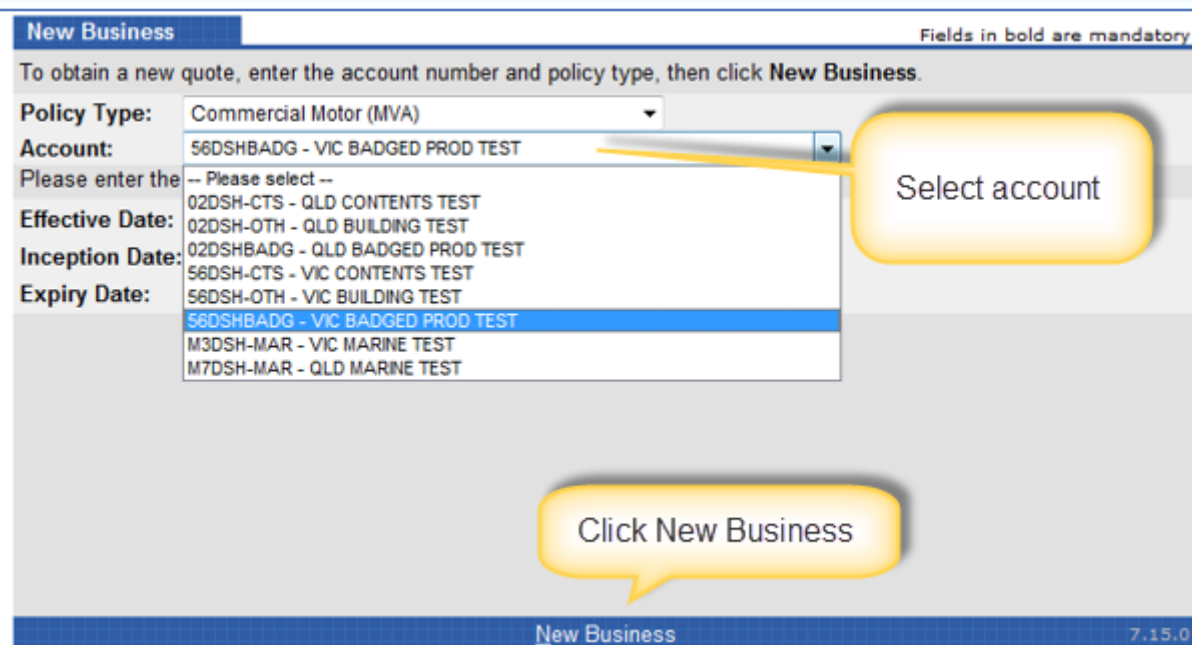


Defence Service Homes – Caravan Insurance

Stage 1. Commercial Motor (MVA) New Business Transaction

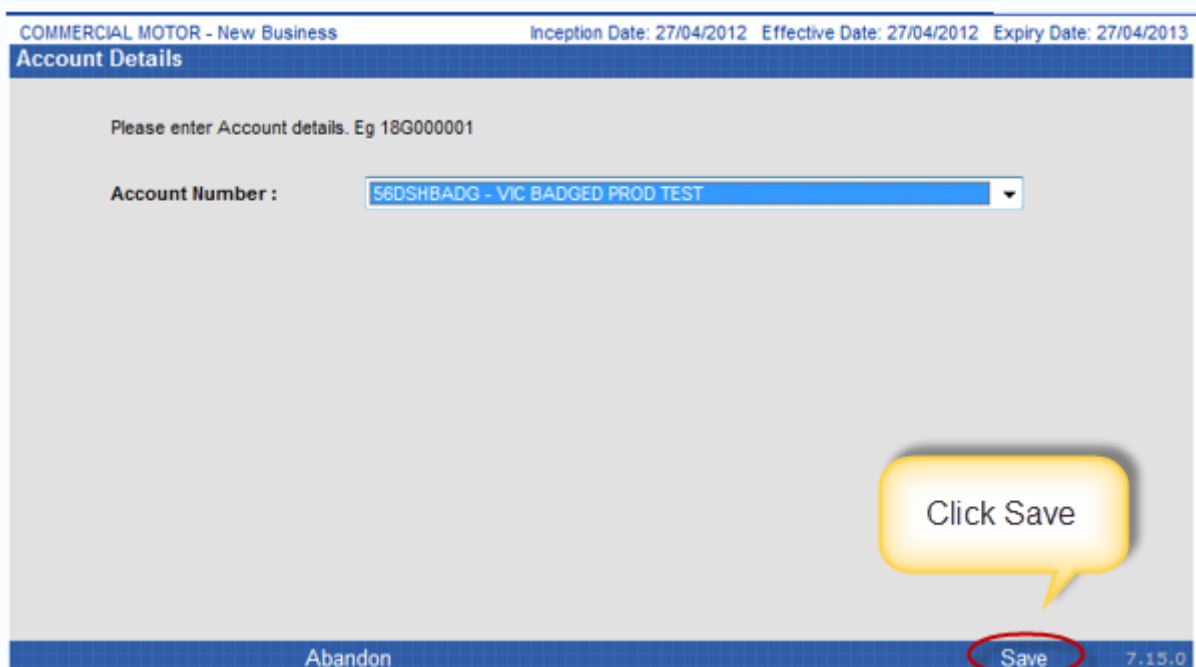
- Login to **c.Change**
- From the **Policy Type** field, select the **Commercial Motor** option
- From the **Account** field, select account required - 56VICBADG or 02QLDBADG
- Enter the **Effective Date** required for the inception date of the policy. The **Expiry Date** field will automatically be populated for a 12-month period
- Click on **New Business** to move to the next page

