Z.streamXpress
Carriers Cargo Liability

Broker Reference Guide

Z.streamXpress

Contents

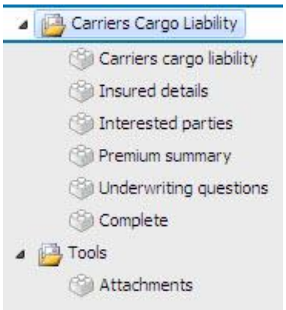
Introduction

Z.streamXpress has been developed to provide a simple and sophisticated method for you to transact on Zurich 's Carriers Cargo Liability product.

This reference guide has been developed to give you a detailed explanation of the functionality available within the system. Should you have any questions that are not covered in this reference guide, please speak with your Zurich representative.

Navigation, Functions and Alerts

Navigation around Z.stream*Xpress* couldn't be easier. Below you will find an introduction to the Navigation menu together with the common alerts and buttons relating to system functionality.

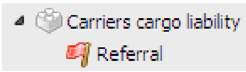
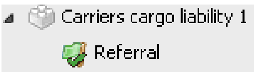
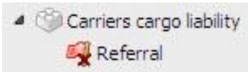


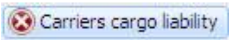
The left hand navigation panel (referred to as the Navigation menu) is where you will find the various screens and sections that relate to the product.

The 'Carriers Cargo Liability' section contains various screens relating to the policy and its coverage.

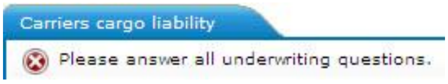
The 'Tools' section allows you to add attachments in the policy.

Alerts. Various alerts will be displayed in the navigation menu based on mandatory information requirements and referral triggers.

*	A red asterisk highlights the mandatory fields required to complete the transaction.		The red flag in the navigation menu indicates that a referral has been generated in that particular section and requires further underwriting consideration.
	The green flag in the navigation menu indicates that the referral has been approved.		The red flag with an X in the navigation menu indicates that the transaction has been declined.



The icon in the navigation menu alerts you to mandatory information that is missing. Where this appears in the navigation menu a more detailed explanation will be shown at the top of the respective screen. For example:



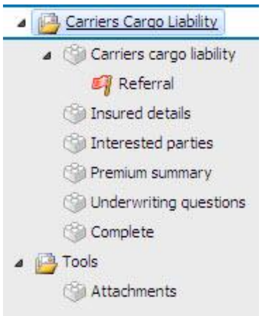
Bottom Panel. At the bottom of the screen, you will find another menu containing a number of functional and navigation options.

Calculate	A yellow alert indicates a calculation is required. Press 'Calculate' to refresh or calculate the premium.	Net rate	Allows you to net rate the quote/policy.
Done	Select 'Done' to complete the transaction. This will automatically take you back to the policy home page/broking system	Standard commission	Allows you to re-apply standard commission to the quote/policy.
Delete risk	Allows you to delete a risk.	< Previous	Allows you to return to the previous screen.
Add referral	Allows you to add a manual referral.	Next >	Allows you to move to the next screen.

Saving and Exiting. Users can choose to select the 'Done' button shown above, or they can use the 'Save' & 'Exit' buttons at the top right of the Z.stream*Xpress* screen.

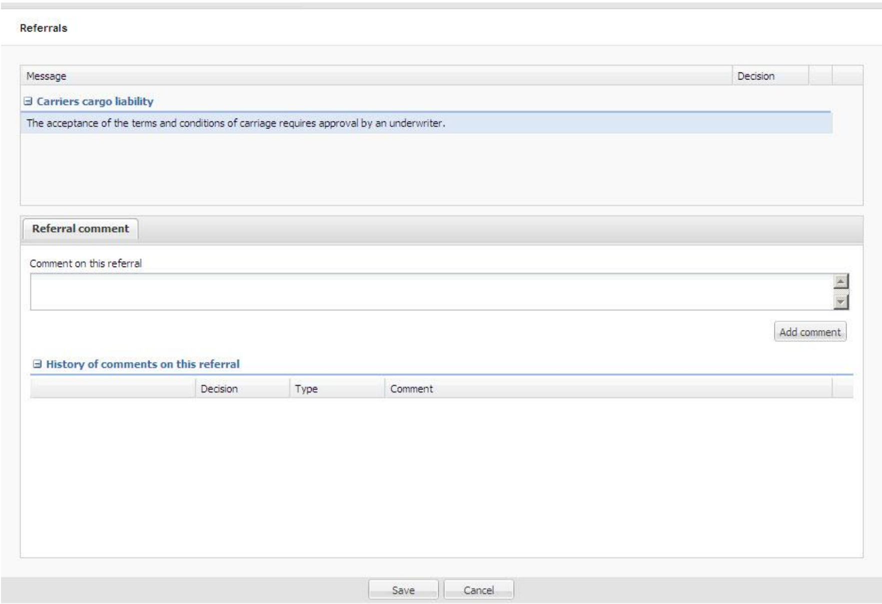
Save Exit	The 'Save' option allows you to intermittently save your work without exiting. This exits the transaction – any unsaved data will be lost. **Note:** If you press 'Save' and 'Exit' you will be taken back to the policy home page/broking system where the transaction will be in an incomplete status.

