

QUOTE AND BUY ONLINE TRADING PLATFORM OCTOBER 2020

User Manual

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Account Management

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Useful Contacts

QUOTE AND BUY

DASHBOARD

- This is the main dashboard where you will find all policies, referrals and obtain quotes.

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LOrega Sales

LOrega A.


LOREGA

Expert Help
When you need it


Online Quote & Buy Platform

Get Started


Assistance

**Get a New Quote**


Get a quote for a new policy

**Existing Policies**


Access all your existing policies

**Upcoming Renewals**


Renew policies approaching expiry

**Submit New Claim**

Create a new Claim

**Referrals**

Check the status of your referred quotes


**Draft Quotes**

Resume draft quotes

CREATING A QUOTE

STEP 1 – CREATING A QUOTE

- Please click ‘Get a New Quote’ on the dashboard and then select the product.



Get a New Quote

Get a quote for a new policy

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🏠 Lorega Sales

👤 Lorega A.

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New Policy for Lorega Sales

1. Choose Product

2. Insured & Policy Details

3. Additional Documents

4. Claims History

5. Additional Risk Addresses


6. Underlying Policy

7. Premium Quote

Save for Later


Next >

Choose a product:




HSE Recovery provides and pays for the services of a Health and Safety Consultant, together with payment of certain fees imposed under the Health and Safety Executive Fee for Intervention Scheme.

Download Leaflet




Cyber Recovery is an insurance policy which provides your clients with up to 10 hours of telephone advice from a Cyber Expert to help your clients recover from a cyber attack and data breach.

Download Leaflet




Cyber Recovery is an insurance policy which provides a Cyber Expert to help your clients survive a cyber attack and loss of personal information.

Download Leaflet



Lorega 10* is an insurance policy which provides your clients with up to 10 hours telephone advice from an expert loss adjuster, with the option of an onsite visit, to help them prepare, negotiate and settle their eligible insurance claim(s) for material damage and business interruption claims.

Download Leaflet



Lorega 10 is an insurance policy which provides your clients with up to 10 hours of telephone advice from an expert loss adjuster, to help them prepare, negotiate and settle their eligible insurance claim(s) for material damage and business interruption claims.

STEP 1 – CREATING A QUOTE

- This is the insurer details section which is user friendly, you are able to search for the address via the postcode.
- If it doesn't locate the address you are able to enter it in manually.

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New Policy for Lorega Sales

1. Choose Product

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7. Premium Quote

Save for Later

Discard

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Broker

Lorega Sales

Created By

Lorega Admin

Product

Loss Recovery

Name of Insured

Staples

Main Address of Risk

Choose Address

Choose Address...

Choose Address...

Staples, Unit 1 Station Business Park Carlisle

Staples, Unit 1 Nelson Trading Estate The Path London SW19

Staples, Unit 2B West Five Centre Western Avenue London W3

Staples, 3 Tollgate West Stanway Colchester

Staples, Unit 3 Kittybrewster Retail Park Bedford Road Aberdeen

Staples, 4 Charles Cross Plymouth

Staples, Unit 4 George Richards Way Broadheath Altrincham

Staples, Unit 4 Stone Lane Retail Park Marsh Barton Trading Estate Exeter

Staples, Unit 4 Clough Road Retail Park Clough Road Hull

Staples, Unit 5 Portfield Way Chichester

Staples, Unit 5 Hayes Bridge Retail Park Uxbridge Road Hayes

Staples, 5A Harbour Parade Southampton

Staples, Unit 5B Rock Retail Park Birkenhead

Staples, Unit 6A-6B 28 East Retail Park Docks Way Newport

Staples, Unit 6 The Fountains Retail Park Dowding Way Tunbridge Wells

Staples, 8 Tritton Retail Park Tritton Road Lincoln

Staples, 8-8A Tottenham Hale Retail Park Broad Lane London N15

Staples, 9 Kirkstall Road Leeds

Staples, 10 Burton Street Leicester

Postcode

STEP 2—INSURED AND POLICY DETAILS

- You are able to backdate a policy yourself for up to a week prior to today's date.
- If you need to backdate by more than a week, the system will automatically refer the quote to the underwriters upon completion.
- If you require a longer or shorter policy period, please select the dates as the system will automatically pro rata the premium quote. The maximum policy length is 18 months.

