



Optima car, Optima plus,  
Optima bike and Optima van

Full cycle EDI & manual  
administration notes



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These notes have been compiled to assist Groupama intermediaries when administering their motor products, whether they are manually processed or via Full Cycle EDI.

## 1) USEFUL GROUPAMA CONTACT ADDRESSES/NUMBERS:-

### **MANCHESTER UNDERWRITING SERVICE CENTRE**

Groupama Insurances  
Groupama House  
60 Spring Gardens  
Manchester  
M60 1HU

Administration Tel : 0161 834 9888  
Fax : 0161 839 6974

EDI Customer Services Tel : 0161 830 1335  
Fax : 0161 839 7603

### **PERSONAL INSURANCE CLAIMS CENTRE, PORTSMOUTH**

Groupama Insurances  
Personal Insurances Claims Centre  
1 Port Way  
Port Solent  
Portsmouth, Hampshire  
PO6 4TY

#### **(New Claims)**

#### **GROUPAMA (NON GLASS) CLAIMLINE / GROUPAMA PARTNERSHIP REPAIRER SERVICE**

Tel : 0870 240 1895  
Fax: 0870 850 0407

#### **(Copy claim notifications, settlement or Third Party details and the present claims position)**

**GROUPAMA, CLAIMS REQUEST LINE** Tel : 0870 240 0451

#### **(Glass repairs and/or replacement)**

**GROUPAMA GLASSLINE** Tel : 0800 85 44 54

#### **(Stationery including supplies of Policy Booklets)**

**GROUPAMA, CROYDON** (Answerphone) Tel : 0208 665 7030

## 2 ADMINISTRATION OF GROUPAMA'S FULL CYCLE EDI MOTOR PRODUCTS

**Note: Once your system has been set up to make use of Groupama's Full Cycle EDI products and you have begun to transact new business on these products, it is highly recommended that you connect to the network / your software house system (if applicable), on a daily basis.**

**This becomes even more important to ensure that EDI renewal invitations are received at the correct time.**

**It is also highly recommended that a back up of your system data is taken on a daily basis.**

### 2.1 NEW BUSINESS PROCEDURES – EDI CASES

#### 2.1.1 Guaranteed Quotations - Optima car and Optima plus

These will be guaranteed, subject to your software house systems' usual guarantee terms and conditions.

One of these is that a paper print-out showing the full premium breakdown, must be made available to Groupama, upon request.

This should be printed at the time of the quotation unless your system can faithfully reproduce this, on demand, at a later date.

#### **Additionally for Optima van risks there are extra acceptance criteria**

Most software house systems have been changed to ask these extra questions, either at the quotation question stage or proposal form completion stage.

There may be instances when cases need referral.

In such cases please contact **GROUPAMA, MANCHESTER**.

For those systems that do not ask the extra questions these are catered for in the Important Notes/Declaration on the proposal form.

Please ensure the following questions are drawn to your client's attention:

- the proposer must be a company, partnership or a self employed individual
- in respect of Trailer cover, unless the software house system asks the relevant questions, no more than the standard TPO cover, whilst attached to the vehicle, can be given.

#### 2.1.2 Overriding Premiums

Your system may allow premiums to be overridden. If for any reason the premium calculated is to be changed you should contact **GROUPAMA, MANCHESTER** for an authorisation code, which should be entered into your system when requested. This will be sent to Groupama in the EDI message.

#### 2.1.3 Proposal Forms – the proposal form is only available through your computer system and can be printed once all the required information has been entered.

Manually completed proposal forms are not acceptable.

The proposal form should be printed and, whenever possible, signed and dated by the proposer immediately.

#### 2.1.4 Policy Summary – the Policy Summary for the product sold will be printed at the same time as the proposal form and both documents must be passed/sent to the proposer immediately. Alternatively this can be obtained from our website "www.groupama.co.uk"

#### 2.1.5 "Cooling off period" - it is important that your client is happy with the policy. If, having examined it, a decision is made not to proceed, the policy may be cancelled with a refund within the first 14 days. The 14 days start on the date of receipt of the policy document by your client.

Any refund of premium given may be subject to a charge for any period that cover has been in force plus reasonable administration charges. Your system will calculate the refund due. This will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note to yourselves.

#### 2.1.6 Unsigned Proposal Forms – a 30 day laser covernote can be issued pending receipt of the signed form.

The certificate and schedule can also be printed but these should be retained until the signed form, premium and anything else outstanding e.g. Proof of NCD (see 2.1.7 below) are received by you.

