Cover Note & Green Card Portal

User Guide

September 2023

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Cover Note & Green Card Portal

Project Scope

In September 2023 we launch a Brand New ERS Cover Note and Green Card portal, offering an enriched self-serve experience for our Brokers. With modern branding and enhanced security (2 factor authentication with Microsoft/ Google), the new portal URL: Covernote.ers.com, will allow our Brokers:

- Instant cover note issue on selected policies
- Self-serve Green Card application for foreign travel

1.1.1 Key stakeholders

The project is being commissioned and actioned by the following:

- Martin Hall – Exec Sponsor
- Paul Ward – Business Lead
- Jamie Skyrme – Project Manager

1.2 Broker Activation Team

The new Portal (covernote.ers.com) has been developed by MBA and will be administered and maintained by the Broker Activation Team within ERS Swansea office. All team members have administrative Portal access with increased user permissions. All External Broker account applications will be monitored and authorised directly through the portal with the assistance of the team. Internal ERS staff that require access can also register for access.

The old portal will have no runoff period, as from launch date, all new applications and Cover notes will be issued directly through the new portal. Access to any archived data or previous notes issued can be obtained from the Team (external to the portal).

Portal Activation
All Brokers have been informed of the new portal build and current users of the old portal have been provided with a pre-live registration link. Any previous registrations for the old portal will be deactivated from 1st October.
Full training material user guides will be distributed via Marketing communications and saved on ERS.com, ensuring the brokers are prepped and ready for launch. If access issues are experienced, the Broker Activation team will be on hand to support when needed.

1.2.1 Further Support

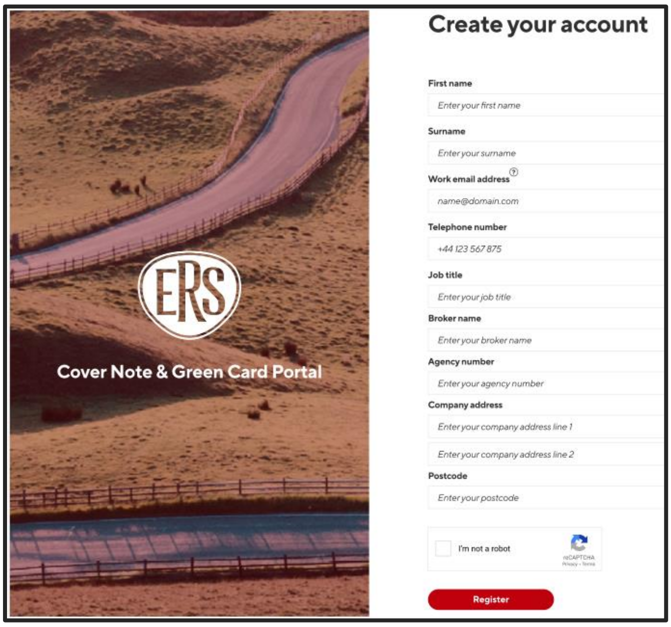
- FAQ section on ERS.com explains how to access and use the portal with links to broker training documentation
- For any User related queries, please contact the Broker Activation Team on **agency@ers.com**

2 Portal Access

2.1 Pre-Registration

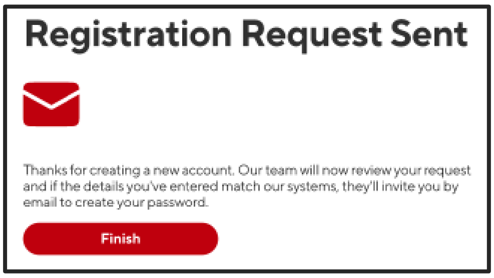
As this is a launch of a new portal system, all brokers have been asked to pre-register for access. Marketing communications have been sent to all previous users, inviting them to pre-register access prior to go-live.

All invited brokers will bypass Broker Activation Validation on the system. However, new users (uninvited) will need validation. Please note that any previous registrations to the old site will be deactivated and will not work on the new portal.



2.1.1 Creating an Account

Current users of the old portal have been sent a unique secure link to the pre-live registration page and asked to create a new portal account. The page from the link will have their key details prefilled (from their previous registration) and this cannot be edited. If users wish to change the details that have been migrated, they will need to contact **agency@ers.com**.



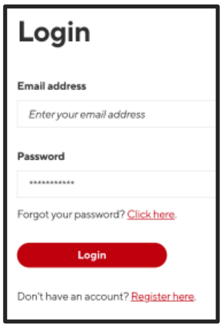
New users can also access a pre-registration link from our Marketing communications. This is the link they can use: **https://covernote.ers.com/signup.** Each user will require a username (a unique and valid email address). This address will be used for all further communications and document distribution from the portal. They must enter contact information and click the register button for data to be submitted to our Broker Activation Team. Each request is reviewed, and access permissions granted by the team. In this instance, an account must be created from scratch for them to access the system.

Brokers can create accounts post go-live, by clicking "Register here" on the portal login page. It will redirect them back to the registration page detailed above. It will not grant immediate access as the Broker Activation Team will still have to complete the onboard authorisation checks detailed above.

2.2 Registration Activation

All new accounts must validate/activate the account using the email address provided. The activation link will expire after 5 days. Failure to activate means that they cannot access the portal. The created account will however remain in the database and the Broker Activation Team can reactivate the activation requirement, on that account, upon user request.

