

# ERS eTrade

## FAQs

### What is ERS eTrade?

ERS eTrade is our online trading platform for the fastest way to trade a range of our products.

**[Find out here](#)** which products are available to trade online now and coming soon, plus how to sign up.

### Getting started with ERS eTrade

**You can sign in to [ERS eTrade](#) here.**

Can I add a shared mailbox email address as a user so that multiple users can share it?

No, the system requires an individual email address and password per user, for security reasons. If your organisation is unable to accommodate this, please contact [agency@ers.com](mailto:agency@ers.com) with full details.

### **What happens if I didn't activate my account within 24 hours?**

Don't worry, simply forward your activation email to [agency@ers.com](mailto:agency@ers.com) and let them know that you missed the activation window. They will send another activation email as soon as possible.

### **Do I need any special software to use ERS online services?**

No. ERS is a standard web-based application. You'll need a computer or mobile device that's connected to the internet to use it. ERS eTrade is compatible with Internet Explorer, Google Chrome and Firefox.

### **Are there any minimum password requirements?**

Yes, your password needs to be a minimum of eight characters, utilising upper and lower case, alphanumeric and have a special character such as !,<\*&#@.

### **What happens if I forget my password?**

If you have forgotten your password, select 'Forgotten your password' from the log in screen and follow the instructions. If you get your password incorrect eight times your account will be locked. You will need to contact [agency@ers.com](mailto:agency@ers.com) for a password reset.



## What is the difference between an Administrator and a User, and group/branch access levels?

An Administrator is able to add and remove colleagues to ERS eTrade: Download our User and Administrator guides to see how to navigate through ERS eTrade

## Who do I contact if I have an issue with eTrade?

Request access or reset - Please contact [agency@ers.com](mailto:agency@ers.com).

User management - Your agency Administrator can add new users to eTrade. Download the admin guide [here]. If you still have user management questions, please contact [agency@ers.com](mailto:agency@ers.com).

Technical issues - Please send a screenshot of the issue to [technicalhelpdesk@ers.com](mailto:technicalhelpdesk@ers.com).

Trading support - All the eTrade and online trading support contacts can be found on the individual product pages. For questions relating to specific Quotes > MTA > Renewals

User support - Visit our eTrade Support Hub for user guides and walkthrough videos.

## Where will I receive my policy documentation?

Documents are sent to the email address we have on file for your agency.

## How will I be informed if there is a technical issue with the application?

If a technical issue arises, we will inform you of this with a message online.

## Why is my Quote being referred?

A referral means that our UW team just need to check a few things on the information that you've entered in before we can calculate a quote, the team will be in contact with an update as soon as possible. The main reason a quote could've been referred is because:

The quote request is slightly more complex than our standard appetite: It could be that the information supplied is a bit more complex than the standard requests we get in so an UW will need to review before we can give you a price. Visit our [product pages](#) for more appetite info.

## How long will it take for a referral to be processed?

All referrals going through online trading will be prioritised and we will contact you as soon as possible. If this is urgent, please contact the [relevant Underwriting team](#) directly.

## Why was my quote declined?

A decline only occurs if the risk details entered are outside of our usual appetite. Some declines can be caused due to an input error so always worth just double checking the information (particularly dates > occupations > driving restrictions) before submitting.

