ZURICH®

Z.stream
Household Removals

Broker Reference Guide

Confidential

Contents

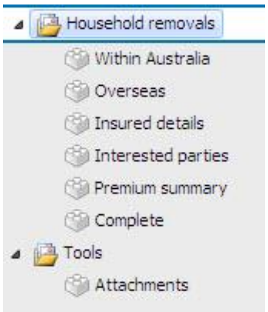
Introduction

Z.stream has been developed to provide a simple and sophisticated method for you to transact on Zurich's Household Removals product.

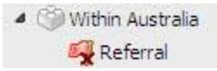
This reference guide has been developed to give you a detailed explanation of the functionality available within the system. Should you have any questions that are not covered in this reference guide, please speak with your Zurich representative.

Navigation, Functions and Alerts

Below you will find an introduction to the Navigation menu along 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 'Household removals' 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: 		

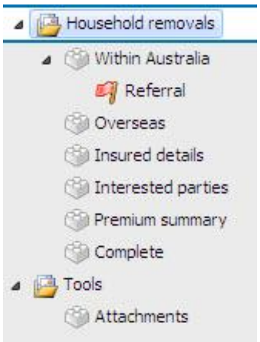
Bottom Panel. At the bottom of the screen, you will find another menu containing a number of functional and navigation options.

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 screen.

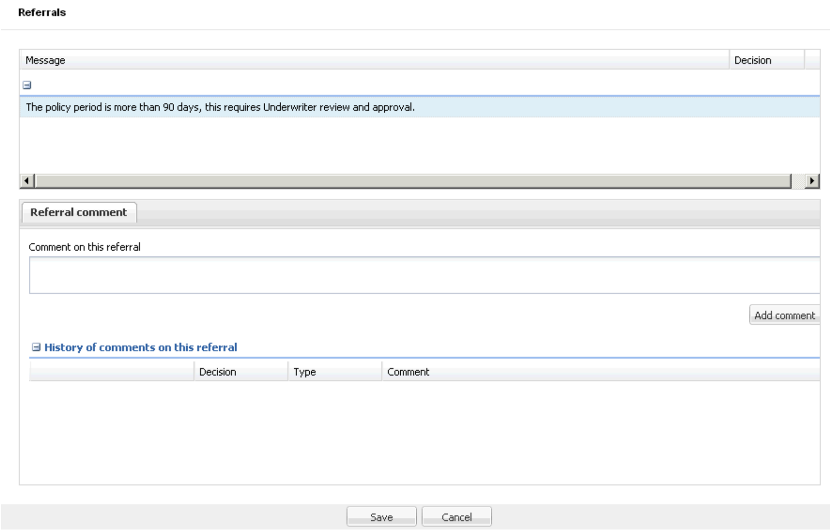
Save Exit	The 'Save' option allows you to intermittently save your work without exiting. This exits the transaction – any unsaved data will be lost. **Note:** If you press 'Save' and 'Exit' you will be taken back to the policy home page/broking system where the transaction will be in an incomplete status.

Referrals

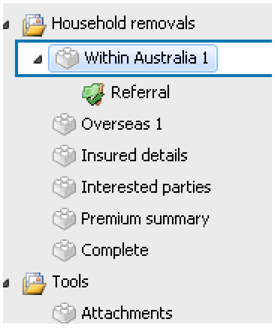


When a red referral flag is shown on the left hand navigation panel the transaction must be referred to Zurich for an underwriter to review. To review the referral details, click on the 'Referral' icon and you will be presented with the 'Referrals' pop up window. See below.

