



# AR Portal User Guide

## Adding a new Client and Policy

## Introduction

The purpose of this document is to outline the processes and guidance for the Appointed Representative Portal

## Contents

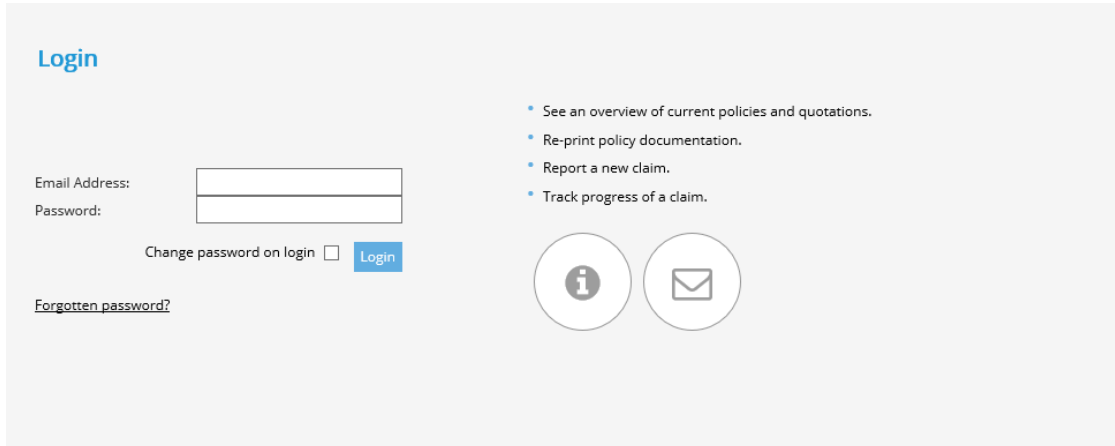
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## Logging In

The following link enables you to access the login screen

<https://portal.compassinsuranceservices.co.uk/Extranet/>

This will bring up the following screen



The screenshot shows a login interface with the title "Login" in blue. On the left, there are two input fields: "Email Address:" and "Password:". Below the "Password:" field is a checkbox labeled "Change password on login" and a blue "Login" button. Below the "Login" button is a link that says "Forgotten password?". On the right side, there is a list of four features, each preceded by a blue square bullet point: "See an overview of current policies and quotations.", "Re-print policy documentation.", "Report a new claim.", and "Track progress of a claim.". Below the list are two circular icons: one with an "i" (information) and one with an envelope (email).