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1. Choose Product

2. Insured & Policy Details

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Save for Later

Discard

Next >

Unit

Address Line 2

Kittybrewster Retail Park

Address Line 3

Bedford Road

City

Aberdeen

Country

Scotland

Postcode

AB24 3LJ

Policy Details

Policy Start Date

06/07/2018

July 2018

Mon	Tue	Wed	Thu	Fri	Sat	Sun
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5

It is more than 7 days ago. This quote will be referred to Lorega upon submission.

FCA Classification

Select FCA classification...

Trade

Select trade classification...

STEP 3— ADDITIONAL DOCUMENTS

- This is not a mandatory section and anything uploaded in here will not affect the quote. Please upload any documents in here which may help our claims team, for example, risk addresses.

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Quote Staples | 10159237

Lorega Sales Lorega A. ▾

1. Choose Product

2. Insured & Policy Details

3. Additional Documents

4. Claims History

5. Additional Risk Addresses

6. Underlying Policies

7. Premium Quote

Save for Later

Discard

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Policy Documents

Upload

Nothing to display!

Filename				
Size				
Uploaded Date/Time				
Uploaded By				
Description				
<div></div>				

Save

Delete

STEP 4— CLAIMS HISTORY

- The standard trigger for LRI is £5,000. However, if the client requires a higher trigger, you are able to select this on the system.
- Please click 'No' and enter the desired trigger.
- The system will refer this to Lorega for a non standard quote.

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1. Choose Product

2. Insured & Policy Details

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Save for Later

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Claims History

Standard £5k Claims Trigger

Yes

Yes

No

Does the standard £5,000 claims trigger apply?

Claims Over £5k

☐

Has the insured made 2 or more material damage or business interruption claims over £5,000 in the last 5 years?

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Save & Next

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1. Choose Product

2. Insured & Policy Details

3. Additional Documents

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Discard

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Claims History

Standard £5k Claims Trigger

No

Does the standard £5,000 claims trigger apply?

Claim Trigger Threshold

£

25000.00

Enter your chosen claims trigger

The Desired Claims Trigger is higher than £5000. This quote will be referred to Lorega upon submission.

Claims Over £5k

☐

Has the insured made 2 or more material damage or business interruption claims over £5,000 in the last 5 years?

Back

Save & Next

STEP 4— CLAIMS HISTORY

- We will need you to refer quotes where the insured has had 2 or more claims over £5,000 in the last 5 years.
- Please fill in the claims details in this section. If the claim has not yet been settled, please fill in the reserve amount. Once the quote is finished, you will have a facility to give underwriters more information if you require; please see the referral section in this manual.

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Quote Staples | 10159237

Logga Sales

1. Choose Product

2. Insured & Policy Details

3. Additional Documents

4. Claims History

5. Additional Risk Addresses

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Save for Later

Discard

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Claims History

Standard £5k Claims Trigger

Yes

Does the standard £5,000 claims trigger apply?

Claims Over £5k

☒

Has the insured made 2 or more material damage or business interruption claims over £5,000 in the last 5 years?

Details of Previous Claims

Date of Loss	Claim Type	Claim Value	
03/01/2017	Building Damage	£ 23598	—
06/07/2016	Accidental Damage	£ 5045	—
			+

Back

Save & Next

STEP 5— ADDITIONAL RISK ADDRESSES

- The System has an ‘Additional Risk Addresses’ section. However, this section is optional, if the property is covered on the underlying policies, then it will be covered on the Lorega policy.

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Lorega Sales

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Are there any additional risk addresses?

Aside from the main risk address (Unit 3, Kittybrewster Retail Park, Bedford Road, Aberdeen, AB24 3LJ, Scotland), enter any additional risk addresses that are also to be covered by this policy.

You can lookup each address quickly by searching on postcode or business name, then choosing from the list. Multiple addresses can be added using the + button.

Please note, this is not required information. If the property is covered on the underlying policies entered in the "Underlying Policies" section, then it will be covered on the Lorega policy, and you do not need to enter the address here.

Postcode	Address Line 1	Address Line 2	City	Country	
EC3A 1AT	36 Leadenhall Street		London	United Kingdom	−
DL3 7BQ	63 Woodland Road		Darlington	England	−
					+

Back

Save & Next

STEP 6— UNDERLYING POLICIES

- The underlying policy page is how the quote is generated and will show on the certificate. Please enter the underlying premium excluding IPT. If you do not have a policy number, please put 'TBC' and send the number to underwriters one this is confirmed.

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Quote Staples | 10159237

Lorega Sales

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Underlying Insurance Policy Details

Enter all of the underlying policies to which this Lorega policy will be attached. Multiple underlying policies can be added using the + button.

The sum of the underlying premiums will be used to calculate this quote.