Referrals

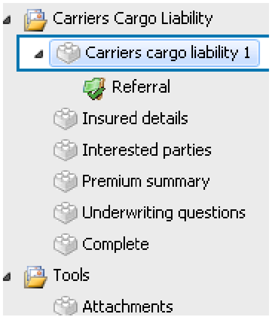


When a red referral flag is shown on the left hand navigation panel the transaction must be referred to Zurich for manual rating. To review the referral details, click on the 'Referral' icon and you will be presented with the 'Referrals' pop up window. See below.

The 'Referrals' pop up window contains current and historic referral information.



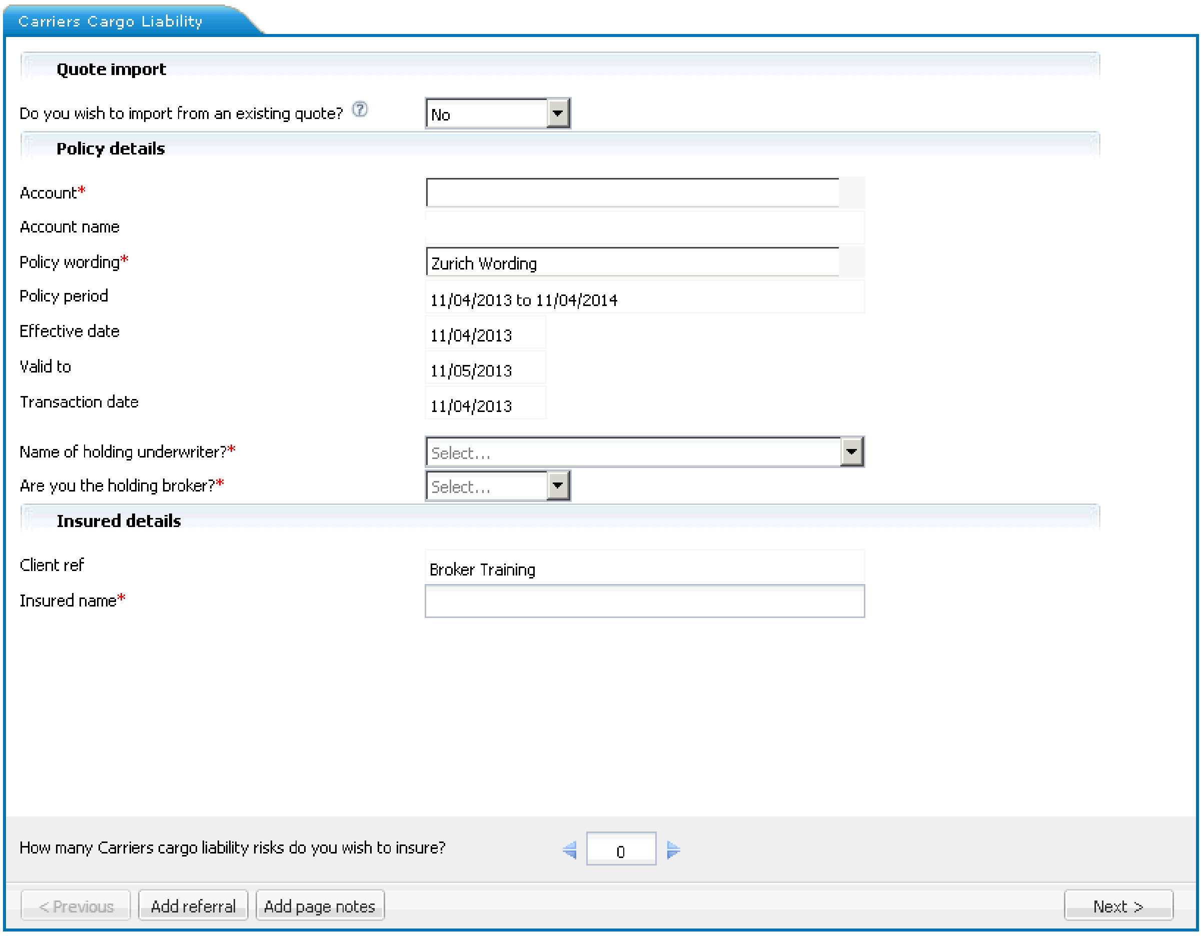
- You can review detailed information relating to an individual referral and the referral decision within the Message section of the 'Referral' pop up. If a risk is declined, you will not be able to proceed with this risk.
- Broker referral comments and the Underwriter's decision can be included for referrals. This can be a useful way to record underwriting information relating to each referral and can assist Zurich in making an underwriting decision. **Note:** These comments will not print on policy documents.
- System generated referrals cannot be removed.



The green referral flag shown on the left hand navigation panel indicates that the referral has been approved. No further action is required.