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

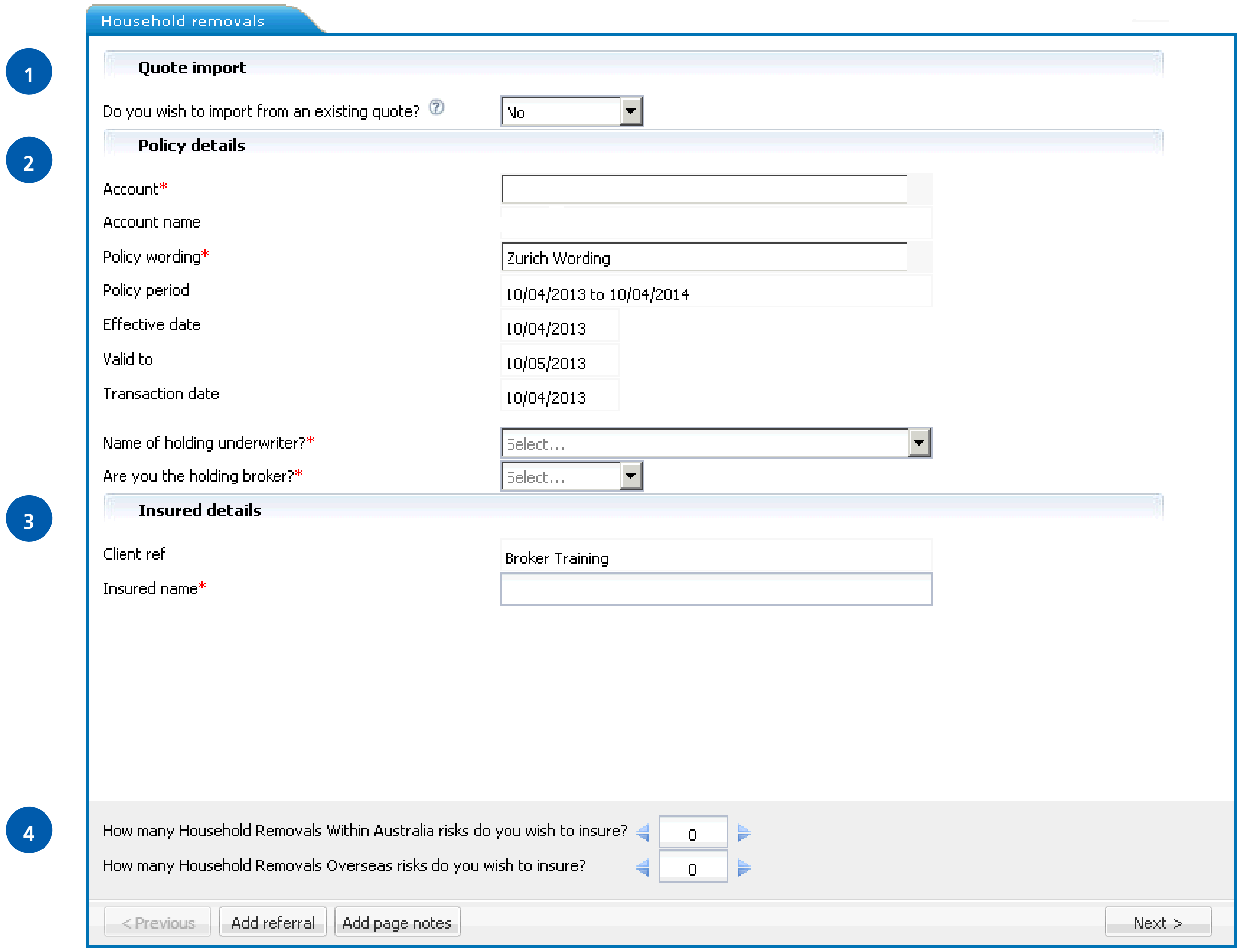


- You can review detailed information relating to an individual referral and the referral decision within the Message section of the 'Referral' pop up. If a risk is declined, you will not be able to proceed with this risk.
- Broker referral comments and the Underwriter's decision can be included for 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.

Household Removals



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 your 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 Household Removals Within Australia risks. Select the number of Household Removals Within Australia risks that require cover. You can add multiple risks to the quote/policy.

Adding Household Removals Overseas risks. Select the number of Household Removals Overseas risks that require cover. You can add multiple risks to the quote/policy.