**2.1.7 No Claim Discount (allowable if earned by the proposer issued from a UK/EU-based motor policy, and NCD no more than 2 years old).**

**2.1.7.1 Proof of No Claim Discount - acceptable formats.**

Proof of NCD is acceptable in any of the following three formats:-

- the original of a valid insurer's renewal notice, letter or card confirming the NCD years earned when cancelled or lapsed
- the original of a valid intermediary's renewal notice, showing full details of the previous insurer, including the policy number, vehicle registration number, renewal date and number of NCD years earned
- telephone confirmation, obtained from the previous insurer or intermediary -  
Details of the telephone confirmation must be noted (using form "NCD02" – Appendix A) and retained with the signed proposal form

**WARNING : Please note that No Claim Discount audits will be carried out by Groupama and any discrepancies could result in the termination of your agency agreement.**

**If there has been a break in cover since the previous policy was cancelled or lapsed a reasonable explanation should be sought from the proposer, especially if the vehicle to be insured with Groupama was purchased more than 3 months prior to the inception date.**

**If you are in any doubt please contact GROUPAMA, MANCHESTER.**

**2.1.7.2 Outstanding Proof of No Claim Discount at inception date** - if none of the formats above is readily available at inception date a 30 day laser covernote should be issued.

The new business EDI message will be sent to Groupama in your next transmission. This will inform Groupama that NCD proof was outstanding at the time cover was provided. The message will also state whether the proposal form was signed or not. Groupama will store this information for future auditing purposes  
(see 2.1.12 re Document Retention).

**2.1.7.3 If a Signed Proposal Form and Proof of NCD is still outstanding 23 days after inception date** a letter should be sent to the proposer advising that unless they are received in the next 7 days the policy will be cancelled from the expiry date of the covernote.

**(See Appendix B for the recommended text to include in this letter).**

**2.1.7.4 If only the Proof of NCD is outstanding 23 days after inception date** another 30 day covernote can be issued and a reminder letter should be sent to the proposer.

**2.1.7.5 If the Proof of NCD is still outstanding 53 days after inception date either:-**

- amend the NCD years to zero (if acceptable within the quote system for the risk concerned), calculate the additional premium from inception date and write to the proposer stating that unless the Proof of NCD or the additional premium is received by you within the next 7 days the policy will be cancelled from the expiry date of the covernote.

**or**

- if by amending the NCD to zero it means that the risk is no longer acceptable to Groupama, write to the proposer stating that unless the Proof of NCD is received by you within the next 7 days the policy will be cancelled from the expiry date of the covernote.

**(See Appendix B for the recommended text to include in this letter).**

**2.1.8 Total period allowed for outstanding new business cases** - the total period of cover given must not exceed 30 days if the proposal form is not signed or 60 days if the Proof of NCD, or anything else that may be outstanding, has not been received. Such cases should be cancelled.

Your system will calculate the refund due and send the cancellation message to Groupama. You should return any balance of premium to the proposer.

Cancelled policies cannot be reinstated.

Any certificate that has already been printed should be defaced and kept on your file (see 2.1.12).

The full annual certificate of motor insurance must not be printed and delivered to the policyholder until all the required documentation has been received.

**Please contact GROUPAMA, MANCHESTER in the event of a claim occurring between inception and cancellation date.**

## 2.1.9 **Laser Produced Certificates of Insurance and Schedules**

These will be produced by the system, when requested, once all the required information has been entered.

## 2.1.10 **Laser Covernotes**

Where required, laser covernotes are produced from the information entered into your system. The client's copy and the designated number of copies will automatically be issued. The client's copy should be signed and issued to your client. The office/agent's copy should be kept on your file

### 2.1.10.1 **Emergency Manual Covernotes**

If there is a fault in your system preventing the issue of a laser produced covernote, please contact the Help Desk of your Software House to report the fault and to see if this can be rectified immediately.

If it cannot, or it is outside their normal working hours, a manual covernote can be issued, for a maximum of 30 days, on a confirmed Groupama Full Cycle EDI policy.

When the system fault has been rectified you should contact **GROUPAMA EDI CUSTOMER SERVICES** for guidance on how the case is to be handled.

In these circumstances a new business case may have to be submitted to **GROUPAMA, MANCHESTER** for manual processing.

The system fault may mean that continuation covernotes cannot be issued.  
One manual covernote can be issued on the policy in these circumstances.

## 2.1.11 **Document Retention – IMPORTANT**

**All proposal forms, copy covernotes, certificates, proof of NCD (and any quotation print-outs) must be retained for the life of the policy, plus 36 months after the cancellation date, before they can be destroyed.**

**These documents should be available at all times for auditing purposes.**

**Please do not submit these to Groupama unless requested to do so.**

## 2.1.12 **Pending Prosecutions**

If you are made aware that the proposer or any other driver has a pending prosecution, either at inception date, during the policy term or at renewal date, please mark your records to check the outcome with your client at the next renewal date and ensure this information is then communicated to Groupama before the policy is renewed.

