



equity
REDSTAR

Household Non Standard Schemes

open gi

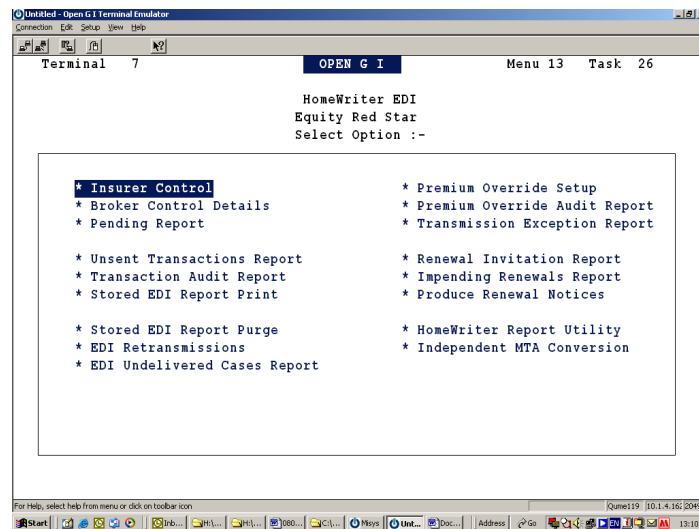
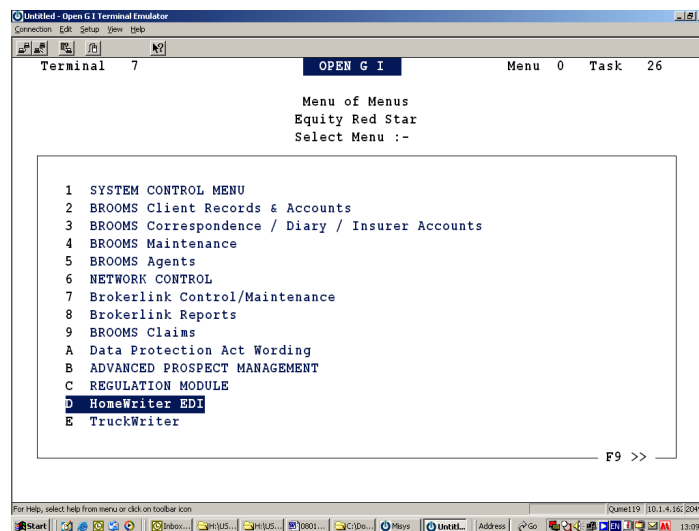
- **Holiday Homes**
- **Unoccupied Properties**
- **Residential Lets**

Scheme User Guide

Date	January 2008
Version	1
Software House Applicable	open gi
Submission	FCEDI
ERS Scheme Codes	<ul style="list-style-type: none">• Holiday Home/Unoccupied - ERSH• Resilets - ERST

The broker is required to establish whether they have access to the schemes on the Open gi template.

- From Homewriter Menu – Select “Homewriter EDI Menu”
 - Select “Insurer Control”
 - Enter Scheme Code “ERSH” or “ERST”
- ❖ If there is no policy number range at the bottom of the screen then no ERS FCEDI household schemes have been activated. This being the case, the broker will need to contact IT Liaison (01277 206960/1) to be talked through the activation and insert a policy number range. This process will then activate all ERS household FCEDI schemes including Holiday/Unoccupied and Residential Lets. No further action is required.



```

Terminal 7                                OPEN G I                                Task 26

HomeWriter EDI
Equity Red Star
Insurer Control

----- HomeWriter EDI Insurer Control -----

Press F1 to View & Select Household POS/EDI Schemes

Insurer Scheme: ERSH

----- HomeWriter EDI 7.01K -----