NOTE: For the purpose of this document, the process shows a New Business transaction, however, the process is the same for both Quotations and New Business transactions



Stage 2. Account Details

- Click **SAVE**



Stage 3. DSH Policy Number

- Enter **DSH Policy Number** then **SAVE**

NOTE: This DSHI number is only requested on a **New Business** transaction

Stage 4. Customer Tab

- At the **Customer** tab, complete the following sections:
 - Insured Name** – enter the details within the **Business/Surname** field
 - Postal Address** – enter mailing address
- Click **Next**

NOTE: **Tax Details** and **Other Contact Details** are optional fields

Stage 5. Cover Details – Type of Risk

- From the **Type of Risk** options, select **Commercial Motor Vehicle** and then select **Save** at the bottom of the page

Cover Details

Select Type of Risk:

☐ Passenger &/or Trade Vehicle

☒ Commercial Motor Vehicle

Select Commercial Motor Vehicle
Select Save

Abandon Save uat-n2

Stage 6. Select Commercial Motor Vehicle

- Select **Cover Type** field as **Comprehensive**
- Click on **Class of Vehicle** to open up Vehicle class search page

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

Commercial Motor Vehicle Premium

Cover Details

Cover Type: Comprehensive

Vehicle Details

Class of Vehicle: No Class Selected

Vehicle Description:

Registered?: ☐

Registration No.:

Engine Number:

Model Number:

Year Manufactured:

Underwriting Details

Sum Insured: Market Value

Contents Sum Insured:

Vehicle Modified:

Finance type: -- Please select --

No Claim Bonus:

Year of Birth of the Youngest Driver:

Third Party Liability: 0

Kilometre Radius: -- Please select --

Vehicle used in Construction or Mining Industry: ☐

NSW Small Business Stamp Duty Exemption: ☐

Declaration Completed: ☐

Attachments

Interested Party:

Clauses:

Excesses

- Basic:

- Elected: 0

- Imposed: 0

Age Excess

Default Excesses:

Cancel Next uat-n2

Stage 7. Vehicle class search

- Within **Keyword**, type in Caravan and click **Search**
- Options will appear, select option **71 Caravans Domestic (including contents) trailed excluding ONSITE for domestic use only**
- You will return to the **Commercial Motor Vehicle** tab

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

Vehicle class search

Please enter a keyword to search the vehicle class list.

Keyword:

Select from Alpha

Type in Caravan
Click Search

COMMERCIAL MOTOR - New Business Inception Date: 27/04/2012 Effective Date: 27/04/2012 Expiry Date: 27/04/2013

Vehicle class search

Please enter a keyword to search the vehicle class list.