## 2.1.13 **Pending Claims**

If you are made aware that the proposer or any other driver has been involved in any claim or incident that may give rise to a claim, either at inception date, during the policy term or at renewal date, please mark your records to check the outcome with your client at the next renewal date and ensure this information is then communicated to Groupama before the policy is renewed.

## 2.2 **MID TERM ADJUSTMENT PROCEDURES – EDI CASES**

### 2.2.1 **Permanent adjustments**

The system will produce a new schedule and, where applicable, a new certificate and will calculate any additional or return premium due. The amount will be shown on the schedule.

### 2.2.2 **Policy Cancellation**

If the policy is cancelled the system will calculate any refund due.

None will be given if there is an outstanding or a fault claim in the current year of insurance.

Any current certificate / covernote should be retrieved from your client before any premium refund is issued.

Please note that cancelled policies cannot be reinstated. If the record is cancelled in error or further cover is required a new annual policy must be taken out.

## 2.2.3 Recovery of certificates following policy adjustments

Current certificates should be recovered from your client, defaced and retained on your file (see 2.1.12), in the following circumstances:-

- when there has been a deletion or change of drivers
- when cover has been reduced from Comprehensive to Non Comprehensive or there is a reduction in the permitted usage of the vehicle

## 2.2.4 Temporary adjustments

(Please note : to ensure Groupama can comply with its Motor Insurance Database - MID - obligations, any documentation relating to additional cover that has been granted must be sent to **GROUPAMA, MANCHESTER** immediately).

Your system may be able to calculate charges and process temporary adjustments via EDI. If so then please proceed at the figures quoted.

If it cannot the charges are shown below and a manual or laser covernote can be issued. The Insurer Copy should be sent to **GROUPAMA, MANCHESTER**, as a matter of urgency, together with your advices as to the charge made, for manual processing.

### 2.2.4.1 Temporary Vehicles (Additional or Substitution) – Optima car policies only

We suggest that you effect a dummy substitution of vehicle to ensure the temporary vehicle is acceptable to Groupama and to establish its actual Groupama rating group. The change should then be aborted.

You will also need to identify the group rating of the main vehicle on cover e.g. effect a dummy change of address, note the car group in the quotation and then abort the transaction.

Please note that no increase in cover is permitted on the temporary vehicle.

#### Charges – Optima car policies

Where a temporary vehicle has a car group higher than the main vehicle, cover can only be given where:-

- the main vehicle rating group is between 01 and 17 and the temporary vehicle is not higher than group 29
- the main vehicle rating group is between 18 and 29 and the temporary vehicle is not higher than group 42
- the main vehicle rating group is between 30 and 60 and the temporary vehicle is not higher than group 60

COMP	Temp veh is group 01 to 17	Temp veh is group 18 to 29	Temp veh is group 30 to 42	Temp veh is group 43 to 60	Temp veh is group 61 to 80
1 to 15 days	£25	£30	£35	£40	Refer
16 to 30 days	£50	£60	£70	£80	Refer

These rates include IPT and are not subject to any NCB or any other discount.

NON-COMP	Temp veh is group 01 to 17	Temp veh is group 18 to 29	Temp veh is group 30 to 42	Temp veh is group 43 to 60	Temp veh is group 61 to 80
1 to 15 days	£20	£25	£30	£35	Refer
16 to 30 days	£40	£50	£60	£70	Refer

These rates include IPT and are not subject to any NCD or any other discount.

**Please refer to GROUPAMA, MANCHESTER if the temporary vehicle is unacceptable or the period is to exceed 30 days.**

### 2.2.4.2 Temporary Vehicles (Additional or Substitution) – Optima plus, Optima bike, Optima van policies. No more than three temporary additions are allowed per policy in any one period of insurance.

**Please contact GROUPAMA, MANCHESTER for all such requests.**

If cover is agreed please forward the documentation, along with details of the confirmed charge, to **GROUPAMA, MANCHESTER**, immediately.

### 2.2.4.3 Temporary Additional Drivers – All policies

**Please contact GROUPAMA, MANCHESTER for all such requests.**

If cover is agreed please forward the documentation, along with details of the confirmed charge, to **GROUPAMA, MANCHESTER**, immediately.

## 2.2.4 Unacceptable / Refused adjustments

There may be occasions when an adjustment will not be accepted by your system. In such circumstances the policy must be cancelled and any current certificate / covernote retrieved from your client.

However, if you believe that technical problems may be causing the system to reject what otherwise seems to be an acceptable adjustment, you should contact your Software House help desk for assistance.

Any cancellation return premium will be calculated on a pro-rata basis. This should not be released until any current certificate / covernote is in your possession (see 2.2.2 above).