Policy

Carriers Cargo Liability



Carriers Cargo Liability

1

Quote import

Do you wish to import from an existing quote? | No

2

Policy details

Account*	
Account name	
Policy wording*	Zurich Wording
Policy period	11/04/2013 to 11/04/2014
Effective date	11/04/2013
Valid to	11/05/2013
Transaction date	11/04/2013
Name of holding underwriter?*	Select...
Are you the holding broker?*	Select...

3

Insured details

Client ref	Broker Training
Insured name*	

4

How many Carriers cargo liability risks do you wish to insure? 0

< Previous | Add referral | Add page notes | Next >

1 **Do you wish to import from an existing quote?** Where a quote has been manually provided by Zurich, you can import the quote details to avoid re-entering the data. To use this option, select 'Yes', enter in the quote number and click on 'Import quote details'.

This doesn't give you the exact quote – it only provides the data associated with the imported quote. You will still be required to recalculate and finalise the quote.

2 **Account.** If only one account exists, this will be added by default into this section. If more than one account exists for the brokerage, you will need to select an account from the drop down list. All accounts will have account descriptions.

Account name. Once you have selected the account, then the account name is automatically populated within this field.

Name of holding underwriter? Select the name of the holding underwriter from the drop down list.

Are you the holding broker? Select either 'Yes' or 'No' from the drop down list.

3 **Client ref.** This is the reference used to identify the client.

Insured name. Enter the full name of the Insured.

4 **Adding Carriers Cargo Liability risks.** Select the number of Carriers Cargo Liability risks that require cover. You can add multiple risks to the quote/policy.

Policy

Carriers Cargo Liability

Carriers cargo liability 1

1 **Risk details**

Insured goods*

2 **Coverage details**

Insured's Location*	Search suburb or postcode...	
Type of carrier*		Select...
Radius of transit*		Select...
Sum insured*		$
Removal of debris*		$ 50,000

Gross freight earnings - Breakdown by amount

Earnings	*Estimate*
Principal carrier (including payments to subcontractors) [1]	$
Client special contracts [1]	$
When subcontracting [1]	$
Total earnings	**$0**

Optional extension to cover

Subcontractors liability	No

Gross freight earnings - Percentage breakdown by source

Earnings	*Estimate*
General goods [2]	%
Livestock [2]	%
Refrigerated goods [2]	%
Household removals [2]	%
Total earnings	**0%**

Endorsements

Add/Remove

3 **Underwriting questions**

Do you offer to insure your client's goods?*	Select...
Does the insured operate under terms and conditions of carriage?*	Select...
Do you accept liability or arrange special contracts where your liability is different from that under your standard Conditions of Carriage?*	Select...

4 **Excess**

Excess* $ 0

5 **Multipolicy**

Does the Insured have any other in-force Marine Carriers policies for the same contract? No

Financial summary

Base	$
Total Payable	$

6 < Previous | Delete risk | Add referral | Add page notes | Calculate | Next >

1 **Insured goods.** This is a free form field that allows you to accurately describe the insured goods of the client's business. This information prints on the policy schedule.

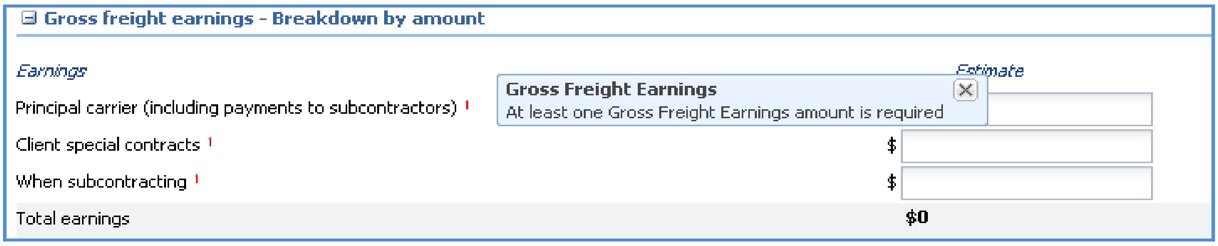
2 **Insured's Location.** Select the suburb, state and postcode pertaining to where the insured carrier is located. **Note:** Once the policy has been accepted, the postcode cannot be changed for the duration of the period. In the case the client changes postcodes, the risk will have to be cancelled and a new risk added.

Google Maps. Enter the risk location, select the Google Maps icon and Google Maps will show you the risk location on the Google Maps website.

Type of carrier. Select the carrier type from the drop down list:

Radius of transit. Select the radius of transit from the drop down list.

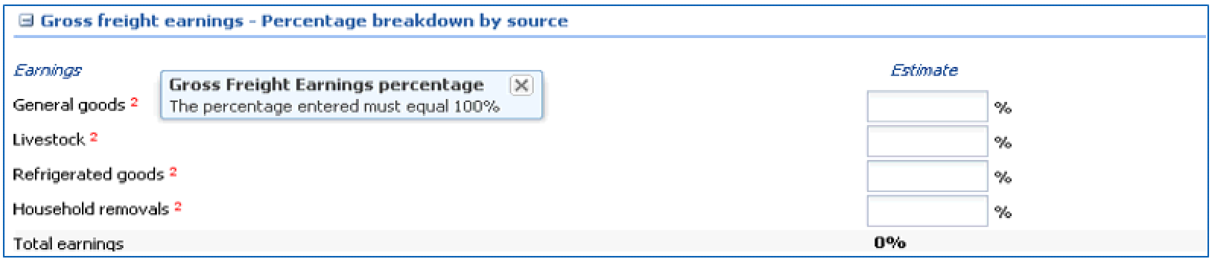
Gross freight earnings – Breakdown by amount. Enter the estimated gross freight earnings (not including storage). Help Text are available for these fields by clicking on the '1'.



