ZURICH

Zurich Business Online (ZBO)

Brokers FAQs

Contents

1. Support

1.1 Who can I contact for technical issues?

For technical support, please contact Mark O'Leary at 086-4644027 or email mark.o'leary@zurich.com.
Otherwise, contact 01 2092222 or email broker.service.desk@zurich.com.

2. What product lines are available on ZBO?

2.1. What is currently available on ZBO?

ZBO launches with a Commercial Combined policy. Other products will become available soon.

2.2. Can I quote for a single line using the Commercial Combined policy?

Yes, with the Commercial Combined policy, you can quote for:

- Commercial Combined (Material Damage/Business Interruption and Liability) – commission 20%
- Commercial Liability (Liability only) – commission 15%
- Material Damage/Business Interruption only - commission 15%

2.3. What is the risk appetite for the Commercial Combined policy?

Our risk appetite reflects our availability and ability to quote competitive premiums for complex and smaller SME risks.

Double-click on the image to open the Risk Appetite PDF or use our 'Trade Acceptance' search to view if a trade is a decline or acceptable to quote. (see 2.6).

2.4. Is the Commercial Combined product on ZBO the same as the existing product?

No, the Commercial Combined product has been enhanced for your client.

Any new business transacted in ZBO for Commercial Combined will have the benefit of the policy enhancements. Any clients on the existing commercial combined policy will also benefit from these enhancements when the existing book of business is migrated onto the ZBO platform.

Double-click on the image to open the Commercial Combined Proposition Guide PDF.

New Commercial Combined Product Proposition

2.5. How will I know the difference between a new Commercial Combined policy and an existing Commercial Combined policy?

The new Commercial Combined policy is only available in ZBO and is recognised by the abbreviation/code ‘ICC’. This ‘ICC’ code will be printed on the back of the new policy documents. The new policy number format is ‘01 - ICC – xxxxxxx'.

Note: ‘01’ will be used regardless of location.

The existing abbreviation/codes ‘CCP’, ‘CPP’, ‘CLP’ will still refer to the existing commercial combined product, which is not transacted in ZBO.

2.6. Is there an option for direct debit?

The direct debit feature is coming but not available yet. You will see a button to select direct debit when binding a quote – we’ll ask you not to select this until it’s ready. We’ll let you know as soon as it is.

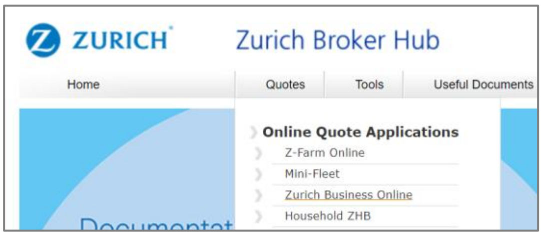
3. Overview and Accessing ZBO

3.1. What is ZBO?

ZBO (Zurich Business Online) is our new online full-cycle trading platform for SME business. You'll be able to quote, bind, process MTAs, initiate cancellations, and renew policies when they fall due.

3.2. How do I access ZBO?

You can access ZBO from the Broker Hub.
Click on 'Quotes' and select 'Zurich Business Online.' This will open an info page with details on ZBO and a link to access the self-serve platform.
Note: you can save the link to your favourites.



3.3 What if I have an issue accessing ZBO?

Do reach out to us – our support details are in Support 1.1

3.4. How do I get back to the 'Trade Acceptance' search?

When you log into the ZBO self-serve platform the first screen will be a Trade Acceptance search. If you need to return to the 'Trade Acceptance' for a different quote - you need to log out and click back in through the Broker Hub to see the Trade Acceptance again.

3.5. When I log in, what transactions can I see?

Your login details will determine what you can see. There is an area to see your work items (new business quotes, MTAs, referrals). There is another area to see your colleagues' work items. You can only see the work items of colleagues in the same broker group as you. The broker group follows the same access permissions as the Broker Hub.