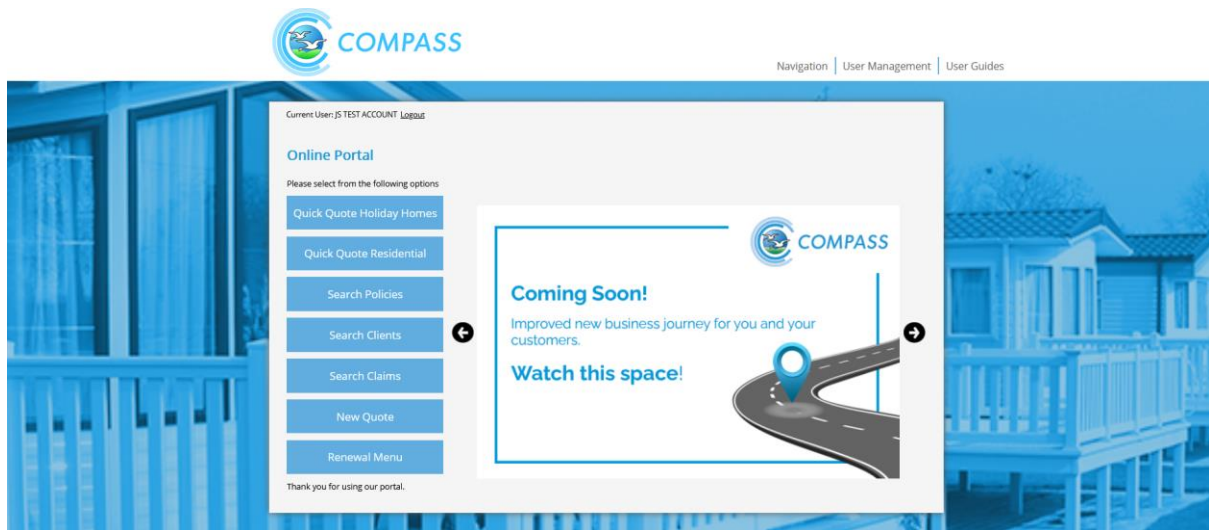
You will be issued with

- Username
- Password

Enter these into the fields shown and click **Logon**

## Basic Navigation

The home screen of the portal is as follows



From this screen there are quick links to

- Quick Quote Holiday
- Quick Quote Residential
- Search Policies
- Search Clients
- Search Claims
- New Quote
- Renewal Menu

At the bottom of the screen there are also links to Compass information and websites for the user to follow.

The Navigation drop down also allows the user to access various parts of the Portal from any screen in the portal.

The portal does not allow use of the **Back** button on the users browser and navigation through the screens should only be done using the navigation built into the portal itself



### Oops!

Please do not use browser navigation buttons. Please use the navigation buttons that this application provides.

Okay

## User Management

Each member of staff on your Park or within your business who needs to access the Portal will be issued with a logon. You can request these via your Regional Account Manager.

To comply with data security and system access controls the Portal will not allow the following to occur

- Multiple users / sessions on the same device
- Multiple sessions for the same user on the same device

## Financial Sanctions Checking

To comply with HMT Financial Sanctions Checking requirements you must enter the full First Name and Surname for your client. It is also important that we have their full address for the same reason.

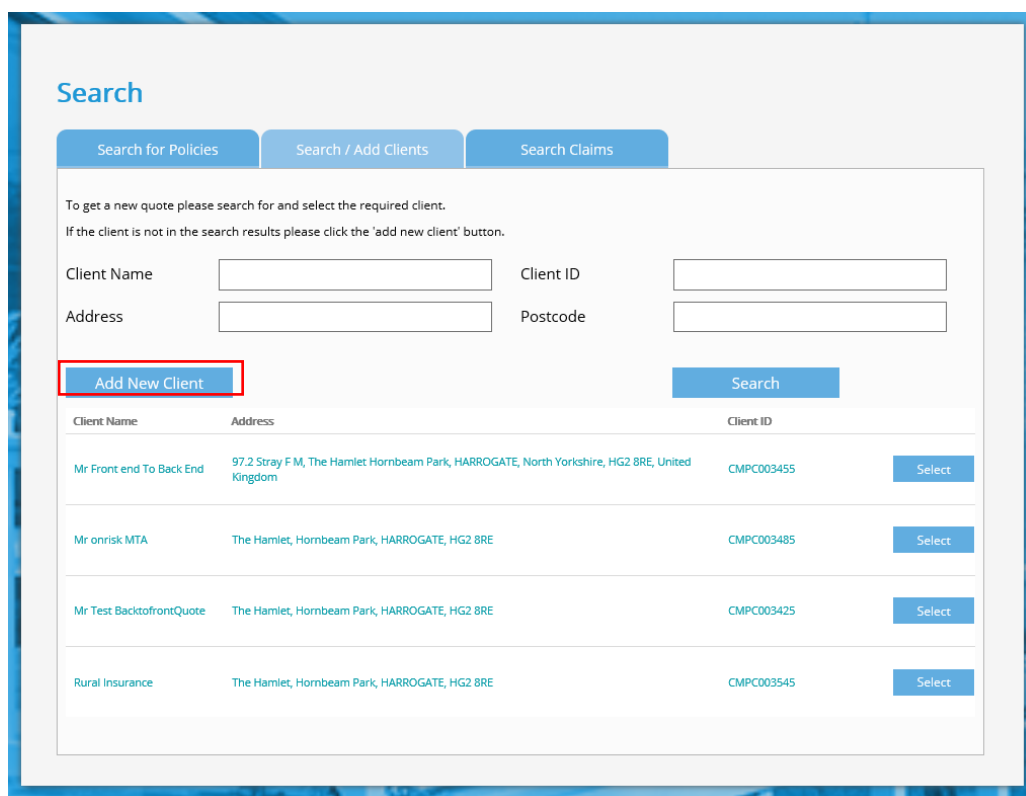
Our IT systems have integrated Sanctions Checking so you do not need to take any specific action other than ensuring that you enter the necessary information on the client into the Portal.