Keyword:

Select from Alpha list

21	CARAVANS MOBILE FOOD
23	CARAVANS used as mobile offices and the like (not on-site accommodation)
56	CARAVANS used as mobile home ie Winnebago type vehicles etc.
56	MOBILE HOMES motorised caravans ie Winnebago
71	CARAVANS DOMESTIC Trailered excluding ONSITE for domestic use only
71	<u>Caravans Domestic (including contents) Trailered excluding ONSITE for domestic use only</u>

Select: Caravans Domestic (including Contents) option

Close 7.15.0

Stage 8. Enter Caravan Details

- Click on the **Trailer Type** drop-down menu, select the appropriate option
- Complete the remaining details on the page
- To add Optional glass cover, select the **Clauses** option under the **Attachments** section

Trailer Type

– Please select –
CAMPER TRAILER
Caravan
SLIDE-ON CAMPER

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

Commercial Motor Vehicle Premium

Cover Details
Cover Type: Comprehensive

Vehicle Details
Class of Vehicle: 71 - CARAVANS DOMESTIC Trailered excluding ONSITE for domestic use only
Trailer Type: Caravan
Vehicle Description: JAYCO STARCRAFT CARAVAN
Registered?: Yes
Registration No.: TBA
Engine Number:
Year Manufactured: 2010

Select the correct Trailer Type

Attachments
Interested Party: General Page
Clauses: Click to view, amend or add details.
Click Clauses to add additional Glass

Underwriting Details
Sum Insured: 15000
Contents Sum Insured: 5000
Vehicle Modified: No
State of Risk: QLD
Postcode Garaged: 4000
Finance Type: Fully Owned
No Claim Bonus: 60%
Year of Birth of the Youngest Driver: 1941
Third Party Liability: 32500000
Kilometre Radius: – Please select –
Vehicle used in Construction or Mining Industry: No
NSW Small Business Stamp Duty Exemption: No
Declaration Completed: No

Excesses - Basic: 400
- Elected: 0
- Imposed: 0
Age Excess: 0 / 0
Default Excesses

Cancel Next uat-n2

Stage 9. Clauses

- Scroll through the list to locate clause **MVAGLS Windscreen Excess Protection**
- To select clause, click within the box
- Click **Update**. Clause will appear within the **Clauses on Risk** section
- Select **Close** to return to the Commercial Vehicle details tab

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

Clauses

Please select all applicable clause code then click 'Update'.

<input type="checkbox"/>	MVAE06 DRY HIRE
<input type="checkbox"/>	MVAGLS90WINDSCREEN PROTECTION
<input type="checkbox"/>	MVAGLS98WINDSCREEN PROTECTION
<input type="checkbox"/>	MVAGLS15WINDSCREEN PROTECTION
<input checked="" type="checkbox"/>	MVAGLS Windscreen Excess Protection
<input type="checkbox"/>	MVADG1 DANGEROUS GOODS \$5 MILL
<input type="checkbox"/>	MVADG2 DANGEROUS GOODS \$1 MILL

Update

Clauses on Risk:

GLS	Windscreen Excess Protection	Optional
-----	------------------------------	----------

Close

uat-n2

Scroll to look for MVAGLS clause, Click in box
Click on Update
Click Close

Stage 10. Default Excess

- Click on **DEFAULT EXCESSES** to populate the applicable excesses
- Select **NEXT** at the bottom of the page

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

Commercial Motor Vehicle Premium

<p>Cover Details</p> <p>Cover Type: Comprehensive</p> <p>Vehicle Details</p> <p>Class of Vehicle: 71 - CARAVANS DOMESTIC Trailered excluding ONSITE for domestic use only</p> <p>Trailer Type: Caravan</p> <p>Vehicle Description: JAYCO STARCRAFT CARAVAN</p> <p>Registered?: Yes</p> <p>Registration No.: TBA</p> <p>Engine Number:</p> <p>Year Manufactured: 2010</p> <p>Attachments</p> <p>Interested Party: General Page</p> <p>Clauses</p> <p>Click to view, amend or add details.</p>	<p>Underwriting Details</p> <p>Sum Insured: 15000 Market Value</p> <p>Contents Sum Insured: 5000</p> <p>Vehicle Modified: No</p> <p>State of Risk: QLD</p> <p>Postcode Garaged: 4000</p> <p>Finance Type: Fully Owned</p> <p>No Claim Bonus: 60%</p> <p>Year of Birth of the Youngest Driver: 1941</p> <p>Third Party Liability: 32500000</p> <p>Kilometre Radius: -- Please select --</p> <p>Vehicle used in Construction or Mining Industry: No</p> <p>NSW Small Business Stamp Duty Exemption Declaration Completed: No</p> <p>Excesses - Basic: 400 Age Excess: 0 / 0</p> <p>Excesses - Elected: 0</p>
---	---

Cancel

Click on Default excess then Save

Default Excesses

Next

uat-n2

Stage 11. Premium Breakdown

- Premium Breakdown screen appears with premium details for the risk
- To view details of clause, click on the **clause**
- Select **SAVE** to move to next screen

NOTE: When a sum insured is entered in the Contents Sum Insured field under Underwriting Details section, the system will automatically attach a CARAVAN/MOTORHOME CONTENTS clause code. The clause won't appear if the contents sum insured field is left blank.