3.6. How much time will I save using ZBO?

ZBO has been designed to save time with a focus on your experience – from auto-filling fields, and single click to create an alternative quote, to managing your Zurich correspondence and workflows in one location.

3.7. What are the benefits of using ZBO?

There are many benefits to using ZBO including:

- Easy to Trade – includes auto-save, Eircode finder, and trade finder functionality.
- Easy to access – access to experienced underwriters and instant documentation.
- Connected – the ability to view and amend your colleague's inputs.
- Quick to respond – indictive premium on referrals and activity log to track referrals.
- Full cycle self-serve – new business quote and bind, MTA, and referral management.

3.8. How do I create a new quote?

Click on the link for ZBO. The first screen is 'Trade Acceptance' where you enter a trade to check which lines of business are available to quote. Where the trade is available to quote, you can continue to the next screen and select 'Start a quote'.

3.9. How are quote transactions and policies displayed?

Quote and Policy numbers will appear in the Dashboard under the 'Reference Number' heading.

A quote transaction (for new business, MTA, cancellations) will be displayed in the format 'K – xxxxxxx'.

A policy will be displayed as the last seven-digit number of the policy reference. Note: The policy number won't include the prefix '01 – ICC -'

My items

All Items | Quotes in progress | MTAs in progress | Upcoming Renewals | Cancellations in progress

Reference number	Client name	Type of task	Creation time	Created by	Status	Actions
4382058	Tiron Construction (Broker set up)	Policy	2024.05.28 08:56:40	sam.maguire_broker@zurich.com	Policy Issued	
K-UAT-0013848	Tiron Construction (Broker set up)	New Business	2024.05.28 08:55:48	sam.maguire_broker@zurich.com	Quote In Progress	

3.10. What are the status descriptions?

To locate a transaction, you can use 'search' or view a list of transactions from the Dashboard. 'Policy Issued' is always the current and most up to date record.

3.11. How do I view or edit a quote transaction?

To locate a transaction, you can use 'search' or view a list of transactions from the Dashboard.

A transaction displays two icons under the 'Actions' heading:

- The pencil 'edit' icon will open the start of the transaction and enable you to edit the transaction.
- The eye 'view' icon will display the transaction overview in view only.

Note: When a Zurich underwriter is working on a transaction it will be temporarily unavailable. The edit icon will be greyed out and the eye icon will display a ‘Quote Locked’ message. You can view the quote again when the Zurich underwriter has completed working on the transaction.

My items

All Items | Quotes in progress | MTAs in progress | Upcoming Renewals | Cancellations in progress

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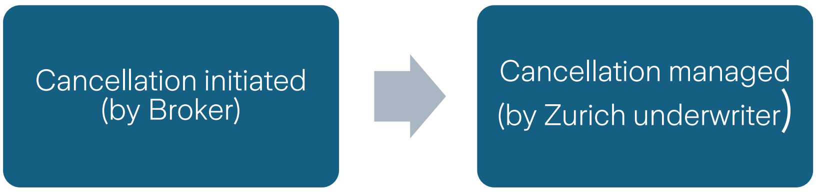
3.12. What are the stages in the process when transacting in ZBO?

New Business and MTA transactions in ZBO follow the same stages: quote obtained/referred, quote issued, quote bound.

New Business Quote stages:

MTA stages:

Cancellations stages:



3.13. Are there any hints and tips for using ZBO?

Yes, click on the file below to view a guide on hints and tips. Double-click on the image to open the Hints and Tips PDF.

4. Quotations in ZBO

4.1. What business can I conduct in ZBO and what should I continue to email for a quotation?

You can transact any SME sized business for any product available in ZBO where the trade is within Zurich's risk appetite.
Commercial Combined is our first product available on the platform and the limits (sums insured) which Zurich can provide cover for are outlined in the product factsheet. If seeking a quotation for a large or complex risk, please follow the current process of emailing the submission to commercialsubmissions@zurich.com and cc your Business Development Executive.