3 Login



After creating an account, a Broker will have to log into the portal every time they need to access the system. If they are inactive on the portal for any longer than 15 minutes, we have a built-in security feature that will automatically log them out of the system. They will then have to complete the log in process (including MFA) again.

3.1 Password Protection

To safeguard our data, all broker portal access will be monitored by the Broker Activation Team. Access is granted after entering a password (containing a minimum of **14 characters** with 1 uppercase letter, 1 lowercase letter, 1 digit and 1 special character), together with a passcode generated through the Microsoft Authenticator application.

New passwords will be set up directly by the broker (on first registration) and must be changed regularly in accordance with our Security Policy. Passwords will auto-expire and must be reset at least once every 45 days.

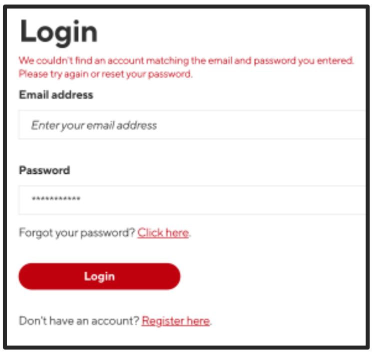
3.2 Multi-Factor Authentication

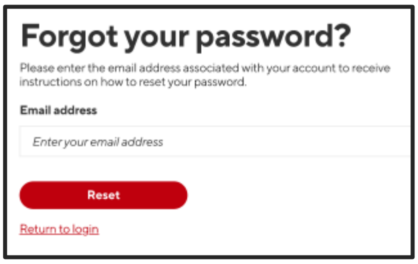
As part of our Data Security provision, the portal will be subject to Multi-Factor Authentication (MFA). MFA adds an extra layer of security to things like websites, apps, and devices by asking users to setup at least two ways of verifying themselves. For example, rather than solely relying on a password (the first factor) to access a website, it may also ask you to click a link that it emails to you each time you login (the second factor).

As well as a unique email address as a username and a strong password, we'll also ask users of the new portal to link their account to an authenticator app. It is mandatory on every log in and applies to all users (Brokers and ERS Administrators).

This means that on log in, the user must insert the password they created during the registration process, followed by a 6-digit security code that will be sent directly to their mobile phone or their desktop device depending what application they choose upon setup. The user can use an existing MFA app that they already have, or a new one of their choosing. There is an abundance of apps available across various devices and platforms, including Windows, macOS, Android and iOS. We are providing brokers with separate instructions for two common MFA applications – Microsoft Authenticator for mobile, or Twilio Authy for desktop.

3.3 Forgotten Password/Access Issues





If the broker is unable to recall their password, they will not be able to enter the system.

Please note there is an automatic lock applied to accounts after 5 invalid login attempts.

After 5 failed login attempts, the account will be temporarily locked for 5 minutes after which the user can reset their password or try again.

There is a password reset function whereby instructions are sent via email. Alternatively, they can email the team for support directly on **agency@ers.com**. Please note that all requests will be monitored by the Broker Activation Team for security.

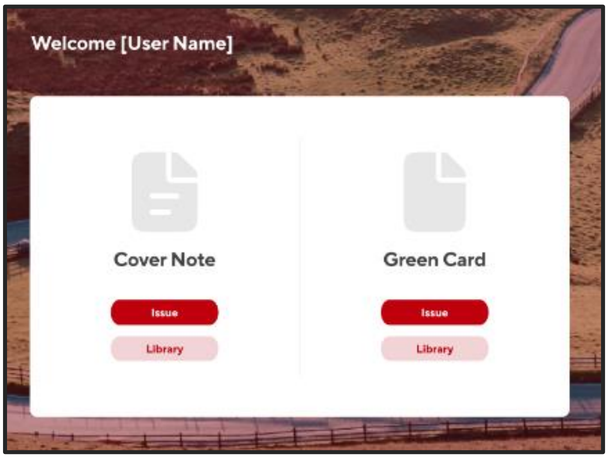
3.4 IT Security, Retention & Migration

ERS will hold data in the Portal system for up to 7 years for active documents in line with the IQUW Data Retention policy. Any voided policy documentation will be removed after 15 months. Please note that brokers can only see their set up Cover Notes and Green Cards for the last 6 months (based on creation date), but IQUW administrators can see everything up to 7 years.

In relation to the previous Portal, our DPO has agreed that any Cover Notes or Green Card documents created in the last 3 months will be ingested into the new portal system. Any documentation predating the 3-month timeframe will not be transported over to the new system.

3.5 Portal Landing Page

Once Logged in through MFA (entry of password and authenticator code), the Broker will arrive on the landing page where they can select the document that they wish to review/access/create (They have a choice of Cover Note or Green Card).



