

www.ceqonline.co.uk users guide




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This manual is designed to help you transact business with Commercial Express via our insurance trading system www.ceqonline.co.uk





For further assistance please call Commercial Express on 0845 094 2077

How to provide a quotation




1. Select  from the red bar along the top of the screen.
2. Select the product required.
3. Please read carefully the text on page 1 of the quotation.
4. Complete all questions on all pages ensuring that all are answered correctly. To navigate your way through the quotation please use the  and  buttons. Alternatively you can use the tabs at the top of the screen.

5. Correspondence and risk addresses cannot be entered manually. The postcode must be entered in the box then click .


Please ensure that the postcode has been correctly obtained from the proposer, as you will not be able to proceed without entering this on the quotation. The postcode search is provided by the Royal Mail so all postcodes should be up to date and correct. You are able to adjust the first line of the address if the house/business number you require is not shown

6. Once all questions have been completed satisfactorily click  once.
7. If the quotation has been declined, the reason for this is displayed in red. If a mistake has been made when answering the questions click  Re –quote. This will allow you to amend the details of the quotation until satisfactory.
8. If the quotation needs to be referred for any reason, enter details in the box provided and click . This will then be sent to underwriters for them to assess and the quotation is inaccessible until authorised. By clicking  you are leaving the referral process until later. Underwriters will not be able to look at the quote for you.
9. If all details of the risk are acceptable a quotation will be displayed along with a quotation reference and details of the monthly payment amount. This means that the quotation has been saved. Please note the quotation reference in order to access it in the future.


Retrieving and printing a quotation

1. To retrieve a previous quotation click on the  button at the top of the screen on the red bar.
2. All previous quotations done by your agency will then be displayed on the “Risk Search” screen. You can search for the quotation using risk number (quotation reference), Insured or postcode. Schedule number only applies if the risk has been held on cover. You do not need to enter the risk reference or schedule number prefix.
3. Placing your cursor over the desired risk and clicking once will take you to the “Risk Summary” screen. If further information is required then highlighting the quotation again and clicking once will take you to the “Risk Details” screen from where you can print the quotation.
4. To print the quotation and summary of cover click  Documents. Once on the **Document Summary** page click on .
5. When prompted, select to “open” the document. NB to access documents you will need Adobe Acrobat Reader. If you do not currently have this application please click on “Info” at the top of the screen where you will find a link to download this for free.

How to edit a previous quotation

1. Retrieve the quotation and go to the **Risk Details** screen by following the above instructions.
2. If the Risk Status is showing as “Quote/Quote” you will see the option  Edit Risk. Clicking this will take you to the quotation process again.

How to refer a quotation


1. Retrieve the quotation and go the “Risk Details” screen as above
2. If status is at “Quote/Referral” you will see the option  Refer to U/W. Click this once
3. Enter all relevant details to help underwriters with their decision and click

Also see point 8. of “**How to provide a quotation**” on Page 2.

How to hold covered

1. Cover can be held when a premium is first quoted or by retrieving a previous quotation and entering the “**Risk Details**” screen.


2. Click once on the  Hold Cover button.

3. Read carefully the statement and if acceptable click 

4. An inception date must be entered. Please note that cover cannot be backdated or be more than 30 days in advance.

5. Select the appropriate method of payment (please note that this cannot be changed after cover has been held). Details of how to pay by credit/debit card and direct debit can be found later in this guide.

6. If at this stage cover is not required click  and no cover will be held.

7. If cover is required and you have completed this page click  Once this button has been clicked cover is bound.

Payment by Credit/Debit Card

Credit Card Payment

Payment Method



You can securely pay for your policy from this page. Please note that you can only make a payment with a valid **UK Debit / Credit Card as indicated**.

Security

When you send your payment request to us, the information will be transferred securely. The software encrypts all information you enter on the screen before it is sent to us. We are also registered in accordance with the UK Data Protection Act of 1998. We follow strict security procedures in the disclosure of information which you have given us, to prevent unauthorised access.

