



**ON-LINE
POLICY DELIVERY SYSTEM**

**USER GUIDE
FOR
MORTGAGE BROKERS & IFAs**

(Version 2.0)
(26/01/2006)

IMPORTANT NOTE

This document is provided by Securah to assist Mortgage Brokers and Independent Financial Advisers in using the Securah point-of-sale software system to arrange the insurance policies available on the system. You may only use the system if you have a valid Terms of Business Agreement with Securah.

This document is not:

- A substitute for your own procedures to ensure your compliance with agency law or the rules of the Financial Services Authority (FSA)
- A complete guide to the insurance policies which are available.

Nevertheless, the software has been designed to assist you in complying with the FSA's Conduct of Business Rules or Insurance Conduct of Business Rules and in helping you determine whether your client is eligible for the policy you wish to arrange.

Securah does not in any way warrant that the policies available are suitable for the demands and needs of your clients.

Securah is a trading name of Advent Solutions Management Limited

Advent Solutions Management Ltd is authorised and regulated by the Financial Services Authority as a general insurance intermediary

Important Regulatory Notice

This brochure has been prepared for regulated financial advisers, mortgage advisers and professionals that provide financial advice to the public. A copy of all terms and conditions relating to Securah insurance contracts are available on request.

Members of the Public

If you read this brochure, you should be aware that Securah does not provide advice to the general public and you may not buy this product directly from us. If you require any financial advice this must be obtained from your own financial adviser. If you do not have an adviser, please contact IFACare on 01562 881888 who will inform you of any advisers in your area who specialise in payment protection insurance.

All information contained in this brochure was correct at 20th January 2006

If you have any questions, please contact Securah at:

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London, EC3V 3QQ
Tel No: (44) (0)87 0774 3516
Fax No: (44) (0)20 7648 0000
email: info@securah.co.uk

The minimum requirements for accessing the Securah point of sale system are:

A PC with Internet access

Internet Explorer 6. Internet Explorer enables you to view web pages and is a proprietary web browser made by Microsoft. It comes with the Windows operating system. It can also be downloaded from Microsoft's Web site www.microsoft.com

Screen resolution 1024 x 768. The screen resolution is the number of pixels displayed on your screen. The screen resolution can be altered from the Display option in your PC's control panel.

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Securah

Securah combines advanced online technology with market-leading insurance products to provide a user friendly policy delivery system for the intermediary market.

It gives Mortgage Brokers and Independent Financial Adviser fast and secure access to outstanding insurance products - offering the very best in bespoke, flexible policies.

Who is Securah?

Securah has been created by the strategic alliance of Advent Solutions Management Ltd and Hitachi Capital (UK) PLC to provide a complete general insurance solution for Mortgage Brokers and IFA Networks.

Why choose Securah?

- Market-leading rates and commissions
- Risk pricing
- Bespoke policy coverage
- Online real-time trading
- Fast and secure access 24 hours a day
- Seamless link to back office systems
- Comprehensive data mining and management information
- White-labelling opportunities.

We comply with industry regulations and commit to keeping you fully informed of progress and changes at every stage.

Market-leading products

The first product available through Securah is Mortgage Payment Protection Insurance (PPI). Securah makes PPI more accessible for mortgage brokers and adviser networks, offering a sophisticated product that allows you to meet the needs of individual clients.

Further general insurance products will soon be available through Securah, including:

- Household Insurance
- Life Insurance
- Keyman Insurance
- Permanent Health Insurance with PPI.

Information at your fingertips

Securah gives you access to real-time management information 24 hours a day, seven days a week - setting it apart from the competition.

Users can access policy status information, analyse policy sales by type, by broker and by policyholder category, and view information on premiums, commissions and any other data stored in the system. A set of standard reports is produced every month, and you can carry out your own analysis at any time.

Advanced technology

Securah enables you to provide individually tailored insurance quotations for your clients, and issue policy documentation at point of sale. The ground-breaking system is simple to use and meets FSA requirements.

The system significantly reduces administration time, since policyholder information taken at the time of the sale is held in the system for the lifecycle of the policy. It does not have to be re-keyed into any systems in future for administration or claims handling.

Your data can be accessed securely at any time using a unique username and password.

MAKING IT EASIER FOR YOU

Throughout this User Guide there are a number of features, which are there to assist you in making the sale of Securah products easier:

Helpful Hint

These are hints which other users of the system have found very useful.


Friendly Feature

These are features of the Securah system that have been specially incorporated to make your job easier.



Important

These are notes that explain some of the key aspects of the Securah system.

In addition, there are blue  Information Buttons and 'floating text' throughout the various screens, all of which provide explanation or instruction for completing the relevant field. If you click on an Information Button a pop up box will appear. You can move the pop up box round the screen by putting the cursor over the header, holding it down and dragging it to where you want it so that it provides easy reference while you complete the relevant field. When you have completed that field you can close the pop up box by clicking on the red cross. 'Floating text' will appear as the mouse hovers over the relevant field. When the mouse is moved away the 'floating text' will disappear.

Please let us know if you have any suggestions for making the Securah web site easier to use.

We'll start off with some Friendly Features:

Friendly Feature

You can access the Securah web site by clicking on the [Securah](#) button on the top left of the page or on the Securah logo above it.

Friendly Feature

You can view a copy of your contract with us by clicking the YOUR CONTRACTS button at the top of the screen.

Friendly Feature

At the bottom of every page is a footer that provides the Securah address and FSA registration number. If you click on 'FSA' you will be directed to the FSA website.

Friendly Feature

You can view a PDF copy of this guide by clicking the USER GUIDE button at the top of the screen.



Important

Please do not use the browse back button because you will lose the data on your screen. Use the button within the system to navigate.

PLEASE READ THIS USER GUIDE BEFORE YOU START TO USE THE SYSTEM.

1. – GETTING STARTED

Once you have successfully registered, you will see the login page. To use the system you have to enter your **user ID** and your **Password** and click the **Login** button (see Fig. 1). We have given you your **User ID** and you choose your own password.

Fig.1

Helpful Hint

We recommend that you make a note of your user ID and password for easy reference when you want to use the Securah system.

2. – MAIN NAVIGATION SCREEN

Every time you log onto the site you will be directed to the Main Navigation screen (see Fig. 2). From here you will be able to access the different applications.

Important: The screens used in this guide are from the Securah branded website. If you belong to a network, your site may be branded specifically to your network and the buttons may be located differently. However, the content and functionality is the same.

Fig.2

😊 Friendly Feature

There is a tool bar at the top of the screen that is available at all times (see Fig. 2). It contains the following 'Hot Keys':

YOUR CUSTOMERS:

ADD CUSTOMER:

SAMPLE DOCUMENTS:

LOGOUT:

Under this section you'll be able to see and manage your customers.

Click here to add new customers. (See section 3. - ADD NEW CUSTOMER)

Available in this section are PDFs of the Policy wording and Key Facts and examples of the Welcome Pack, which is sent to your customers when they buy a Securah product.

For security reasons please remember to Logout of the system after use.

3. – ADD NEW CUSTOMERS

The Securah system is entirely customer focused and all actions start from a customer record. The benefit of this is a customer relationship management tool; you can view all activity for a particular customer in one place and only ever have to input each customer's details once. These details are automatically carried through to the quotation screens and merged into any documentation produced – enabling you to provide a personalised service.

So the first step is to add a customer from the Main Navigation Screen (see Fig. 2). Click on the **Add Customer button** located on the menu bar at the top of the page or one of the **Add New Customer** buttons at the top right or bottom right of the screen.

Customer's Details capture screen will follow (see Fig. 3).

You must provide all the necessary information and **compulsory fields** are denoted by a "*". If any of these compulsory fields are left blank you will not be able to create a customer record.

Helpful hints

In order to enhance your customer's experience, we invite you to specify a preferred time for your customer to be contacted.