4.2. How do I add a client's details?

During the quote process, click 'New Client' and enter the customer account details. There are five mandatory fields: company name, address (use Eircode), business start date, turnover, and company status. If you have previously quoted for this client in ZBO, you can search for the client to include their saved details.

4.3. Do I need to re-type in a client's details each time I require a quote for them?

No, a client's details only need to be inputted once. After that, you can search for this client for any future quotes.

4.4. Can I change the client's details during the quote process?

The client's details can be changed up to 'Submit'. After that, a new quotation would need to be created.

4.4. What do I need to know about adding the business trade?

You can add up to four trades.

4.5. When will I see a decline during the quote process?

There are three points in the process where you can see a decline:

1. The first step in the quote process is a trade acceptance search. You search for the trade, and the results will provide the lines of business you can quote for – or an instant decline. So, no time is wasted in entering further quote details.
2. You may also see a decline when you click 'submit' to obtain a quote.
3. You may see a decline following a decision on a referral.

4.6. What happens if my request is referred?

A message will be displayed, with the referral details, and you can decide to:

- Take no further action and the risk will remain as a record only.
- Refer it directly to a Zurich underwriter by selecting 'Submit to Underwriter'.

4.7 If I can't select a specific trade, can I include a business description?

You are unable to add a business description. However, you can contact the underwriting team, and they can include a business description for you.

4.8. Can I include a note or request on a quote (e.g. to discuss business description or pricing?)

Yes, once you've obtained a quote, click on 'Refer to Underwriter' (located top right of the screen). You can enter a note and attach any files and 'Submit to Underwriter'. You'll then receive an email when the Underwriters response is available to view in ZBO.

4.9. Can I include additional notes or commentary on a referral?

Yes, if you submit a referral to an underwriter, you must include a note to the Zurich underwriter. There is also an option to attach files, for example, claims experience, and survey. Providing explanations or additional information, to the underwriter, based on the referral reason will result in a quicker outcome to the referral.

4.10. How long does it take for my referral to be reviewed?

A referral is managed by our underwriters. We aim for a same day turnaround for a referral. The Service Level Agreement (SLA) target, for SME business and non-complex risks, is 6 hours. Example: a referral received on Friday 4pm will be reviewed and responded to the next business working day (Monday).

4.11. Can I contact a Zurich underwriter to discuss a referral?

Yes, you can either:

- Use the 'comments' section when submitting a referral to a Zurich underwriter.
- You can call (0818) 200 104 to discuss the referral.

4.12. Can I delete a quote if it's no longer required?

No, a quote cannot be deleted and will remain as a record.

4.13. Can I change the cover dates?

Yes, the cover date can be changed during the quote process. On the summary screen you can click the 'Edit' beside the cover duration and change the cover from and cover to dates. Make sure you click 'Update' and wait until the spinning wheel stops before continuing.
Note: You cannot backdate the cover, contact the Zurich underwriting team to process this for you.

4.14. Can I make a change to a quote?

You can make changes on a quote up to the point of clicking 'Submit'.
Once the quote is submitted and at the stage 'Quote Obtained' or 'Quote Issued' you can still make changes by using the 'Alternative Quote' feature.

Selecting ‘Alternative Quote’ will clone the existing quote with all the entered details. You’ll be prompted to enter a description of the existing quote and a description of this alternative quote. This will enable you to distinguish between the two transactions. You’ll proceed through each screen, of this alternative quote, making the changes, and then ‘Submit’.

4.15. If I create alternative quotes, how will I know the differences between them?

When creating an alternative quote, you type in a description for the current quote and the alternative quote. This will enable you to distinguish between the two transactions. The alternative quote will have its own quote reference number (K-xxxxxxx) and the description that you typed.
You can see these descriptions when you open any of the quotes, in ZBO, and navigate to the tab ‘Alternative Quotes’

4.15. Can I create an alternative quote from an expired quote?

Yes -this will clone the quote – yet ensure the ‘cover from’ and ‘cover to’ dates are updated.