If the underlying insurer is not on the list, please email info@lorega.com and it will be added.

The Underlying Premium entered below must **exclude** IPT.

Insurer	Policy No.	Risk Type	Expiry Date	Premium (ex. IPT)	
Advantage	78547	Computer	19/07/2019	£ 7489	—
Chubb	cb/7845888	Commercial Combined	19/07/2019	£ 15987	—
Total Underlying Premium (ex. IPT)				£23,476.00	+

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Save & Next

STEP 7—PREMIUM QUOTE

- You can obtain draft policy documents [here](#)
- The commission can be amended via the blue slider or the % box. The standard and maximum commission is set according to the agreement between Lorega and your agency.
- The system automatically assumes the documents will be sent to the current user. However, if you require these to be sent to another user, please amend this box before placing on cover.

Quote Summary

Draft Policy Documents

25.00%

Upon accepting this quote, email the policy documents to (optional):

admin@lorega.com

STEP 7— PREMIUM QUOTE

- If you click ‘Save For Later’ you will find this quote within your ‘Draft Quotes’ tab on the main dashboard. A policy is not on cover until you click ‘Accept Quote and Go on Cover’. You will then find this policy within your ‘Existing Policies’ tab.

The screenshot displays the LOREGA Premium Quote interface. The top navigation bar includes links for Home, Claims, Risks, Batches, and My Exports. The main header shows the quote ID '10159237' and the product 'Staples'. A sidebar on the left lists steps from 1 to 7, with '7. Premium Quote' highlighted. The main content area is divided into 'Policy Details' and a 'Quote Summary' table.

Policy Details:

- Name of Insured: Staples
- Total Underlying Premium (ex. IPT): £ 23,476.00
- Policy Start Date: 20/07/2018 (Term: 365 days)
- Policy End Date: 19/07/2019
- Product: Loss Recovery
- Policy Type: Commercial
- Claim Trigger Threshold: £ 5,000.00

Quote Summary:

Net Premium	£435.00
Commission	£145.00
Gross Premium	£580.00
IPT	£69.60
Total	£649.60

Below the table, there is a section for 'Upon accepting this quote, email the policy documents to (optional):' with the email address 'admin@lorega.com' entered. At the bottom, there are three buttons: 'Save for Later', 'Accept Quote and Go On Cover', and 'Discard'.

REFERRALS

REFERRAL

- The system will ask you to refer a policy for one of the following reasons:
- A backdate more than 7 days prior to today.
- A non-standard claims trigger
- Claims History
- Underlying premium in excess of the premium rating bands.
- The system will then automatically send an email to underwriters. When this has been approved and quoted, you will receive a system email. You can see the status of the referral at any time within your 'referrals' tab on the dashboard.

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Quote Staples | 10159237

1. Choose Product

2. Insured & Policy Details

3. Additional Documents

4. Claims History

5. Additional Risk Addresses

6. Underlying Policies

7. Premium Quote

This quote will be referred to Lorega when submitted.

Save for Later

Discard

Discard Confirmation Details

Referral Reason

Backdate Request

Referral Comment

Provide any relevant comments that will help Lorega assess the quote.

No claims since inception.

Refer to Lorega

REFFERAL

- You will be able to see which underwriter has approved the referral and you can accept the quote.

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Quote Staples | 10159237

Lorega Sales

1. Choose Product

2. Insured & Policy Details

3. Additional Documents

4. Claims History

5. Additional Risk Addresses

6. Underlying Policies

7. Premium Quote

Save for Later

Discard

Accept Quote

This quote has been approved by Amii Freeman and can go on cover.

£ 23,476.00

Commercial

Policy Start Date 02/06/2018 Term: 365 days

Claim Trigger Threshold £ 5,000.00

Policy End Date 01/06/2019

Quote Summary

Draft Policy Documents

Net Premium

Overridden by Amii Freeman, on 20/07/2018 10:34

Commission 25.00 %

Gross Premium

IPT

Total

Referred Quote Approved
Amii Freeman has approved this quote on 20/07/2018 10:34, which was referred on 20/07/2018 10:33.
Please check the policy and premium details are still accurate and valid, and then you can accept this quote and go on cover.

Upon accepting this quote, email the policy documents to (optional):
admin@lorega.com

Save for Later

Accept Quote and Go On Cover

Discard

Quoted:	£435.00
	£435.00
	£145.00
	£580.00
	£69.60
	£649.60

LOREGA
EXPERT HELP

RENEWALS

The background features a deep blue gradient. A large, smooth, curved shape in shades of orange and yellow sweeps across the lower half of the image, starting from the left edge and curving towards the right.