😊 Friendly Feature

When entering the address, we have added a **SEARCH** option to speed up the process. Simply enter the customer's postcode and click search; the system will then provide you with a list of addresses to choose from.

Ask your customer if he wishes us to use the information that he has provided to us including his email and mobile phone number to send him further information about products and services. If the answer is yes, tick the box at the bottom of the screen.

Once you have entered your customer details, click **Create Customer** to save the customer's details and access the next step.

Confirm that all the details added are correct and click on the **Add new policy** button located at the bottom right of the screen. (See Fig. 4)

Fig.3

Title	Ms	Forename	Sarah	Surname	White
Date of birth	29/06/1973	Occupation	Lawyer	Sex	Female
Home no.	02075551234	Work no.	02085789999	Marital status	Single
Mobile no.	07755512345	Email	sarah@email.com	Contact preference	Phone
				Preferred contact time	12am – 5pm
Postcode	W5 2NB	Address line 1	33b Ealing Village	City	London
		Address line 2		County	
		Address line 3		Country	United Kingdom

Fig.4

4. – CHOOSING A POLICY FOR YOUR CUSTOMER

Securah products are shown on the Policy Type drop down box. The first product to be launched is market leading Mortgage Payment Protection Insurance.

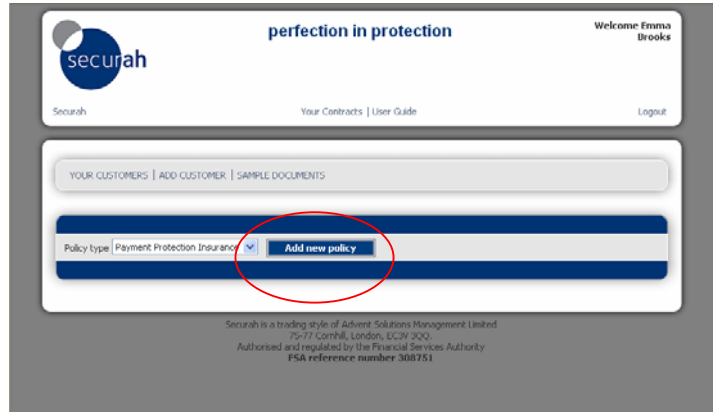


Fig.5

Select the Policy that best suits your customer needs from the drop down list and click **Add new policy**. (See Fig. 5)

😊 Friendly Feature


Sample Documents: Use this 'hot key' to provide your customer with the relevant documentation at any stage. This will be a helpful sales tool for you as well. You have access to this section at any time.

5. – COMPLETING THE PPI POLICY APPLICATION

On clicking the Add new customer button you will be presented with the MPPI Policy Application. You must provide all the necessary information and **compulsory fields** as denoted by a “*”. (See Fig. 6). If any of these compulsory fields are left blank you will not be able to obtain a quote.

There might be joint policy applicants – if, for example, the mortgage is taken out by husband and wife. In this case you will have to create a new customer record for the second applicant, which you do by clicking the **Add second applicant** button.

You will then be directed to a new page where you can either search for the second applicant within your existing customer list or create a new customer record. When you have selected the correct customer, or entered the relevant details click **Add to policy**. You will then be returned to the policy application screen.



Important:
The first applicant must be the person who is named on the bank account that will be used for collecting the premium. All correspondence regarding premium collection and policy changes will be sent to the first applicant only.

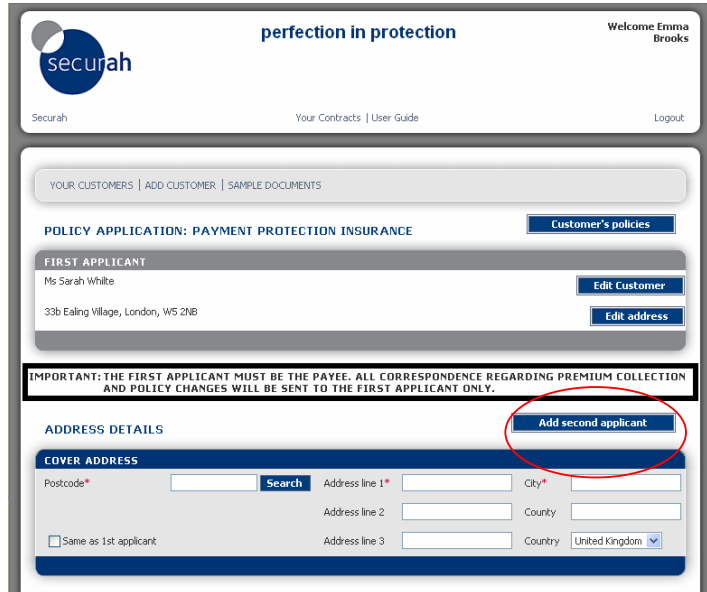


Fig.6

COVER ADDRESS DETAILS

If the cover is for a re-mortgage or a rental protection policy, tick the **Same as 1st applicant** box and this will use the address details that have already been provided; otherwise enter the new mortgage address which will then be used for correspondence after the policy start date. (See Fig. 6).

Friendly Feature

If you hover your cursor over the 'same as first applicant' tick box you will see a reminder of this point.

Friendly Feature

When entering the cover address, we have added a **SEARCH** option to speed up the process. Simply enter the customer's postcode and click search; the system will then provide you with a list of addresses to choose from.

APPLICANT'S SALARY

Enter your customer's monthly gross salary. If there is a second applicant, specify both monthly salaries. (See Fig. 7).

COVER SPLIT

If there are two applicants, the system will automatically split the cover 50/50 between the two. If they require a different split then you should specify it here. (See Fig. 7).

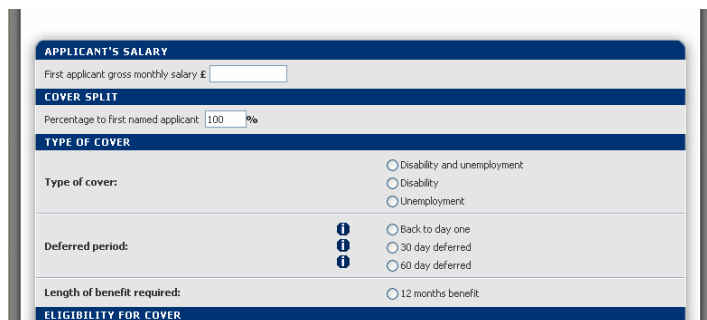


Fig.7

Tailoring the policy...

Securah's PPI product is very flexible offering your customer three different levels of cover; three different deferred periods and the option to extend the benefit period for disability claims, plus the option to include other monthly outgoings in addition to the monthly mortgage or rental payment. You can choose the option that best suits your customer.


TYPE OF COVER

Type of cover

- **Disability and Unemployment:** Will cover monthly mortgage instalments for inability to work resulting from disability and unemployment.
- **Disability Only:** To suit customers who do not wish to take unemployment cover.
- **Unemployment Only:** Covers monthly mortgage instalments for involuntary unemployment. Ideal for customers who have adequate existing covers for disability.

Deferred period

- **Back to Day One:** means benefit payable for each day you are unable to work.
- **30 day deferred** means no benefit payable for the first 30 days of your claim.
- **60 day deferred** means no benefit payable for the first 60 days of your claim.

If you require further explanations for any of the questions asked, please refer to the information buttons  listed alongside each question. (See Fig. 8)

Length of benefit required

The standard period for both **Disability** and **Unemployment** cover is 12 months. If the customer chooses a policy with both Disability and Unemployment cover then the disability benefit period can be extended to 24 months.