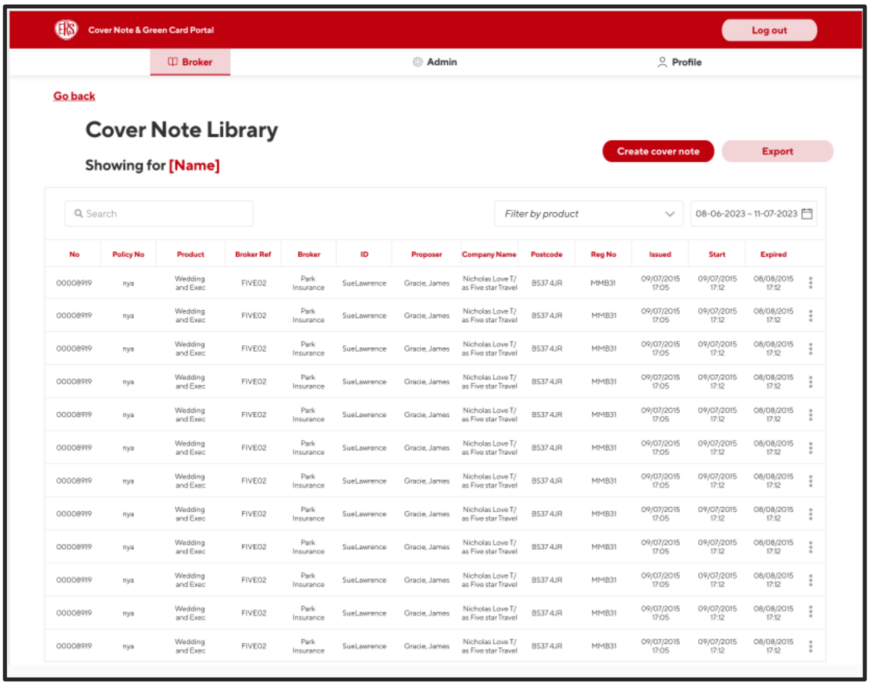
4 Cover Note Portal

From the Portal Landing Page, select:

- Issue – to create a new cover note from scratch, or,
- Library – to review previous cover notes created. From this screen you can access previous notes created, in addition to having the function to reuse information, renew or extend notes, or cancel a cover note.

Let's look at each area in turn:

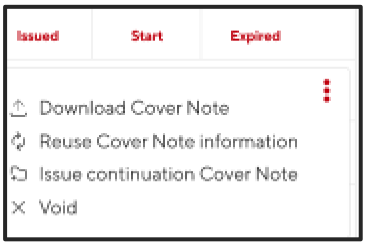
5 Cover Note – Library Function



1. Select cover note "Library" button to view previous cover notes created.
2. The page will display a list of previous cover notes issued by the logged in Broker.
3. The display will be in order of issue date - from most recent to least recent.
4. You can filter by product type through the filter dropdown
5. Alternatively, you can filter by date range from the calendar function.
6. If the policy number or broker reference is known, you can search directly for that entry by using the clever search function above the list.
7. If a cover note cannot be found on the list, you can create one by clicking on the create cover note button from the library screen. This will take you to the cover note issue page (point 4 above)

5.1 Cover Note Actions (Three Dots expansion)

Click on the 3 dots to access additional cover note actions such as:

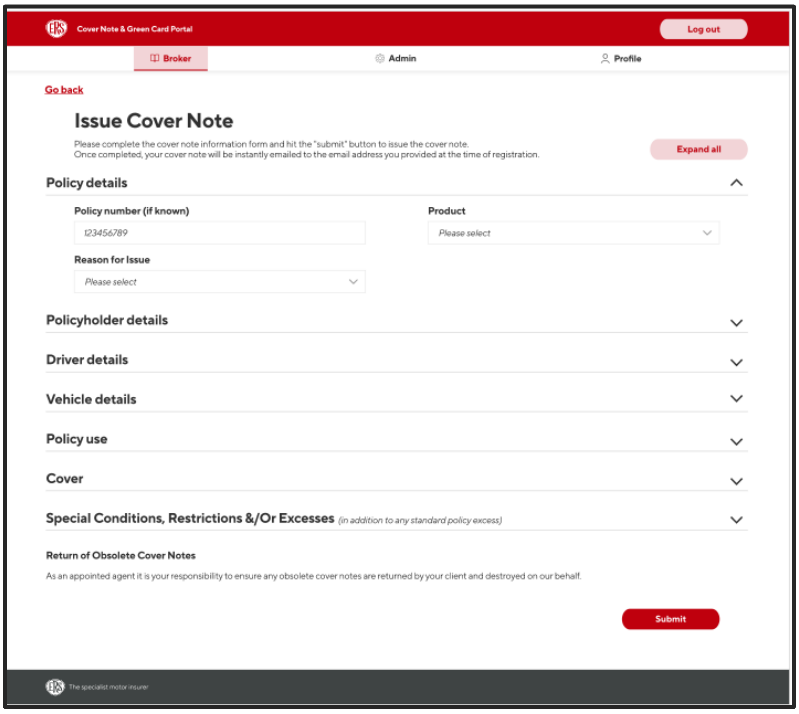


- Download Cover note (to save on the brokers own platform or print as hard copy – for distribution purposes)
- Reuse note information (can be used as an edit function to allow you to update or change basic items such as driver etc)
- Issue a continuation cover note (to extend cover date following initial document issue). This option will only appear if the cover note is within 7 days of expiry.
- Void the cover note (for those issued incorrectly or no longer needed)

6 Issuing a Cover Note

When issuing cover notes for new policies, renewals and mid-term adjustments, brokers must issue ERS with relevant documentation in the usual way in order to receive full policy documents.

Once the policy transaction has taken place, to obtain a cover note on the portal, select the cover note "Issue" button to enter the Issue Cover Note Landing Page.