4.15. Can I create an alternative quote from an expired quote?

Yes -this will clone the quote – yet ensure the ‘cover from’ and ‘cover to’ dates are updated.

When will Quote Expire – 30 days from when created. Alternative quote three weeks later will still carry the ‘quote validity period’ of the original quote (would expire after 30 days of original date)

Expired Quotes – and Policy Bound – do not click ‘Alternative Quote’.

4.15. What happens when I bind an alternative quote?

If you bind any alternative quote – all previous quotes are automatically set to the status ‘Quote Expired’.

4.16. How can I see alternative quotes?

You can see all the alternative quotes in the Dashboard. To view the descriptions of the alternative quotes – open any of the quotes (in view mode) and click ‘Alternative Quotes’ tab. This will display all quotes and the descriptions you entered.

4.17. How long is a quote valid?

A quote is valid for 30 days.

4.18. If I create a quote this year, do I have to repeat the process next year?

No, you’ll be able to open and update last year’s quote (saving you time).

5. Referral

5.1. How will I know if a quote is referred?

When a quote is submitted and triggers a referral - a referral message will be displayed with the referral reason(s). Indicative pricing will be displayed with a referral.

5.2. Is a referral automatically submitted to a Zurich underwriter?

No, when a quote is referred you decide; to take no action or submit the referral to a Zurich underwriter for review.

5.3. How do I submit a referral to a Zurich underwriter?

Underneath the referral message, you'll see a 'comments' box – you need to add a comment (this is mandatory). There is also an option to attach any supporting files. Then click 'Submit to underwriter'.

5.4. What is the SLA for a Zurich underwriter to review the referral?

We aim for a same day turnaround for a referral. The Service Level Agreement (SLA) target, for SME and non-complex risks, is 6 hours. Example: a referral received on Friday 4pm will be reviewed and responded to the next business working day (Monday).

5.5. Can I make changes to a referred quote submitted for review?

No, the quote will be 'locked,' and you won't have access until the referral process is complete, or if the Zurich underwriter requires more information.

5.6. How can I track the progress of the referral?

The dashboard will display the status of the referral. The status will indicate if the referral is with the Zurich underwriter or the broker for more information.

5.7. Will I get an email on the progress of the referral?

If the referral status changes from 'with Zurich underwriter' to 'with Broker for more information' - you will receive an auto-generated email that an update is available in ZBO. When the referral is accepted or declined you will receive an email directly from the Zurich underwriter.

5.8. How will I know if the Zurich underwriter needs more info?

You will receive an email stating that an update is available in ZBO. When you view the referral in ZBO you will see the comments from the Zurich underwriter. You can respond in the comments section, attach files, and submit them to the underwriter.

5.9. What happens when the referral is approved or not approved?

If the referral is approved the quote will change to the status ‘Quote Obtained’. If the referral is not approved the quote will change to the status ‘Declined’.

Note: the existing referral process outcomes are still valid:

- Accepted.
- Declined.
- Accepted with the application of terms and, or conditions (premium, excess, endorsement, etc.)
- Or a request for more information.

6. Mid-Term Adjustment in ZBO

6.1 How do I start an MTA?

Use the Search feature to open the Policy and click 'Start MTA.'

6.2. How can I track the progress of an MTA?

From the Dashboard, click 'MTAs in progress' to view the progress of all the MTAs.

6.3 Can I amend an MTA transaction?

You cannot amend an MTA once the status is 'MTA Quote Obtained'. If you need to make a change, click 'Abandon', and restart the MTA.

6.4. How will I know if an MTA quote is referred?

When an MTA quote is submitted, and a referral is triggered - a referral message will be displayed. Follow the same referral process as a new business quote.

6.5. What are the stages in the MTA process?

The MTA quote is first obtained or referred. You can then 'issue', if required, the MTA quote. Finally, 'bind' the MTA quote.

6.6. How do I process a change of location, or change the spelling of location?

If you need to change the location or spelling – you navigate to the premises screen and select 'Add new premises'.