If you do not enter the necessary information it will prevent a sanctions check from being done and may prevent you from being able to proceed with the policy.

For more information on Sanctions Checking please refer to the Appendices of this document.

## Adding a new Client

To add a new client select 'Add Client' from the main navigation and the following screen will appear



**Search**

Search for Policies   Search / Add Clients   Search Claims

To get a new quote please search for and select the required client.  
If the client is not in the search results please click the 'add new client' button.

Client Name  Client ID   
Address  Postcode

**Add New Client**

Client Name	Address	Client ID	
Mr Front end To Back End	97.2 Stray F M, The Hamlet Hornbeam Park, HARROGATE, North Yorkshire, HG2 8RE, United Kingdom	CMPC003455	<input type="button" value="Select"/>
Mr onrisk MTA	The Hamlet, Hornbeam Park, HARROGATE, HG2 8RE	CMPC003485	<input type="button" value="Select"/>
Mr Test BacktofrontQuote	The Hamlet, Hornbeam Park, HARROGATE, HG2 8RE	CMPC003425	<input type="button" value="Select"/>
Rural Insurance	The Hamlet, Hornbeam Park, HARROGATE, HG2 8RE	CMPC003545	<input type="button" value="Select"/>

Select the 'Add new Client' option

**Client Information**

Please update the details of your client

**Individual Details**

Title \*

First Name(s) \*

Last Name \*

**Contact Details**

Country \*

Postcode  [Lookup Postcode](#)

Address \*

Main Phone  Mobile Phone

Email Address

Please note that fields marked with an \* are mandatory.

[Cancel](#) [Submit](#)

Complete the data on the screen and press 'Submit'. You can use the postcode lookup to search for addresses.

The following screen will appear confirming you have added the client

**Client Details Summary**

**Insured Details**

<b>Client Name:</b>	James Stout	<b>Client ID:</b>	CMPC814595
<b>Country:</b>	GB	<b>Postcode:</b>	GL1 3ND
<b>Address:</b>	Binnacle, 7 Pullman Court, Great Western Road, Gloucester, Gloucestershire, GL1 3ND		
<b>Phone Number:</b>		<b>Email Address:</b>	James.Stout@compass.co.uk
		<b>Mobile Phone:</b>	

**Client ID:** CMPC814595

**Total Quotes & Policies:** 1

[Edit This Client](#)

[Return to Search Clients](#)

[Featured Products](#) [All Products](#) [Existing Quotes & Policies](#)

**Holiday Caravan/ Lodge Insurance** [Get Quote](#)

**Residential Park Home** [Get Quote](#)

Your client now has a reference number / ID

## Adding a Quote

There are two ways to start the process of adding a quote.

### Adding from the Client Screen

to add a quote from the Client Screen simply select the 'Get Quote' option

The screenshot displays the 'Client Details Summary' interface. On the left, under 'Insured Details', the client information for James Stout is listed, including his name, country (GB), address (Binnacle, 7 Pullman Court, Great Western Road, Gloucester, Gloucestershire, GL1 3ND), phone number, email address (James.Stout@compass.co.uk), and mobile phone. On the right, a summary box shows the Client ID (CMPC814595) and Total Quotes & Policies (1), with buttons for 'Edit This Client' and 'Return to Search Clients'. Below the client details, there are three tabs: 'Featured Products', 'All Products', and 'Existing Quotes & Policies'. The 'Featured Products' tab is active, showing two options: 'Holiday Caravan/ Lodge Insurance' and 'Residential Park Home'. Each product has a corresponding 'Get Quote' button, with the first button highlighted by a red rectangle.