Payment Authorisation



Account payments will be authorised by DataCash on behalf of us, whilst the details will be transferred by a secure link to their servers. All personal details collected and retained by DataCash are done so in strict compliance with the Data Protection Act 1998.

Please complete all boxes below with your Debit / Credit Card details

Amount:	£183.00	(Risk Premium payable)
Card Type:	<input type="text"/>	(Please choose the Card Type for this transaction)
Card Fee:	£0.00	(Card fee)
Total Amount:	£183.00	(To be processed from your Credit Card)
Card Number:	<input type="text"/>	(Please Enter 16-19 digit number – no spaces)
Issue Number:	<input type="text"/>	(Maestro Cards only, if there is no Valid From Date)
Valid From Date:	<input type="text" value="--"/> <input type="text" value="----"/>	(Please select Debit Card's Valid From Month and Year from the drop down lists)
Expiry Date:	<input type="text" value="--"/> <input type="text" value="----"/>	(Please select Credit Card Expiry Month and Year from drop down lists)
3 Digit Card Security Code:	<input type="text"/>	(? - Explanation of this box)
Name:	<input type="text"/>	(As displayed on your Debit / Credit Card)



To proceed with payment authorisation, please click **once** on the Submit button



Payment by Direct Debit

Payment Method



This guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of the Scheme is monitored and protected by your own Bank or Building Society.

If the amounts to be paid or the payment dates change, we will notify you 3 working days in advance of your account being debited or as otherwise agreed. If an error is made by us or your Bank or Building Society, you are guaranteed a full and immediate refund from your branch of the amount paid. You can cancel a Direct Debit at any time by writing to your Bank or Building Society. Please also send a copy of your letter to us

Thank you for choosing Direct Debit as the method of payment, our Direct Debit Service is managed by Premium Credit Limited. Please complete your bank details in the section provided upon receipt of this information Premium Credit will commence collection of your premium and you will be sent a running account agreement to sign and return. Your direct debits will be collected by Premium Credit Limited (P.C.L.) under BAC's originator number 942461.

Security

When you send your payment request to us, the information will be transferred securely. The software encrypts all information you enter on the screen before it is sent to us. We are also registered in accordance with the UK Data Protection Act of 1998. We follow strict security procedures in the disclosure of information which you have given us, to prevent unauthorised access.

Instruction to your bank or building society to pay by Direct Debit – Please complete all boxes below:

(A) - Insurance Premium (Including VAT & IPT)	£570.95	
(B) - Add instalment charge at 8.50 % of (A) APR 30.70 % Variable	£48.53	(Click here for Terms and Conditions)
(C) - Total amount payable (A + B)	£619.48	
(D) - Divide (C) by 8 to calculate instalment	£77.44	
Account Holder Name:	<input type="text"/>	(Please enter Details as on your account)
Bank or Building Society Name:	<input type="text"/>	(Please enter Details as on your account)
Account Number:	<input type="text"/>	(Please enter Details as on your account)
Bank Sort Code:	<input type="text"/>	(Please enter bank sort code - no spaces eg:999999) *
Preferred collection date from your account:	<input type="text" value="1"/>	(Please enter the preferred day of the month)
Please click on the box to agree to the Consumer Credit Act 1974:	<input type="checkbox"/>	(Click here for Consumer Credit Act 1974)

Your Direct Debit will be collected within 10 working days of the policy start date.
On submitting this form you have given us the continuous authority to Direct Debit from your account including the renewal of your policy.

To proceed with submitting your Direct Debit details then please click **once** on the Submit button



Submit



Back







Printing Policy Documents





1. Immediately after holding cover on a risk you will be taken back to the “**Risk Details**” screen. If you have left the system or performed another task since holding cover retrieve the risk and go to “**Risk Details**” screen
2. Select  Documents and you will go to the “**Document Summary**” screen. Select the document you require by clicking the relevant  button. Please see “Retrieving and Printing a quotation” for how to print documents.
3. Please note that the schedule contains the policy wording and a copy of the proposal/statement of fact.