1. The broker Tab will be highlighted.
2. The broker must now expand each section of the document and complete the free text format and dropdown boxes to create the document.
3. This can be done one section at a time by clicking on the individual arrows,
4. or expand all sections at once by clicking on the "expand all" button.
5. Please note that all fields are Mandatory and must be completed in full for a cover note to be issued.

6.1.1 Policy Details

1. Insert the policy number (if known).
2. Select the product type from the dropdown (products are listed alphabetically by scheme for ease of location).
3. Select the reason for issue from the dropdown list. They include:

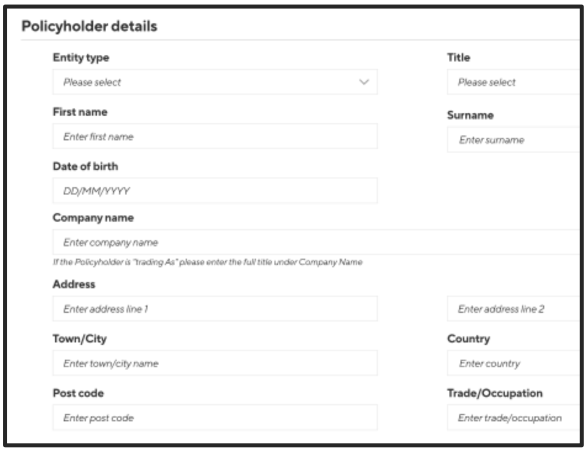
1st Cover note	Continuation	New Business
Renewal	Change of Vehicle	Additional Vehicle
Change of Driver	Change of Use	Temporary Addition
Additional Driver	Other	

New Format (A-Z By Product)
Affinities Car (Retail)
Affinities Van (Retail)
Car (Non Standard) (Retail)
Classic Car (Software House) (Retail)
Coach & Bus (Commercial)
Coach, Bus & Minibus (Fleet)
Courier (Commercial)
Enthusiast (Bespoke)
Events (Bespoke)
Farmers Plan (Agriculture)
Goods Hire & Reward (Fleet)
Horsebox (Agriculture)
Minibus (Commercial)
Motor Trade (Commercial)
Motorhome (Bespoke)
Motorhome (Software House) (Retail)
Overseas (Bespoke)
Own Goods & Trades (Fleet)
Prestige (Bespoke)
SCV (Commercial)
Self Drive Hire (Fleet)
Showmans (Commercial)
Taxi (Commercial)
Taxi (Fleet)
Transportation (Commercial)
Van (Non Standard) (Retail)

Note: All options available in the dropdown boxes will be displayed according to the product/scheme appetite and User authority permissions

4. Proceed to the Policyholder Details section detailed below.

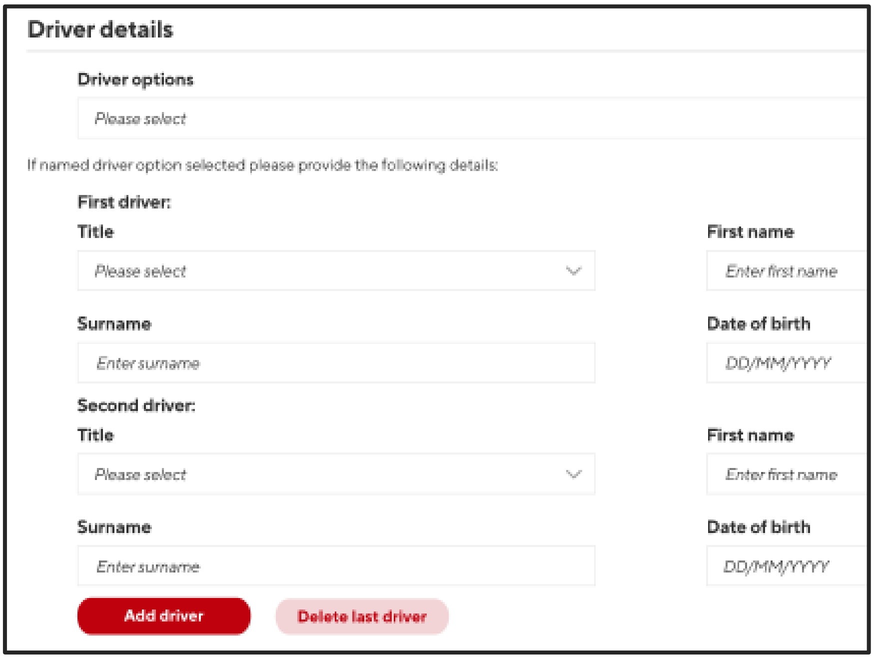
6.1.2 Policyholder Details



Complete all mandatory policyholder details fields including:

1. **Entity Type** – select either personal (for an individual) or Commercial (for a business/company etc). The remaining boxes will change depending on the additional information needed
    - **Commercial** - requires the business or company name that the Policyholder is trading as, together with the full contact address
    - **Personal** - has additional fields for policyholder date of birth and occupation.
2. Proceed to the Driver Details section detailed below.

6.1.3 Driver Details



- Up to a maximum of 5 drivers are permitted per cover note.
- Please ensure you click "add driver" and enter full details for each person that will be using the vehicle.
- If any errors are made or a driver is added incorrectly, click "delete last driver" to remove them from the system.