### Adding a Joint Policyholder

A policy can only be in a single name, additional people can be named on the policy by adding them as a joint policyholder

If the policy is in joint names you must tick the box for Joint Policy Holder and enter the details of the additional policy holder, this is done following the same process as for a new client. They will then appear on the Schedule of Insurance as an additional policy holder.



## Completing a Quote

Enter all the data in the screen as follows

Data Field	Information Enter
Start Date?	The start date for the policy. This can be a maximum of 30 days in the future but cannot be in the past
Park Name?	Your parks will appear in a drop-down list associated to your log on account
Structure Type?	Select the type of unit from the dropdown
Cover Required?	Select either New for Old or Market Value
Pitch Number?	The number of the pitch the structure is on
Year of Manufacture?	This should be the model year for the unit
Make?	The make of the structure
Model?	The model of the structure
Fitted with floatation device?	If the unit has a flotation device fitted please tick this box
Included as part of sale?	If you pay the pro rata premium for the new owner as part of the purchase of the new unit then tick this box
Width/ Length (ft)	The size in feet of the unit
Number of Bedroom(s)	The number of bedrooms the unit has
Structure Sum Insured	The value of the structure. This should be the cost to replace the unit
Contents Sum Insured	The value of the contents in the unit

You must also ensure that if your client answers 'Yes' to any of the following questions that the box is ticked to indicate this. A referral to the underwriting team will be needed, this is automatically done by the system and you will receive a call back from us, or you can call in immediately and quote the client or quote reference.

- a) ever had insurance cover refused or cancelled or special terms imposed?
- b) or insured family member ever been convicted or cautioned with any criminal offence, other than driving offences?
- c) ever had any claims or incidents at these or any other premises in the last 5 years?
- d) ever been declared bankrupt or been the subject of any winding up petition or order in this or any previous business?

### Has the insured;

- a) ever had insurance cover refused or cancelled or special terms imposed? ☐ Yes ☒ No
- b) or insured family member ever been convicted or cautioned with any criminal offence, other than driving offences? ☐ Yes ☒ No
- c) ever had any claims or incidents at these or any other premises in the last 5 years? ☐ Yes ☒ No
- d) ever been declared bankrupt or been the subject of any winding up petition or order in this or any previous business? ☐ Yes ☒ No

Finally you must tick the box in the Quote Declaration section confirming that the details are correct and this is the basis for the quote

### Confirm Quote Declaration

I/we declare that the statements and particulars given in this proposal are, to the best of my/our knowledge and belief, true and complete, that the sums insured will be maintained on a true and up to date basis and that this proposal shall form the basis of the contract between me/us and Binnacle Insurance Services Limited. ☐

Now select 'Next' and the following screen will appear

### Quote Summary - Holiday Caravan/ Lodge Insurance - Mr James Stout

#### Quote Details

**Cover From** 24 August 2021  
**Cover To** 31 May 2022

**Total Premium** £356.97  
**Premium Breakdown** £318.72 + £38.25 IPT

The premium above is the amount payable for cover from the Cover From and Cover To dates, and includes administration fees and applicable duties/levies/taxes where applicable.

If your cover period is less than a full year this will be a pro rata amount of your annual premium. A full breakdown is provided on your documentation.

#### Breakdown of Cover

Park Name	Home Address	CCY	Total Sum Insured	Total Premium
	10 Yetis P R Ltd, 9 Pullman Court, Great Western Road, Gloucester, Gloucestershire, GL1 3ND	GBP	46,000	356.97

**This quotation is valid for 30 days**

Your quotation has been based on the information provided. If this is accepted the contract of insurance will incorporate all the terms of the Underwriters standard policy wording including its conditions, exclusions and warranties.

