



AR Portal User Guide

FAQs, Hints & Tips

Introduction

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

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Renewal Tips

When will my renewals be ready?

The renewal menu tab will be unavailable until you enter your renewal period. Once your terms have been agreed, the Compass team will aim to get your renewals available at least 4-5 weeks in advance, and the renewal menu will then become available. You should send the renewal invites between 21-30 days before the renewal date to give your customers a reasonable amount of time to consider the quote and make any necessary changes.

My new customer hasn't appeared in the renewal menu, what should I do?

When you have put a client on cover after your renewals have been produced, we will aim to pick this up and generate the renewal. However, if we've missed one, please email us on portal@compass.co.uk, and we will create the renewal for you.

Why have my customers' sums insured changed?

We have introduced 'index linking' to our AR policies which will increase the structure sum insured at each renewal to reflect the increases in the new for old replacement cost. The amount is regularly reviewed and updated by our product and pricing team.

Sums Insured should still be carefully considered by the customer, as we cannot guarantee that index linking will always put the cover at the correct amount.

It's important to note that the system will not take into account how long ago a new business policy was taken up, so when their renewal is created, this will also need to be considered.

Although you are unable to advise customers how much they should insure for, you are able to let them know how much a brand-new, equivalent unit would cost should their unit need to be replaced in the event of a total loss.

How can I make a change to a renewal?

In the renewal menu, you can update client, unit and cover details by clicking the spanner icon next to the policy. If you need to update unit details or cover type, you will need to click 'yes' to 'is this a replacement holiday home/park home?'. Once you have made the change(s), the policy will move back to 'ready to review', allowing you to regenerate and send the documents. Please note, park changes will need to be completed by us; you can email the request to portal@compass.co.uk.

How should I send the renewals?

Whereas when you select '**email**' in the drop down, this will only bring up policies where the client has email correspondence selected as 'yes', when you select '**print**', this will bring up **all** renewals. Therefore, you should always send email renewals **before** sending printed renewals. To ensure the menu has refreshed, you will need to click **search** after you have selected the search criteria.

When producing print renewal documents, you will need to ensure **pop-ups are enabled** for the portal. If you generate the renewals with pop-ups blocked, the policies will move to the next stage in the renewal menu, without any documents being sent. If you're unsure how to

allow pop-ups, please contact us on 0344 274 3908 or portal@compass.co.uk, and we'll be able to check for you according to your browser.

We recommend testing one policy of each type first, that way you can identify any issues before processing the renewals as a batch

Should I use 'renewal menu' or 'search policies'?

The easiest way to process renewals is generally through the renewal menu. This way, you can batch process, as well as making changes at any stage (using the spanner icon) such as client contact details, adding a Joint Policy Holder and amending the quote details. You can then regenerate documents yourself when changes have been made. However, in cases where a customer will need their documents straight away, you can find the renewal in the 'search policies' menu and this will allow you to produce the relevant documents immediately.

Why is the renewal's cover start date changing?

If you need to edit a renewal quote, including client details, after the renewal date has passed, you will need to use the renewal menu to prevent the cover start date from changing. If the client has already agreed to the cover and the policy is On Risk, you can process an MTA as normal.

How do I send all the correct documents?

When you send your renewal invitations, it's important to select 'all docs', as this will include all the 'static' documents: Terms of Business, IPID and Important Notice. After you have 'taken up' renewals, they will move to 'ready to confirm'. You'll need to go into this section of the menu to then send confirmation documents to the client. Confirmation, after cover is agreed, should be sent within 3 working days by email, and 5 working days by post.

What if my customer doesn't want to take up their renewal?

If a renewal is not taken up, you don't need to do anything, as long as you haven't set it to On Risk; you can leave the policy in the renewal menu, and this will automatically 'NTU' after 30 days. To prevent confusion, you can move these policies back to 'ready to review' by clicking the spanner icon.

FAQs

Can I backdate cover?

There is no function on the portal to backdate any policies, in these circumstances, please contact the office with the reason the policy requires to be backdated. The office will ask for proof of purchase or sale or any other supporting evidence to decide. Unfortunately, not all cases can be backdated.

Renewals:

There is a 30-day window after the renewal date in which you will still be able to process renewals. This window is not intended as a grace period for late payments, but rather to allow ARs plenty of time to process their renewals. Please take this into consideration and encourage your clients, who wish to take up the quote, to agree to cover/make payment on or before the renewal date. After this 30-day window, any clients who haven't taken up their renewal and still need cover will need to be provided with a new quote.

New Business/MTAs:

There is no function on the portal to take up any new business policies or MTAs that are in the past, as **we are unable to offer backdated cover**. Therefore, it's important to quote your clients with enough time for them to consider the policy and arrange payment. If a client has paid and this hasn't been picked up/processed in time, for example over a weekend or bank holiday, please email the payment amount, policy/quote reference and date of payment to portal@compass.co.uk.

When should I put my client on cover?

When you quote cover to your customer from a specific date, you can confirm the policy on or before that date with verbal agreement, even if circumstances mean the customer's payment may not yet have been received. If there is a delay in handover dates, please contact us on portal@compass.co.uk so that we can assist you on amending the date, and re-quoting if needed.

My client's details have changed, how do I process this?

You can change the contact details of your client, including adding Joint Policy Holders, at any time during the policy period. To do this, you'll need to process an MTA, which will allow you to make the change and generate confirmation documents to reflect this.