1. To add a driver, first select the driver options from the dropdown list. They include:

Any Authorised Licensed Driver	Named Drivers Excluding Proposer	Any Authorised Licensed Employee	Any Driver - Excluding Drivers Under 21
Any Driver - Excluding Drivers Under 25 Other Than Those Named	Any Driver - Excluding Drivers Under 25	Any Driver - Excluding Drivers Under 30 Other Than Those Named	Any Driver - Excluding Drivers Under 30

Any Driver - Excluding Drivers Under 35	Any Driver - Excluding Drivers Under 40	Insured And Spouse	Insured And Partner
Insured And Civil Partner	Insured Only	Insured And 1 Named Driver	Insured And 2 Named Drivers
Insured And 3 Named Drivers	Insured And 4 Named Drivers	Insured And Named Drivers	

Note: All options available in the dropdown boxes will be displayed according to the product/scheme appetite and User authority permissions

1. Insert the title, first and last name and DOB for the driver.
2. You are able to add 2 drivers on the first screen, however, remember to add additional drivers, as needed, by using the "add driver" button and repeating the above steps.
3. Once all Drivers are listed, proceed to the Vehicle Details section detailed below.

6.1.4 Vehicle Details

1. Enter all vehicle details in the relevant fields including: Make, Model, GWV, Year of manufacture, registration number and value.
2. Proceed to the Policy Use section detailed below.

6.1.5 Policy Use

1. Select policy vehicle use from the dropdown provided. The options include the following:

Carriage Of Goods For Hire And Reward	Carriage of Non-Fare Paying Passenger	Carriage Of Own Goods	Carriage of Passengers - Section 19
Carriage of Passengers - Section 22	Collection & Delivery	Commercial Travelling	Commuting

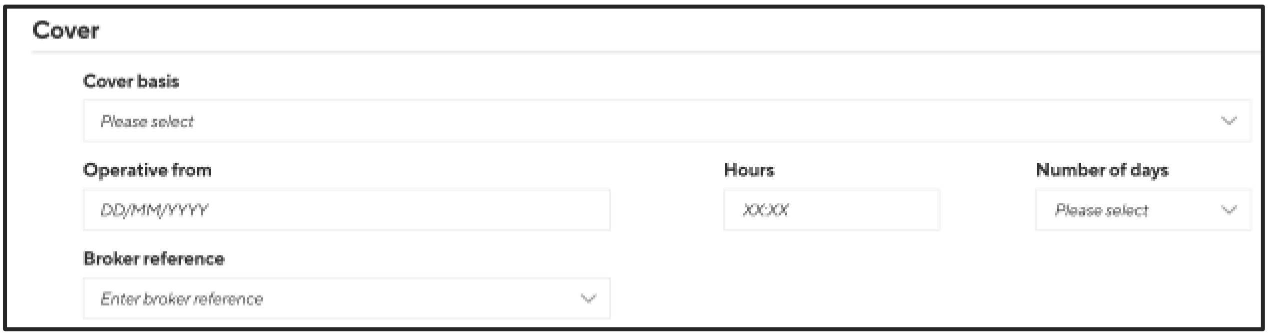
Contract Carried	Contract Hire	Driving Tuition	Employee Transportation Only
Loaned Under Section 19	Motor Trade	Named Drivers Business	Occasional Business Use
Personal Business Use	Private Hire	Private Hire (Schools and Hospitals)	Proposers Business
Proposers, Employers Or Business Partners Business	Public and Private Hire	Public Hire	Self Drive Hire (Excluding Policyholder's Business)
Self Drive Hire (Including Policyholder's Business)	Social, Domestic And Pleasure	Taxi bus (Under Special PSV Operators Licence)	Use On Another's Business
Valet Parking	Wedding Chauffeured Hire		

2. Proceed to the Cover section detailed below.

6.1.6 Cover

Complete all cover details as shown below:

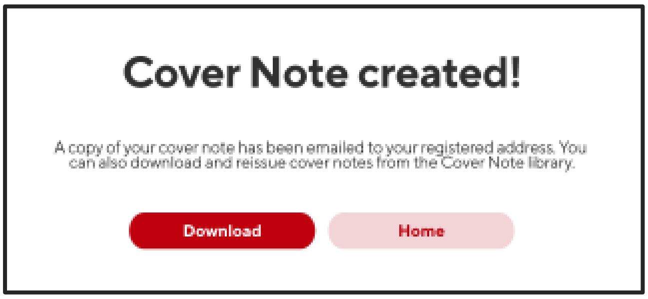
1. Cover Basis Select from a dropdown including Comprehensive, TPFT, TPO, Accidental Damage, Third Party Fire and Theft etc.
2. Operative from - Date cover to commence on the documentation. Policy must be live and date can be from today or another date in the future. No backdating of issued documentation is permitted.
3. Hours – time cover is to commence (format of 24-hour clock)
4. Number of days cover is required (to a maximum of 30 days)
5. Broker reference - individual free text field for own broker reference. This should be unique as it can be used as a search term in the document library.



6.1.7 Special conditions/Restrictions/Excess

Enter any specific details that you need to be included in the content of the note.

6.1.8 Submit Request



1. Once all required fields have been completed, click the “Submit” button to send the request and generate the document.
2. A pop up will appear confirming the document has been created on the system.
3. The generated document will automatically be sent as an attachment via email to the user email registered on the system.
4. Alternatively, for instant access, click Download.
5. The document will open as a PDF for you to print or save as needed.
6. Please note that all created documents will be stored in the document Library. They can be accessed on the portal through the search function (see Cover Note Library instructions in section 5 above).