#### Holiday Caravan/ Lodge Insurance

**Quote No:** 24556805

**Proposer:** Mr James Stout  
**Country:** United Kingdom  
**Currency:** £  
**Quote Date:** 24 August 2021 10:16

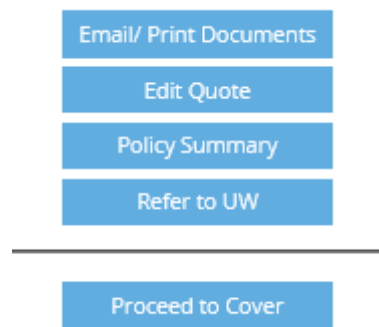
Email/ Print Documents  
Edit Quote  
Policy Summary  
Refer to UW

Proceed to Cover

This is the summary of your quote and it shows the following information

- Cover From
- Cover To (this will be the common renewal date)
- Total Premium (with a breakdown including and excluding IPT)
- Total Sum Insured

There are also quick link boxes for a number of actions



Email/ Print Documents – Generates the quote documents and sends you a copy of them via email, if you have inputted a customer email address, a copy will be sent to the customer.

Edit Quote – Takes you back into the quote and allows you to edit the information and generate a revised quote

Policy Summary – Takes you back to the overview of the client/ policy

Refer to UW – Enables you to send a message to the Compass teams

Proceed to Cover – Allows you bind cover for the quote

## Issuing the Quote

To issue the Quote to the client select 'Email/ Print Documents'. This will send an email automatically and also generates the documents if you need to print (this can take up to 60 seconds depending on the speed of your network)

**Quote Email Confirmation**

**Your Quote**

Product Name: **Holiday Homes**  
Quote Reference: **898285**  
Status: **Quote**

The following documents have been created for this policy. You will receive an email with these documents. You can also reprint these documents below if you wish.

Description	Created	View
Product Information	08/07/2019 10:39:45	<a href="#">View</a>
Schedule	08/07/2019 10:39:44	<a href="#">View</a>
About Us	08/07/2019 10:39:44	<a href="#">View</a>
Quotation	08/07/2019 10:39:39	<a href="#">View</a>

**Holiday Homes**  
Record ID: 898285  
Client ID: CMPC005015  
Cert No: N/A

Proposer: Mr Caravan Owner  
Country: United Kingdom  
Currency: £

[Quote Summary](#)  
[Policy Menu](#)

From here you can access the documents to print or issue them to your client

## Editing the Quote

You can edit a quote by selecting the Edit Quote option on the quote screen

## Quote Summary - Holiday Caravan/ Lodge Insurance - Mr James Stout

### Quote Details

**Cover From** 24 August 2021  
**Cover To** 31 May 2022

### Total Premium

**£356.97**

### Premium Breakdown

**£318.72 + £38.25 IPT**

The premium above is the amount payable for cover from the Cover From and Cover To dates, and includes administration fees and applicable duties/levies/taxes where applicable.

If your cover period is less than a full year this will be a pro rata amount of your annual premium. A full breakdown is provided on your documentation.

### Breakdown of Cover

Park Name	Home Address	CCY	Total Sum Insured	Total Premium
	10 Yetis P R Ltd, 9 Pullman Court, Great Western Road, Gloucester, Gloucestershire, GL1 3ND	GBP	46,000	356.97

**This quotation is valid for 30 days**

Your quotation has been based on the information provided. If this is accepted the contract of insurance will incorporate all the terms of the Underwriters standard policy wording including its conditions, exclusions and warranties.