```

```

(EDI Scheme)      Insurer EDI Code  ERSH      ( Switched ON ) [Training]

Scheme Name: ERS Holidays&UnoccPropertyFCEDI
HomeWriter Code: ERSH

Quotes: Yes
Proposals: Yes
EDI Proposals: Yes
EDI Mid Terms: Yes
EDI Renewals: Yes

Policy Number Details (Released at Scheme Level)

Current Batch      Reserve Batch
Format: 5105/*****
Starting At:      5500
Ending At:        6000
Warnings From:    5995
Next To Be Issued: 5503

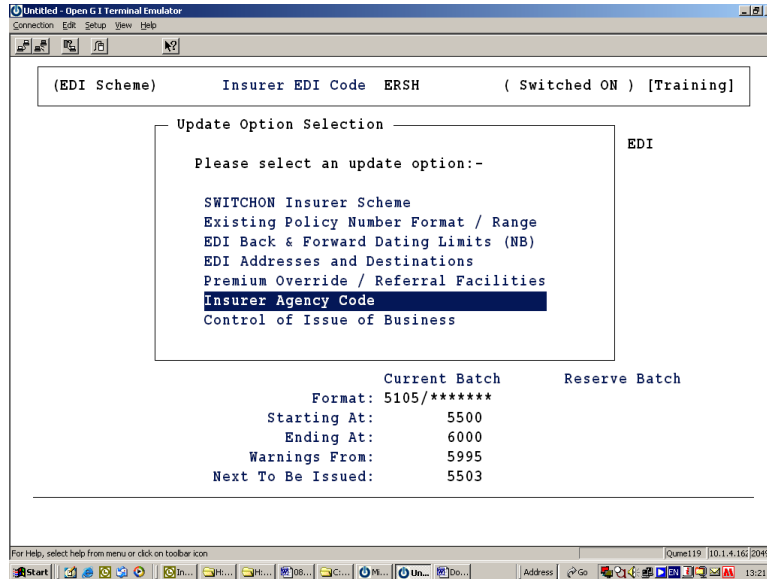
Page 1 of 4                                (EscEsc, Esc/T, F2, F5, F6, F7, F11)

```

- ❖ If there is a policy number range allocated the broker is required to enter the agency number against each scheme code in order to activate.
 - Press escape and return to the Insurer Control menu
 - Enter scheme code ERSH and press return
 - Press F2
 - Select “Insurer agency code” press return
 - Enter broker’s own unique agency number press return
 - The first scheme has now been activated

Repeat to activate the second scheme.

- Enter scheme code ERST and return
- Press F2
- Select “Insurer agency code” press return
- Enter broker’s own unique agency number press return.
 - The second scheme has now been activated.



ERS Residential Let Scheme at open gi

In order to obtain a quote on the ERS FCEDI Residential Let Scheme at open gi the following triggers must be selected:

Accommodation:

Using the ABI401 Types of Ownership table, three options are available under this scheme:

1. Owned by Proposer – Professional Let
2. Owned by Proposer – Student Let
3. Owned by Proposer – Benefit Assisted Let

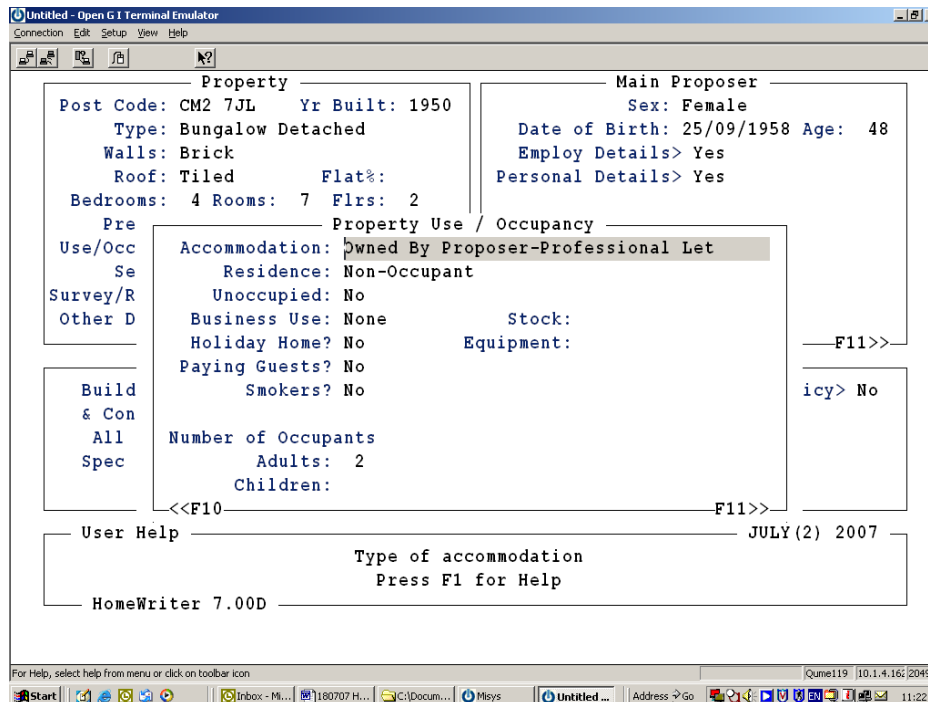
The system will rate depending on the selection entered. All other selections on the ABI401 list will refuse a quotation.