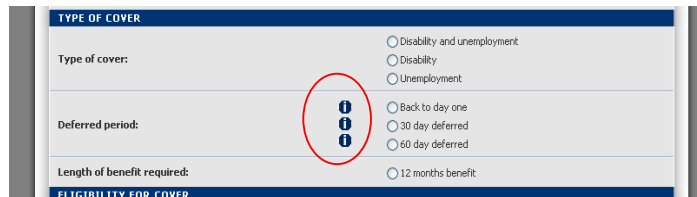



Fig.8

ELIGIBILITY FOR COVER

The questions relating to eligibility for cover are very important. If your customer is ineligible for any reason then the system will not allow you to proceed with the quote. If you require further explanations for any of the questions asked, please refer to the information buttons  listed alongside each question. (See Fig. 9)

FURTHER INFORMATION

If in doubt about anything then make a note here – better safe than sorry. Any material information regarding existing health conditions or possible future unemployment must be disclosed to Securah for approval in this section. If you feel that you need to add any further comments, please do so in the space provided. Any information included within this section will be reviewed by Securah once the policy has been issued. If any issues arise from these additional facts they will be communicated to you and the customer.

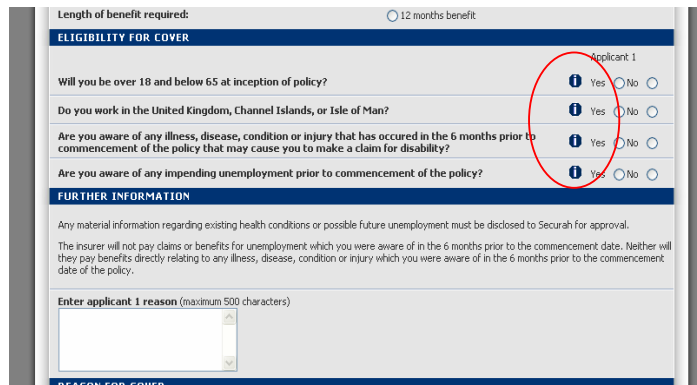


Fig.9

REASON FOR COVER

Click on the reason for cover – there are 6 options. If the policy is covering mortgage payments please select the appropriate Mortgage Lender from the drop-down list. If the Lender does not appear on the list, select "Other" and enter the name of the lender. (See Fig. 10)

The screenshot shows a form section titled 'REASON FOR COVER'. It contains several questions with 'Yes' and 'No' radio buttons: 'Will you be over 65?', 'Do you work in the UK?', 'Are you aware of commencement?', and 'Are you aware of the commencement of the policy?'. Below these is a 'FURTHER INFORMATION' section with a text area. The 'REASON FOR COVER' section has a radio button for 'New Mortgage' selected. A dropdown menu for 'Mortgage Lender' is open, showing a list of lenders including 'Allchurches Mortgage Company Ltd', 'Allied Irish Bank (GB)', 'Amber Home Loans', 'Barnsley Building Society', 'Bath Building Society', 'Beverley Building Society', 'Bradford & Bingley plc', 'Bristol & West plc', 'Britannia Building Society', 'Cambridge Building Society', 'Capital Homes Loans Ltd', 'Catholic Building Society', 'Century Building Society', 'Chelsea Building Society', 'Chelsea Mortgage Services', 'Cheltenham & Gloucester plc', 'Chesham Building Society', 'Cheshire Building Society', 'Chorley & district Building society', 'City of Derry Building Society', 'CL Mortgages', 'Clay Cross Building Society', 'Clydesdale Bank Plc', 'Co-operative Bank', 'Counties Home Loan Management Ltd', 'Coventry Building Society', 'Cumberland Building Society', and 'Darlington Mortgage Service Ltd'. At the bottom, there is a text input field for 'Enter name of lender'.

Fig.10

BENEFIT REQUIRED

Monthly Mortgage/Rental Payment

This is the amount of your customer's monthly mortgage or rent payment.

Regular Outgoings

If your customer wishes cover for additional, regular outgoings, such as utility bills, general insurance products etc enter the amount here.

Details relating to the maximum benefit allowable are included within the yellow text box that will pop up when you enter the field. (See Fig.11)

The screenshot shows the 'BENEFIT REQUIRED' section with two input fields: 'Monthly mortgage/rent payments' and 'Regular Outgoings', both with a pound sign (£) and a text input area. A yellow tooltip box is overlaid on the 'Regular Outgoings' field, containing the text: 'Mortgage or rental payment may not be more than 75% of the (combined) gross monthly income and must not exceed £2,000 in total (when added to the Regular Outgoings)'.

Fig.11

😊 Friendly Feature

If you 'hover' your cursor over the entry fields for either of these two amounts, you will see a definition of maximum benefit amounts and a definition of regular outgoings.

PREMIUM CALCULATION

Once you have entered all the required details, you are ready to calculate the premium. Click the **Calculate** button. (See Fig. 12). If any fields have not been completed then an error message will appear and the quote will not be displayed until these errors are corrected. You will be signposted to the areas that require reviewing.

The total monthly benefit required is the sum of the mortgage / rental payments plus any regular outgoings that have been added.

The cost per £100 is the premium rate inclusive of IPT.

The total premium is the total monthly amount due from the customer, including IPT.

The screenshot shows the 'CALCULATION' section. At the top, a green message bar says 'SUCCESSFUL: YOUR QUOTE HAS BEEN CALCULATED. VIEW NOW.' with a 'Calculate' button circled in red. Below is a table:


DESCRIPTION	AMOUNT
Total monthly benefit required	£ 710.00
Cost per £100 of total benefit	£ 3.37
Total monthly premium	£ 23.93
Inclusive of Insurance Premium Tax @	5%

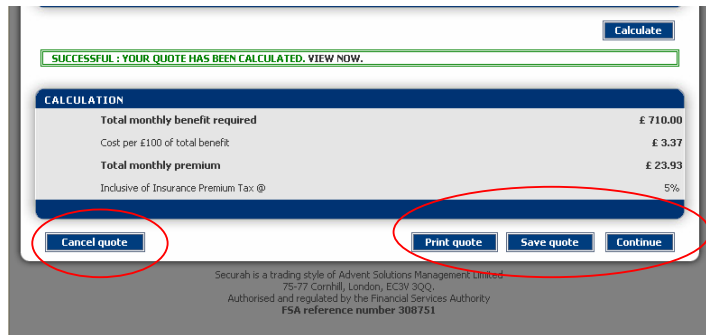
At the bottom, there are buttons for 'Cancel quote', 'Print quote', 'Save quote', and 'Continue'. Below the table, there is small text: 'Securah is a trading style of Advent Solutions Management Limited, 75-77 Cornhill, London, EC3Y 5QG. Authorised and regulated by the Financial Services Authority, FSA reference number 308751.'

Fig.12

PRINT QUOTE

Click here to generate a printed **Illustration** of this quote for your customer. (See Appendix for Specimen Illustration.)

 **Helpful hint**
You can print of a sample policy wording and/or Key Facts document by clicking on the **SAMPLE DOCUMENTS** button which appears at the top of every screen.



The screenshot shows a web interface for a quote calculation. At the top right is a 'Calculate' button. Below it is a green success message: 'SUCCESSFUL : YOUR QUOTE HAS BEEN CALCULATED. VIEW NOW.'. A table titled 'CALCULATION' displays the following data:

Total monthly benefit required	£ 710.00
Cost per £100 of total benefit	£ 3.37
Total monthly premium	£ 23.93
Inclusive of Insurance Premium Tax @	5%

At the bottom of the table are three buttons: 'Cancel quote', 'Print quote', 'Save quote', and 'Continue'. The 'Cancel quote' button is circled in red on the left, and the 'Print quote', 'Save quote', and 'Continue' buttons are circled in red on the right. At the very bottom, there is small text: 'Securah is a trading style of Advent Solutions Management Limited, 75-77 Cannon, London, EC3N 3QG, Authorised and regulated by the Financial Services Authority, FSA reference number 308751'.