Within Australia

Within Australia 1

Risk type: Within Australia

Risk details

1 **Moving details**

Moving from* Search suburb or postcode...

Moving to* Search suburb or postcode...

Is this insurance to cover goods that are currently in a storage facility?* Select...

Are the goods being loaded into a container or conveyance by a professional carrier and transported by a professional carrier?* Select...

Name of carrier

2 **Cover option**

Cover option* Select...

3 **Sum insured**

Sum insured* $

Full value of all items moved must be insured

This insurance does not cover cash, bank notes, negotiable instruments, jewellery, stamps or other collections or documents of value.

Items over $3000 (excluding motor vehicles/cycles/caravans/trailers)	$ Value
	$

Listed items total sum insured $

4 **Optional additional benefits & additional insured items**

Containers cover* No

Do you want cover for motor vehicles/cycles/caravans/trailers?* No

5 **Storage extension**

Storage extension required?* No

Endorsements

Add/Remove

6 **Excess**

Excess* Select...

Financial summary

Base $

Total Payable $

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

1

Moving from. Select the suburb, state and postcode pertaining to where the goods are moving from.

Moving to. Select the suburb, state and postcode pertaining to where the goods are moving to.

Note: Once the policy has been accepted, the postcodes cannot be changed for the life of the risk. 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.

Is this insurance to cover goods that are currently in a storage facility? Select 'Yes' or 'No' from the drop down list. **Note:** If 'Yes' is selected, then only 'Silver' cover is available.

Are the goods being loaded into a container or conveyance by a professional carrier and transported by a professional carrier? Select 'Yes' or 'No' from the drop down list. **Note:** If you select 'Yes', enter the name of the carrier. If 'No' is selected, then only 'Silver' cover is available.

Name of carrier. Enter in the name of the professional carrier.

2

Cover Option. Select the type of cover from the drop down list.

3

Sum insured. This is the total replacement value of all of the items to be covered by the risk.

Items over $5,000. Individual items valued at more than $5,000 should be detailed.

4

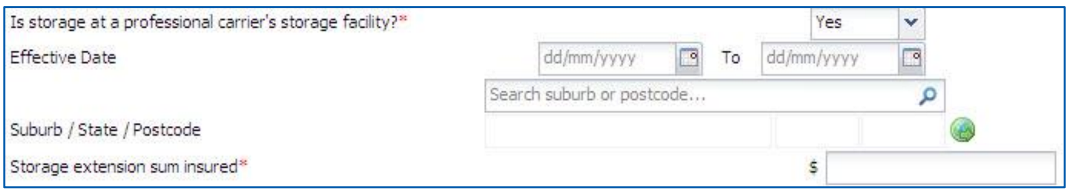
Optional additional benefits & additional insured items. Refer to the policy wording for full details of the optional additional benefits and additional insured items.

Do you want cover for motor vehicles/cycles/caravans/trailers? If 'Yes' is selected, the additional insured items that are not included in the sum insured, must be detailed:

5

Storage extension required? If 'Yes' is selected', then an additional question needs to be answered:

If 'No' is selected for 'Is storage at a professional carrier's storage facility?', then storage cover is not available. If 'Yes' is selected, then additional information relating to the storage effective dates and storage facility address need to be completed e.g.



6 **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.

7 **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.

Overseas

Overseas 1

Risk type: Overseas

Risk details

1 **Moving details**

Moving from* Select...

Moving to* Select...

Is this insurance to cover goods that are currently in a storage facility?* Select...

Are the goods being loaded into a container or conveyance by a professional carrier and transported by a professional carrier?* Select...

Name of carrier

2 **Cover option**

Cover option* Select...

3 **Sum insured**

Sum insured* $

Full value of all items moved must be insured

This insurance does not cover cash, bank notes, negotiable instruments, jewellery, stamps or other collections or documents of value.