- For a change in spelling: enter all the existing premises details, including covers and sums insured. Once added to the quote you can then delete the original premises.
- For a location change: enter all the details for this new premises. Once added to the quote you can then delete the original premises.

Note: Any other changes to premises (cover, sums, etc) do not require the process of adding and deletion the location. Just make the changes to the existing location.

7. Documentation

7.1. Where will I locate any quote or policy documentation?

Quote documents will be available in ZBO and emailed to you directly. Policy documentation will not be emailed and will be available in ZBO and on Edocs (if applicable).

7.2. Are the ZBO documents the same as existing quote and policy documents?

No, the quote and policy documents generated in ZBO will include a new format for the Policy Doc, Statement of Fact, and Schedule.

7.3. Are documents issued for every transaction?

Documents will be issued for:

- New business quote.
- New business bind policy.
- MTA bind policy changes (documents are not generated for MTA quote).
- Cancellation letter.
- Reinstatement letter.

Documents are not reissued for:

- Reinstatement (as the existing docs for new business or MTA will have the correct cover).

7.3. Does the Statement of Fact need to be signed?

The Statement of Fact does not need to be signed yet will be issued as part of the document pack.

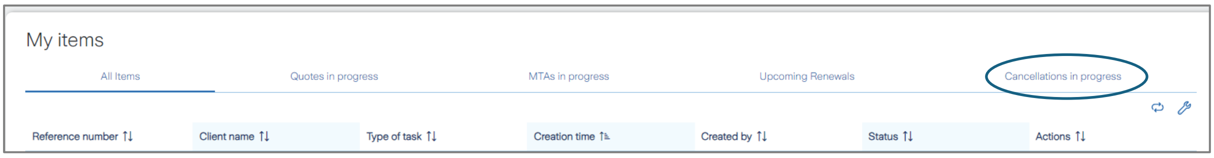
8. Cancellation

8.1. Can I cancel a policy?

You can initiate a cancellation, and the request will be submitted to an underwriter to complete the cancellation transaction.

8.2. How can I track the progress of a cancellation?

From the Dashboard, click 'Cancellations in progress' to view the progress of the cancellation.



9. Renewals

9.1. Can existing policies (with a CCP policy code) that aren't already processed on ZBO, be available to renew on ZBO?

Existing policies are currently not available to renew on ZBO. We'll let you know once the existing book of business is migrated to ZBO.

9.2 How will I know when a renewal policy is available?

You will receive an email notification (Monday morning) that lists Policies with any renewal dates over the next 45 days. These renewal policies will also be displayed in ZBO (Renewals).

Note: If an Underwriting is still reviewing the Policy, it will be 'locked', and you won't be able to access it.

9.3 Where will I find policies that are due for renewal?

In ZBO you can:

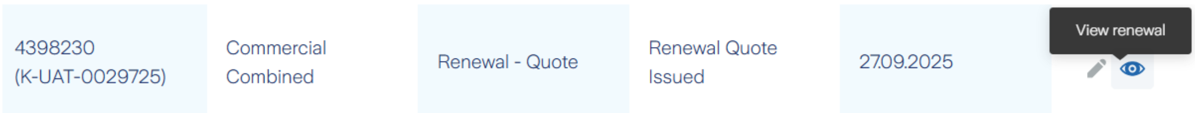
- Use 'Search' and enter the policy number (enter just the last 7 digits, no need to include '01 ICC')
- Use 'Search' and enter the client's name
- Select the 'Renewals' menu to see a complete list

Note: If a renewal is not visible but expected, it may not have been released by the underwriting team as they are still reviewing it.