Fig.13

SAVE QUOTE

Click here to save your customer quote – this will save all the information entered so far and return you to the customer details page. The new quote will be listed under CUSTOMER'S POLICIES and can then be selected for uptake or amendment at a later date.

CANCEL QUOTE

By clicking this button, the system will cancel the quote and return you to the customer details page. The new quote will be listed under CUSTOMER'S POLICIES as 'Not Taken Up' the information entered will not be re-useable.

CONTINUE

Click here to continue to the next step - PAYMENT DETAILS – where the direct debit information will be captured

6. – PAYMENT DETAILS

POLICY START DATE

If you already have a policy start date then enter the date now. **If the policy start date is not yet known leave this field blank – do not estimate a date.** (See Fig.14)

You will be able to continue with completing the DDI but cover will not start until a confirmed date is provided.

DDI CHECKLIST

Securah are pleased to be able to offer you and your customer the facility to set up a paperless direct debit with real time validation of bank account details without the need to complete a traditional paper direct debit instruction to send to the bank. However, under the Direct Debit Scheme 'operating rules' for paperless DDIs you must read your customer a pre-approved script.

Friendly feature

The script will appear on screen as pop-up windows when you press the **(PROMPT)** button. As before, these boxes can be moved around the screen and closed after use by clicking the red X.

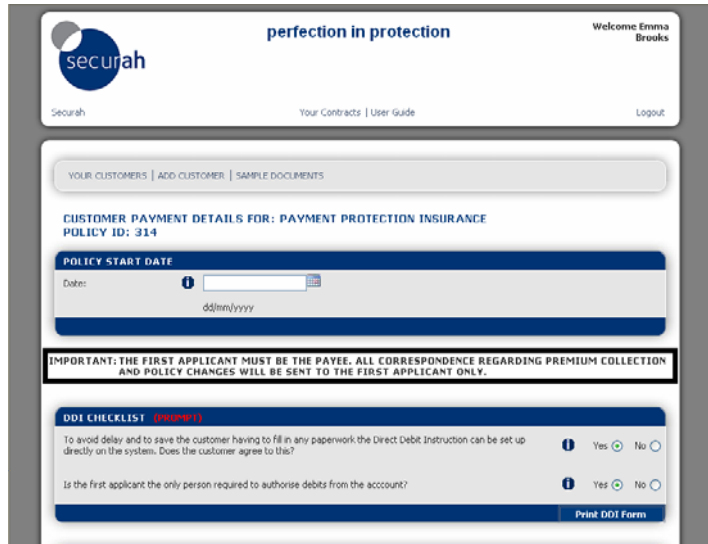



Fig.14




Important:

You must confirm that the person entering into the transaction is able to authorise debits from the bank account on his or her own. Click the information button  for further details. If your customer does not wish to proceed with a paperless DDI application or is unable to authorise debits on his or her own then you must answer NO to the first question and follow the on-screen instructions to print off a paper DDI.

Paper DDIs should be completed by your customer and returned to you. You will then have to complete the DDI mandate using the system so that the system can issue a unique reference number. To do so, follow the process as detailed on the next 3 pages.

ENTER THE CUSTOMER'S PAYMENT DETAILS

To continue with paperless DDI, go to 'Enter the Customer's details' section. (See Fig.15)

 **Friendly feature**

We have provided a HELP button at the top of this section that contains answers to some of the more frequently asked questions or concerns that your customer may have regarding paperless direct debits.

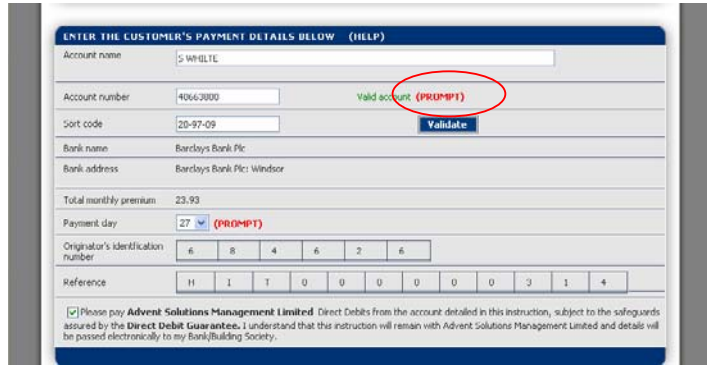


Fig.15

The name of the customer has already been brought through from the policy screens.

Click the **(PROMPT)** button by 'Account Number' and read all the text to the customer. (See Fig. 15 & 16)

Account Name, Account Number and Sort Code

Enter the Account Name, Account Number and Sort Code details asked for as the customer provides them. The account number and sort code can be found on a bank statement, a cheque book or a debit card.

After entering the account name, account number and sort code, press the **Validate** button. (See Fig. 17) The bank details will be checked and verified (against a set of rules provided by the banks). If they are invalid an error message will be displayed and the details will need to be checked and corrected and then re-validated before proceeding.

Please note that direct debits cannot be collected from certain types of accounts (e.g.: savings accounts) and some banks have a centralised sorting code for direct debit collections e.g.: Abbey [National]. If in doubt, please contact us.

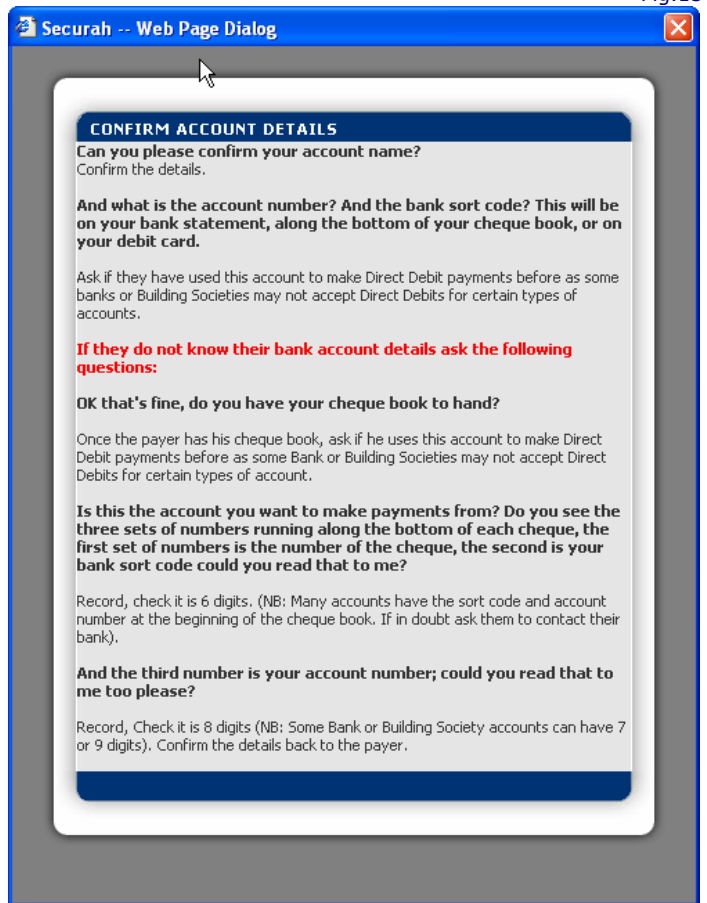


Fig.16

• ACCOUNT VALIDATION ERROR: INVALID ACCOUNT NUMBER

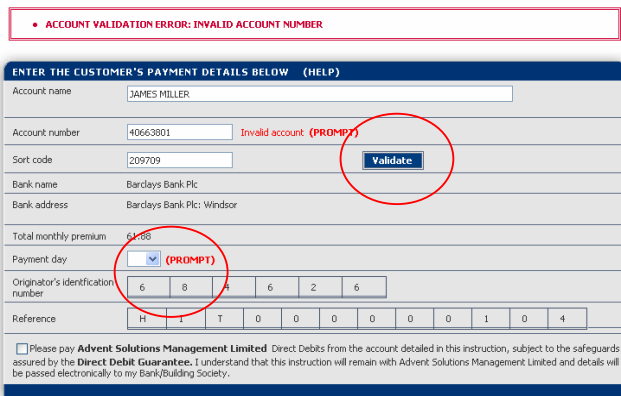


Fig.17

Payment Day

This section relates to the specific day of the month that the premium will be collected. Select the **(PROMPT)** button before selecting a collection date from the drop down list and follow the script provided. (See Fig. 17 & 18)

Friendly feature

This screen will update according to the payment date selected. You can select any day between 1 & 28. As with other companies we will collect our direct debits on or just after this date, never before.