An email will be sent to your Company email address containing policy documents also.





How to NTU a policy

1. A new policy can be treated as “Not Taken Up” within 14 days of being inception.
2. Retrieve the policy and enter the “**Risk Details**” screen.
3. Hold the cursor over  Administration and then click  NTU once. Commercial Express will then consider the validity of the NTU request. An email will be sent once we have considered the NTU request.
4. Once confirmation has been received by emails go to the **Risk Details** screen where you will be able to see the full return premium (if applicable) allowed and also print off the “Not Taken Up” document by selecting  Documents and clicking the relevant  button.

How to cancel a policy


1. A policy can be cancelled mid-term with cover continuing up to the cancellation date.
2. Retrieve the risk and go to “**Risk Details**” screen.
3. Hold the cursor over  Administration and then click  Cancel once.
4. Select the date cancellation is required from. Please note that the cancellation date is approved at our own discretion and may not be backdated even if requested.
5. Please complete the cancellation reason in order to help us decide an appropriate cancellation date and Return Premium.
6. You will be taken back to the “**Risk Details**” screen where the cancellation documents can be printed by selecting  Documents once authorised by underwriters and selecting the relevant  button.

Endorse/amend an existing policy




1. Retrieve the risk required and go to the “**Risk Details**” screen
2. Click  Endorse Risk once. You will now be able to request any changes to the policy by amending the details as required. Any change can be requested here except cancellations and NTU which are detailed on page 9 of this guide.
3. Enter the effective date in the top right of page 1. This date will be approved at our discretion and cannot be before the original inception date.
4. Once all the details have been amended as required go to the final page and click  once.
5. All endorsements/amendments to live policies are referred to underwriters for approval. Please enter as much detail as possible in the box regarding what has been endorsed in order for us to approve your request efficiently.
6. By clicking  the quotation to endorse/amend the risk stays open to you but will not have been referred to underwriters for their approval. Clicking  refers the quotation to endorse/amend the risk to underwriters for their approval.
7. The quotation will either be declined, authorised or more information requested by email. If authorised you will have to hold cover on the endorsement/amendment in the same way as holding cover for new business.

Please note that the policy is NOT endorsed until you hold cover on the new version of the policy.



How to print endorsed/amended documents

1. Retrieve the risk and go to the “**Risk Summary**” screen.
2. There will now be an extra versions of the risk. Version 1 is the original risk whose status will be “Endorsed”. Subsequent versions are the new risk which has cancelled and replaced the original. The status of this risk is “Active (Endorsement)”
3. Select version 2 (or relevant) and enter the “**Risk Details**” screen.
4. Select  Documents and print the required documents.

How to cancel an endorsement/amendment

1. **Please note that cancelling an endorsement/amendment cancels the whole risk.** An endorsement/amendment cancels and replaces the original new business policy. If you wish to only cancel the changes made you will need to endorse/amend the policy again back to its original state. If you NTU an endorsement you are only NTU'ing this version of the risk. The policy will then go back to it's original state prior to the endorsement.
2. Retrieve the risk and select the latest "Active" version on the "Risk Summary" screen and select to go to "Risk Details".
3. Hold the cursor over  Administration and then click  Cancel once.
4. Select the date cancellation is required from. Please note that the cancellation date is approved at our own discretion and may not be backdated even if requested.
5. Please complete the cancellation reason in order to help us decide an appropriate cancellation date.
6. You will be taken back to the "Risk Details" screen where the cancellation documents can be printed by selecting  Documents once authorised by underwriters.

Renewal of an Internet policy

1. An email will be sent to your Company address email address once renewal terms have been invited. Attached to this email will be a quote (renewal invite) with the terms for the coming year.
2. If renewal is required there is an option to “[click here](#)” on the email which will take you to the **Risk Details** screen of the Quote (Renewal). Alternatively you can locate the risk using the instructions detailed earlier in this guide.
3. From this screen you can chose to  Edit Risk to obtain revised renewal terms.
4. If the quote (renewal) is acceptable you can chose to Hold Cover (Renew) by clicking  Hold Cover.
5. The inception date is the same as the renewal date. You will not be able to backdate cover or renew before the expiry date.