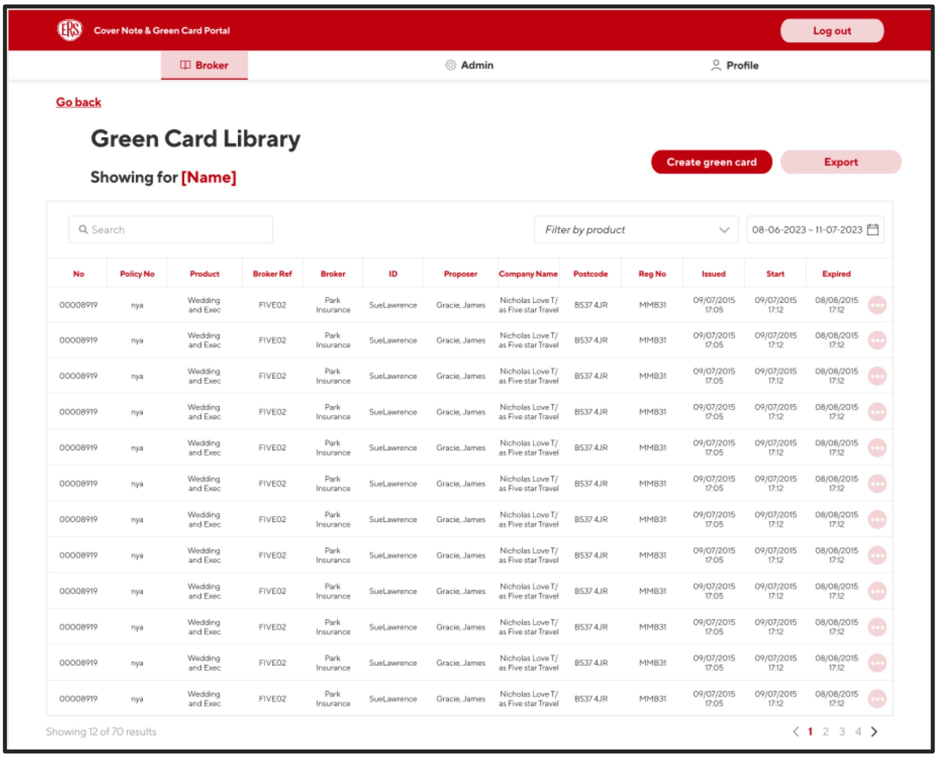
7 Green Card Portal

From the landing page you can choose to issue a green card or access the library of previous documents created.

Select issue – to create a new Green Card from scratch

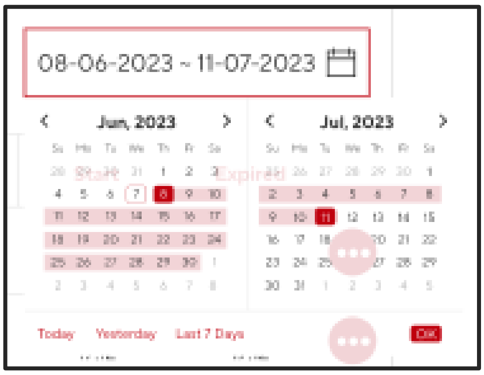
Select Library – to review previous Green Cards created. From this screen you can access, reuse information to renew or extend notes, or cancel a cover note.

7.1 Green Card Library Function



1. Select Green Card "Library" button to view previous Green Cards created.
2. The page will display a list of previous Green Cards issued by the logged in Broker.
3. The display will be in order of issue date - from most recent to least recent.

   There is a clever search function bar whereby you can search for a range of contextual fields including name, registration, Proposer/company name or policy number (if known)



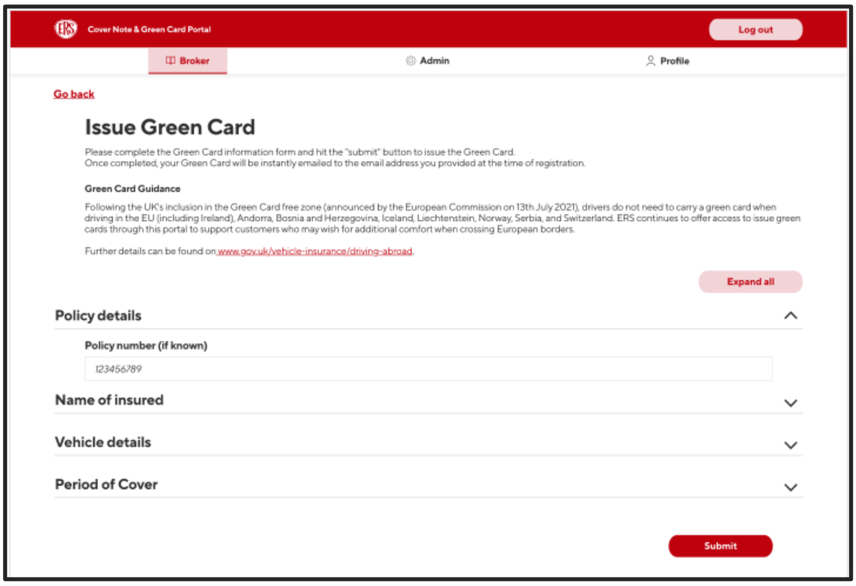
4. Alternatively, you can filter by date range from the calendar function. Select the start and end dates of cover (highlighted in red). The library display will change to show all cards active within those dates.
5. If a Green Card cannot be found on the list, you can create one by clicking on the create Green Card button from the library screen. This will take you to the Green Card issue page (point 7.2 below).