### Holiday Caravan/ Lodge Insurance

**Quote No:** 24556805

**Proposer:** Mr James Stout

**Country:** United Kingdom

**Currency:** £

**Quote Date:** 24 August 2021 10:16

Email/ Print Documents

Edit Quote

Policy Summary

Refer to UW

Proceed to Cover

This will bring up the following screen where you can amend and update the quote

### Holiday Caravan/ Lodge Insurance - Mr James Stout

#### Holiday Caravan/ Lodge Insurance

**Quote No:** 24556805  
**Client ID:** CMPCB13555  
**Cert No:** N/A

#### Cover Start Date

Start Date? \*

#### Client Details

Client   
Correspondence Address   
Email address   
Correspondence by Email? ☒  
Joint Policy Holder(s)? ☐

#### Holiday Caravan/ Lodge Details

Park Name? \*

Cover Required? \*

Pitch Number?

Year of manufacture? \*

Make?

Model?

Fitted with floatation device? ☐ Yes ☒ No

Included as part of sale? ☐ Yes ☒ No

Width (ft)

Length (ft)

Serial Number

Number of bedroom(s)

## Proceed to Cover

If the client wants to proceed straight to cover then select 'Proceed to Cover'

**Incept Cover - Holiday Homes - Mr Caravan Owner**

**Premium Quotation**

<b>Premium</b>	£339.33
<b>Tax</b>	£40.72
<b>Commission</b>	£84.83

The proposal/statement of fact, together with any other information supplied to the Insurer, must not be misleading or incomplete and shall form the basis of the contract with the Insurer and shall be incorporated therein.

If you are aware (having made all due enquiries) of any information not specifically requested in the proposal/statement of fact but which would have a material bearing upon the Insurers' decision on whether or not to provide cover to the Insured or the terms upon which such cover would be provided, you must notify the Insurer of it before the contract of insurance is concluded and obtain their specific confirmation that they are willing to proceed.

The certificate terms, conditions, exclusions and warranties which will apply to this quotation and the insurance cover to which it relates will be as per the quotation document and the certificate wording. The certificate wording can be accessed by clicking the button above.

**Cover Period**

<b>Cover From</b>	14 July 2019
<b>Cover To</b>	30 May 2020

**Agree to terms** ☒

**Back** **Purchase**

**Holiday Homes**

<b>Record ID:</b>	898265
<b>Client ID:</b>	CMPC005015
<b>Proposer:</b>	Mr Caravan Owner
<b>Country:</b>	United Kingdom
<b>Currency:</b>	£

You must tick the Agree to Terms box and then select 'Purchase'

**Policy OnRisk Confirmation**

**Your Policy**

<b>Product Name:</b>	Holiday Homes
<b>Certificate Number:</b>	CMPCHH19898265
<b>Status:</b>	OnRisk

Your policy is now OnRisk and a confirmation email has been sent to: CMPA000100@precisionuat.co.uk

<b>Annual Premium</b>	<b>Premium Breakdown</b>
£380.05	£339.33 + £40.72 IPT

The annual premium is the amount which includes administration fees and applicable duties / levies / taxes where applicable. Note a full breakdown is provided on the policy documentation.

Documents are currently being generated. Please hit the refresh button on your browser until document grid is presented below.

**Policy Menu**

**Holiday Homes**

<b>Record ID:</b>	898265
<b>Client ID:</b>	CMPC005015
<b>Cert No:</b>	CMPCHH19898265
<b>Proposer:</b>	Mr Caravan Owner
<b>Country:</b>	United Kingdom
<b>Currency:</b>	£

The policy is now showing as 'On Risk' and the screen now gives the following information

- Product
- Policy No. – this is the policy reference
- Client ID – this is the reference for this specific client
- Cert No. – Unique insurer reference

If you want to send / print documents then select 'Policy Menu'.