RENEWALS

- To obtain renewal terms, find your policy in ‘Upcoming renewals’. You are able to renew up to 90 days in advance of expiry.

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LOREGA


Expert Help
When you need it


Online Quote & Buy Platform


Get Started


Assistance


 **Get a New Quote**
Get a quote for a new policy



 **Existing Policies**
Access all your existing policies


 **Upcoming Renewals**
Renew policies approaching expiry


 **Submit New Claim**
Create a new Claim

 **Referrals**
Check the status of your referred quotes

 **Draft Quotes**
Resume draft quotes

Search  

Exports 

Filter Results 

From Policy Month/Year

To Policy Month/Year

Product

Account handler

Reset

Apply Filters

28 Policies

Risk ID	Status	Accounting Month/Year	Product	Broker name	Name of Insured	Cert. Number	Policy Start Date	Policy End Date	Gross Premium	Total Net Premium	IPT
10159238	Due Renewal	July 2018	Loss Recovery	Lorega Sales	Holland		14/09/2017	13/09/2018	€265.00	€198.75	€31.80

LOREGA

EXPERT HELP

RENEWALS

- Please click 'Edit & Renew' to obtain terms. The system will then take you through the same 'new quote' process but will fill in the fields with last year's information.
- Please amend the policy information with renewal details.



LOREGA Home Claims Risks Satches My Exports

← Back to List Due Renewal Holland | 10159238

Policy Details

Additional Documents

Claims History

Additional Risk Addresses

Underlying Policies

Policy Documents **2**

Endorsements

This policy expires in about 2 months

Edit & Renew

Policy Details

Broker
Lorega Sales

Policy Start Date
14/09/2017

Net Premium
£ 198.75

Commission amount
£ 66.25

Commission
25.0 %

Policy No.

Underwriting Year

Status
Due Renewal

Policy End Date
13/09/2018

Claim Trigger Threshold
£ 5000.00

IPT
£ 31.80

Gross Premium
£ 265.00

Product
Loss Recovery

Policy Type
Commercial

Postcode

RENEWALS

- Once renewal terms are obtained, you are able to accept or save for a later date. If you click 'Save For Later' you will find this renewal quote within your 'Draft Quotes' tab on the main dashboard, and not within the 'Upcoming Renewals' tab.
- If a renewal has expires, you are still able to click 'Edit and Renew'. As per the 'new quote' process, the system will refer it if it is backdates more than 7 days.