COMMERCIAL MOTOR - New Business Inception Date: 27/04/2012 Effective Date: 27/04/2012 Expiry Date: 27/04/2013

Commercial Motor Vehicle Premium

Premium Breakdown

	FAP	Premium	Levies	S/Duty	GST	Total	Comm
Caravans	\$377.00	\$377.00	\$0.00	\$41.47	\$37.70	\$456.17	\$47.12
Total	\$377.00	\$377.00	\$0.00	\$41.47	\$37.70	\$456.17	\$47.12

The Caravan/Motor Home Contents clause will auto attach to the policy if Contents cover is required. To view details, click here

Clauses
CAC CARAVAN/MOTORHOME CONTENTS

Underwriting Information
Information:
Please ensure you review clause wordings as they are part of the terms and conditions.
It is a requirement that proof of No Claims Bonus and/or Claims History is available on Insurer letterhead for QBE verification.

Back Cancel **Save** 7.15.0

Stage 12. Wording of Clause - Caravan/Motor Home Contents clause

NOTE: The full description of the Caravan/Motorhome contents clause below. This information will print out on the Quote and New business document

Caravan/Motorhome Contents

We will pay for the loss or damage to your caravan/motorhome contents, while they are in your caravan, caused by:

1. fire
2. collision or overturning of your caravan/motorhome
3. storm, or
4. theft following violent and forcible entry into your locked caravan.

In this clause, 'caravan/motorhome contents' means contents permanently stored within your caravan/motorhome (for example TV, DVD player, crockery) and personal possessions that you take with you when using your caravan/motorhome (for example, clothing, linen, CDs/DVDs).

There is NO cover under this section:

1. for money, cheques or negotiables
 2. for unset gemstones, gold or silver nuggets,
 3. for any animal, bird or fish,
 4. for trade tools, stocks or samples,
 5. for mobile phones or two way radios, or
 6. for GPS or personal music devices,
- if stolen from your caravan/motorhome whilst parked.

We will not pay for more than the actual value of the property, that is, we will only pay the new replacement cost of any item which can be purchased in Australia less an allowance for age, wear, tear and depreciation. We will pay up to the sum insured shown in your schedule for caravan/motorhome contents.

Stage 13. Associate Risk detail

- The details of the caravan cover have now been entered
- Continue to progress through the remainder of the tabs, before the transaction is finalised
- Select **NEXT**

COMMERCIAL MOTOR New Business Inception Date: 27/04/2012 Effective Date: 27/04/2012 Expiry Date: 27/04/2013 Account : 56DSHBADG

Associated Risks	Action	Premium
BIG CARAVAN AD123		
Commercial Motor Vehicle	New	\$456.17

Abandon Add Next 7.15.0

Continue though the remainder tabs
Click Next

Stage 14. Quote – History of customer

- If processing a **Quote**, the following **History** screen will appear
- Answer **YES/NO** to the questions by clicking on the drop-down arrow

NOTE: At Quote stage, you won't be able to enter details of the circumstances to the below options, but answering Yes to either question needs to be referred to QBE manually

Please enter the History of your customer to enable us to better ascertain the acceptance, and on what terms.

In the last 5 years have you or any other person likely to drive these vehicles:-

1. Had:

a) a claim, accident or car stolen or burnt (even if not reported or not claimed from an insurer) ?

b) insurance refused, declined or cancelled by an insurer or any special conditions imposed ?

Click on drop down box to answer
YES/NO

Stage 15. New Business – History of Customer

- If processing **New Business** transaction, the following **History** screen will appear
- Answer **YES/NO** to the questions by clicking on the drop-down arrow

NOTE: If **YES** is the answer to any of the Questions, you will need to click on **DETAILS** option to enter the relevant Details

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

Customer Policy History Premium Account :

Please enter the History of your customer to enable us to better ascertain the acceptance, and on what terms.