If the status shows as Lapsed (Renewal) you need to edit the quote to re-generate terms.

Status Definitions on “Risk Search”

Status	Definition
Quote	Quotation Stage.
Active	Risk is on cover.
Referral	Needs to be referred to underwriters. See “How to refer a quotation” It has either not been referred yet or CEQ have requested further information.
Referred	Awaiting underwriters decision.
Declined	The risk has been declined as unacceptable. The reason can be found in the journal of the risk.
Cancellation Requested	Awaiting underwriters to authorise cancellation request.
Cancelled	Risk has been cancelled.
NTU	The risk has been “Not Taken Up” .
Referral (Endorsement)	Endorsement request needs to be referred to underwriters. It has either not been referred yet or CEQ have requested further information.
Referred (Endorsement)	Awaiting underwriters decision on endorsement.
Quote (Endorsement)	Endorsement has been agreed by underwriters and is awaiting hold cover instructions from you the agent.
Lapsed (Endorsement)	The quotation for the endorsement has now lapsed. Original risk still active.
Declined (Endorsement)	The endorsement request has been declined by underwriters. Policy remains the same as last active risk.
Active (Endorsement)	The Endorsement has been activated and replaces the original schedule.
Cancellation Requested (Endorsement)	Awaiting underwriters to authorise cancellation request.
Cancelled (Endorsement)	Risk has been cancelled.
NTU (Endorsement)	The Endorsement has been cancelled NTU.
Future Endorsement (Endorsement)	An endorsement has been activated to incept at a future date.
Quote (Renewal)	The quote to renew the policy.
Lapsed (Renewal)	Renewal has been invited but the quote has now lapsed.
Active (Renewal)	The renewed policy.

Helpful Hints

Having problems with passwords?

One of the most frustrating things about using any online system can be the issue of passwords and being locked out of systems.

If you have not used ceqonline for a while it may be that you cannot remember your password. Please remember that the password you receive from us made up of random letters and numbers would have been changed by you the first time you logged in. If you try and log in with this again you will be locked out after 3 attempts.

If you remember your password and enter correctly after being locked out you will still not be able to gain access as the account is now closed. If this is the case please email support@ceqonline.co.uk and advise if you need a new password or simply the account unlocking.

Another common cause of password errors can be "Windows" remembering your password for you. When you are sent a new password by Commercial Express and "Windows" offers to remember this password always say NO. The reason being, you will then be prompted by ceqonline to change your password so "Windows" has remembered the wrong one.

Finally it is important that all users have their own username as using the same log in for all also is a regular cause of problems. One user asks for the password to be re-set but doesn't always tell their colleagues resulting in further lock outs.

Having problems locating risks?

Enter the Risk Search screen by clicking "Risks" on the red bar at the top of the page. You now have 4 options to search.

The risk number is the unique quote reference generated by all risks.

Name will search for any part of the name.

Postcode will search on both the risk and correspondence.

Schedule number is the certificate/policy number always starting CEQ.

When searching by risk or schedule number do not include the prefix. For example if searching for CEQ500000, just enter 500000.

Reports

As a user of the online system you have access to reports that you may find useful.

Quote Activity - This report shows all quotes done by your agency in any selected time period including the name of the proposer, quote reference and premium quoted.

Hit Ratio – This allows you to assess the success rate of quotes done using ceqonline.co.uk down to individual trades or tenant types in any given period.

Journal

Did you know that you can view the audit trail of all quotes and active policies?

Within the risk details screen under the Administration button you will see Journal. This shows the time and date of every movement within a risk. Information such as who quoted and when, when it was referred, when authorised and by who at Commercial Express. If a quote is declined the reason for declination can also be found within this audit trail.