Optional extension to cover. Refer to the policy wording for full details of the optional extension of cover. To add an optional extension, select 'Yes' from the drop down list. The default excess is then automatically populated in the field. To change the default excess, type in the required excess.

Subcontractors liability. Select 'Yes' if the policy is to be extended to cover the liability of the insured's subcontractors. Enter the amount paid to subcontractors along with an amount to be added to the rate if required. **Note:** The earnings entered in this section should have been included in the gross freight earnings estimates above.

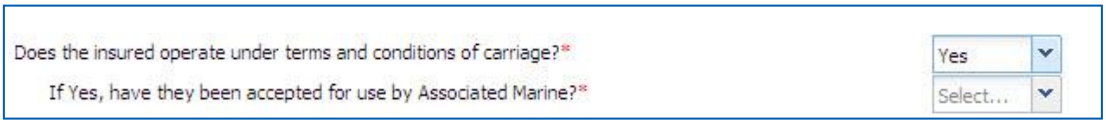
Gross freight earnings – Percentage breakdown by source. Enter the percentage of the earnings associated with the category of goods carried (must equal 100%). Help Text are available for these fields by clicking on the '2'.



3

Underwriting questions. All underwriting questions have to be answered. If 'Yes' is selected for 'Do you offer to insure your client's goods?', then an additional free form text box appears and additional information can be entered.

If 'Yes' is selected for 'Does the insured operate under terms and conditions of carriage', then an additional underwriting question needs to be answered.

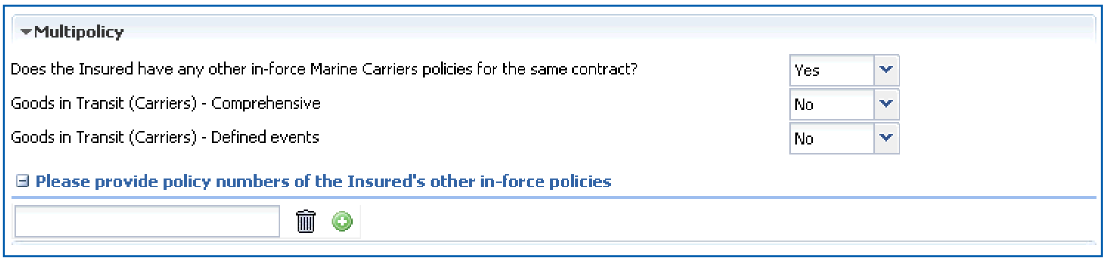


4

Excess. This is the total excess/deductible for all events for this risk. The value is expressed in dollars only. You may accept the standard excess or enter a voluntary excess.

5

Multipolicy. Select and detail any Goods in Transit (Carriers) policies that the insured has active with Zurich to enable combined policy discounting to apply. If the system is able to validate that the selected level of cover is in place on active policies within Z.stream*Xpress* (by looking up entered policy numbers) then no referral will be generated. If no policy number is entered or if the system is unable to validate the level of cover, then referral approval will be required.



Note: If 'Yes' is selected for Goods in Transit (Carriers) – Defined events, then the Defined events extensions of cover are available for selection:

