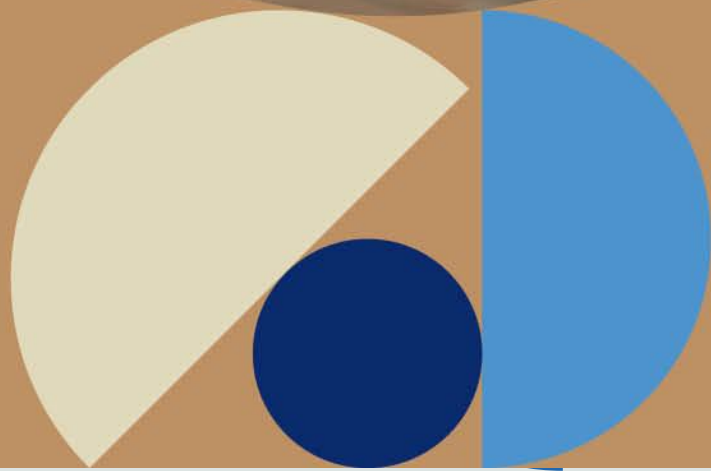


# Zurich Business Online (ZBO)

Quick reference hints and tips







## Navigation

- Only one transaction, for example, quote, policy can be open at a time.
- The Eircode finder can be used to locate and enter an address quickly.
- Trades are entered by using auto-match, just start typing in the trade name to see a list of options and select the exact trade (minimum 3 characters required).
- When additional info is required, these fields will only appear when required, for example, select that client has an alarm – then the type of alarm field will appear.
- There is no history (or back button) - so you open items from the dashboard view or use 'search' to locate a previous transaction.
- Any mandatory fields are indicated with bold text and a star. Note: a transaction will not progress until all mandatory fields are captured.
- A decline will trigger on the initial 'trade acceptance' screen and can also trigger when the quote is submitted.
- A referral will be displayed after the quote is submitted.

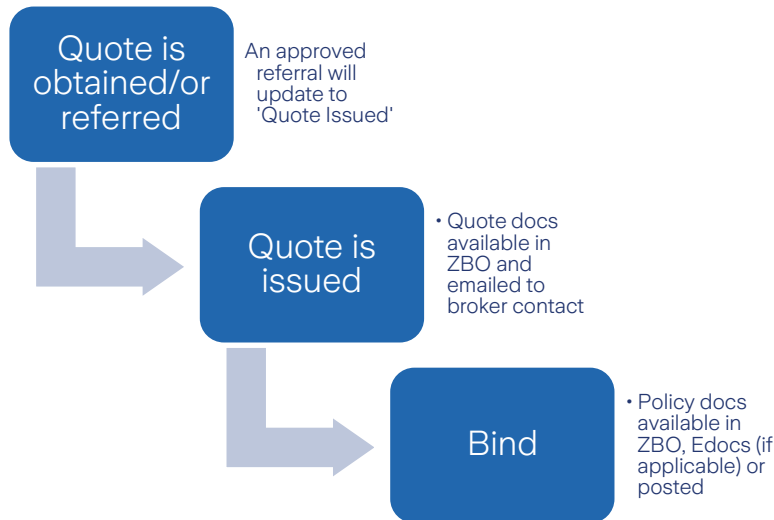
## Dashboard

- Items are listed by 'creation time' rather than 'last modified' – use the tabs to locate your item (i.e., All items, Quote in progress, MTAs in progress, Upcoming renewals, Cancellations in progress).
- A quote transaction item will be displayed in the format 'K-xxxxxxx'
- A policy will be displayed with the last seven digits of the policy number. Note: the prefix '01-ICC-' isn't displayed.
- Select one of the Action icons to open transactions:
  - Click 'Eye' icon to open a summary screen in view only.
  - Click 'pencil' icon to open on the first editable screen of the transaction.
- If you hover over the 'eye' icon and a 'view locked' message appears - this indicates that this transaction is currently with an UW and you're unable to open it.

