



User Manual: Allstate Online

Version 1.0

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Logging In

The Allstate Quoting System is accessed via Internet Explorer or Chrome using (insert link for web address).

Allstate Online is only compatible with Internet Explorer 9, 10 or 11. It is not compatible with 'Compatibility Mode' – for more information on this please refer to the Troubleshooting page.

When you have been issued login details you will be prompted to change your password upon first logging in.

A screenshot of the 'AGENT LOGIN' form. It has a title 'AGENT LOGIN' at the top. Below the title are two input fields: 'Username:' and 'Password:'. To the right of each label is a text input box. Below the 'Password:' field is a link that says 'Forgot Password?' and a blue button labeled 'SIGN IN'.

Creating a New Quote

To commence a new quote select *New Quote*. You will then be required to enter the policy start date and end date. Select *Next*.

Complete client details and select the policy sections required. When entering the unique client reference, this should correspond to the search function used on your broker system.

If you answer yes to any of the duty of disclosure questions you will need to provide further details which may trigger a referral to the underwriter.

A quote number will be automatically generated and can be found at the top left-hand side.

You will then be required to complete the policy sections required. There is a minimum of two sections required, except for Motor Vehicle.

The disclosure questions are a requirement to proceed with the quote, this outlines the insureds obligation to not misrepresent and their insurance history in the last 5 years.

Information on the estimated turnover generated from contracted services, EPS, and hay aggregates are highlighted as Key Referral Questions to the underwriter.

Farm Location

Add all farm locations & fixed location property details in this section using the address look up. Provide details for all Locations where insured assets are located (including Overnight Parking Location for Motor or where the Insured conducts their Farm Business(es) including related liability exposures.

Select “Add Another Farm Location” if you require another fixed location.

[Add Another Farm Location](#)

If at any point you need to go back and add another location, select the “Locations” tab in the top menu.

Farm Building

In TIM this was previously covered as Specified Farm Property and Other Farm Property. In ATOM we have split this out to Farm Buildings, Specified Property Other, and Cross Location.

There are two new questions included which details whether the farm building is heritage listed, and the sqm of the building. This additional information will need to be collected at renewal.

Is the Farm Building classified as Heritage Listed? If the Insured answer 'Yes' to this question, attach photos of the Interior, Exterior and Roof later in the Referrals section *

YES NO

What is the approximate floor area of the Building (m2) *

1000

For cross location cover you must select required locations to be covered.

For Hay & Grain, if you select cover for over \$100,000 sum insured, a Hay questionnaire will prompt on the system. This was previously submitted as a referral on TIM.

Specified Building

Any shed or item that falls under the definition of farm building which are above \$20,000 in value would go under Specified Farm Property. This is location specific and generally covers accidental damage.

Farm buildings mean all fixed structures used in connection with your farm business which are at the location and are listed on your Insurance Certificate including:

- Stockyards, races, and pens (but not mobile or portable stockyards or pens);
- Services attaching to and forming part of the buildings, including underground services;
- Fixed plant and machinery securely attached to the building and not intended to be removed

Farm buildings do not include:

- Fencing, power poles (or the overhead wiring between the power poles);
- Cattle grids, roads or driveways of any description;
- Farm improvements (as defined below) unless we have agreed to insure them and they are shown on your Insurance Certificate.

Liability

Here you will have to describe the details of other business activities including contracting and provide a turnover.

Home & Contents

Please ensure you correctly select the construction of external walls, roof, and floors as there has been more options added. If there is a mix of materials, please select “other” to free type information to the underwriter.

An approximate floor sqm of the home is now required.

The building survey for homes built before 1990 will now automatically populate.

The home building, contents, and valuables are now combined under one section.

Motor Vehicle

Complete the vehicle details for each vehicle you wish to be listed on the policy. Registered motor vehicles can be listed with the registration look up which will identify the details of the vehicle. If you are unable to find the registration number you have the option to fill this out manually.



Please note that a Tractor is filled out manually rather than a rego lookup.

Headers will populate a slightly different question set.

Is the vehicle equipped with an engineered set of components, other than a free standing fire extinguisher, that are designed and installed for the sole purpose to extinguish an accidental fire which does not need to be activated by the operator? *

YES	NO
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Driver details will be required to proceed. Ensure that you declare drivers that would be driving the vehicle more than twice a month. You will only need to declare the youngest driver for each vehicle.

Non-Standard Accessories or Modifications to Vehicle are automatically covered up to a sum insured of \$5,000.

The legal liability defaulted to \$20,000,000 with the option to remove.

Excess option is set as minimum \$500 but you can adjust this to affect the premium.

Ensure you list the interested parties on an individual vehicle level to ensure this will be listed on the certificate of currency.

You are unable reorder vehicles once the information has been entered on the quote. Therefore, please take care to ensure they are entered to correlate with the current certificate if this is required by the client.

Additional Motor Cover Options

On TIM, cover required for dangerous goods was applied per vehicle, where now this is covered at an overall policy level.

ADDITIONAL MOTOR COVER OPTIONS

Cover required for Dangerous Goods? * YES NO

Is cover required for Hired or Borrowed Vehicles (up to 30 days)? * YES NO

Is cover required for Unspecified and Unregistered Mobile Plant? *

Is cover required for Mobile Accessories within a vehicle? * YES NO

Hint: This relates to non-fixed accessory items e.g GPS Trackers, Receivers etc

Client Details

Attach client details to quote as an individual or company.

Confirmation Checklist

Disclosure questions must be completed that apply to anyone insured under this policy.

A definition of disrepair or poor condition has now been included on the system.

Quote Summary

Once you select "Get Quote" a premium will be instantly generated if the quote is not referred to the underwriter.

Premium Breakdown

Premium Breakdown			
Pre-tax premium	\$829.80	Admin fee	\$0.00
FSL	\$99.58	Admin fee GST	\$0.00
Stamp duty	\$92.01	Premium GST	\$92.94
Quote premium	\$1,114.33	Total payment	\$1,114.33

ANNUAL PREMIUM
\$1,114.33

Functionality is available to perform the following (please note: a referral may generate depending on your selection)

- Apply agreed premium increase/loading discussed with underwriter
- Insert a Broker Fee
- Remove Stamp Duty

Documentation

This section allows you to generate a PDS, Certificate or Certificate of Currency on Allstate letterhead. The documents will be downloadable as a PDF.

Note: Certificates can only be generated if the transaction has been bound. An Interested Party must be included to obtain a Certificate of Currency.

Documents
 Comments
 Policy Condition

Select All
 Full PDS
 Supplement PDS
 Certificate

Policy comments can be used to send through additional notes to be reviewed by the underwriter. Comments will not be displayed on the policy documentation.

Broker Comments

Underwriter Comments

Policy conditions will list any endorsements applied to the policy.

Retrieving a Quote/Policy

If you need to retrieve a previously completed quote, select the recorded quote number to continue. If you need to edit any of the quote details, select “Quote Summary” and edit.



Continue the quote as you previously would have to bind the transaction.

Endorsing a Policy

To make an endorsement to an active policy, select the policy, and “Endorse” under “Policy Actions”.



Once the effective date is filled, you can then go through and complete the endorsement details as you would with a new quote.

Cancelling a Policy

In order to cancel an insured’s policy you must complete the below information to proceed.





Only proceed if you have received the insured's permission to cancel the policy - cancellations are not reversible.

You can find a list of Cancelled Policies under the main menu.

Troubleshooting

If you encounter any issues with the online system, please contact our underwriting team on underwriting@allstateunderwriting.com.au.