Zurich Business Online (ZBO)

Hints and tips

Navigation

- Only one transaction, for example, quote, policy can be open at a time.
- The Eircode finder can be used to locate and enter an address quickly.
- Trades are entered by using auto-match, just start typing in the trade name to see a list of options and select the exact trade (minimum 3 characters required).
- When additional info is required, these fields will only appear when required, for example, select that client has an alarm – then the type of alarm field will appear.
- There is no history (or back button) - so you open items from the dashboard view or use 'search' to locate a previous transaction.
- Any mandatory fields are indicated with bold text and a star. Note: a transaction will not progress until all mandatory fields are captured.
- A decline will trigger on the initial 'trade acceptance' screen and can also trigger when the quote is submitted.
- A referral will be displayed after the quote is submitted.

Dashboard

- Items are listed by 'creation time' rather than 'last modified' – use the tabs to locate your item (i.e., All items, Quote in progress, MTAs in progress, Upcoming renewals, Cancellations in progress).
- A quote transaction item will be displayed in the format 'K-xxxxxxx'
- A policy will be displayed with the last seven digits of the policy number. Note: the prefix '01-ICC-' isn't displayed.
- Select one of the Action icons to open transactions:
    - Click 'Eye' icon to open a summary screen in view only.
    - Click 'pencil' icon to open on the first editable screen of the transaction.
- If you hover over the 'eye' icon and a 'view locked' message appears - this indicates that this transaction is currently with an UW and you're unable to open it.

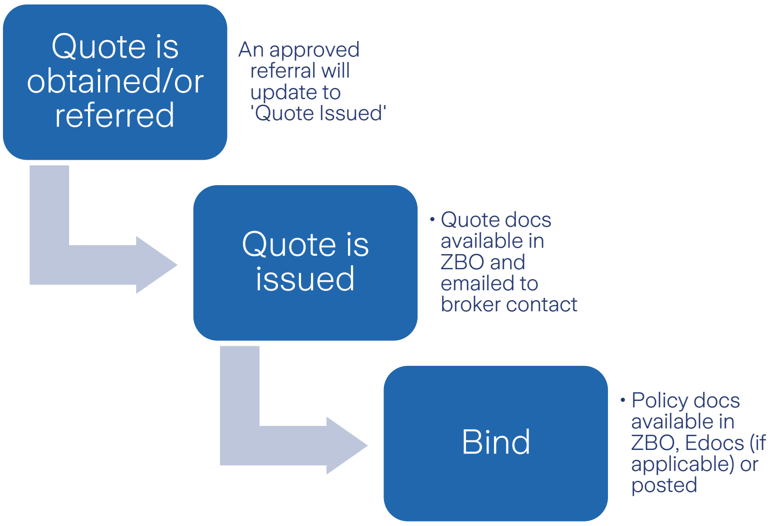

My items

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	

Transaction process overview:

- A new business quote or mid-term adjustment follow the same quotation process:



- A cancellation uses the following process:
  - Cancellation initiated and submitted (by broker).
  - Cancellation managed and completed (by Zurich underwriter).

Usage:

- Agent details screen
  - Start typing in your office name (min 3 characters for auto-match).

- Client details screen
  - If you amend an existing client's details – this is only saved if the Policy is bound.

- Quote Details screen:
  - The cover start and end dates are now from midnight to midnight.

- Business Details:
  - Save time by clicking 'Yes to all' button to agree to all declarations.
  - Trade details – start typing in trade (minimum 3 characters to auto-match).
  - Up to 4 trades can be captured – along with % split for each trade.

- Cover Details:
  - Selecting the 'Type of Policy' will display only the relevant fields to be completed.
  - Ensure you select 'marketing scheme', for example, BFI – to ensure benefits are applied to quote and subsequent policy.
  - You can't select 'Computer' until sums are entered for Computer within 'Building, Contents and Stock'.

- Cover Details > Property Damage > Premises screen:
    - Trade entered is the activity that is conducted at this location.
    - Selecting ‘No’ to any of the last three declarations will present additional fields to capture further risk info.
    - Any Premises entered can be ‘edited’ ‘viewed’ or ‘deleted’ using the action icons.

- Cover Details > Property Damage > Premises > Building, Contents and Stock screen:
    - Entering sums in ‘Building, Content and Stock’ – type in amount after the ‘€ sign’.
    - Fire Brigade already includes €24k – add in any required amount additional to this.
    - The field ‘Stock in Open sum insured’ appears ahead of ‘All other stock/work in progress sum insured’.

- Cover Details > Employers Liability screen
    - Enter the wage roll for ‘managerial/clerical’ and ‘manual’ Note: Under ‘manual’ - each trade that was selected earlier will be displayed.
    - Entering the wage roll for managerial/clerical and manual will auto-display fields to enter the number of clerical/managerial employees and the number of manual employees.

- Cover Details > Public Liability screen:
    - If manual work away – need to enter height and depth in metres.

- Trade Activities screen:
    - The questions displayed will be determined by trade and covers selected.

- When you submit a quote, this may take a minute as this is checking all the rating tools, pricing tools, and cross-checking to obtain a quote.
- Once a Quote is Issued – you can only use ‘Alternative Quote’ to make any changes.

Referral (New Business Quote, or MTA)

- If a quote is submitted and a referral is triggered – you'll see the reason(s) and can decide whether to submit to a Zurich underwriter.
- If you decide to submit a referral for review by a Zurich underwriter:
    - This referral is queued directly to the underwriting team (not a customer services team).
    - You need to include a mandatory note to submit the referral.
    - There is an option to attach supporting files (claims experience, survey)
    - The transaction is 'locked' while being reviewed by an underwriter and can't be opened.
- If the underwriter requires more info, you can correspond back and forth using the comments field.
- You can keep up to date with the status of the referral from the dashboard:
    - Referred with underwriter – means the quote is currently with the underwriter.
    - Referred with broker – means the underwriter is awaiting a response from broker.
- You'll receive an email when an update has been made on the referral.
- An approved referral will change the status of the transaction to 'Quote Obtained'.