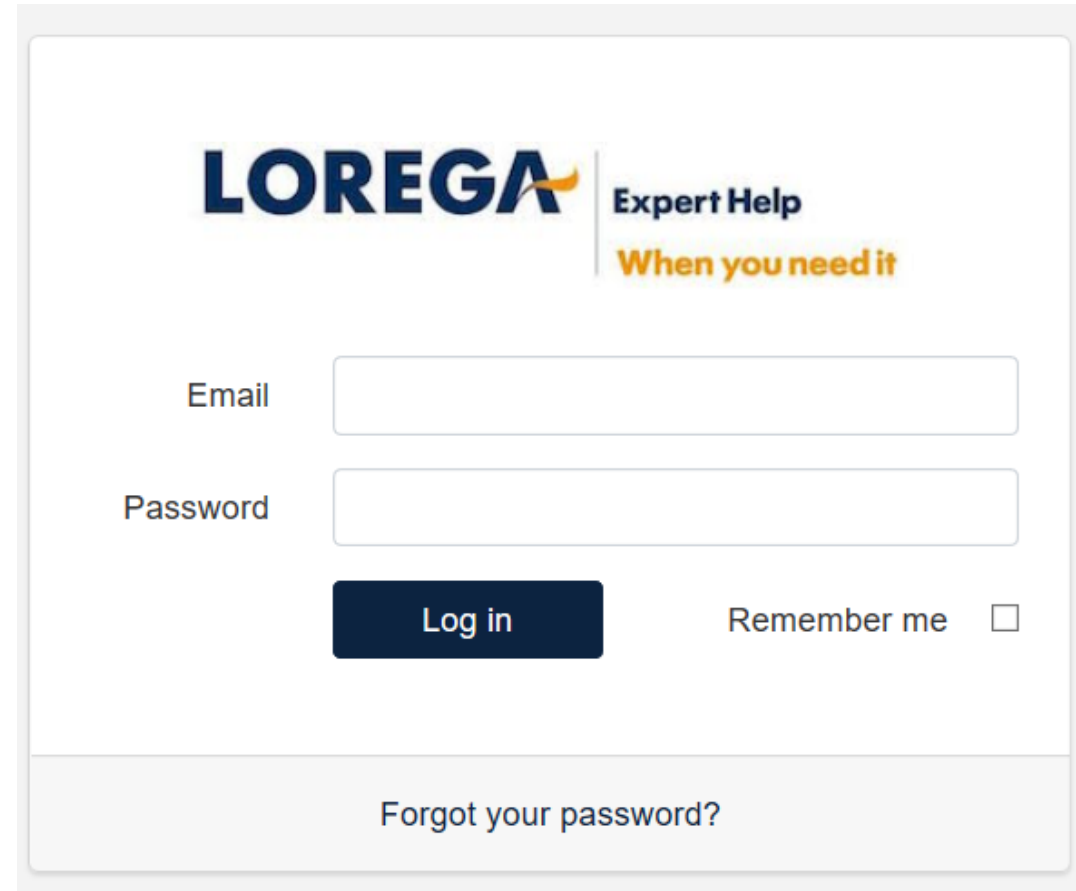
The screenshot displays the LOREGA web application interface for a policy renewal. The top navigation bar includes links for Home, Claims, Risks, Batches, and My Exports. A 'Back to List' button is on the left, and a 'Due Renewal' status indicator with the policy number 'Holland | 10159238' is on the right. The left sidebar contains a menu with 'Policy Details' (selected), 'Additional Documents', 'Claims History', 'Additional Risk Addresses', 'Underlying Policies', 'Policy Documents' (with a notification icon), and 'Endorsements'. A yellow banner states 'This policy expires in about 2 months' with an 'Edit & Renew' button. The main content area, titled 'Policy Details', contains two columns of input fields. The left column includes fields for Broker (Lorega Sales), Policy Start Date (14/09/2017), Net Premium (£ 198.75), Commission amount (£ 66.25), Commission (25.0 %), Policy No., Underwriting Year, and Status (Due Renewal). The right column includes fields for Policy End Date (13/09/2018), Claim Trigger Threshold (£ 5000.00), IPT (£ 31.80), Gross Premium (£ 265.00), Product (Loss Recovery), Policy Type (Commercial), and Postcode.

Field	Value
Broker	Lorega Sales
Policy Start Date	14/09/2017
Net Premium	£ 198.75
Commission amount	£ 66.25
Commission	25.0 %
Policy No.	
Underwriting Year	
Status	Due Renewal
Policy End Date	13/09/2018
Claim Trigger Threshold	£ 5000.00
IPT	£ 31.80
Gross Premium	£ 265.00
Product	Loss Recovery
Policy Type	Commercial
Postcode	

ACCOUNT MANAGEMENT

CREATING A NEW ACCOUNT

- To create a new user, please call or email underwriters with the branch, user name, position and email address. Lorega will then send an invite email to the user to set up their secure password.
- If at any point you forget your password, please reset this using the 'forgot your password' feature on the login page.



The image shows a login form for Lorega Expert Help. At the top, the Lorega logo is displayed in blue, followed by the text 'Expert Help' in black and 'When you need it' in orange. Below the logo, there are two input fields: 'Email' and 'Password'. The 'Email' field is a simple text box, and the 'Password' field is a text box with a small eye icon to its right. Below the 'Email' field is a dark blue button labeled 'Log in'. To the right of the 'Log in' button is the text 'Remember me' followed by an unchecked checkbox. At the bottom of the form, there is a link that says 'Forgot your password?'.

LOREGA Expert Help
When you need it

Email

Password

Log in Remember me ☐

[Forgot your password?](#)

PASSWORD CHANGE

- At any point, you can update your own information or password by clicking edit my account in the top right hand corner.

LOREGA

[Home](#) [Claims](#) [Risks](#) [Batches](#) [My Exports](#)

Lorega Sales Lorega A.

Edit My Account

Details

First Name

Lorega

Last Name

Admin

Email

admin@lorega.com

Change Password


Password

New Password

Confirm New Password

Confirm New Password

Photo



Choose File

No file chosen

PNG or JPEG formats accepted. Maximum 1MB.

Cancel

Save

USEFUL CONTACTS



USEFUL CONTACTS

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Hannah Halsey - hhalsey@lorega.com
Assistant Underwriter

Hannah Thurlow - hthurlow@lorega.com
Assistant Underwriter

James Bailey - jbailey@lorega.com
Assistant Underwriter

Logon <https://app.lorega.com>





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EXPERT HELP