## 2.2.5 Emergency Manual Covernotes for all adjustments

Please refer to 2.1.11.2 above.

## 2.2.6 Foreign Use will be granted as standard for the following countries.

**For any countries not shown please contact GROUPAMA, MANCHESTER:-**

<b>Austria</b>	<b>Finland</b>	<b>Luxembourg</b>	<b>Poland</b>
<b>Belgium</b>	<b>France</b>	<b>Latvia</b>	<b>Portugal</b>
<b>Croatia</b>	<b>Germany</b>	<b>Lichtenstein</b>	<b>Rep. of Ireland</b>
<b>Cyprus*</b>	<b>Greece</b>	<b>Lithuania</b>	<b>Slovakia</b>
<b>Czech Republic</b>	<b>Hungary</b>	<b>Malta</b>	<b>Slovenia</b>
<b>Denmark</b>	<b>Iceland</b>	<b>Netherlands</b>	<b>Spain</b>
<b>Estonia</b>	<b>Italy</b>	<b>Norway</b>	<b>Sweden</b>
			<b>Switzerland</b>

**\*Cover for Cyprus is only for the region that is under the control of the Government of the Republic of Cyprus.**

**Note:** France includes **Corsica** and **Monaco**, Italy includes **San Marino**, **The Vatican** and **Sardinia**, Portugal includes the **Azores** and **Madeira**, Spain includes the **Balearic Islands**, the **Canary Islands** and **Cueta/Milla**, Denmark includes the **Faro Islands**.

The Foreign Use section is not required for **Gibraltar** as full cover is given in the policy.

**Bail Bonds** are no longer required for trips to **Spain**.

## 2.2.7 Foreign Use (Green Cards) – European Union – All policies

**All policies offer full policy cover, free of charge, for countries**

within the E.U. (except Bulgaria & Romania) and for E.U. Associated countries, for an unlimited period of time, provided the vehicles are UK registered. Please refer all requests for cover outside of the EU and EU Associated countries, or to Bulgaria or Romania, to **GROUPAMA, MANCHESTER**.

## 2.3 RENEWAL PROCEDURES - EDI CASES

### 2.3.1 Renewal Invitations

Electronic renewal invitations (or manual documents if applicable) will be sent by Groupama approximately 28 days prior to the policy renewal date.

There may be occasions when invitation messages cannot be applied to your system.

**GROUPAMA EDI CUSTOMER SERVICES** should be notified immediately.

Any failure / exception reports should be faxed to 0161 839 7603.

**Please ensure that the Renewal Invitation is sent to your client at least 21 days prior to the renewal date.**

### 2.3.2 Renewed Policies

All renewals **must** be accepted by midnight of the expiry date.

If not the policy must be lapsed (see 2.3.3 below). If further cover is then requested a new policy will need to be arranged, the lapsed case cannot be reinstated under any circumstances.

### 2.3.3 Manual Lapsing

**Any policy which your client has not confirmed that it is to be renewed before the expiry date or where your client has confirmed it is to be lapsed, MUST BE SET TO LAPSED IN YOUR SYSTEM BY EXPIRY DATE. A lapse message will be sent to us.**

**Any renewal certificate produced by your system should be defaced and kept on the file.**

### 2.3.4 Automatic Lapsing

**IMPORTANT: Your system may automatically lapse the policy after a certain number of days beyond expiry date e.g. on the 6th day.**

**Please ensure that, if the renewal has been confirmed by your client before the expiry date, the policy is set to "renewed" in your system by the 5th day after expiry date (and new annual documents are sent to the customer) or there will be a break in cover and the policy could automatically lapse and would not be able to be reinstated (a new policy would need to be incepted effective from the processing date).**

A lapse message will be sent to us.

Any renewal certificate produced by your system should be defaced and kept on the file. (see 2.1.12)

### 2.3.5 Claim made after renewal invitation

Renewal will be re-invited by Groupama if the NCD is affected, subject to the risk remaining acceptable.

Any changes to the premium and / or underwriting terms will be included in the new invitation message.

### 2.3.6 Requesting changes from renewal

Please follow your Software House procedures for processing of any changes required to the policy details / cover at renewal. The changes will be transmitted to Groupama in the EDI renewal confirmation message.

### 2.3.7 Mid Terms Adjustments after renewal invited but before renewal date

Please follow your Software House procedures. Your system will transmit details of the changes and recalculate the renewal premium and terms based on the new details.

In most circumstances a revised renewal invitation will not be sent by Groupama.

