WEBroker travel insurance

Policy Issue Guide

Contents

Welcome to the Voyager WEBroker Travel Insurance guide to policy issue.

This internet based insurance has been developed by Voyager Insurance Services to help you sell travel insurance more efficiently and to ensure you comply with the latest FSA regulations. The following guide outlines the procedure that you should follow to meet these requirements.

Set up

Each member of staff responsible for issuing travel insurance should have access to the site on their pc using a link saved in their 'favourites' menu on the left hand side of their Internet Explorer homepage.

To do this:-

- Type www.webroker.co.uk or your unique URL into the address bar of your internet browser and press the enter key.
- Once the website page has appeared on the screen, click the favourites button above this page in the standard toolbar.
- A list of favourites appears on the left hand side.
- Click the 'add' button and click 'ok'.
- Whenever you wish to access the site, simply open Internet Explorer, go to the Favourites menu and click on the Voyager travel insurance link.

Logging On

Oasis is a secure web based system, where each person who requires access needs to log in on arrival.

Once you have opened up Internet Explorer and navigated to the OASIS site, you will receive the following page:

Click on the 'Logon' key on the left hand bar which will bring up the login screen, as shown below, you will then need to enter your email address and password in order to access the system.

Adding New Users

Please note you will need to be an administrator to perform this task.

You will need to setup a user for every person using this system.

1. Click on the Company Admin option on the left hand toolbar.
2. Select User List.
3. Click on the highlighted button to open the new user option.

4. The next step is to fill in the fields for the user

   The fields are listed below: Name
   Email
   Password
   Confirm password
   Telephone number
   User's role
   Credit card option
   Products

5. Save the user data by clicking on 'Save New Details'

Deleting a User

Please note you will need to be an administrator to perform this task.

1. Click on the Company Admin option on the left hand toolbar.
2. Select User List.
3. Click on the highlighted button to delete the desired User.

4. To confirm the deletion of the User click on 'Delete this person' button.

Quotation

1. Click on the Quote & Buy option on the left hand toolbar.
2. Select Purchase Policy.
3. Click on the 'Get a Quote' button.
4. The next step is to fill in the fields.

   The fields are listed below: Country of residence
   Policy type
   Destination
   Departure date
   Return date
   Insured category
   Age band

Once all of the fields have been completed the system will generate the quote.

On the right hand side there is a heading quote reference. If you want to email this quote to your client enter their email address in the allocated box. You can also save the quotation and the system will generate a unique quote reference number.

There is also the facility to enter notes. There are 2 boxes one where you can enter notes which will be shown on the certificate and the other box where you can enter notes for your own internal reference, these will not be shown on the certificate.

Screening & General Questions

Please make sure that you ask your customer the screening questions and that they understand the questions being asked. When you have an answer, you need to check the 'Yes' or 'No' button as appropriate.

If the answer to any of the medical questions is 'Yes':

- a page appears explaining that there is **NO** cover for this particular condition.
- However, cover maybe available if the customer calls the medical pre-screening service on 0845 055 9923. You should ask your customer to call this number, either from a private area in your office or from their home.
- The screening system will establish basic facts about the medical conditions being declared, and will advise your client whether they can be covered under the policy together with any appropriate terms if necessary.
- The screening service will provide a reference number. This number should be entered in the box provided on the next page in order to continue with policy issue.

If all the answers are 'No' to the questionnaire or if a screening reference number is ready to be inputted click 'next' to take you into the 'Details' page.

Entering Customer Details

This is where you need to enter your client's personal information.

Fill in the following fields: -

- Title
- Initial
- Surname
- Date of birth (their age will automatically be calculated)
- Main country of destination
- E-mail address
- Telephone number
- Postcode and House number (Quick address will look up the address for you)

Click next

Confirmation & Payment

Confirmation of the policy details will be generated on the screen, check that they are correct and then select by clicking on the bank-note symbol.

Credit Cards

We can arrange for you to utilise your clients credit cards for sales in your office or directly on-line for clients buying for themselves from your website. Please contact us if you would like this facility. Please note that your commission will be reduced for any such sales to reflect the fact that we will bear all the transaction costs associated with the credit card and on line processing.

Policy Certificate & Wording

Once payment has been made the certificate schedule will automatically be generated. Ensure you print off a copy of this for your client by clicking the print button. The system will also email a copy of the certificate, policy wording and key facts document to your client, using the address entered on the customer details page.

You can also enter a mobile number at this stage in order to send them an SMS confirming their policy number and the assistance telephone numbers.

Please remember to also print off a copy of the policy wording and key facts document, to do this click on the 'wording' and 'key facts' buttons, these will bring up pdf's of the documents click on the print button (picture of a printer) in the top left hand corner to print these documents.

Policy Amendments

This section allows you to amend the policy details, reproduce the policy certificate and cancel the policy.

1. Select 'Reporting' form the left hand toolbar.
2. Click on the 'Look-up' button
3. Select your search criteria (choose one of the following options)

- Purchase Date
- Name
- Policy number
- Postcode

5. Click on the 'Produce Summary Report' button
6. Click on the appropriate policy number, this will then bring up a copy of the certificate.
7. Click 'print' to print off a copy
8. To amend a policy - Click on the 'Amend' button, from this option you can amend the following: -

- Address
- Initials
- Spelling of surname
- Date of birth
- Add policy notes

9. To cancel a policy - Click on the 'Cancel' button (you need to be an administrator to do this). Click in the empty box next to Effective Date to bring up a calendar from which to choose the date. Then enter a reason for the cancellation in the box next to 'Reason' and finally, click on 'Request Cancellation'.

Reporting

This section allows you to enter search criteria, and then produce a sales report using the criteria entered. The results will be in the form of tabular list of the policies that fall into the criteria, with options to export to CSV (for use in Excel).

Monthly accounting procedure

At the beginning of each month you will receive a statement for all policies that have been purchased during the previous month. This statement will show the total amount owing to us after deduction of your commission. This amount should be remitted to us within 14 days.

In order to view a breakdown of all policies sold within the month, or whatever date parameter you choose, you need to follow the procedure below: -

1. Select 'Reporting' form the left hand toolbar.
2. Click on the 'Look-up' button
3. Select your search criteria (choose one of the following options)

   - By month – then select the relevant month
   - By dates – enter your date parameters

4. Click on the 'Produce Summary Report' button – This produces a report listing the following info: -

Policy ID	IPT
Authorised purchase time	Gross premium exclusive of IPT
Person sold by	Duration
Product	Policy start date
Refund date	Policy end date
Refund effective date	Package description
Refund state	Policy type
Upgrade date – if applicable	Destination
Name of insured	Address
Medical ref	No of travelers
DOB	Notes
Gross premium inclusive of IPT	Campaign name

Click on download data in order to export to CSV for use in Excel