In the last 5 years have you or any other person likely to drive these vehicles:-

1. Had:

a) a claim, accident or car stolen or burnt (even if not reported or not claimed from an insurer) ? Yes ▾ Details

b) insurance refused, declined or cancelled by an insurer or any special conditions imposed ? No ▾ Details

c) a drivers or motorcycle licence cancelled, suspended or endorsed ? No ▾ Details

2. Been convicted or charged with:

a) drug use, driving under the influence, or exceeding Prescribed Concentration of Alcohol ? No ▾ Details

b) any driving offences or issued any speeding or traffic infringements (other than parking offences) ? No ▾ Details

c) fraud, arson, theft or other criminal act ? No ▾ Details

3. Are there any drivers that do not hold an Australian Drivers Licence ? Yes ▾ Details

4. Do any of the drivers have less than 2 years driving experience ? No ▾ Details

Back Abandon Options Next uat-n2

Stage 16. New Business – History of Customer - Details

- An example of the **History Details** page below. Enter the relevant information within the fields
- Click **Add** to confirm detail
- Click **Close** to return to **History** tab
- At **History** tab, click **Next** to move forward

COMMERCIAL MOTOR - New Business Inception Date: 09/09/2020 Effective Date: 09/09/2020 Expiry Date: 09/09/2021

History Detail

In the last 5 years have you or any person likely to drive this vehicle had:
a claim, accident or car stolen or burnt (even if not reported or not claimed from an insurer) ?

Please enter details

Name of Driver: Joe Doh Cost: 5000

Incident Date: 10/10/2015 dd/mm/yyyy

Details of Incident: Collision

Insurer: QBE

Person at Fault: Third Party x

Enter details Click Add

Add

Name of Driver	Incident Date	Cost	Details
Joe Doh	10/10/2015	\$5,000	Collision

Information will appear here once you click Add

Close uat-n2

Stage 17. Quote - Final Premium

- At Quote stage, click **Complete** for finalise quote

Customer Policy History Premium Account : 02DSHBADG

Policy Premium Breakdown

	FAP	Premium	Levies	S/Duty	GST	Total	Comm
BIG CARAVAN TBA							
Caravans	\$421.25	\$421.25	\$0.00	\$41.70	\$42.13	\$505.08	\$52.65
Intermediary Fee (incl.GST)						\$0.00	edit
Grand Total	\$421.25	\$421.25	\$0.00	\$41.70	\$42.13	\$505.08	\$52.65

Underwriting Information

Information:
Please ensure you review clause wordings as they are part of the terms and conditions.

Premium Summary

Annual Premium: \$505.08
Commission: \$52.65
GST on Commission: \$5.27
Net Premium: \$447.16

Back Abandon Options **Complete** uat-n2

Stage 18. New Business – Final Premium

- For a **New Business** transaction, Click **Next** to progress to the **PAYMENT** tab

COMMERCIAL MOTOR - New Business Inception Date: 27/04/2012 Effective Date: 27/04/2012 Expiry Date: 27/04/2013 Account : 56DSHBADG

Policy Customer History Premium Payment

Policy Premium Breakdown

	FAP	Premium	Levies	S/Duty	GST	Total	Comm
BIG CARAVAN AD123							
Caravans	\$377.00	\$377.00	\$0.00	\$41.47	\$37.70	\$456.17	\$47.12
Intermediary Fee (incl.GST)						\$0.00	edit
Grand Total	\$377.00	\$377.00	\$0.00	\$41.47	\$37.70	\$456.17	\$47.12

Underwriting Information

Information:
Please ensure you review clause wordings and conditions.

Premium Summary

Annual Premium: \$456.17
Commission: \$47.12
GST on Commission: \$0.00
Net Premium: \$409.05

Back Abandon Options Complete **Next** 7.15.0

Click Next to move to the Payment tab

Stage 19. Payment tab

NOTE: The payment method will default to the Customer Bank Account option. The options applicable for DSH are **Customer Bank Account** or **Non-instalment** policy

For a non-instalment policy:

- Click on **Payment Method** arrow
- Select **Non-instalment** Policy

For an Instalment policy:

- Click on **Payment Method** arrow
- Select **Customer Bank Account**
- Enter **Payment period:** Options available are **Annual** or **Monthly**
- The system pre-populates the Client's Bank Account information
- Enter **Deduction date.** This can be any date within 30 days of the inception date of the period
- Select **Complete DDR** to confirm client bank details

Stage 20. DDR – I AGREE

- The DDR Form appears.
- Click on **I AGREE**, to confirm client bank details

Stage 21. DDR – PDF Document

- This will open the DDR form, which allows you to Print, e-mail or Save document. You can close this window

QBE

QBE INSURANCE (AUSTRALIA) LIMITED
ABN 78 003 191 035

Direct Debit Request

Authorisation

I/We (Name in full)

Surname
MCSWAIN

Given Name(s)
STEVE

Address
10 SMITH STREET

MELBOURNE

VIC 3000

I declare that the bank account details provided below are correct. I am authorised and request QBE Australia (User ID 185156) to arrange for funds to be debited from the account at the Financial Institution identified below.