### 2.3.8 Issuing NCD proof

The Renewal Invitation should be sufficient as evidence of NCD but if further proof is required please contact

**GROUPAMA, MANCHESTER.**

## 3 ADMINISTRATION OF GROUPAMA'S NON EDI MOTOR PRODUCTS

**IMPORTANT - to ensure Groupama can comply with its Motor Insurance Database - MID - obligations, any documentation relating to cover that has been granted must be sent to GROUPAMA, MANCHESTER immediately.**

### 3.1 NEW BUSINESS PROCEDURES – NON EDI CASES

#### 3.1.1 Guaranteed Quotations

Quotations are guaranteed, subject to your Software House system's usual guarantee terms and conditions.

To comply with these the quotation print-out must be attached to the documentation submitted to Groupama for processing.

#### **Additionally for Optima van risks there are extra acceptance criteria**

Most software house systems have been changed to ask these extra questions, either at the quotation question stage or proposal form completion stage.

There may be instances when cases need referral.

In such cases please contact **GROUPAMA, MANCHESTER**.

For those systems that do not ask the extra questions these are catered for in the Important Notes/Declaration on the proposal form.

To ensure these are drawn to your client's attention.

To reiterate these are that:-

- the proposer must be a company, partnership or a self employed individual
- in respect of Trailer cover, unless the software house system asks the relevant questions, no more than the standard TPO cover, whilst attached to the vehicle, can be given.

#### 3.1.2 Overriding Premiums

Your system may allow premiums to be overridden. If for any reason the premium calculated is to be changed you should contact **GROUPAMA, MANCHESTER** for authorisation.

#### 3.1.3 Proposal Forms – most systems now produce laser printed Groupama proposal forms which will be printed once all the required information has been entered.

If these are not available one of Groupama's pre-printed proposal forms should be completed by the proposer.

Please ensure all questions are answered and the form is signed and dated by the proposer as soon cover has commenced **and send to GROUPAMA, MANCHESTER immediately, together with the quotation print-out, copy covernote and any other relevant documentation e.g. proof of NCD (see 3.1.7 below).**

#### 3.1.4 Policy Summary – the Policy Summary for the product sold will be printed from your system. This must be passed to the proposer along with any necessary documents, as a matter of urgency. Alternatively this can be obtained from our web site "www.groupama.co.uk".

#### 3.1.5 "Cooling off period" - it is important that your client is happy with the policy. If, having examined it, a decision is made not to proceed, the policy may be cancelled with a refund within the first 14 days. The 14 days start on the date of receipt of the policy document by your client.

Any refund of premium given may be subject to a charge for any period that cover has been in force plus reasonable administration charges. Any refund will be subject to the return of the policy document and any Certificate of Motor Insurance or Cover Note to yourselves. (see 3.2.2 below for cancellation procedures).

#### 3.1.6 Unsigned Proposal Forms - a 30 day covernote can be issued pending receipt of the signed form.

**Due to our obligations under the Motor Insurance Database regulations, the insurer copy of the covernote should be sent to GROUPAMA, MANCHESTER immediately along with the quotation print out and any other relevant documentation e.g. NCD evidence (see 3.1.7 below).**

## 3.1.7 **No Claim Discount (allowable if earned by the proposer and the NCD is no more than 2 years old).**

### 3.1.7.1 **Proof of No Claim Discount - acceptable formats.**

Proof of NCD is acceptable in any of the following three formats. Please ensure this is sent to **GROUPAMA, MANCHESTER** along with any other relevant documentation:-

- the original of a valid insurer's renewal notice, letter or card confirming the NCD years earned when cancelled or lapsed
- the original of a valid intermediary's renewal notice, showing full details of the previous insurer, including the policy number, vehicle registration number, renewal date and number of NCD years earned
- telephone confirmation, obtained from previous insurer or intermediary.  
Details of the telephone confirmation must be noted (using form "NCD02" – Appendix A) and retained with the signed proposal form

**WARNING: Please note that No Claim Discount audits will be carried out by Groupama and any discrepancies could result in the termination of your agency agreement.**

**If there has been a break in cover since the previous policy was cancelled a reasonable explanation should be sought from the proposer, especially if the vehicle to be insured with Groupama was purchased more than 3 months prior to the inception date.**

**If you are in any doubt please contact GROUPAMA, MANCHESTER.**

### 3.1.7.2 **Outstanding proof of No Claim Discount at inception date** - if none of the above formats are readily available at inception date a 30 day covernote should be issued.

However, due to our obligations under the Motor Insurance Database regulations, the insurer copy of the covernote should be sent to **GROUPAMA, MANCHESTER** immediately along with the quotation print out and any other relevant documentation e.g. the completed proposal form.

### 3.1.7.3 **If a Signed Proposal Form and Proof of NCD is still outstanding 23 days after inception date** a letter should be sent to the proposer advising that unless they are received in the next 7 days the policy will be cancelled from the expiry date of the covernote.