6

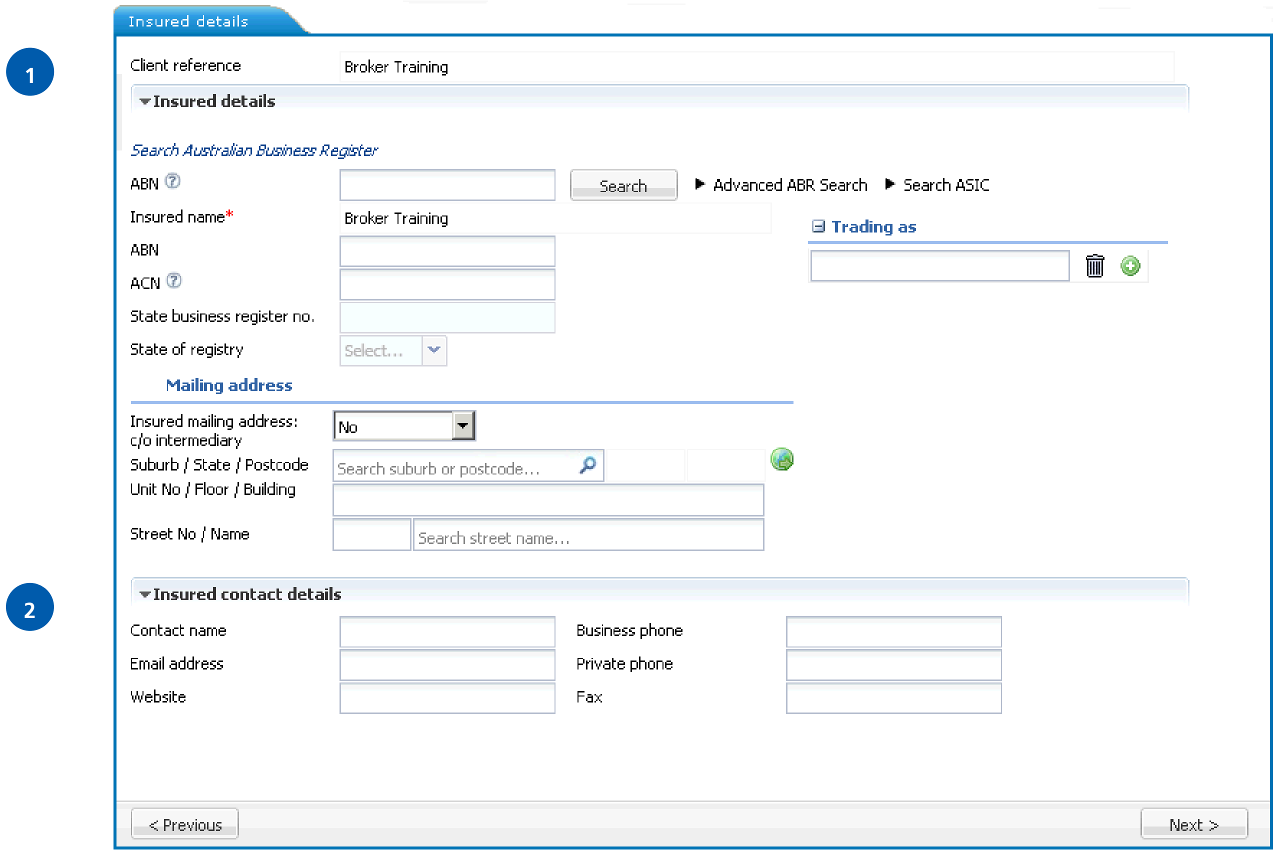
Delete risk. Select to delete the risk.

Add referral. If you need any aspect of your policy to be reviewed, add a manual referral by selecting the 'Add referral' button.

Add page notes. If page notes are added, they will print on the policy schedule. Page notes will require acceptance by Zurich.

Notes

Insured Details



1

Client reference. Details default from the Carriers Cargo Liability policy details screen.

ABN. If an ABN exists for the client, enter the ABN number (11 digit number) in the ABN field. To validate the ABN select the 'Search' button. This will populate various fields.

Alternatively, to search for a company/ABN select the 'Advanced ABR Search' link which will open an external website for searching for ABNs. **Note:** Once you have found your ABN, you must copy the ABN from the external website and paste the number into the ABN field within Z.stream*Xpress* and validate by selecting 'Search'.

Insured name. Details default from the Carriers Cargo Liability policy details screen.

ACN. Does the insured have an Australian Company Number? If you have the 9 digit number, enter it in this field. If you do not have the ACN, select 'Search ASIC' which will open an external site for searching. Australian company numbers can be located from this link using the insured's details.

Insured mailing address: c/o intermediary. If you select 'Yes', the mailing address of the intermediary is populated into the relevant address fields. If 'No' is selected, then the mailing address of the client is populated into the relevant address fields.

Google Maps. Enter the location, select the Google Maps icon and Google Maps will show you the location on the Google Maps website.