Items over $3000 (excluding motor vehicles/cycles/caravans/trailers)	$ Value
	$

Listed items total sum insured $

4 **Optional additional benefits & additional insured items**

Containers cover* No

Do you want cover for motor vehicles/cycles/caravans/trailers?* No

5 **Storage extension**

Storage extension required?* No

Endorsements

Add/Remove

6 **Excess**

Excess* Select...

Financial summary

Base	$
Total Payable	$

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

1 **Moving from.** Select the country/region of origin from the drop down list.

Moving to. Select the country/region of discharge from the drop down list.

Is this insurance to cover goods that are currently in a storage facility? Select 'Yes' or 'No' from the drop down list. **Note:** If 'Yes' is selected, then only 'Silver' cover is available.

Are the goods being loaded into a container or conveyance by a professional carrier and transported by a professional carrier? Select 'Yes' or 'No' from the drop down list. **Note:** If you select 'Yes', enter the name of the carrier. If 'No' is selected, then only 'Silver' cover is available.

Name of carrier. Enter in the name of the professional carrier.

2 **Cover Option.** Select the type of cover from the drop down list.

3 **Sum insured.** This is the total replacement value of all of the items to be covered by the risk.

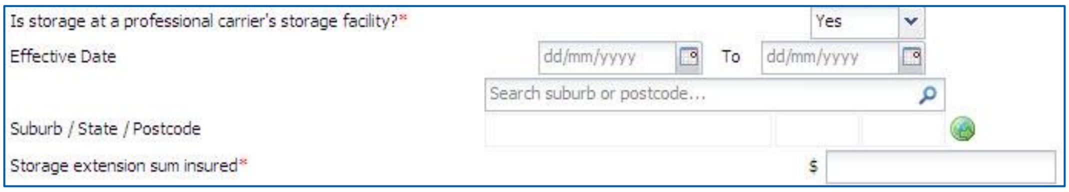
Items over $5,000. Individual items valued at more than $5,000 should be detailed.

4 **Optional additional benefits & additional insured items.** Refer to the policy wording for full details of the optional additional benefits and additional insured items.

Do you want cover for motor vehicles/cycles/caravans/trailers? If 'Yes' is selected, the additional insured items that are not included in the sum insured, can be detailed:

5 **Storage extension required?** If 'Yes' is selected', then an additional question needs to be answered:

If 'No' is selected for 'Is storage at a professional carrier's storage facility?', then storage cover is not available. If 'Yes' is selected, then additional information relating to the storage effective dates and storage facility address need to be completed e.g.



6 **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.