7.2 Green Card Actions (Three Dots expansion)

Click on the 3 dots to access additional Green Card actions such as:

- Download Green Card (to save on the brokers own platform or print as hard copy – for distribution purposes)
- Reuse Green Card information (can be used as an edit function to allow you to update or change basic items such as driver etc)
- Void the Green Card (for those issued incorrectly or no longer needed)

7.3 Issuing a Green Card



From the Issue Green Card Landing Page, you must complete all information on the Policy and vehicle fields.

1. The broker Tab will be highlighted.
2. You must expand each section of the document and complete the free text format and dropdown boxes to create the document.
3. This can be done one section at a time by clicking on the individual arrows; or expand all sections at once by clicking on the "expand all" button.
4. Please note that all fields are Mandatory and must be completed in full for a green card to be issued.

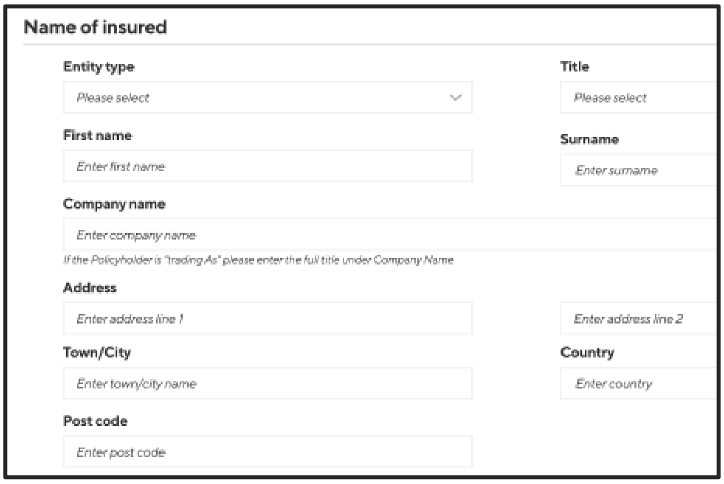
7.3.1 Policy Details

Insert Policy Number

7.3.2 Name of Insured

Complete all mandatory "Name of Insured" fields.

1. **Entity Type** – select either personal (for an individual) or Commercial (for a business/company etc). The remaining boxes will change depending on the additional information needed
    - **Commercial** - requires the business or company name that the Policyholder is trading as, together with the full contact address
    - **Personal** - has additional fields for policyholder date of birth and occupation.


Name of insured
Entity type
Please select
Title
Please select
First name
Enter first name
Surname
Enter surname
Company name
Enter company name
If the Policyholder is "trading As" please enter the full title under Company Name
Address
Enter address line 1
Enter address line 2
Town/City
Enter town/city name
Country
Enter country
Post code
Enter post code

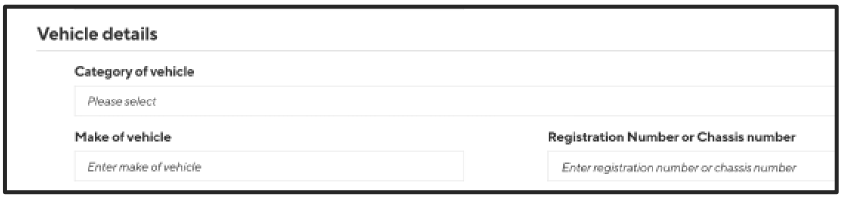
2. Proceed to the Vehicle Details section detailed below.

7.3.3 Vehicle Details

1. Select the Category of Vehicle from the dropdown menu. It includes:

Car	Motorcycle	Lorry/Tractor	Cycle fitted with auxiliary engine
Bus	Trailor	Other	

2. Enter vehicle make and registration number
3. Proceed to the Period of Cover section detailed below.


Vehicle details
Category of vehicle
Please select
Make of vehicle
Enter make of vehicle
Registration Number or Chassis number
Enter registration number or chassis number

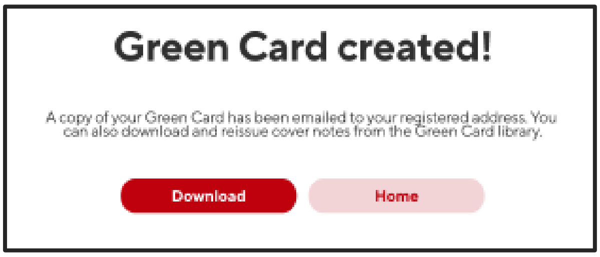
7.3.4 Period of Cover

Enter cover period (from and to dates). They can be manually entered or selected from a calendar.