**(See Appendix B for the recommended text to include in this letter).**

If nothing is heard by expiry date of the covernote please inform **GROUPAMA, MANCHESTER** who will confirm the charge to be made for the 30 days cover provided.

### 3.1.7.4 **If only the Proof of NCD is outstanding 23 days after inception date** another 30 day covernote can be issued and a reminder letter should be sent to the proposer.

### 3.1.7.5 **If the Proof of NCD is still outstanding 53 days after inception date.**

Groupama will confirm the action required but this will normally be either:-

- to amend the NCD years to zero (if acceptable within the quote system for the risk concerned), calculate the additional premium from inception date and write to the proposer stating that unless the proof of NCD or the additional premium is received by you within the next 7 days the policy will be cancelled from the expiry date of the covernote

**or**

- if by amending the NCD to zero it means that the risk is no longer acceptable to Groupama, write to the proposer stating that unless the proof of NCD is received by you within the next 7 days the policy will be cancelled from the expiry date of the covernote

**(See Appendix B for the recommended text to include in this letter).**

**3.1.8 Total period allowed for outstanding new business cases** - the total period of cover given must not exceed 30 days if the proposal form is not signed or 60 days if the Proof of NCD, or anything else that may be outstanding, has not been received. Such cases should be cancelled.

If nothing is heard by expiry date of the covernote please inform **GROUPAMA, MANCHESTER** who will confirm the charge to be made for the cover provided.

You should then return any balance of premium to the proposer.

Cancelled policies cannot be reinstated.

**Please contact GROUPAMA, MANCHESTER in the event of a claim occurring between inception and cancellation date.**

### 3.1.9 Policy processing

Once Groupama has received the signed proposal form, copy covernote(s), quotation print out, NCD evidence (if applicable) and any other required documentation the policy will be processed and the annual documentation despatched to you as soon as possible.

### 3.1.10 Laser Covernotes

Where possible, laser covernotes are produced from the information entered into your system. The client's copy and the designated number of copies will automatically be issued. The client's copy should be signed and issued to your client.

The office/agent's copy should be kept on your file. The insurer copy should be sent to **GROUPAMA, MANCHESTER**.

#### 3.1.10.1 Laser Covernote numbers

A prefix/initial range of numbers will be issued when the product is first activated in your system, either by post, telephone or via the software issued by your software house.

Note: some systems will share the covernote range between products and others will have totally different ranges.

When covernote numbers are nearly exhausted you should contact **GROUPAMA EDI CUSTOMER SERVICES** who will make arrangements for a continuation range to be released.

### 3.1.11 Manual Covernotes

If your system does not produce laser covernotes or there is a fault preventing the issue of one, a manual Groupama covernote can be issued.

**If there is a fault in the system preventing the issue of a laser produced covernote, please contact the Helpdesk of your Software House.**

### 3.1.12 Pending Prosecutions

If you are made aware that the proposer or any other driver has a pending prosecution, either at inception date, during the policy term or at renewal date, please mark your records to check the outcome with your client at the next renewal date and ensure this information is then communicated to **GROUPAMA, MANCHESTER** before the policy is renewed.

### 3.1.13 Pending Claims

If you are made aware that the proposer or any other driver has been involved in any claim or any incident that may give rise to a claim, either at inception date, during the policy term or at renewal date, please mark your records to check the outcome with your client at the next renewal date and ensure this information is then communicated to Groupama before the policy is renewed.

## 3.2 MID TERM ADJUSTMENT PROCEDURES – NON EDI CASES

### 3.2.1 Permanent adjustments

The amendment should be made in your system and a new covernote issued, if applicable (laser or manual - whichever applies) and sent to your client.

The system may be able to calculate an MTA amount but please note that, due to constraints within the systems for non EDI business, this is not a guaranteed sum.

Please give an indication of the charge/refund to your client and submit all relevant paperwork to **GROUPAMA, MANCHESTER immediately** for confirmation and processing of the change and to issue new permanent documentation.

### 3.2.2 Policy Cancellation

Any current covernote or certificate must be returned to **GROUPAMA, MANCHESTER** before the policy can be cancelled.

Any return premium due will be confirmed on the cancellation schedule issued.

Please note that no refund will be given if there is an outstanding or a fault claim in the current year of insurance.

### 3.2.3 Recovery of certificates following policy adjustments

Current certificates should be recovered from your client and returned to **GROUPAMA, MANCHESTER** with the rest of the MTA correspondence in the following circumstances:-

- when there has been a deletion or change of drivers
- when cover has been reduced from Comprehensive to Non Comprehensive or there is a reduction in the permitted usage of the vehicle

### 3.2.4 Temporary Adjustments

**(Please note: to ensure Groupama can comply with its Motor Insurance Database - MID - obligations, any documentation relating to additional cover that has been granted must be sent to GROUPAMA, MANCHESTER immediately).**

Charges for Temporary Adjustments are shown below. A manual or laser covernote covernote can be issued.