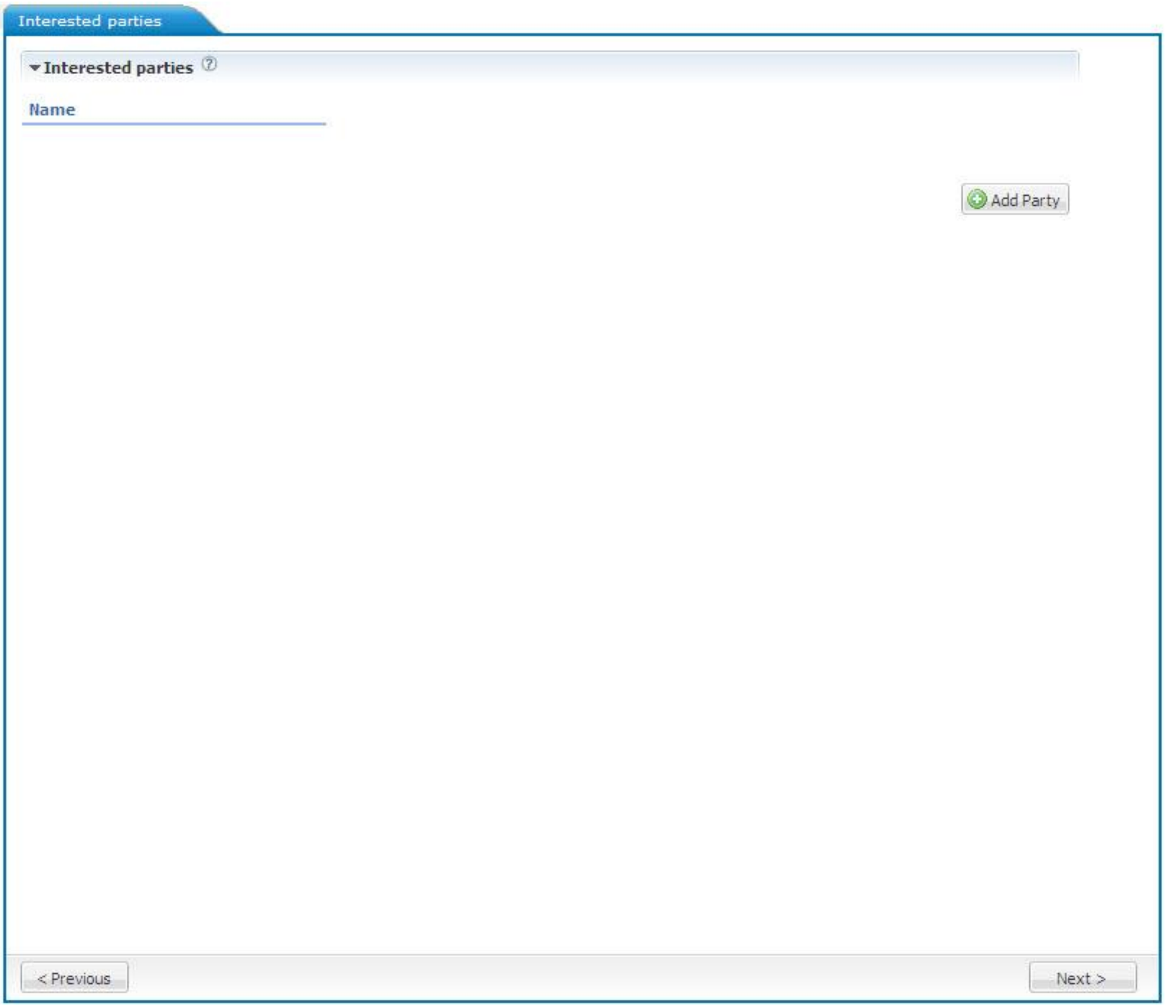
2

Insured contact details. Some details are populated by the system. However, you are able to add new or additional information as desired.

Policy

Interested Parties

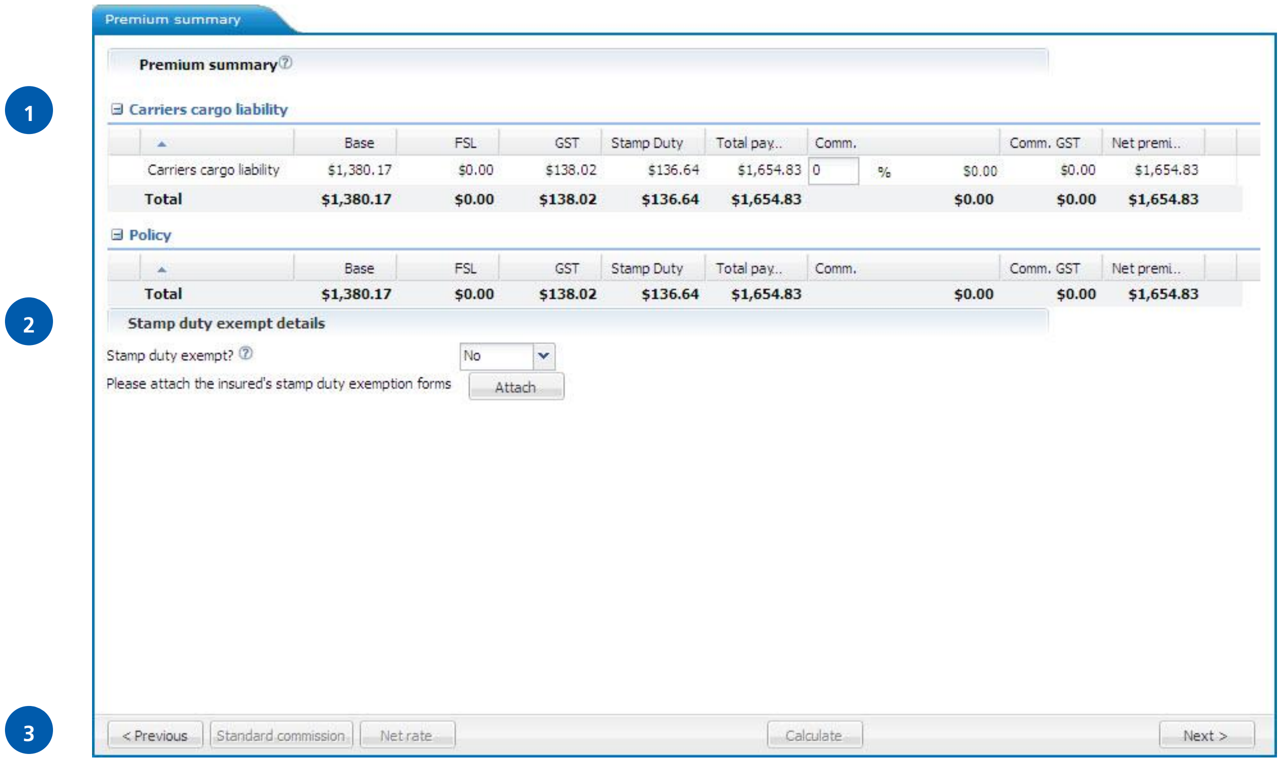
1



1

Do you wish to add any additional names to this policy (other than trading name)? By selecting 'Add Party', this section will allow you to nominate the name of any additional parties.