9.4 How will I know if a renewal quote is issued or 'locked' for review?

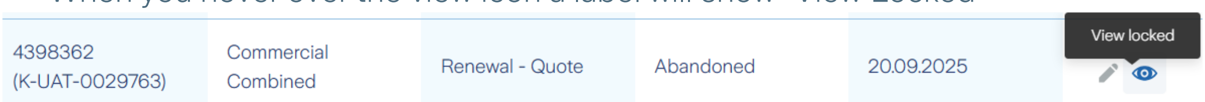
If the Base Quote is 'Issued':

- Base Renewal Quote is active for you to view
- You'll be able to open the Base Renewal Quote, view documents, and create Alternative Quotes
- Click on the 'eye' icon to open the renewal



If the Base Quote is 'Locked':

- Renewal exists but is not accessible (due to underwriter review)
- When you hover over the view icon a label will show "View Locked"



Tip: If the renewal remains locked close to auto-issue time, you can contact Underwriting team to confirm if a hold or referral exists.

9.5 What is the Base Renewal Quote?

The Base Renewal Quote is the system issued renewal and is read only for brokers. The term will default to 12 months and includes: premium, pricing, cover details, endorsements that carried across, and claims experience.

You cannot edit the Base Quote directly - any changes require an Alternative Quote.

9.6 How do I make a change to the renewal Base Quote?

Open the Base Renewal Quote and select 'Alternative Quote' button (located on the top right-hand side of the screen)

An alternative quote is a clone of the 'base quote' and allow changes such as: client details, turnover, product (Commercial Combined, EL Only or MD/BI Only), term adjustments, and covers.

You can generate several alternative quotes. An alternative quote can be generated from the Base Renewal Quote or can be generated from an existing alternative quote.

Note: You will be prompted to provide a description for the 'current quote' and a description for the 'new quote'. Use clear descriptions to distinguish versions as each alternative quote produces a document pack. You'll also need to select the correct quote for renewal.

9.7 How many Alternative Quotes can I create?

You can generate multiple (up to 7) alternative quotes in addition to the Base Renewal Quote. Remember to provide clear descriptions to identify between the different quotes.

9.8 Can I copy an Alternative Quote or quickly create variants?

Yes, when you select the 'Alternative Quote' button it clones the quote. You can create an alternative quote from the Base Renewal Quote or another alternative quote.

9.9 How do I generate documents for an Alternative Quote?

When an Alternative Quote is issued, the system generates a document pack for that quote. All quote documents appear in the 'Document tab' and Edocs.

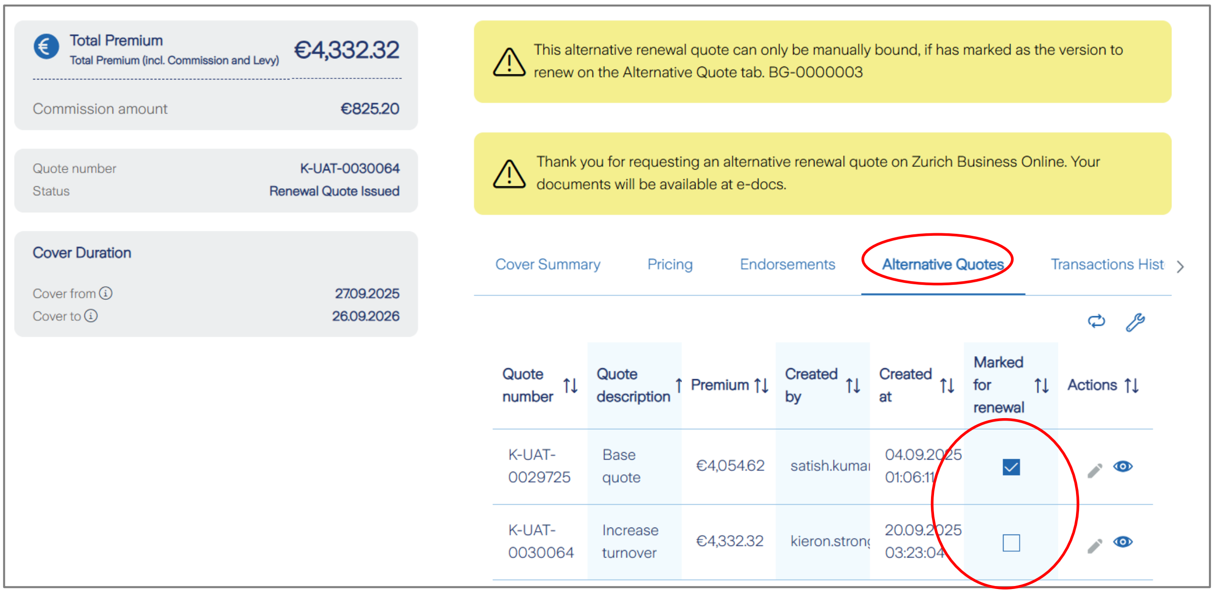
Each Alternative pack is distinct — check the K-number and description to confirm which pack belongs to which quote.