The insurer copy should be sent to **GROUPAMA, MANCHESTER**, as a matter of urgency, together with your advices as to the charge made, for manual processing.

#### 3.2.4.1 Temporary Vehicles (Additional or Substitution) – Optima car policies only

We suggest that you effect a dummy substitution of vehicle to ensure the temporary vehicle is acceptable to Groupama and to establish its actual Groupama rating group. The change should then be aborted.

You will also need to identify the group rating of the main vehicle on cover e.g. effect a dummy change of address, note the car group in the quotation and then abort the transaction .

Please note that no increase in cover is permitted on the temporary vehicle.

#### Charges – Optima car policies

Where a temporary vehicle has a car group higher than the main vehicle, cover can only be given where:-

- the main vehicle rating group is between 01 and 17 and the temporary vehicle is not higher than group 29
- the main vehicle rating group is between 18 and 29 and the temporary vehicle is not higher than group 42
- the main vehicle rating group is between 30 and 60 and the temporary vehicle is not higher than group 60

<b>COMP</b>	<b>Temp veh is group 01 to 17</b>	<b>Temp veh is group 18 to 29</b>	<b>Temp veh is group 30 to 42</b>	<b>Temp veh is group 43 to 60</b>	<b>Temp veh is group 61 to 80</b>
1 to 15 days	£25	£30	£35	£40	Refer
16 to 30 days	£50	£60	£70	£80	Refer

These rates include IPT and are not subject to any NCD or any other discount.

<b>NON-COMP</b>	<b>Temp veh is group 01 to 17</b>	<b>Temp veh is group 18 to 29</b>	<b>Temp veh is group 30 to 42</b>	<b>Temp veh is group 43 to 60</b>	<b>Temp veh is group 61 to 80</b>
1 to 15 days	£20	£25	£30	£35	Refer
16 to 30 days	£40	£50	£60	£70	Refer

These rates include IPT and are not subject to any NCD or any other discount.

Please refer to **GROUPAMA, MANCHESTER** if the temporary vehicle is unacceptable or the period is to exceed 30 days. No more than 3 temporary additions are allowed per policy in any one period of insurance.

**3.2.4.2 Temporary Vehicles (Additional or Substitution) – All policies.**

**Please contact GROUPAMA, MANCHESTER for all such requests.**

If cover is agreed please forward the documentation, along with details of the confirmed charge, to **GROUPAMA, MANCHESTER** immediately.

**3.2.4.3 Temporary Additional Drivers – Optima plus, Optima bike, Optima van.**

**Please contact GROUPAMA, MANCHESTER for all such requests.**

If cover is agreed please forward the documentation, along with details of the confirmed charge, to **GROUPAMA, MANCHESTER** immediately.

**3.2.5 Unacceptable / Refused adjustments**

There may be occasions when an adjustment will not be accepted by your system.

In such circumstances the policy must be cancelled and any current certificate / covernote retrieved from your client (see 3.2.2 above).

However, if you believe that technical problems may be causing the system to reject what otherwise seems to be an acceptable adjustment, you should contact your Software House Help Desk for assistance.

**3.2.6 Foreign Use will be granted as standard for the following countries.**

**For any countries not shown please contact GROUPAMA, MANCHESTER:-**

<b>Austria</b>	<b>Finland</b>	<b>Luxembourg</b>	<b>Poland</b>
<b>Belgium</b>	<b>France</b>	<b>Latvia</b>	<b>Portugal</b>
<b>Croatia</b>	<b>Germany</b>	<b>Lichtenstein</b>	<b>Rep. of Ireland</b>
<b>Cyprus*</b>	<b>Greece</b>	<b>Lithuania</b>	<b>Slovakia</b>
<b>Czech Republic</b>	<b>Hungary</b>	<b>Malta</b>	<b>Slovenia</b>
<b>Denmark</b>	<b>Iceland</b>	<b>Netherlands</b>	<b>Spain</b>
<b>Estonia</b>	<b>Italy</b>	<b>Norway</b>	<b>Sweden</b>
			<b>Switzerland</b>

**\*Cover for Cyprus is only for the region that is under the control of the Government of the Republic of Cyprus.**

**Note: France** includes **Corsica** and **Monaco**, **Italy** includes **San Marino, The Vatican** and **Sardinia**, **Portugal** includes the **Azores** and **Madeira**, **Spain** includes the **Balearic Islands**, the **Canary Islands** and **Cueta/Milla**, **Denmark** includes the **Faro Islands**.