**Policy Menu - Holiday Homes - Mr Caravan Owner**

**Proposer:** Mr Caravan Owner  
**Cover From:** 14 July 2019  
**Agent:** Foxhouses Park Ltd  
**Correspondence Address:** 42 Malham Drive, HARROGATE, North Yorkshire, HG3 2YR, United Kingdom

**Policy Status:** OnRisk  
**Cover To:** 30 May 2020  
**Commission:** £84.83

Year	Status	Sub Status	Quote Date	Cover From	Cover To	Total Premium	Tax/Levy/Duty	Select
2019	OnRisk		08 July 2019	14 July 2019	30 May 2020	£380.05	£40.72	

**Holiday Homes**  
**Record ID:** 898265  
**Client ID:** CMPC005015  
**Cert No:** CMPCH19898265

**Proposer:** Mr Caravan Owner  
**Country:** United Kingdom  
**Currency:** £

Client Details  
**Documents**  
Claims  
Exit

From here you can then select 'Documents' and the following screen will appear showing the documents for this Policy

**Document Summary - Holiday Homes - Mr Caravan Owner**

**Proposer:** Mr Caravan Owner  
**Cover From:** 14/07/2019  
**Agent:** Foxhouses Park Ltd  
**Correspondence Address:** 42 Malham Drive, HARROGATE, North Yorkshire, HG3 2YR, United Kingdom

**Policy Status:** OnRisk  
**Cover To:** 30/05/2020  
**Commission:** £84.83

Description	Created	Created By	View Document
Product Information	08/07/2019 10:32:46	CMPA000100	<a href="#">View</a>
Policy Wording	08/07/2019 10:32:45	CMPA000100	<a href="#">View</a>
Schedule	08/07/2019 10:32:43	CMPA000100	<a href="#">View</a>
Confirm Letter	08/07/2019 10:32:35	CMPA000100	<a href="#">View</a>

**Holiday Homes**  
**Record ID:** 898265  
**Client ID:** CMPC005015  
**Cert No:** CMPCH19898265

**Proposer:** Mr Caravan Owner  
**Country:** United Kingdom  
**Currency:** £

[Policy Menu](#)  
[Upload Document](#)

You can view then then save or print these documents

## Appendix 1 – Financial Sanctions Checking

### Introduction

In 1993 the Bank of England set up the Financial Sanctions Unit to administer financial sanctions against Libya. Since then the unit has continued to exist in a number of guises and under different governance regimes and since 2016 has been **Office of Financial Sanctions Implementation** within HMT

As part of our binders with insurers we are required to complete Sanctions Checks on all of the individuals and businesses we insure. This has been commonplace in the insurance industry for a number of years now.

It is a criminal offence to provide a financial service or product to an individual and not complete a financial sanctions check

Financial Sanctions are put in place by Her Majesty's Treasury (HMT), the UN or the EU to limit the provision of financial services or to restrict access to financial markets, funds or economic markets to certain individuals or businesses. This is typically to limit the opportunity for money laundering.

Sanctions checks need to be performed on

- Businesses (entities) we insure
- Individuals we insure
- Individuals who have a financial interest in businesses (entities) we insure i.e directors

Sanctions lists are constantly changing and as a result a business or individual that was not the subject of sanctions at new business still needs to be checked at renewal

### Who is on the Sanctions List?

If a person or organisation is on the consolidated list it means they have had their assets frozen

Even if they're not on the consolidated list themselves, organisations are subject to financial sanctions if they're

- more than 50% owned by a person or organisation that's on the consolidated list
- controlled by a person or organisation that's on the consolidated list

If a person or organisation is on the consolidated list it means they have had their assets frozen. This means you must not

- make funds or resources available to them directly (for example by buying something from them, employing them, giving them a gift or loan or repaying a loan to them)
- make funds or resources available to them indirectly (for example by paying off a loan on their behalf)
- give them access to assets you're holding on their behalf (for example letting them withdraw money from a bank account)



- buy, sell or deal with assets that belong to them, or are held or controlled by them

We must not do anything to get around financial sanctions, or help anyone else to get around financial sanctions - directly or indirectly

**When a check is required**

We are required to perform a Sanctions Check

- Prior to offering terms to bind cover
- Prior to binding cover
- Prior to any return of monies to the client i.e cancellation mid term
- Prior to any claim payment