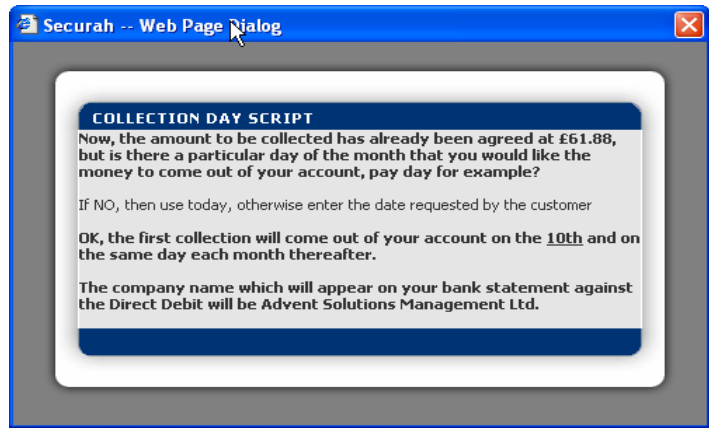


Fig.18

You have now completed the paperless DDI and you should tick the box next to 'Please pay Advent Solutions Management Limited'. (See Fig. 19).

When you tick that box a pop up box will appear with a script which you should read to your customer. (See Fig. 20). It is important that you follow the script as it will provide your customer with all the details that they need in relation to the direct debit amounts, collection dates and references.

It also advises them of what will happen next.

Friendly feature

If you hover the cursor over 'Advent Solutions Management Limited' you will be provided with an explanation of Advent's role and if you hover over the "Direct Debit Guarantee" you will see a yellow pop up message with the approved wording of the guarantee. (See Fig. 19)

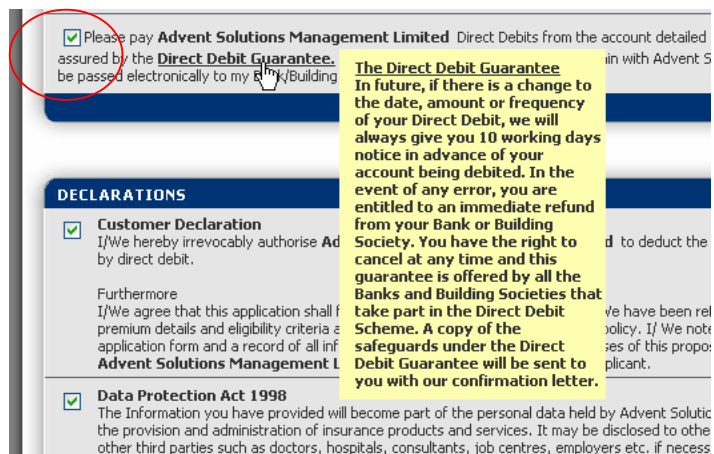


Fig.19

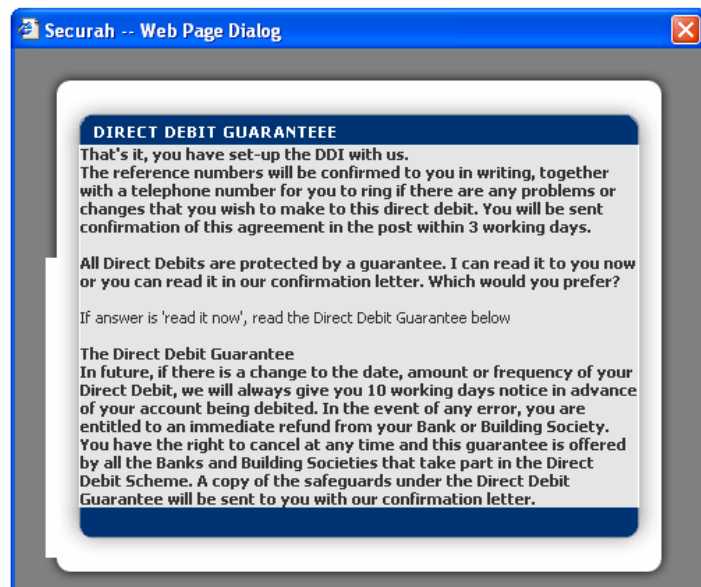


Fig.20

DECLARATIONS

The final stage of completing the policy application process is to click the Declarations. In so doing your customer is confirming agreement to the statements in the Declarations. (See Fig. 21).

You must read all of the declarations to your customer, and indicate that this has been done by checking the boxes.

ISSUE POLICY

Once you have entered all the relevant information and read all the necessary declarations to the customer, you may then click the **Issue Policy** button. (See Fig. 21).

DECLARATIONS

Customer Declaration
I/We hereby irrevocably authorise **Advent Solutions Management Limited** to deduct the appropriate premium from my bank account by direct debit.
Furthermore
I/We agree that this application shall form part of the contract of insurance. I/We have been referred to all parts of this form which contains premium details and eligibility criteria and summary terms and conditions of the policy. I/We note that I/We should keep a copy of this application form and a record of all information supplied by me/us for the purposes of this proposal. A copy of this application is kept by **Advent Solutions Management Limited** and a copy will be sent to the applicant.

Data Protection Act 1998
The information you have provided will become part of the personal data held by **Advent Solutions Management Limited**, and will be used for the provision and administration of insurance products and services. It may be disclosed to other insurance companies for underwriting and other third parties such as doctors, hospitals, consultants, job centres, employers etc. If necessary for claims handling processing purposes. In addition, we may seek information from other insurance companies to verify the answers you have provided. Where fraud is suspected, we may disclose data to other parties including the police if they request information in writing from **Advent Solutions Management Limited**.

I/We have read and understood the uses for which my data will be used. I/We also note who and under what circumstances My/Our data will be released and used by third parties. I/We give **Advent Solutions Management Limited**, permission to use information supplied in this form in accordance with the statement above.

Broker declaration
Please confirm the above declaration has been read and understood by the applicant(s) and that they are in full agreement with the above declarations and Data Protection Information.

Cancel policy **Requote customer** **Issue policy**

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Authorised and regulated by the Financial Services Authority
FSA reference number 308751

Fig.21

A message confirming the bank account details will be shown in a new pop up box. Read the details to your customer and select the OK button if they are confirmed by the customer.

If they are not confirmed then click on the Cancel button to return to the DDI screen to make suitable amendments. (See Fig. 22).

Securah -- Web Page Dialog

POLICY ISSUE - CONFIRMATION

The policy will not start until 28/10/2005

Broker: please read the following statement to the customer:-
Let me just confirm your Bank account details back to you.

Account name	James Miller
Account number	40663800
Branch sort code	209709
Preferred payment date	10

Is that correct?

If No, then press cancel to return to the DDI screen and correct the details
If Yes, then continue to policy issue.
NOTE: The customer will be issued a direct debit confirmation and a welcome pack within 3 days of confirming the policy details.

Press OK if the customer has agreed to this or CANCEL if you do not wish to issue the policy.

OK **Cancel**

Fig.22

On clicking the OK button, you will then be returned to the customer details page. The new policy will be listed under CUSTOMER'S POLICIES as 'Proposal'. It will remain like this until the end of business that day. Now see Section 7 – What Happens Next?