One of my clients has sold their unit to a new owner, what should I do?

If the new client intends to insure with Compass, you will need to create a completely new client record for them and provide a new quote. If the client who has sold the unit is at renewal, you can leave their policy to 'NTU'. Otherwise, please ensure you cancel the policy on or before the date of handover.

A client who is a main policy holder has passed away, what should I do with the policy to make sure the unit is still covered?

If there is a Joint Policy Holder on the policy who will be continuing ownership of the unit, for example a spouse, please let us know, and we can make the relevant changes for you.

If there is no Joint Policy Holder on the policy, and the Estate is still in probate, the policy should be updated to 'Executors of *insert name*', which you can process with an MTA. Once the Estate has been resolved and the new owner clarified, this policy will need to be cancelled (or left to NTU if at renewal), a new client record created, and a new quote provided.

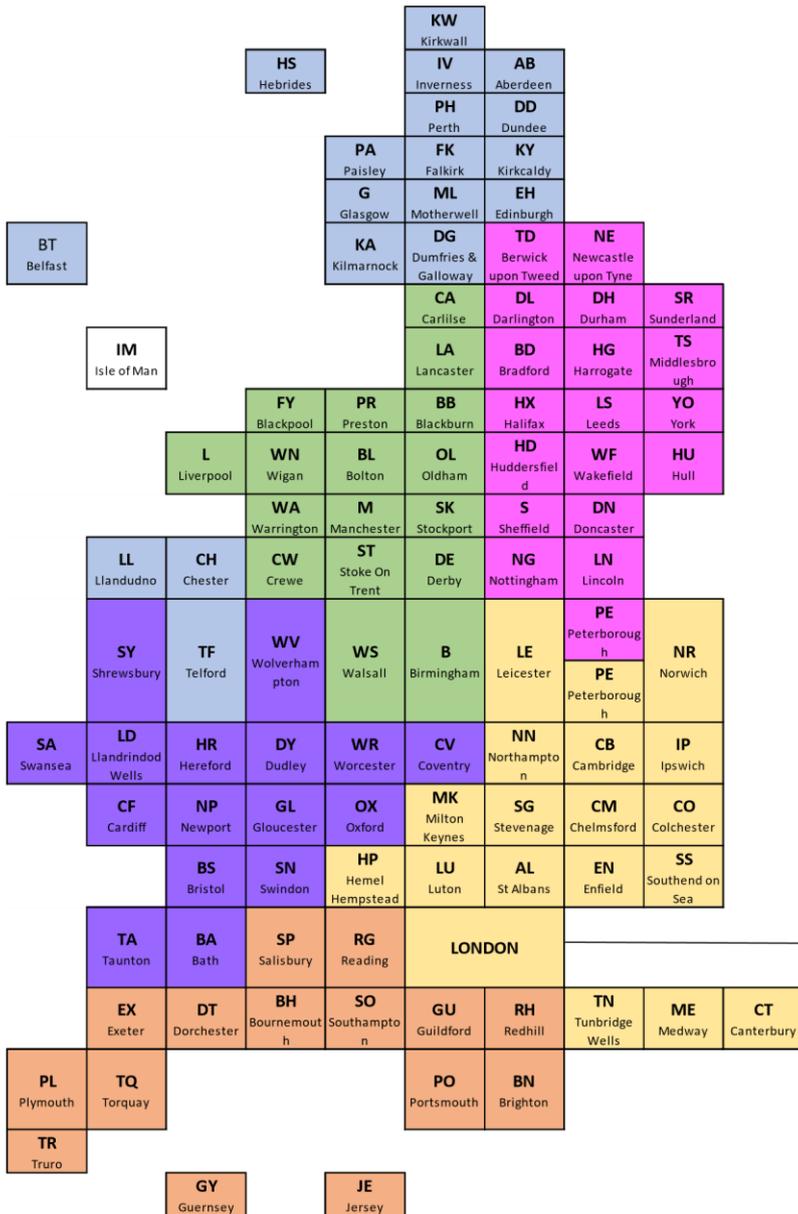
If you're unsure of any of the above steps, please feel free to contact us on portal@compass.co.uk, and we'll be happy to help.

I've accidentally processed a policy and the client hasn't paid yet, what should I do?

If you know that the client is intending to pay, and cover has been agreed, you may leave the policy on cover. However, if the client did not intend to take up the policy, please don't try to cancel it yourself as the system will charge from the date of inception to the date of cancellation. To ensure you don't pay for cover that was accidentally taken up, please contact us on portal@compass.co.uk, with a policy/certificate reference, letting us know that you need the policy cancelled from inception as the client hasn't paid.

Regional Account Manager Areas

Map of the UK with areas



	Area 1	Gareth Thomas	07468 708161
	Area 2	Stuart Lindsay	07824 561353
	Area 3	Ian Duggan	078544 79746
	Area 4	Paul Willcox	07795 542757
	Area 5	John Long	07767 342825
	Area 6	Andy Moore	07767 342821

WD Watford	NW North West London	N North London	E East London	IG Ilford
HA Harrow	W West London	WC West Central London	EC East Central London	RM Romford
UB Uxbridge	TW Twickenham	SW South West London	SE South East London	DA Dartford
SL Slough	KT Kingston upon Thames	SM Sutton	CR Croydon	BR Bromley