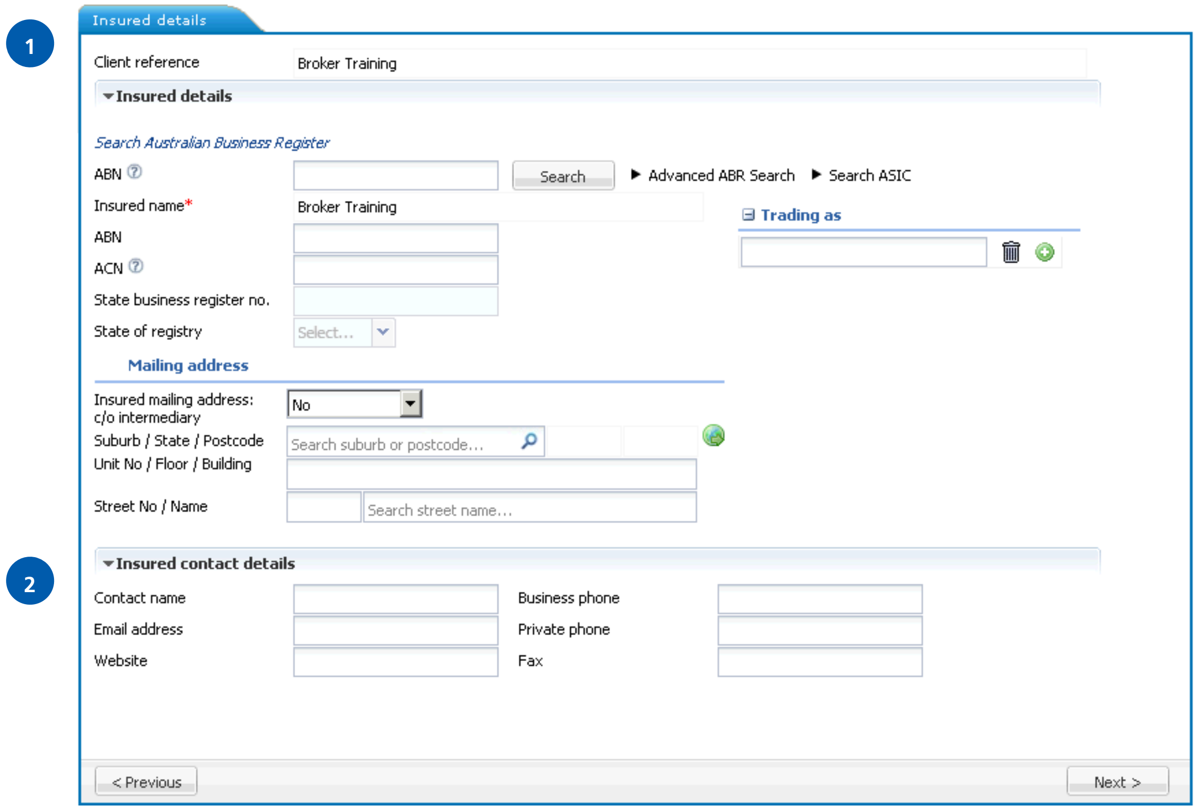
7 **Delete risk.** Select to delete the risk.

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.

Policy

Insured Details



1

Client reference. Details default from the Household Removals 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 and validate by selecting 'Search'.

Insured name. Details default from the Household Removals 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.