My items							
All Items		Quotes in progress		MTAs in progress		Upcoming Renewals	Cancellations in progress
Reference number T1	Client name T1	Type of task T1	Creation time T1	Created by T1	Status T1	Actions T1	
4382058	Tiron Construction (Broker set up)	Policy	2024.05.28 08:56:40	sam.maguire_broker@zurich.com	Policy Issued	 	
K-UAT-0013848	Tiron Construction (Broker set up)	New Business	2024.05.28 08:55:48	sam.maguire_broker@zurich.com	Quote In Progress	 	

## Transaction process overview:

- A new business quote or mid-term adjustment follow the same quotation process:



- A cancellation uses the following process:
  - Cancellation initiated and submitted (by broker).
  - Cancellation managed and completed (by Zurich underwriter).

## Usage:

- Agent details screen
  - Start typing in your office name (min 3 characters for auto-match). You can also do this for each address line (street, county, Eircode) to locate your office.
- Client details screen
  - If you create a new client there are 5 mandatory fields (If you amend an existing client's details – this is only saved if the Policy is bound).
- Quote Details screen:
  - The cover start and end dates are now from midnight to midnight.
- Business Details:
  - Save time by clicking 'Yes to all' button to agree to all declarations.
  - Trade details – start typing in trade (minimum 3 characters to auto-match).
  - Up to 4 trades can be captured – along with % split for each trade.
- Cover Details:
  - Selecting the 'Type of Policy' will display only the relevant fields to be completed.
  - Ensure you select 'marketing scheme', for example, BFI – to ensure benefits are applied to quote and subsequent policy.

- You can't select 'Computer' until sums are entered for Computer within 'Building, Contents and Stock'.
- Cover Details > Property Damage > Premises screen:
  - Trade entered is the activity that is conducted at this location.
  - Selecting 'No' to any of the last three declarations (standard construction, paneling, flat roof) will present additional fields to capture further risk info.
  - Any Premises entered can be 'edited' 'viewed' or 'deleted' using the action icons during this transaction.
- Cover Details > Property Damage > Premises > Building, Contents and Stock screen:
  - Entering sums in 'Building, Content and Stock' – type in amount after the '€ sign'.
  - Fire Brigade already includes €25k – add in any required amount additional to this.
  - The field 'Stock in Open sum insured' appears ahead of 'All other stock/work in progress sum insured'.
- Cover Details > Employers Liability screen
  - Enter the wage roll for 'managerial/clerical' and 'manual' Note: Under 'manual' - each trade that was selected earlier will be displayed.
  - Entering the wage roll for managerial/clerical and manual will auto-display fields to enter the number of clerical/managerial employees and the number of manual employees.
- Cover Details > Public Liability screen:
  - If manual work away – need to enter height and depth in meters.
- Trade Activities screen:
  - The questions displayed will be determined by trade and covers selected.
- When you submit a quote, this may take a minute as this is checking all the rating tools, pricing tools, and cross-checking to obtain a quote.
- Once a Quote is Issued – you can only use 'Alternative Quote' to make any changes.

## Referral (New Business Quote, or MTA)

- If a quote is submitted and a referral is triggered – you'll see the reason(s) and can decide whether to submit to a Zurich underwriter.
- If you decide to submit a referral for review by a Zurich underwriter:
  - This referral is queued directly to the underwriting team (not a customer services team).
  - You need to include a mandatory note to submit the referral.
  - There is an option to attach supporting files (claims experience, survey)
  - The transaction is 'locked' while being reviewed by an underwriter and can't be opened.
- If the underwriter requires more info, you can correspond back and forth using the comments field.
- You can keep up to date with the status of the referral from the dashboard:
  - Referred with underwriter – means the quote is currently with the underwriter.
  - Referred with broker – means the underwriter is awaiting a response from broker.
- You'll receive an email when an update has been made on the referral.
- An approved referral will change the status of the transaction to 'Quote Obtained'.