This agreement is dated: 27/04/2012

(1) Financial Institution Account Details

Account Name

B.S.B. No. **0 9 2 / 0 0 9**

Account No. **120041**

Stage 22. Payment Page

- You will return to the payment page
- Click on **NEXT** to continue

Customer	Policy	History	Premium	Payment	Account : 02DSHBADG
<p>Please choose the method of payment - either the Client's Bank Account; their Credit Card; or from your Holding Account. Then enter the details of the account for the method chosen.</p>					
<p>Payment Method: Customer Bank Account</p> <p>Payment Period: Monthly</p> <p>Deduction Date: 07/09/2020 <input type="checkbox"/> dd/mm/yyyy</p>					<p>Annual Premium \$505.08</p> <p>Annual Commission: \$52.65</p> <p>First Instalment:</p> <p>Future Instalments:</p>
<p>Client's Bank Account</p> <p>Institution Type: Bank</p> <p>Account Name: DUMMY ACCOUNT NA</p> <p>Account No.: 999999907</p> <p>B.S.B.: 092 - 009</p>			<p>Clients Credit Card</p> <p>Card Type: </p> <p>Account Name: </p> <p>Card Number: </p> <p>Expiry Date: mmyyyy</p>		
<p>Direct Debit Authorisation Recorded</p>					
Abandon		Options		Next	uat-n1

Stage 23. To Complete New Business Transaction

- You will be taken back to the **PREMIUM TAB** Screen
- Select **Complete**. A pop up will appear with options of **Refer to Underwriter** or **Complete Transaction**
- To finalise New Business transaction, select **Complete Transaction**

COMMERCIAL MOTOR - New Business Inception Date: 27/04/2012 Effective Date: 27/04/2012 Expiry Date: 27/04/2013 Account : 56DSHBADG

Policy Customer History Premium Payment

Policy Premium Breakdown

	FAP	Premium	Levies	S/Duty	GST	Total	Comm
BIG CARAVAN AD123							
Caravans	\$377.00	\$377.00	\$0.00	\$41.47	\$37.70	\$456.17	\$47.12
Intermediary Fee (incl.GST)						\$0.00	edit
Grand Total	\$377.00	\$377.00	\$0.00	\$41.47	\$37.70	\$456.17	\$47.12

Underwriting Information

Information:
Please ensure you review clause wordings as they are part of the terms and conditions.

Premium Summary

Annual Premium: \$456.17
Commission: \$47.12
GST on Commission: \$0.00
\$499.05

Refer to Underwriter
Complete Transaction

Back Abandon Options **Complete** Next 7.15.0

Stage 24. Completed New Business

- Policy is now Currently in Force. The policy number will appear on the screen
- To inquire on policy to print a schedule, click on the **Policy Number** to inquire on the policy details within c.Change

New Business Fields in bold are mandatory

To obtain a new quote, enter the account number and policy type, then click **New Business**.

Policy Type: Commercial Motor (MVA)

Account: -- Please select --

Please enter the policy term:

Effective Date: ☐ 27/04/2012 dd/mm/yyyy

Inception Date: 27/04/2012

Expiry Date: 27/04/2013

The new policy has been successfully created.

Please note down the new policy number: **56A507665MVA**

Click on Policy number to inquire on Policy

New Business 7.15.0

Stage 25. Policy Inquiry

- The following screen appears
- Select **Policy Options** for the options to appear

Policy

Effective Date: 27/04/2012

Policy No.: 56A507665MVA **Status:** CURRENTLY IN FORCE

Insured: STEVE MCSWAIN **Inception Date:** 27/04/2012

Address: 10 SMITH STREET MELBOURNE **Period:** 27/04/2012 to 27/04/2013

Postcode: 3000 **ABN:** **Wording:**

Policy Type: Motor Vehicle

Agent: DSH INSURANCE

Sp Attn Flag: 00

Recent Claims

Claim No.	Risk	Policy Section	Description	Date of Loss	Amt Incurred	Status
No claims found						