Residence

This question must be answered as:

- Non-Occupant

This is a Let scheme and the Proposer is therefore not a full time resident of the property. The question must be answered as non-occupant.



```

Untitled - Open GI Terminal Emulator
Connection Edit Setup View Help

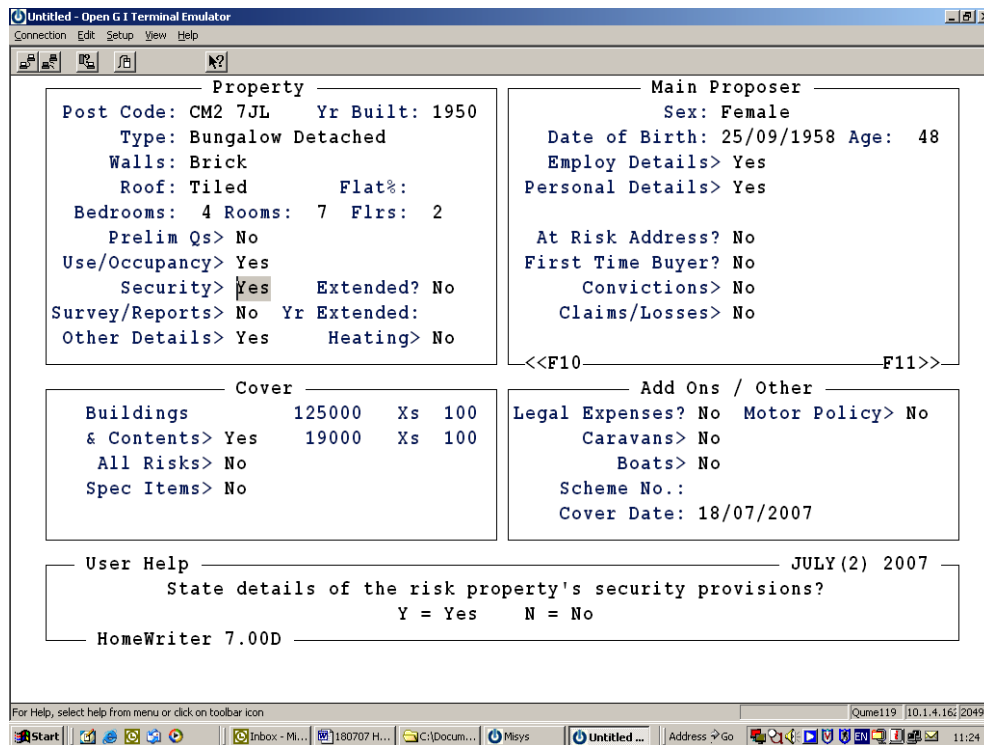
Property
Post Code: CM2 7JL Yr Built: 1950
Type: Bungalow Detached
Walls: Brick
Roof: Tiled Flat%:
Bedrooms: 4 Rooms: 7 Flrs: 2
Pre Use/Occ Se Survey/R Other D
Main Proposer
Sex: Female
Date of Birth: 25/09/1958 Age: 48
Employ Details> Yes
Personal Details> Yes
Property Use / Occupancy
Accommodation: Owned By Proposer-Professional Let
Residence: Non-Occupant
Unoccupied: No
Business Use: None Stock:
Holiday Home? No Equipment:
Paying Guests? No
Smokers? No
Number of Occupants
Adults: 2
Children:
User Help
Type of accommodation
Press F1 for Help
HomeWriter 7.00D
JULY (2) 2007
  
```

At Risk Address

This question must be answered as:

- No

As this is a Residential Let scheme the Main Proposer is not at the Risk Address permanently.



```

Untitled - Open G.I Terminal Emulator
Connection Edit Setup View Help
-----
Property
Post Code: CM2 7JL   Yr Built: 1950
Type: Bungalow Detached
Walls: Brick
Roof: Tiled         Flat%:
Bedrooms: 4 Rooms: 7 Flrs: 2
Prelim Qs> No
Use/Occupancy> Yes
Security> Yes      Extended? No
Survey/Reports> No Yr Extended:
Other Details> Yes Heating> No

Main Proposer
Sex: Female
Date of Birth: 25/09/1958 Age: 48
Employ Details> Yes
Personal Details> Yes

At Risk Address? No
First Time Buyer? No
Convictions> No
Claims/Losses> No

<<F10                               F11>>

Cover
Buildings          125000 Xs 100
& Contents> Yes   19000  Xs 100
All Risks> No
Spec Items> No

Add Ons / Other
Legal Expenses? No Motor Policy> No
Caravans> No
Boats> No
Scheme No.:
Cover Date: 18/07/2007

User Help
State details of the risk property's security provisions?
Y = Yes N = No

HomeWriter 7.00D
  
```

Note: The Following is not available on [Professional Let Properties](#) - Buildings and/or Contents Section.

- Accidental Damage
- Age of Proposer Discounts
- Combined Section Discount
- Legal Expense Cover
- Security (Contents Section)
- All Risks – Personal Items

The following is not available on [Student](#) or [Benefit Assisted Let Properties](#).

- Accidental Damage
- Age of Proposer Discounts
- Legal Expense Cover
- Contents Cover
- All Risks – Personal Items

*ERS do not offer quotations on Asylum Seeker Let risks

Holiday Home Scheme – Scheme Code ERSH

In order to obtain a quote on the ERS FCEDI Holiday Home Scheme at open gi the following triggers must be selected:

Accommodation

The question should be answered:

- Owned – Not Let
- Owned – Sometimes Let
- Mortgaged – Not let
- Mortgaged – Sometimes Let

This is an example of the ABI 401 file containing ERS validation (there are approximately 40 categories on the 401 table). No all options will produce a valid quotation for the ERS Holiday Home Scheme.

Holiday Home Let:

Where the holiday home is let to non-family members, the question of Paying Guests should be answered as:

- Yes

If the property is let, it is important to select the correct “let” type from the ABI 401 Types of Ownership table.

Note: Accidental Damage is not allowed, buildings or contents if the property is let to Non Family Members (Paying Guests).

Residence

If the property is not let and is solely used for family members only, the question should be answered:

- Main Sole-Occupants:

If the property is let then the question should be answered:

- Main Co-occupants:

Holiday Home

This question should be answered:

- Yes

At Risk Address:

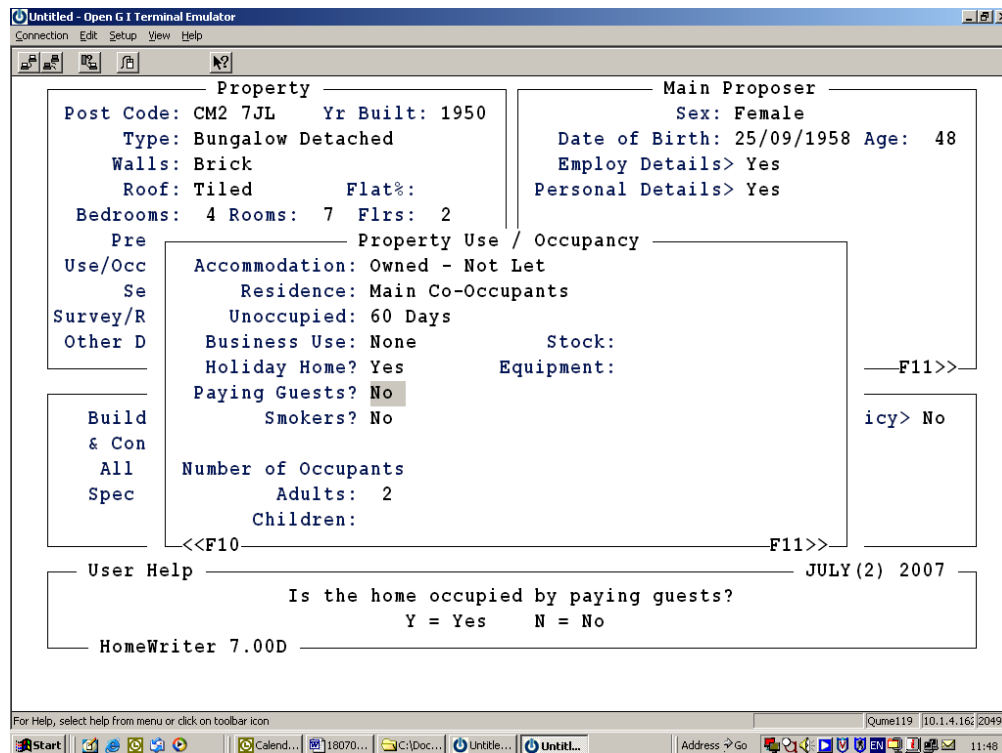
- No

This question should be answered negatively as the Policy Holder does not reside permanently at the risk address.

Unoccupied

- 60 days
- 30 days

Select one or the other options above.



Property

Post Code: CM2 7JL Yr Built: 1950
 Type: Bungalow Detached
 Walls: Brick
 Roof: Tiled Flat%:
 Bedrooms: 4 Rooms: 7 Flrs: 2

Main Proposer

Sex: Female
 Date of Birth: 25/09/1958 Age: 48
 Employ Details> Yes
 Personal Details> Yes

Property Use / Occupancy

Accommodation: Owned - Not Let
 Residence: Main Co-Occupants
 Unoccupied: 60 Days
 Business Use: None Stock:
 Holiday Home? Yes Equipment:
 Paying Guests? No
 Smokers? No

Number of Occupants

Adults: 2
 Children:

Is the home occupied by paying guests?
 Y = Yes N = No

The following options are not available under the Holiday Home scheme:

- Accidental Damage if property Let to Paying Guests
- Age of Proposer Discounts
- Combined Section Discount
- Legal Expense Cover
- Security discounts (Contents Section)
- All Risks Cover – Personal Items

Unoccupied Property Scheme – Scheme Code ERSH

In order to obtain a quote on the ERS FCEDI Unoccupied Property Scheme at open gi information on the household template must be entered as follows:

Accommodation

This question must be answered:

- Owned – Not Let
- Mortgaged – Not Let

This is an example of the ABI 401 file containing ERS validation (there are approximately 40 categories on the 401 table). No all options will produce a valid quotation for the ERS Unoccupied Property Scheme.

Residence

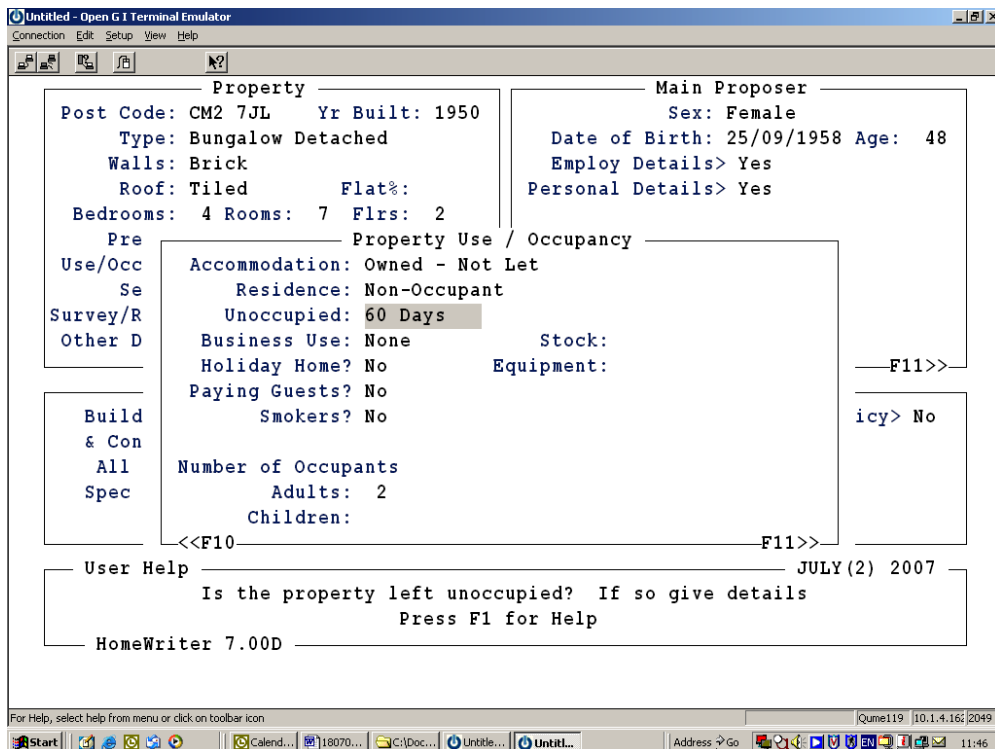
This question must be answered:

- Non Occupant

Unoccupied

This question must be answered:

- 60 days

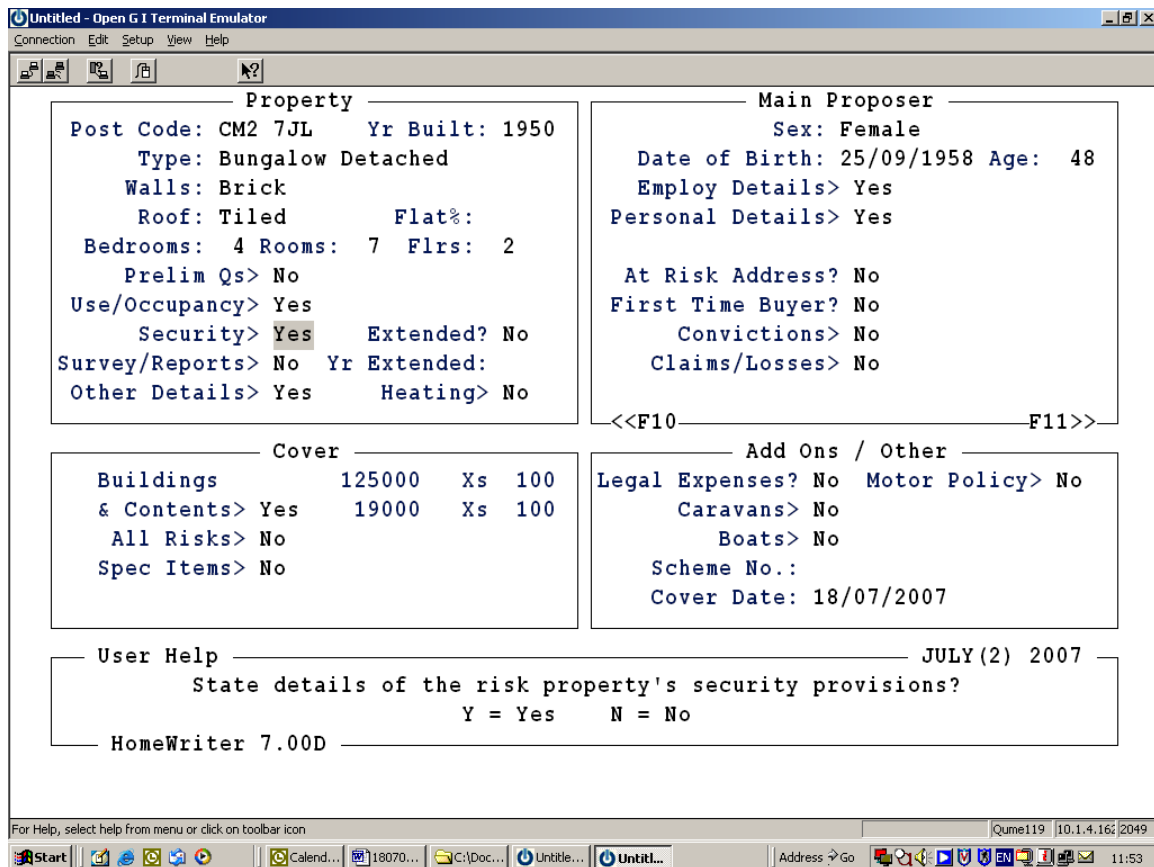


At Risk Address:

This question must be answered as:

- No

The policyholder will not be permanently residing at the risk address as the property is being insured as "unoccupied".



The following options are not available under Unoccupied Property scheme:

- Accidental Damage
- Age of Proposer Discounts
- No Claims Bonus
- Legal Expense Cover
- Contents Cover
- All Risks Cover – Personal Items