Premium Summary



1

Risk Reference. Indicates premium per risk and total premium per risk.

Policy. Indicates total policy premium.

Commission. If you wish to alter the standard commission, amend the required % and recalculate.

2

Stamp duty exempt. Is this client exempt from stamp duty? If so, attach stamp duty exemption form(s) and complete exemption details. **Note:** Zurich will be required.

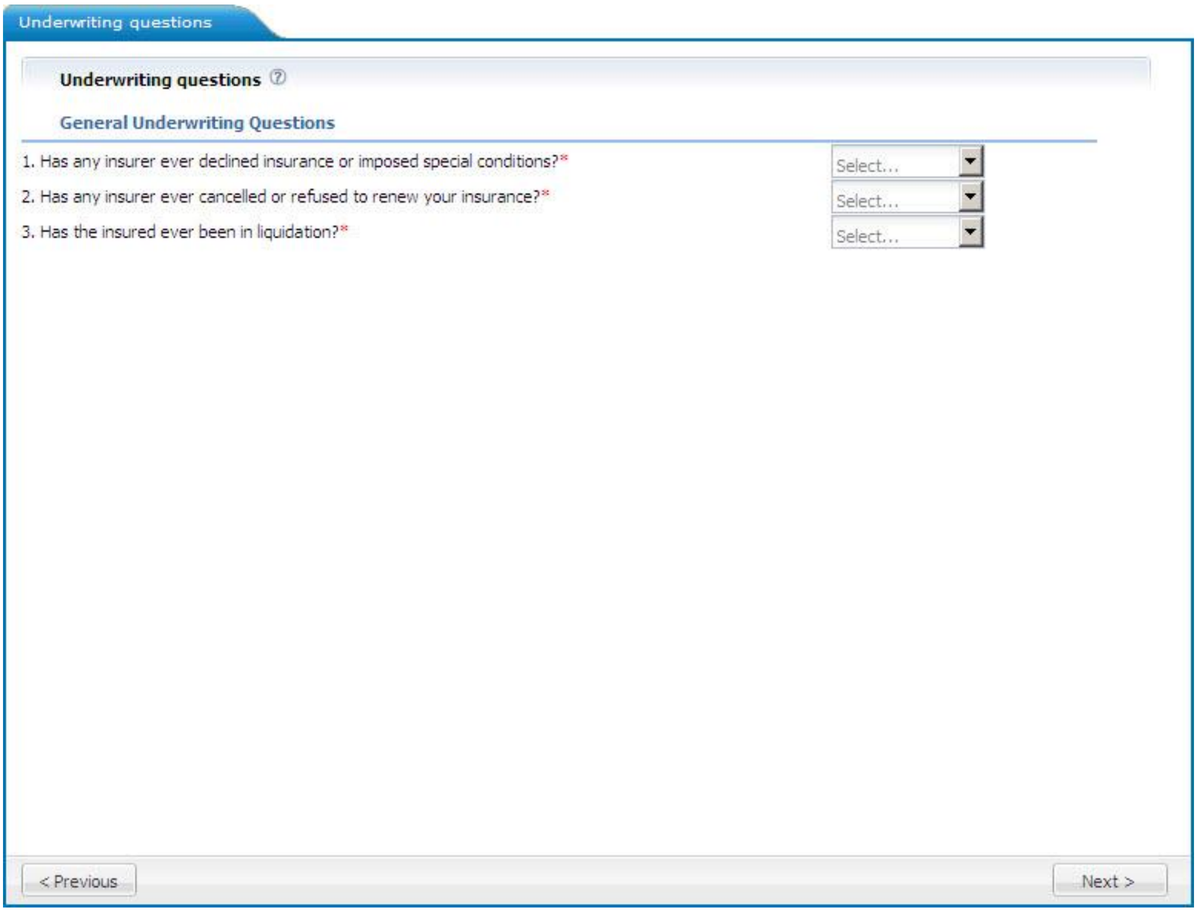
3

Standard commission. Allows you to re-apply standard commission to the quote/policy.

Net rate. Allows you to net rate the quote/policy.