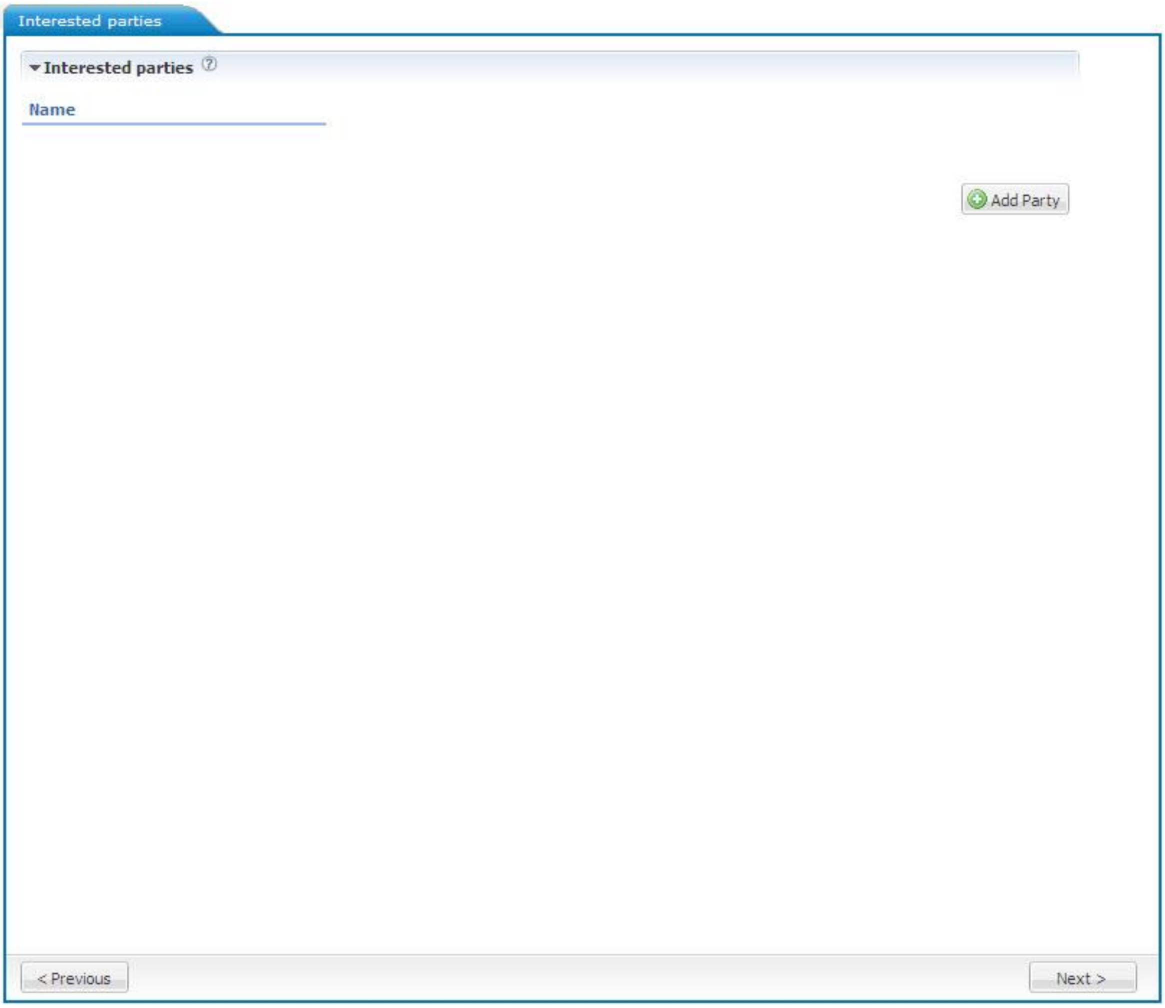
2

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

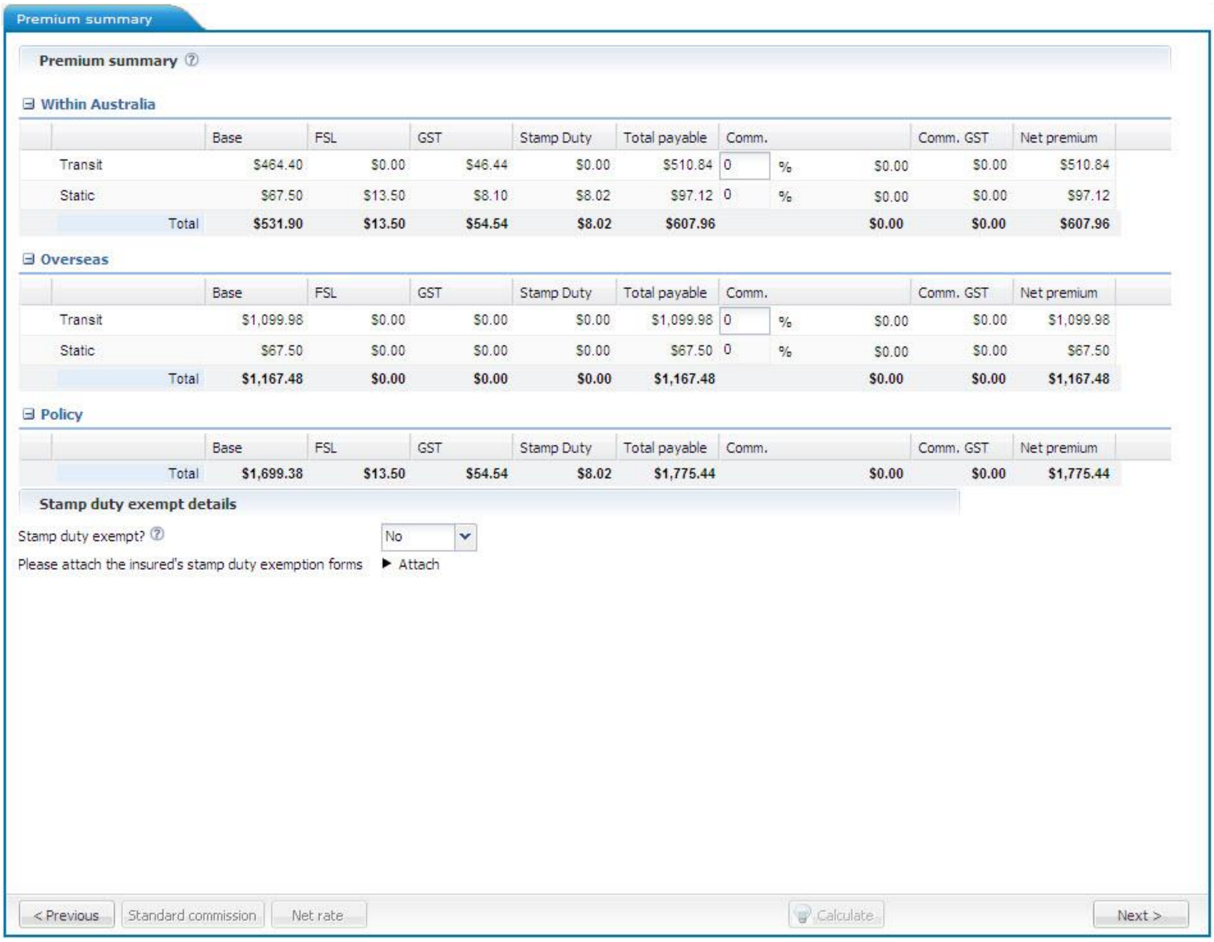
1



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.

Policy

Premium Summary



Premium summary

Premium summary

Within Australia

	Base	FSL	GST	Stamp Duty	Total payable	Comm.		Comm. GST	Net premium
Transit	$464.40	$0.00	$46.44	$0.00	$510.84	0 %	$0.00	$0.00	$510.84
Static	$67.50	$13.50	$8.10	$8.02	$97.12	0 %	$0.00	$0.00	$97.12
Total	**$531.90**	**$13.50**	**$54.54**	**$8.02**	**$607.96**		**$0.00**	**$0.00**	**$607.96**

Overseas

	Base	FSL	GST	Stamp Duty	Total payable	Comm.		Comm. GST	Net premium
Transit	$1,099.98	$0.00	$0.00	$0.00	$1,099.98	0 %	$0.00	$0.00	$1,099.98
Static	$67.50	$0.00	$0.00	$0.00	$67.50	0 %	$0.00	$0.00	$67.50
Total	**$1,167.48**	**$0.00**	**$0.00**	**$0.00**	**$1,167.48**		**$0.00**	**$0.00**	**$1,167.48**

Policy

	Base	FSL	GST	Stamp Duty	Total payable	Comm.		Comm. GST	Net premium
Total	**$1,699.38**	**$13.50**	**$54.54**	**$8.02**	**$1,775.44**		**$0.00**	**$0.00**	**$1,775.44**

Stamp duty exempt details

Stamp duty exempt? No

Please attach the insured's stamp duty exemption forms ▶ Attach

< Previous | Standard commission | Net rate | Calculate | Next >

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 acceptance 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.