Even at this late stage, your customer might decide that he or she does not wish to purchase PPI or decides to take a different cover option. So instead of clicking on Issue Policy you can:

CANCEL POLICY:

By clicking this button (See Fig. 21), the system will cancel the quote and return you to the customer details page. The quote will be listed under CUSTOMER'S POLICIES as 'Not Taken Up' the information entered will not be re-useable.

RE-QUOTE CUSTOMER:

By clicking this button (See Fig. 21), the system will take you back to the Application Form and you can offer your customer alternative quotes by clicking on different cover levels, deferred periods, amount of regular outgoings etc – see Section 5 of this guide. When you reach agreement you will then have to follow the procedures through to completion of the DDI again.

7. – WHAT HAPPENS NEXT?

Policy Fulfilment

Overnight the policy will be verified. If the start date is not known the policy will be set to 'In administration' against the policy record on the system by Securah, while we wait for mortgage completion/confirmation of the start date. Any details entered into the 'Further Information' box in the Eligibility Section will be reviewed and this might result in changes to the cover requested.

If the cover start date is not known the customer will receive a Welcome Pack containing:-

- ✓ A copy of the application form
- ✓ A copy of the Key Facts
- ✓ An Illustration of cover
- ✓ A letter confirming the direct debit instruction but not the dates or amounts to be collected.

The Illustration is valid for 90 days to allow time for the mortgage to be completed. During that period we will send you and the customer reminders to let us know the policy start date. If we are not provided with a policy start date during the 90 day period then the Illustration will lapse and you will have to complete a new Policy Application if the customer wants to purchase an PPI policy after the 90 day period.

NB: Once the mortgage completion date has been advised the customer will receive another Welcome Pack with a schedule of cover.

If the start date is known the policy will be set to 'Live'. Any details entered into the 'Further Information' box in the Eligibility Section will be reviewed and this might result in changes to the cover requested. The customer will receive a Welcome Pack containing:-

- ✓ A copy of the application form
- ✓ A copy of the policy wording
- ✓ A schedule of cover
- ✓ A letter confirming the direct debit details including the dates and amounts of collections.

Both letters also advise that Advent Solutions Management Limited is the policy administrator and it is Advent that will collect the monthly premiums on behalf of the insurer.

Policy Changes

Changes to Customer or Policy details should be advised in writing to Securah at the address at the front of this guide or by e-mail at info@securah.com. Please quote the name of the customer and the policy reference number in all correspondence.

Claims

The Key Facts and Policy Wording provide clear instructions about what to do in the event that your customer wants to make a claim. We will provide you with certain information relating to claims that your customers may be making with us. We may also ask for your assistance in contacting your customers to obtain more information that may be outstanding and would help us to expedite their claim.

In the first instance, you should contact the Claims Administrator on

Connectmi Limited
4th Floor, 75-77 Cornhill,
London, EC3V 3QQ
Tel No: (44) (0) 870 000 0000
Fax No: (44) (0)
email:

Please quote the name of the customer and the policy reference number.

8. – SEARCHING

Customer

From the Main Navigation screen you can search the database of your customers.

This can be done by entering either the whole surname or the first few letters (to narrow the search). You can also search by post-code. (See Fig. 23)

The system will produce a list of all customers that match your criteria. (See Fig. 24)

To select a customer to view, click on their surname and the Customer Details page will be displayed showing a summary of their details and the policies or quotations that you have already provided them with.

Friendly feature

You can search for a customer's details at any time by clicking on the **YOUR CUSTOMERS** button in the navigation header (See Fig. 24)

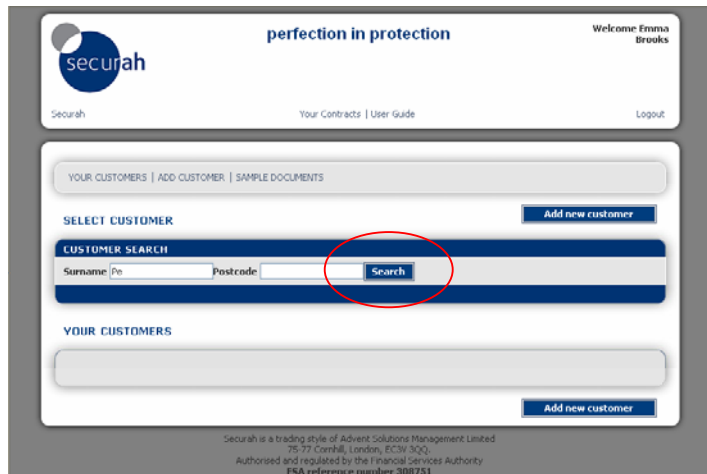


Fig.23

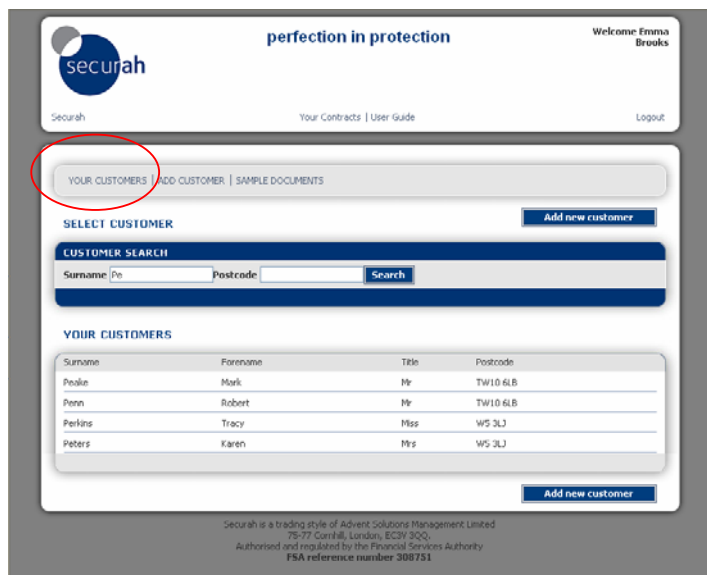


Fig 24

Customer's Policies

When you are providing a customer with a new quote you can quickly and easily refer back to any previous policies or quotes by clicking the **Customer's policies** button. This will take you to the Customer Details screen and show a list of all current quotations, proposals, cancelled or live policies for the customer. (See Fig. 25)

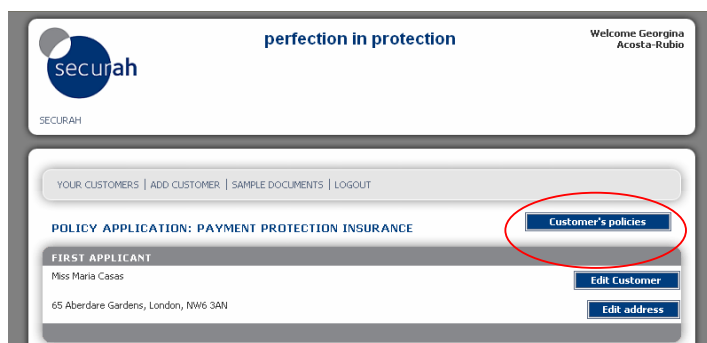


Fig.25

Each policy can have one of 6 statuses: (See Fig. 26)

- Draft:** This means that there are incomplete policy details – probably because your customer is still considering the offer. You might, for instance, have provided an indication of price but have not completed the DDI mandate.
- Proposal:** This means that you have completed all sections of the Application and the DDI mandate and indicates that you have requested policy issue and your customer is covered from the start date specified or within the next 90 days to be confirmed by you or your customer. The status will remain as Proposal until Securah verifies the policy overnight. Then the status will change to Live or In administration – see below. You are unable to amend details of a policy once the status is Proposal.
- Not taken up:** This means that a quote was not taken up by your customer – for whatever reason – and the quote was cancelled before the policy is set to live.
- In administration:** This means that the policy has been sold and you have completed all the relevant forms but we are waiting for the start date to be confirmed and/or reached to set the policy live. Securah is now responsible for administering the policy and amendments to the start date, customer’s personal and address details and DDI details or requests for policy cancellation must be actioned through the Securah office info@securah.com
- Live:** This means that the policy is live, the start date is known and premium is being collected. Securah is now responsible for administering the policy and amendments to the start date, customer’s personal and address details and DDI details or requests for policy cancellation must be actioned through the Securah office info@securah.com
- Cancelled:** This means that the policy has been cancelled after the start date – i.e. a Live policy has been cancelled. Live policies can only be cancelled by us. So if your customer wants to cancel a policy then he or she must confirm such to us in writing - info@securah.com.