Underwriting Questions

1

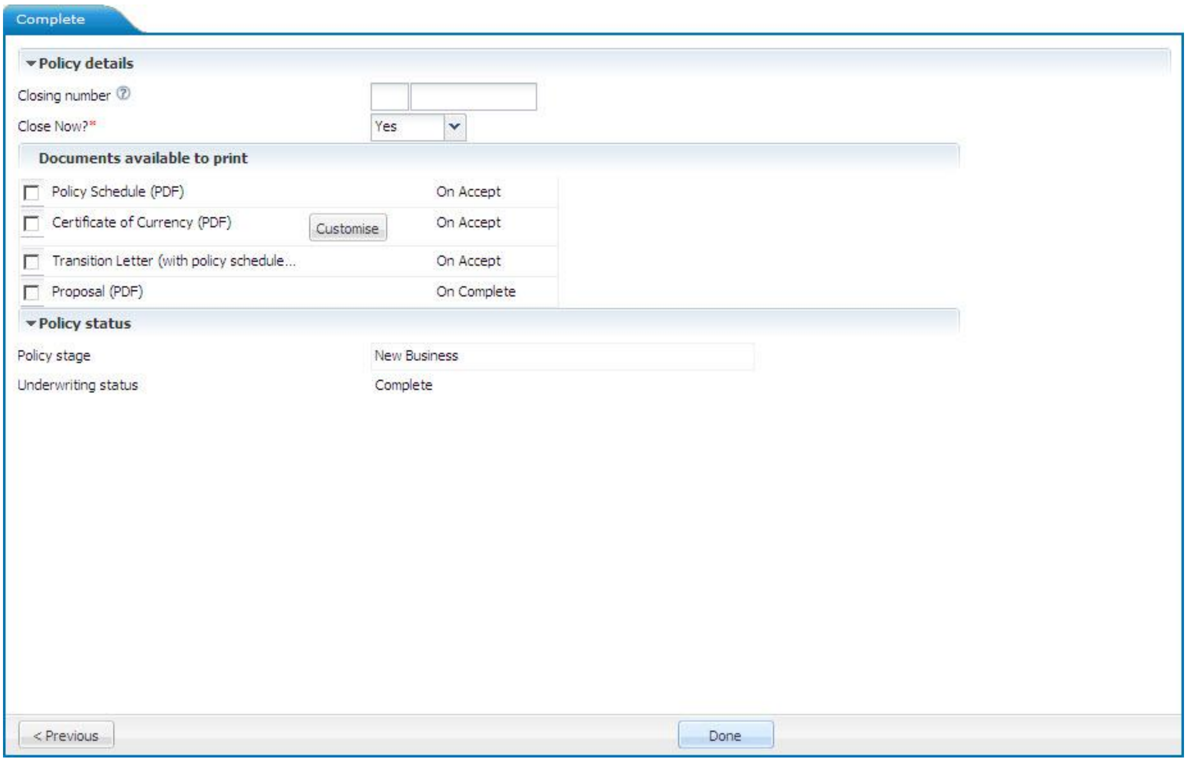


1

Underwriting questions. Answer all underwriting questions. If 'Yes' is answered, provide full details for each relevant question.

Policy

Complete



1

Closing number. Enter the closing/reference number in this section.

Close Now? This option relates to producing a Cover Note or a New Business policy. Selecting 'No' will leave the New Business as a Cover Note. Selecting 'Yes' will change the transaction type to a New Business policy once it has been accepted/confirmed on the policy home page/broking system (i.e. skipping the Cover Note stage).

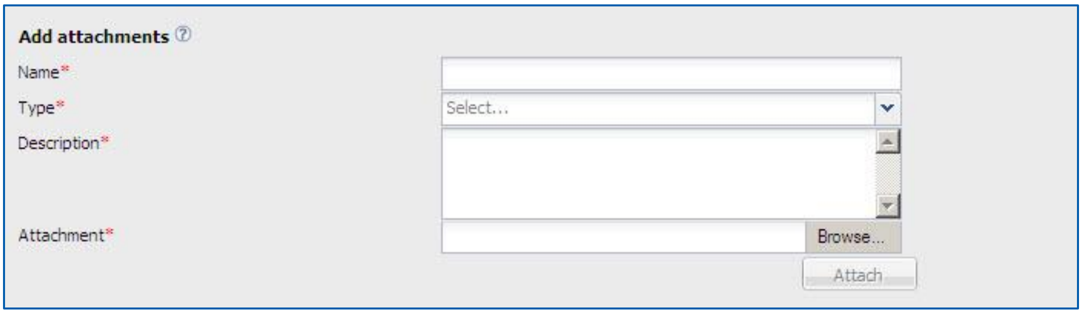
2

Documents available to print. Based on the transaction type and status, the system will present you with a list of documents available to print. When exiting the product you will be able to select/retrieve the documents you want to print/send from the policy home page/broking system. **Note:** Certificate of Currency documentation is available for print at risk level.

3

Policy status. This shows you the transaction type and status.

Attachments



Adding attachments. Relevant documents e.g. claims experience, declarations, quote slips, etc, can be attached to the policy transaction via the attachments section.

1	Enter the name of the document.
2	Select the document type from the drop down list.
3	Enter a description of the document.
4	Select 'Browse…' to attach a document from a directory on your PC.
5	Click 'Attach' to complete the process. The document will then be available for viewing by Zurich.

To view a previously added document, select the attachment and double click to open.

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