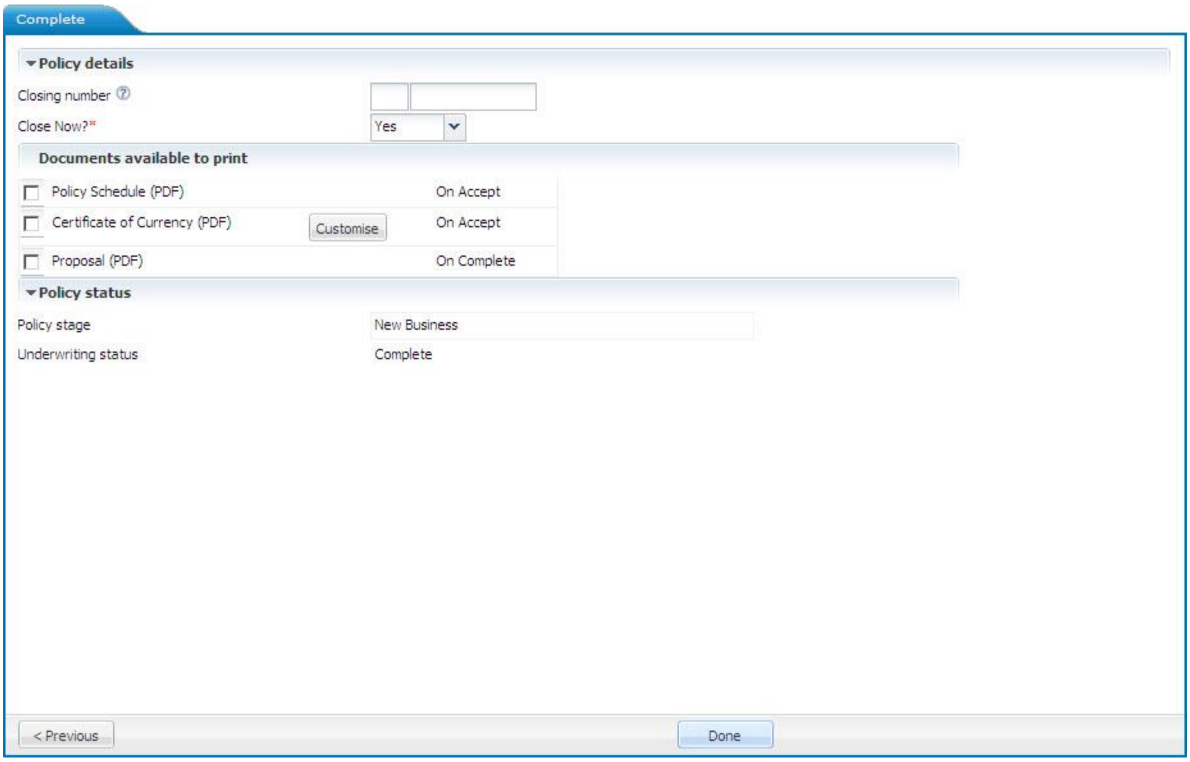
Policy

Complete

1

2

3



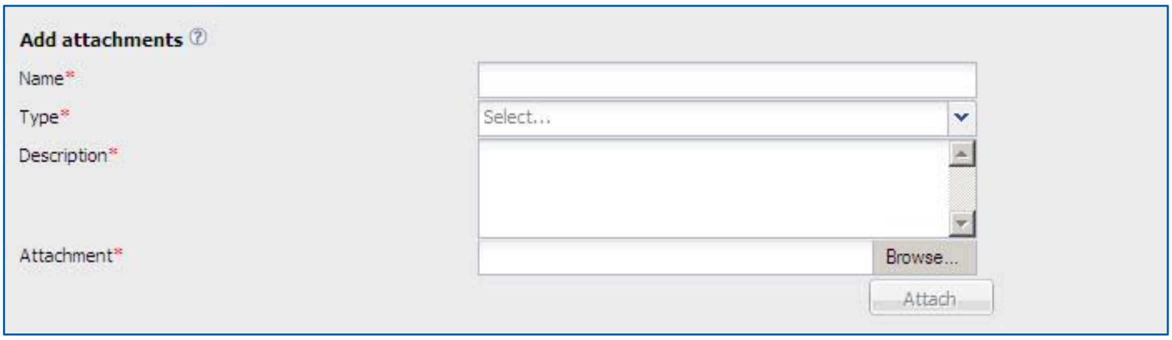
1 **Closing number**. Enter the closing/reference number in this section as a reference for the broker. Not required by Zurich.

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.

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

Tools
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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