Policy no	Policy type	Policy start date	Status	Action
313	Payment Protection Insurance		Draft	
314	Payment Protection Insurance	20/01/2006	Cancelled	
315	Payment Protection Insurance		Not taken up	
316	Payment Protection Insurance	02/03/2006	In administration	
317	Payment Protection Insurance	20/01/2006	Live	
318	Payment Protection Insurance	20/04/2006	Proposal	

CUSTOMER'S POLICIES
Select a Policy below, or click 'Add new policy' to create a new one

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FSA reference number: 308751

Fig.26

When a policy status is Draft, Proposal, In administration or Live one of the following icons will appear in the Action column: (See Fig. 26)

- | | |
|-----------|---|
| | Action |
| (Printer) | You can (re)print/view a copy of the Illustration, Policy Application and Key Facts all issued with that policy. We suggest that you print and provide this set of documentation to the customer when you issue the policy. Note: Copies of the Key Facts and Policy Wording can be viewed at anytime by clicking on the 'Sample Documents' button. |
| (Edit) | You can amend the quotation. |
| (Cancel) | You can cancel the Proposal or Draft. This could happen for instance if your customer does not want to buy PPI. The status will show 'Not Taken Up' but the customer details will remain on the system for future reference. You might, for instance, want to re-approach your customer at a later date. |

9. – FREQUENTLY ASKED QUESTIONS - FAQs

We shall be publishing FAQ's following review sessions with users. We welcome any feedback on ways for us to improve our service and invite you to contact us at info@securah.com with your comments.

10. – APPENDIX

See following pages for:

Welcome Pack when the Policy start date has not been confirmed

Welcome Confirmation (see page 20 Fig. 27.1 & page 21 Fig. 27.2)

Illustration (see page 22 Fig. 28)

Policy Application Estimate (see page 23 Fig. 29.1, page 24 Fig. 29.2 & page 25 Fig. 29.3)

Welcome Pack when the Policy start date is confirmed

Welcome Confirmation Advance (see page 26 Fig. 30.1 & page 27 Fig. 30.2)

Schedule (see page 28 Fig. 31)

Policy Application Confirmed (see page 29 Fig 32.1, page 30 Fig. 32.2 & page 31 Fig. 32.3)



www.securah.com
email: info@securah.com

Miss Jennifer Tomkins
28 Wolverton Gardens
The Village
Ealing
London
W5 3LJ

24/1/2006

Dear Miss Tomkins

Re: Payment Protection Insurance (Disability and unemployment)
Reference number: PPIHIT000008143

Thank you for taking out Payment Protection Insurance with Securah.

We are writing to let you know that Advent Solutions Management Limited has been appointed to administer insurance policies on behalf of Securah.

We have pleasure of enclosing the important documents listed below:

- Your personalised Illustration of Cover
- A Key Facts document outlining the principal features and benefits of your policy
- A copy of your application
- Confirmation of the set up of your Direct Debit
- A copy of the Direct Debit Guarantee

Cover will not incept until you provide a start date for the policy. The Illustration of cover is valid for 90 days to allow time to complete your mortgage. We will send you a reminder asking you to confirm the start date.

A copy of the full policy will be sent to you on completion of your mortgage, however, if in the meantime you would like sight of this document please contact us on 08707743516 and we will be happy to send you a copy.

Yours sincerely,

A handwritten signature in black ink, appearing to be "J. Tomkins", written over a circular scribble.

Advent Solutions Management Ltd



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75-77 Cornhill, London EC3V 3QQ
Telephone 0870 774 3516 Fax 020 7648 0000
Authorised and regulated by the Financial Services Authority
Registered Office: 75-77 Cornhill, London EC3V 3QQ Registered in England No. 04092670

PAS/0000007

Fig. 27.1 Welcome Confirmation



Important: Confirmation of the set-up of your Direct Debit Instruction

Having accepted your Direct Debit details, we would like you to confirm that they are correct. Please could you check the details below:-

Bank/Building Society	Barclays Bank Plc
Sort code	209709
Account number	12345678
Account name	J K TOMKINS

If any of the above details are incorrect please call us as soon as possible on 08707743516. However, if the details are correct, your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time. A copy of the Direct Debit Guarantee is provided below.

Originator name	ADVENT SOLUTIONS
Originator identification	684626
Reference	HIT0000008143

The Direct Debit Guarantee



- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of this scheme is monitored and protected by your own Bank or Building Society.
- If the amounts paid or the payment dates change Advent Solutions Management Limited will notify you 10 days in advance of your account being debited or as otherwise agreed.
- If an error is made by Advent Solutions Management Limited 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 Advent Solutions Management Ltd.

PAS/0000007

Fig. 27.2 Welcome Confirmation



Illustration

Payment Protection Insurance (Disability and unemployment)

Applicant details:

Name: Miss Jennifer Tomkins
Date of birth: 12/07/1971
Address: 28 Wolverton Gardens
The Village
Ealing
London
W5 3LJ

Policy details:

Cover type: Disability and unemployment
Deferred period: Back to day one

Benefit required and premium payable:

Monthly mortgage payments:	£600.00
Other outgoings:	£200.00
Total benefit required:	£800.00
Cost per £100 of total benefit:	£3.37 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	
Total monthly premium:	£26.96 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	

This illustration is valid for 90 days from 24/01/2006

PAS/0000002

FSA reference no. 308751

Fig. 28 Illustration



Policy Application

Payment Protection Insurance (Disability and unemployment)

APPLICANT:

Name: Miss Jennifer Tomkins

Date of birth: 12/07/1971

Sex: Female

Marital Status: Single

Occupation: Teacher

Contact details

Home: 02084442222

Work: 02075551111

Mobile: 07733334444

Email: jentomkins@abcompany.co.uk

Address: 28 Wolverton Gardens
The Village
Ealing
London
W5 3LJ

COVER ADDRESS*:

Flat 2, Beechcroft Court
Beechcroft Avenue
London
NW11 8BP

**The cover address will be used for correspondence after the cover start date.*

PAS/0000057

FSA reference no. 308751

Fig. 29.1 Policy Application Estimate



ADDITIONAL INFORMATION:

Gross monthly salary	£2550.00
Would you be over 18 and below 65 at inception of policy?	Yes
Do you work in the United Kingdom, Channel Islands, or Isle of Man?	Yes
Are you aware of any illness, disease, condition or injury that has occurred in the 6 months prior to commencement of the policy that may cause you to make a claim for disability?	No
Are you aware of any impending unemployment prior to commencement of the policy?	No

FURTHER INFORMATION:

I was in a motor car accident 2 years ago and had treatment on my back.

