ZURICH

Z.stream*Xpress*
Single Transit - Australia wide

Broker Reference Guide

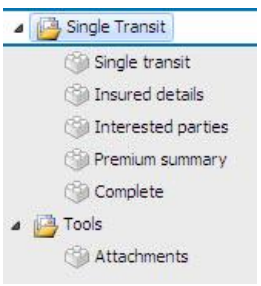# Z.stream*Xpress*

Contents

Introduction

Z.streamXpress has been developed to provide a simple and sophisticated method for you to transact on Zurich's Single Transit - Australia wide product.
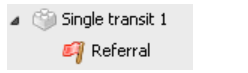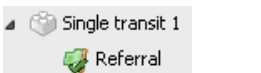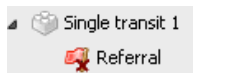
This reference guide has been developed to give you a detailed explanation of the functionality available within the system. Should you have any questions that are not covered in this reference guide, please speak with your Zurich representative.
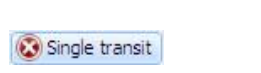
Navigation, Functions and Alerts

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 'Single Transit' 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.
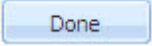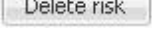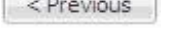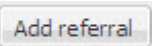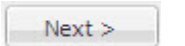
*	A red asterisk highlights the mandatory fields required to complete the transaction.		The red ⚑ flag in the navigation menu indicates that a referral has been generated in that particular section and requires further underwriting consideration.
	The green ⚑ flag in the navigation menu indicates that 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:
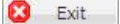
Bottom Panel. At the bottom of the screen, you will find another menu containing a number of functional and navigation options.

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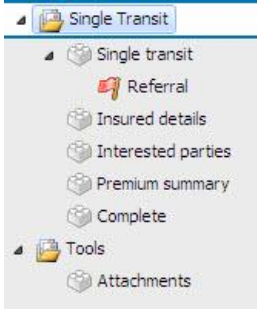
	When a red referral flag is shown on the left hand navigation panel the transaction must be referred to Zurich for manual rating. To review the referral details, click on the 'Referral' icon and you will be presented with the 'Referrals' pop up window. See below.

The 'Referrals' pop up window contains current and historic referral information.
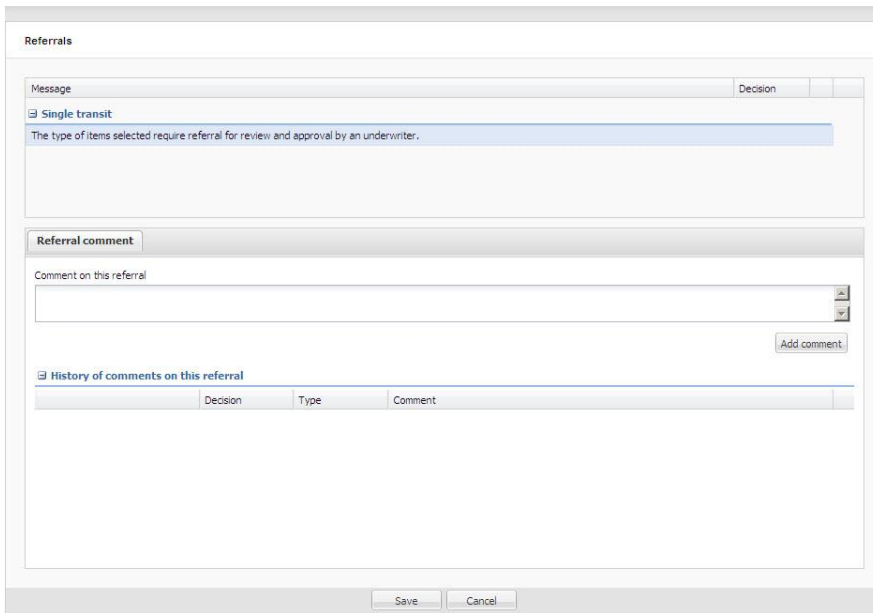
- You can review detailed information relating to an individual referral and the referral decision within the Message section of the 'Referral' pop up. If a risk is declined, you will not be able to proceed with this risk.