9.10 How should I name and manage multiple Alternatives?

Use clear, structured descriptions and timestamps. Example format: “[Date] – Alt X – Short description – Term.” Remove or archive unused alternatives where possible to avoid confusion.

9.11 How can I ensure which quote will bind at renewal?

To ensure an alternative quote binds on the renewal date - navigate to ‘Alternative Quotes’ tab. View the list of alternative quotes and tick the box beside the Alternative quote to mark it for binding.



Important: Make sure the selection is correct as the Base Renewal Quote will always be marked by default to bind automatically on the renewal start date.

9.12 Can I change which quote to bind before the renewal date?

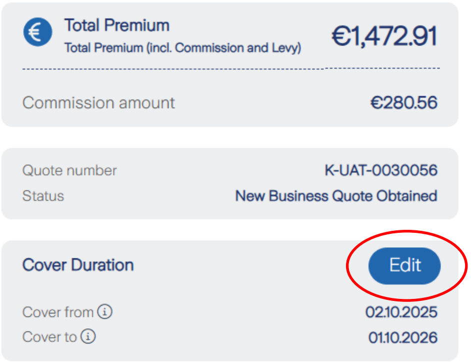
Yes, you can alter your selection prior to the system’s bind action by simply changing which one is marked.

9.13 Can a renewal be held back from auto bind?

Brokers cannot override auto bind; they can request a hold from UW if review is needed. UW can place a manual hold (held/locked) to prevent auto-issue/auto-bind.

9.14 Can I change cover dates without creating an Alternative Quote?

Yes, if a quote is obtained or issued, you can edit cover dates on the Summary screen (click Edit → change date → Update). Wait for the processing (circular progress) to complete before further actions.



9.15 What should I do if I need to perform an MTA during renewal?

If an MTA is needed during the renewal cycle:

- Navigate to the existing Policy and select 'Abandon Renewal and Start MTA'. This will abandon and delete the renewal quote. Once the MTA is bound the system will regenerate a new Renewal Base Quote on the next cycle (overnight).

  Note: Abandoning a renewal will lose any work done on the renewal quote and lose any alternative quotes.

9.16 What if the client doesn't respond and the renewal is stuck at "MTA in progress"?

Use the "Abandon renewal and start MTA" flow if permitted; otherwise contact UW to advise next steps. After binding MTA, the renewal will re-enter the cycle.

9.17 How do I request an extension to the renewal date?

Contact the Underwriting team to manage this on your behalf.

9.18 How does the claims experience work with Renewals?

When the Renewal Base Quote is generated around 3 months before the renewal date – all Claims up to that date are used for renewal pricing.

The Renewal Base Quote will have a 'Claims' tab and that will display an "As of" date indicating which claims are included.

Alternative Quotes will also reflect claims as at 3 months before renewal date. Late claims notified after issuance do not automatically reprice the issued Base Quote. (Unless manually managed by underwriting team).

If the ‘Abandon Quote and Start MTA’ button is selected, and the MTA is completed, then the system will regenerate a renewal base quote (overnight) and reflect all Claims up to that date.

