complete the details in the Endorsement box and refer to the underwriter

3. How do I change the benefit levels after I have presented to the client?

Go to the policy under 'Quotations' and choose 'Edit' for the action – please note once you choose 'Accept' and the record becomes a Policy you cannot make any changes to sums insured. If a record has been referred to an underwriter, you will not be able to 'Edit' it until the underwriter has finished at their end

4. How do I know a policy is due to renew?

It will appear in the 'Renewals' tab 90 days before the renewal date and you will be emailed at 45, 14 and 0 days before expiry

5. How do I gain access to e*placement?

To obtain a login and password, please contact your Calliden Business Development Manager or email accidentandhealth@calliden.com.au

6. What do I do if I forget my password?

Click 'Forgotten your password?' on the main log in screen and your details will be emailed to you. e*placement will automatically change an account to inactive if there is no activity for 3 months and will also lock you out when entering an incorrect password too many times. If this occurs, please use the 'Forgotten your password?' link on the login page – this will send you an email with a link to activate/unlock your account.

7. Can I quote net of commission?

Yes, just choose this option from the drop down box

8. Do I have to renew a policy; can't I just do a new quote?

All renewals MUST be done through the renewals tab and NOT as a new quote

9. Can I short term a policy on e*placement?

Yes, but this will be referred to an underwriter for approval

10. Can I backdate an effective date?

Yes, but this will be referred to an underwriter for approval

11. How do I find a policy/record?

Use the 'Search' box on the main screen (this does not have a 'wildcard' option so you may need to remove some of the name i.e. Pty Ltd). You can also look by expanding the 'Products' on the left hand side (if you know what stage the record is in)

12. How do I edit an incomplete or referred policy?

You will not be able to edit a referred policy until the underwriter has actioned from their end. To edit an incomplete record, locate the policy using the 'Search' option on the main screen, then click 'Action' on the left hand side and 'Edit' will appear

13. Why can't I find a record when searching?

- The client name may be spelt differently. Try a few different options i.e. like A&B Racing, A & B Racing, A and B Racing or just Racing
- The policy date maybe outside the dates in the 'Search' box. Try expanding your dates to at least 2 years prior and one year in advance
- The policy may not have been placed through e*placement last year – please contact your underwriter

14. I have received the email advising the underwriter has approved my Endorsement request. Why can't I download the Schedule with the Endorsement?

You need to click on the link within the approval email and choose 'Accept' at the top of the screen

15. Who do I contact for e*placement technical/troubleshooting problems?

Calliden has a dedicated email support service – techsupport@calliden.com.au. In order to get a prompt response, please use this inbox.

13. Travel Plans

Schedule of Benefits	Plan A	Plan B
Death & Capital Benefits	\$250,000 <i>Limits to Spouse and Dependant Children cover</i>	5 x salary to a maximum of \$500,000 <i>Limits to Spouse and Dependant Children cover</i>
Dependant Children– Accidental Death	\$25,000	\$25,000
Weekly Injury Benefit 85% of Salary <i>Excess Period</i> <i>Benefit Period</i>	\$1,000 7 days 156 weeks	\$1,500 7 days 156 weeks
Surgical Injury Benefit	\$20,000	\$20,000
Surgical Sickness Benefit	\$20,000	\$20,000
Broken/Fractured Bones	\$3,000	\$3,000
Loss of Teeth or Dental Procedures	\$1,000	\$1,000
Overseas Medical Cancellation/Curtailment, Additional Expenses	Unlimited	Unlimited
Continuous Bed Confinement (60 days maximum)	\$100 per day	\$100 per day
Loss of Deposits	\$10,000	\$10,000
Hijack & Detention (maximum 30 days)	\$200 per day	\$200 per day
Legal Expenses	\$10,000	\$20,000
Personal Liability	\$5,000,000	\$10,000,000
Luggage, Personal Effects, Travel Documents (Limit any one item \$2,500)	\$10,000	\$20,000
Electronic Equipment	\$10,000 Excess: \$250	\$10,000 Excess: \$250
Deprivation of Baggage	\$3,000	\$5,000
Money, Credit Cards	\$4,000	\$5,000
Alternative Employee Expenses	\$10,000	\$20,000
Rental Vehicle Collision, Damage Theft Waiver	\$5,000	\$5,000
Missed Transit Connection	\$5,000	\$10,000
Extra Territorial Workers Compensation		
<i>Weekly Benefit</i>	\$1,000	\$1,000
<i>Common Law</i>	\$1,000,000	\$1,000,000
<i>Aggregate Limit of Liability</i>	\$1,000,000	\$1,000,000
Kidnap & Extortion	\$500,000	\$1,000,000
Political & Natural Disaster	\$10,000 per person Annual aggregate \$100,000	\$20,000 per person, Annual aggregate \$200,000
Annual Aggregate Limit of Liability	\$2,500,000	\$5,000,000
Annual Aggregate Non-Scheduled aircraft	\$250,000	\$500,000