Risks

Risk Type	Risk	Vehicle	Commenced	Terminated
Commercial Motor Vehicle	0001	Commercial Motor Vehicle	27/04/2012	

Policy Options (highlighted with a red circle and a callout bubble saying "Select Policy options")

Claim Options Notify Me 7.15.0

Stage 26. Policy Options

- To view policy schedule, select **Policy schedule**

Policy

Effective Date: 07/09/2020

Policy No.: 02A718354MVA **Status:** CURRENTLY IN FORCE

Insured: EMS CARAVAN TEST 2 **Inception Date:** 07/09/2020

Address: C BRISBANE **Period:** 07/09/2020 to 07/09/2021

Postcode: 4000 **Wording:**

Policy Type: Motor Vehicle

Agent: DSH INSURANCE

Sp Attn Flag: 00

Recent Claims

Claim No.	Risk	Policy Section	Description	Date of Loss	Amt Incurred	Status
No claims found						

Risks

Risk Type	No/Type of Cover	Commenced	Terminated
Commercial Motor Vehicle		07/09/2020	

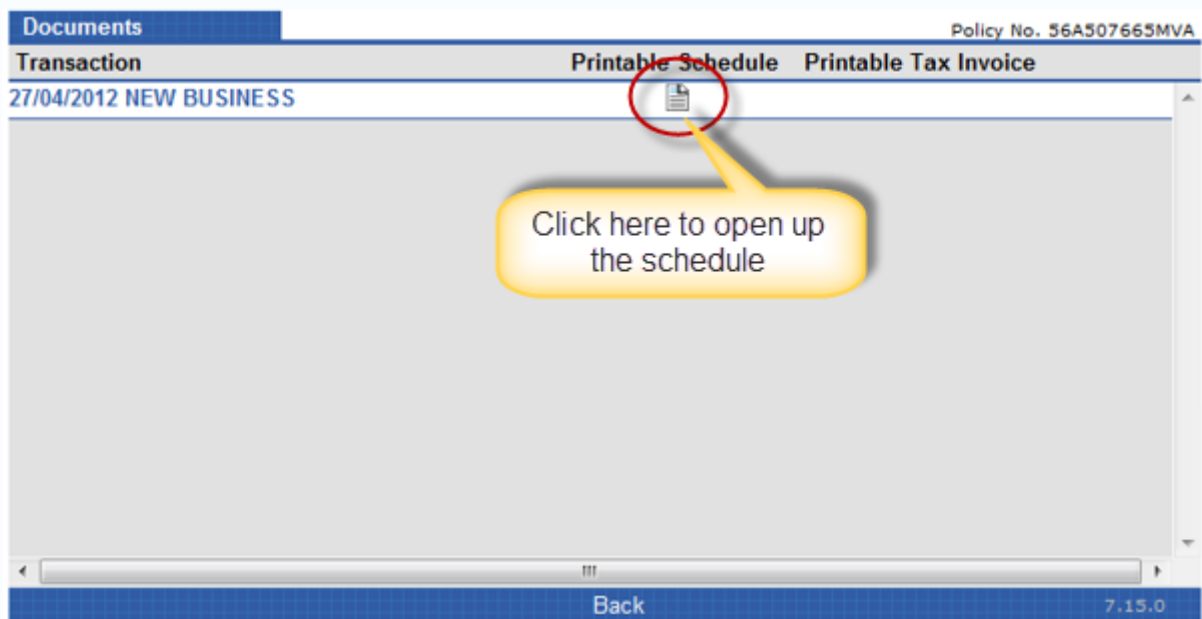
Policy Options (dropdown menu):

- Client Bank Account/Credit Card
- Certificate of Currency
- NSW Stamp Duty Review
- Policy Debtors
- No Claim Discount Confirmation
- Policy Performance
- Premium Transactions
- Policy Schedule** (highlighted with a red circle and a callout bubble saying "Select Policy Schedule")
- Policy Details
- Edit Options
- Endorse Policy
- Cancel Policy

Policy Options Claim Options Notify Me uat-n1

Stage 27. View Printable Schedule

- Under **Printable Schedule** click on the page symbol to open up policy schedule



Stage 28. Policy Schedule – PDF Document

- The QBE/DSH Schedule will open in a separate window as a PDF document
- From here you can choose to **Print, Email or Save** the document

