

# 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.

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

If a technical issue arises, a message will be present on the initial screen after login.

## Using our eTrade portal

### How can I obtain my client's policy documentation?

Documents are sent to the email address we have on file for your agency and are available within the ERS eTrade portal too.

### Why has my quote referred?

A referral means that our Underwriting 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:

Most quote requests refer as they tend to be slightly more complex than our standard appetite: It could be that the information supplied is a bit more complex than the standard requests we receive so an Underwriter will need to review before returning a price. Visit our **product pages** for more appetite information.

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

Any risk referral that has originated from our eTrade platform will be prioritised. We will be in touch as soon as possible either with a price, a request for additional information or a reason why the risk doesn't fit our appetite.

All referrals going through online trading will be prioritised and we will contact you as soon as possible.



## Why was my quote declined?

There are two types of declines:

1. Risk falls outside of our appetite.
2. Input error – please double check that the information input is correct.

## Do I need to input a valid UK driving licence for taxi referrals?

Referrals can still take place without the input of a valid UK driving licence number. ERS' underwriting specialists will continue to review these in the usual way.

Where a valid UK driving licence number has not been added to a transaction prior to referral the below processes will need to be followed:

**New Quotes** - Following return of the quote from ERS Underwriting, users will need to create a new version of the quote to add the licence number to all drivers; this will cause the quote to re-refer into our underwriters.

**MTAs** - Following return of the quote from ERS Underwriting, users will need to copy the MTA transaction and add the licence number to the new transaction; this will cause the risk to re-refer to our underwriters.

As a full UK driving licence number is mandatory to bind cover it is advisable that users add the licence number before clicking into the 'Premium', this will ensure you can bind cover as efficiently as possible.

## Can I upload risk documents?

Yes, the document upload feature allows you to easily upload any documents relevant to the risk you are managing. This includes important documents such as confirmed claims experience or claim free letters, making it simple and efficient for you to provide the necessary information for your policyholders. Gone are the days of endless back-and-forth emails. You can securely and conveniently share important information with just a few clicks.

## Can I download policy documents?

Yes, the document download feature allows all policy transaction documents to be downloaded at any time.

## Is there anywhere I can provide additional information or a target rate on a referred quote?

A free text box has been added to referred quotes. This allows you to input target rates and important risk information. This information will be sent directly to underwriters for review; streamlining the process and ensuring all necessary details are communicated efficiently.



### **Is it possible to adjust quote inception dates without my quote referring again?**

We have enhanced our quote referral logic, making it easier for you to adjust start dates without causing a risk to re-refer. The system now automatically re-authorises referrals where the inception time or date is changed within the quote guarantee period, displaying the updated rate on screen for quick and easy reference. If any other risk information is amended the risk will re-refer.

### **How can I remove a document which has been uploaded incorrectly?**

Once a document has been uploaded to the risk on eTrade, the only way for it to be removed is by contacting the relevant Underwriting Operations Team to request the removal from our internal casefiles. You can find contact details for our Underwriting Operations Teams on our website <https://www.ers.com/contact>