9.19 When will referrals trigger and could an Alternative Quote re-trigger a referral?

Referrals trigger by system rules (e.g., exposures, claims) or manually (Hold/Broker requested). If an Alternative Quote changes exposures (e.g., adds premises), the referral rules can re-trigger. Some referrals accepted previously may not re-trigger.

9.20 Will the policy auto-renew on the renewal date?

Yes, ZBO auto-renews on the cover date by default, binding the selected quote.

9.21 What happens to other Alternative Quotes once one quote is bound?

Once a quote binds, all other Alternative Quotes are automatically set to NTU (Not Taken Up). If a bound quote needs correction, Underwriting team will perform a “Renewal Correction.”

9.22 How do I lapse a renewal?

Lapse must be performed manually, contact Underwriting team for guidance.

9.23 Where do I locate renewal documents?

Documents for Base Renewal Quotes and Alternative Quotes appear in the ‘Documents’ tab and Edocs.

9.24 How do I confirm which document pack corresponds to the bound quote?

Documents are generated for all ‘Issued’ quotes. Check the quote’s reference number (K-XXXXXXX) and description. These are in the ‘Documents’ tab and Edocs.

Documents are generated for the renewal quote that is bound. These are in the ‘Documents’ tab and Edocs.

9.25 What can I do vs. what I can’t do on a Renewal Base Quote?

You can:

- View the Base Quote and documents.
- Create and issue Alternative Quotes.

- Edit descriptions, change products, and term
- Change cover dates on issued quotes
- Mark an Alternative Quote to bind.

You cannot:

- Edit the Renewal Base Quote
- Access the quote if being reviewed by the underwriting team. Displayed as 'Locked'
- Override system autobind
- Amend pricing (contact Underwriting team)
- Bind if a referral requires Underwriting team's action to clear
- Generate a renewal while an MTA is in progress

9.26 If I have a question, who can I contact?

Underwriting queries: contact the Underwriting team.

System access or document issues: contact the service desk or Mark O'Leary

For urgent or escalation matters, follow the escalation path provided by your Underwriting contact.

9.27 What are the Top 3 things to remember?

1. Mark/tick the Alternative Quote you want to bind.
2. Starting an MTA during the renewal cycle will abandon and loose all work performed on the renewal and any alternative quotes
3. The system will auto-renew on the renewal date

9.28 What would be a quick checklist before renewal date?

- Confirm Renewal Base Quote is issued and review the "As of" claims date
- Create Alternative Quote(s) if changes are needed; use clear descriptions
- Tick the Alternative you want to bind (or the Renewal Base Quote will default to bind)
- Check for open MTAs or referrals that could block generation or binding.
- Verify document packs in Documents tab/Edocs

9.29 Are all policies available for self-serve renewal, or are some hidden?

Most policies are set for self-serve renewal. However, Underwriting Team may "Hide" specific policies or quotes from brokers when needed (e.g., complex risks).

9.30 Can I tell if endorsements carried across from prior year will apply at renewal?

Endorsements flagged as “Applicable for Renewal” will carry across. Review the endorsements list in the policy summary.

9.31 How do I view the audit trail for changes made to renewal alternatives?

ZBO maintains activity logs/audit trails. Check the ‘Policy History’ tab to view activity.

9.32 Can I copy an Alternative Quote to create another version quickly?

Yes, open the alternative quote and select ‘Alternative Quote’ button. This will clone this quote and enable you to amend.

9.33 Is there a way to preview pricing impact before issuing an Alternative Quote?

Full pricing requires generating an Alternative Quote. Once generated you can decide whether to ‘Issue’ the quote to view documents.

9.34 If I switch policy type at renewal (e.g., to Liability Only), what happens to existing endorsements?

If switching to certain product types (e.g., MD/BI to Liability Only), some covers cannot be added via MTA and may require Correction, which will affect endorsements.

9.35 If an Alternative Quote causes a referral and Underwriting needs to upgrades terms, how will I see this?

UW will review referrals and will communicate through ZBO any required updated terms. You can communicate with the Underwriting team through ZBO regarding the terms.