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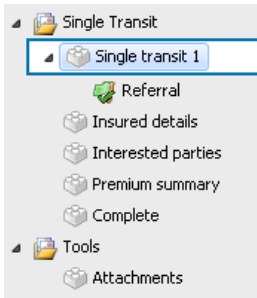
	The green referral flag shown on the left hand navigation panel indicates that the referral has been approved. No further action is required.

Single Transit

(1)

Quote import

Do you wish to import from an existing quote? ⑦   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 Single transit 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 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 Single Transit risks.** Select the number of Single Transit risks that require cover. You can add multiple risks to the quote/policy.

Policy
Single Transit

Single transit 1

1

▼ **Risk details**

▼ **Transit details**

Transit from*	Search suburb or postcode... 🔍 🌐
Transit to*	Search suburb or postcode... 🔍 🌐
Are the goods moved by a professional carrier?*	Select... ▼
Name of carrier	

2

▼ **Coverage details**

Goods or Livestock to be insured*	Select ▼
Insured goods*	
Cover option?* ⑦	Select ▼

3

▼ **Sum insured**

Sum insured*	$

4

▼ **Endorsements**

Add/Remove

5

▼ **Excess**

Excess* ⑦	$ 250

Financial summary

Base	$
Total Payable	$

6

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

1   **Transit from.** Select the suburb, state and postcode pertaining to where the goods are moving from.

Transit 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.

Are the goods moved 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 you select 'No', then only cover option 3 or cover option B is available.

2   **Goods or Livestock to be insured.** Select the type of goods or livestock from the drop down list.

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.

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

3   **Sum insured.** Unless a different valuation is agreed with us prior to the commencement of transit the agreed value of the goods or livestock is their invoice value. If there is no invoice value, their agreed value is their market value.

4   **Endorsements.** Select 'Add/Remove' to display the popup window containing the full list of available endorsement options. Select appropriate endorsements for the risk.

5   **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.

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.

Insured Details

Insured details

1

Client reference   Broker Training

▼ **Insured details**

Search Australian Business Register

ABN ⑦   [ ]   [Search]   ▶ Advanced ABR Search   ▶ Search ASIC

Insured name*   Broker Training

ABN   [ ]

ACN ⑦   [ ]

State business register no.   [ ]

State of registry   [Select... ▾]

⊟ **Trading as**

[ ] 🗑 ⊕

        Mailing address

Insured mailing address: [No ▾]
c/o intermediary

Suburb / State / Postcode   [Search suburb or postcode... 🔍]   🌐

Unit No / Floor / Building   [ ]

Street No / Name   [ ] [Search street name...]

2

▼ **Insured contact details**

Contact name   [ ]   Business phone   [ ]

Email address   [ ]   Private phone   [ ]

Website   [ ]   Fax   [ ]

[< Previous]   [Next >]

1 **Client reference.** Details default from the Single Transit 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 Single Transit 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.

Interested Parties

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

① Single Transit

	Base	FSL	GST	Stamp Duty	Total payable	Comm.		Comm. GST	Net premium
Transit	$375.00	$0.00	$37.50	$0.00	$412.50	0	%	$0.00	$0.00	$412.50
Total	$375.00	$0.00	$37.50	$0.00	$412.50			$0.00	$0.00	$412.50

Policy

	Base	FSL	GST	Stamp Duty	Total payable	Comm.	Comm. GST	Net premium
Total	$375.00	$0.00	$37.50	$0.00	$412.50		$0.00	$0.00	$412.50

② Stamp duty exempt details

Stamp duty exempt? ⑦   No ▾

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

③ [< Previous] [Standard commission] [Net rate] [Calculate] [Next >]

1 **Risk Reference.** Indicates premium 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

Complete

(1)

▾ Policy details

Closing number ⑦ | [   ] [   ]
Close Now?** | Yes ▾

(2)

Documents available to print

☐	Policy Schedule (PDF)		On Accept
☐	Certificate of Currency (PDF)	[Customise]	On Accept
☐	Proposal (PDF)		On Complete

(3)

▾ Policy status

Policy stage | New Business
Underwriting status | Complete

[< Previous]   [Done]

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.

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.

ZURICH ®