COVER:

Start date:	To be advised**
Reason for cover:	New mortgage
Type of cover:	Disability and unemployment
Deferred period:	Back to day one
Length of benefit required:	12 months

**Cover will start once the start date has been confirmed by the applicant. The premium quoted below is valid for 90 days

BENEFIT REQUIRED AND PREMIUM PAYABLE:

Monthly mortgage payments:	£600.00
Other outgoings:	£200.00
Total benefit required:	£800.00
Cost per £100 of total benefit:	£3.37 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	
Total monthly premium:	£26.96 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	
Payment frequency:	Monthly

PAS/0000057

FSA reference no. 308751

Fig. 29.2 Policy Application Estimate



PREMIUM COLLECTION:

Account name:	J K TOMKINS
Account number:	12345678
Sort code:	209709
Collection day:	15
Originator's name:	ADVENT SOLUTIONS
Originator's identification number:	684626
Reference:	HIT0000008143

The premium quoted is valid for 90 days from 24/01/2006

PAS/0000057

FSA reference no. 308751

Fig. 29.3 Policy Application Estimate



www.securah.com
email: info@securah.com

Miss Jennifer Tomkins
28 Wolverton Gardens
The Village
Ealing
London
W5 3LJ

24/1/2006

Dear Miss Tomkins

Re: Payment Protection Insurance (Disability and unemployment)
Policy number: PPIHIT000008143

Thank you for taking out Payment Protection Insurance with Securah.

We are writing to let you know that Advent Solutions Management Limited has been appointed to administer insurance policies on behalf of Securah.

We are also enclosing the following important documents:-

- Your personalised Schedule of Cover
- Your policy
- A copy of your application
- Confirmation of the set up of your Direct Debit
- A copy of the Direct Debit Guarantee

Please read these documents carefully and keep them in a safe place for future reference.

If you have any queries, please do not hesitate to contact us on 08707743516.

Yours sincerely,

A handwritten signature in black ink, appearing to be "A. Smith", written over a circular scribble.

Advent Solutions Management Ltd



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75-77 Cornhill, London EC3V 3QQ
Telephone 0870 774 3516 Fax 020 7648 0000
Authorised and regulated by the Financial Services Authority
Registered Office: 75-77 Cornhill, London EC3V 3QQ Registered in England No. 04092670

PAS/0000009

Fig.30.1 Welcome Confirmation Advance



Important: Confirmation of the set-up of your Direct Debit Instruction and future payment schedule

Having accepted your Direct Debit details, we would like you to confirm that they are correct. Please could you check the details below:-

Bank/Building Society	Barclays Bank Plc
Sort code	209709
Account number	12345678
Account name	J K TOMKINS

Date of first collection	15/04/2006
Amount to be debited	£26.96
Frequency of collection	Monthly
Regular collection date	15

If any of the above details are incorrect please call us as soon as possible on 08707743516. However, if the details are correct, your Direct Debit will be processed as normal. You have the right to cancel your Direct Debit at any time. A copy of the Direct Debit Guarantee is provided below.

Originator name	ADVENT SOLUTIONS
Originator identification	684626
Reference	HIT0000008143



The Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme. The efficiency and security of this scheme is monitored and protected by your own Bank or Building Society.
- If the amounts paid or the payment dates change Advent Solutions Management Limited will notify you 10 days in advance of your account being debited or as otherwise agreed.
- If an error is made by Advent Solutions Management Limited 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 Advent Solutions Management Ltd.

PAS/0000009

Fig.30.2 Welcome Confirmation Advance



Policy Schedule

Policy no. PPIHIT000008143

Payment Protection Insurance (Disability and unemployment)

If you change your mind you may cancel the policy within 30 days of the start date and you will be refunded any premium you have paid - provided you have not made a claim during that time. You will not be refunded any premium if you cancel the policy more than 30 days after the start date.

Insured person:

Name: Miss Jennifer Tomkins
Date of birth: 12/07/1971
Address: 28 Wolverton Gardens
The Village
Ealing
London
W5 3LJ

Policy details:

Cover type: Disability and unemployment
Deferred period: Back to day one
Policy start date: 14/03/2006

Benefit required and premium payable:

Monthly mortgage payments:	£600.00
Other outgoings:	£200.00
Total benefit required:	£800.00
Cost per £100 of total benefit:	£3.37 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	
Total monthly premium:	£26.96 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	

PAS/0000010

FSA reference no. 308751

Fig.31 Schedule



Policy Application

Payment Protection Insurance (Disability and unemployment)

APPLICANT:

Name: Miss Jennifer Tomkins

Date of birth: 12/07/1971

Sex: Female

Marital Status: Single

Occupation: Teacher

Contact details

Home: 02084442222

Work: 02075551111

Mobile: 07733334444

Email: jentomkins@abcompany.co.uk

Address: 28 Wolverton Gardens
The Village
Ealing
London
W5 3LJ

COVER ADDRESS*:

Flat 2, Beechcroft Court
Beechcroft Avenue
London
NW11 8BP

**The cover address will be used for correspondence after the cover start date.*

PAS/0000057

FSA reference no. 308751

Fig 32.1 Policy Application Confirmed

**ADDITIONAL INFORMATION:**

Gross monthly salary	£2550.00
Would you be over 18 and below 65 at inception of policy?	Yes
Do you work in the United Kingdom, Channel Islands, or Isle of Man?	Yes
Are you aware of any illness, disease, condition or injury that has occurred in the 6 months prior to commencement of the policy that may cause you to make a claim for disability?	No
Are you aware of any impending unemployment prior to commencement of the policy?	No

FURTHER INFORMATION:

I was in a motor car accident 2 years ago and had treatment on my back.

COVER:

Start date:	14/03/2006
Reason for cover:	New mortgage
Type of cover:	Disability and unemployment
Deferred period:	Back to day one
Length of benefit required:	12 months

BENEFIT REQUIRED AND PREMIUM PAYABLE:

Monthly mortgage payments:	£600.00
Other outgoings:	£200.00
Total benefit required:	£800.00
Cost per £100 of total benefit:	£3.37 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	
Total monthly premium:	£26.96 *
* Inclusive of 5 % Insurance Premium Tax (IPT)	
Payment frequency:	Monthly

PAS/0000057

FSA reference no. 308751

Fig 32.2 Policy Application Confirmed



PREMIUM COLLECTION:

Account name:	J K TOMKINS
Account number:	12345678
Sort code:	209709
Collection day:	15
Originator's name:	ADVENT SOLUTIONS
Originator's identification number:	684626
Reference:	HIT0000008143

PAS/0000057

FSA reference no. 308751

Fig 32.3 Policy Application Confirmed

IMPORTANT NOTE

This document is provided by Securah to assist Mortgage Brokers and Independent Financial Advisers in using the Securah point-of-sale software system to arrange the insurance policies available on the system. You may only use the system if you have a valid Terms of Business Agreement with Securah.

This document is not:

- A substitute for your own procedures to ensure your compliance with agency law or the rules of the Financial Services Authority (FSA)
- A complete guide to the insurance policies which are available.

Nevertheless, the software has been designed to assist you in complying with the FSA's Conduct of Business Rules or Insurance Conduct of Business Rules and in helping you determine whether your client is eligible for the policy you wish to arrange.

Securah does not in any way warrant that the policies available are suitable for the demands and needs of your clients.

Securah is a trading name of Advent Solutions Management Limited

Advent Solutions Management Ltd is authorised and regulated by the Financial Services Authority as a general insurance intermediary

Important Regulatory Notice

This brochure has been prepared for regulated financial advisers, mortgage advisers and professionals that provide financial advice to the public. A copy of all terms and conditions relating to Securah insurance contracts are available on request.

Members of the Public

If you read this brochure, you should be aware that Securah does not provide advice to the general public and you may not buy this product directly from us. If you require any financial advice this must be obtained from your own financial adviser. If you do not have an adviser, please contact IFACare on 01562 881888 who will inform you of any advisers in your area who specialise in payment protection insurance.

All information contained in this brochure was correct at 20th January 2006

If you have any questions, please contact Securah at:

4th Floor, 75-77 Cornhill,
London, EC3V 3QQ
Tel No: (44) (0)87 0774 3516
Fax No: (44) (0)20 7648 0000
email: info@securah.co.uk