Period of Cover
Please note that the expiry date must not exceed the expiry date shown on the Certificate of Insurance as this will invalidate the Green Card.
Effective from
DD/MM/YYYY
Expires
DD/MM/YYYY

7.3.5 Submit Request

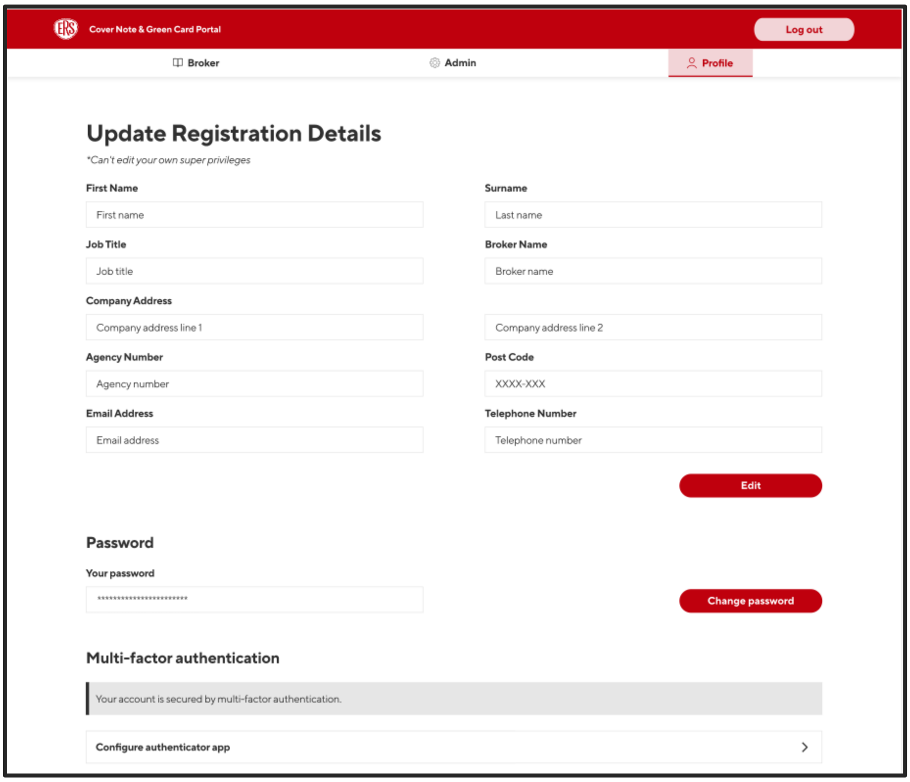
7. Once all fields have been completed, click the “Submit” button to send the request and generate the document.



8. A pop up will appear confirming the document has been created on the system.
9. The generated document will automatically be sent as an attachment via email to the user email registered on the system
10. Alternatively for instant access, click Download.
11. The document will open as a PDF for you to print or save (for electronic distribution by email at a later date).
12. Please note that all created documents will be stored in the document Library. They can be accessed on the portal through the search function (see Green Card Library instructions in section 7 above).

8 Profile Access Page

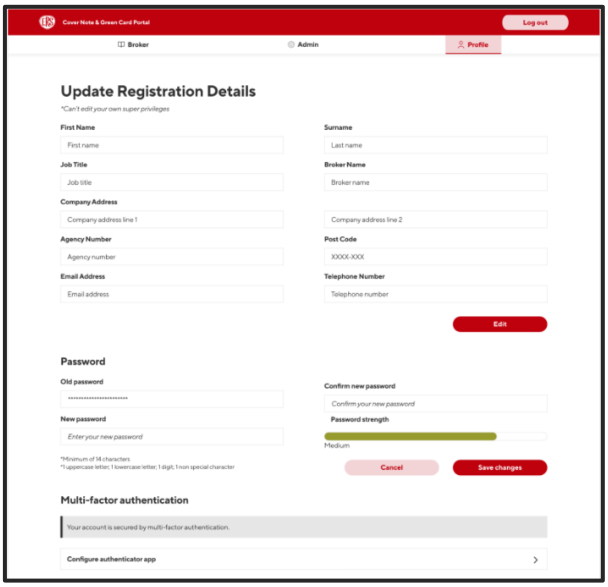
This page can be viewed by the individual user that is logged into the system. It contains the basic contact details of the user that was provided on first registration of the portal. Please note that some fields cannot be changed by direct users. If you wish to edit a locked field, please contact agency@ers.com



9. Changing Password

It is recommended for passwords to be changed quarterly. All passwords must contain a minimum of 14 characters with 1 uppercase letter, 1 lowercase letter, 1 digit and 1 special character. Each password used per quarter must be unique.

1. To change a password, click the change password button.
2. Insert your old password.
3. Insert your new password.
4. There is a password strength indicator to advise on strength. Please ensure the password chosen is strong as detailed above.



5. Retype your new password to confirm it is correct.
6. Click save changes to store the new password.
7. After password reset, it is recommended to log out of the system and log back in with your new password. Remember that you will have to complete the MFA authorisation again.
8. If you experience any access issues with your account or the MFA that has previously been set up, please contact the Broker Support team directly on agency@ers.com. Once they have validated the request, they can help to reset the link.

10. IT Incident Reporting Process classified by Issue Type

The following issues should be emailed to **agency@ers.com:**

- Password issues or reset
- No longer have access to email
- Updates to agency number or address
- General portal guidance/how to use the system

The following issues should be reported to the ERS Service Desk at: **020 3824 5111** or **ServiceDesk@iquw.com**:

- Portal technical issues (such as error messages *not* related to password/login)
- Site outages

11. Version History

Version #	Updates	Name	Date
1.0	Document created	Training & Development	27.06.23
2.0	Page guidance updated		
3.0	Tracked changes accepted, minor updates	Training & Development	25.08.23
4.0	Minor formatting updates	Training & Development	14.09.23