The Foreign Use section is not required for **Gibraltar** as full cover is given in the policy.

**Bail Bonds** are no longer required for trips to **Spain**.

Requests for cover in a country other than those shown above should be referred to **GROUPAMA, MANCHESTER**.

**3.2.7 Foreign Use (Green Cards) – European Union – All policies.**

**All policies offer full policy cover, free of charge, for countries within the EU (except Bulgaria & Romania) and for EU associated countries, for an unlimited period of time, provided the vehicles are UK registered.**

Please refer all requests for cover outside of the EU and EU Associated countries, or to Bulgaria or Romania, to **GROUPAMA, MANCHESTER**.

## 3.3 RENEWAL PROCEDURES – NON EDI CASES

### 3.3.1 Renewal Invitations

Renewal documentation will be sent to you approximately 30 days prior to the policy renewal date.

**Please ensure that the Renewal Invitation is sent to your client at least 21 days prior to the renewal date.**

### 3.3.2 Renewed Policies

All renewals **must** be accepted by midnight of the expiry date.

If not the policy must be lapsed (see 3.3.3 below). If further cover is then requested a new policy will need to be arranged, the lapsed case cannot be reinstated under any circumstances.

### 3.3.3 Manual lapsing

**If your client has not confirmed that the policy is to be renewed before the expiry date, or has stated that it is to be lapsed, the Renewal Confirmation and Certificate must be returned to GROUPAMA, MANCHESTER as a matter of urgency to ensure Groupama can tell the Motor Insurance Database within acceptable timescales.**

**PLEASE DO NOT WAIT TO RETURN THE DOCUMENTS WITH THE MONTHLY ACCOUNT.**

### 3.3.4 Claim made after renewal invitation

Renewal will be re-invited by Groupama if the NCD is affected, subject to the risk remaining acceptable.

Any changes to the premium and / or underwriting terms will be confirmed by Groupama and shown on any new renewal documentation issued.

### 3.3.5 Requesting changes from renewal

Any changes at renewal should be handled in the same way as Permanent Adjustments (see 3.2.1).

Groupama will issue revised renewal documentation when processing any change.

If a new revised renewal premium is required urgently please contact **GROUPAMA, MANCHESTER**.

### 3.3.6 Mid Term Adjustments after renewal invited but before renewal date

Please proceed as per Permanent Adjustments (see 3.2.1). If a new revised renewal premium is required urgently please contact **GROUPAMA, MANCHESTER**.

### 3.3.7 Issuing NCD proof

The Renewal Invitation should be sufficient as evidence of NCD but if further proof is required please contact **GROUPAMA, MANCHESTER**.

## 4 CLAIMS PROCEDURES - NON EDI or EDI POLICIES (NON FLEET)

### 4.1 All Motor Claims (other than Glass claims)

- **GROUPAMA CLAIMLINE** - To notify ANY motor incident please contact **GROUPAMA CLAIMLINE** on 0870 240 1895

This is open :8.00am to 6.00pm – Monday to Friday

9.00am to 1.00pm – Saturdays

Notification of claims and access to the **GROUPAMA PARTNERSHIP REPAIRER SERVICE** is available on 0870 240 1895, 24 hours a day, 365 days a year.

If you require a copy of the claim notification form, settlement or Third Party details or the present claim position, please call the **GROUPAMA CLAIMS REQUEST LINE** on 0870 240 0451.

Requests made before 3.00pm will be actioned the same working day.

Claim notifications are completed over the telephone and where required, sent direct to your clients for checking and signature. The claim process is not delayed whilst awaiting a signed form, provided the claim has been notified via **GROUPAMA CLAIMLINE**.

Whenever a claim is notified, a letter containing first notification information will automatically be sent to you.

**GROUPAMA CLAIMLINE** gives immediate access to the **GROUPAMA PARTNERSHIP REPAIRER SERVICE**. Under this service there is no need to obtain estimates and an engineer's inspection is not normally required before work can commence. If required, collection and delivery of the vehicle can be arranged, and Comprehensive policyholders will be provided with a replacement vehicle for the agreed repair (up to a maximum of 14 days). Please note that although Motorcycle policies do have access to the **GROUPAMA PARTNERSHIP REPAIRER NETWORK** as above, a courtesy vehicle is not provided.

- If **GROUPAMA CLAIMLINE** is not used, claims will be dealt with by **GROUPAMA, PORTSMOUTH**, and claim forms and related correspondence should be sent to that address.

### 4.2 Windscreen / Glass Claims (Comprehensive cover)

Where a nominated repairer is used, your client should produce the Certificate of Insurance in order that Groupama can be billed direct. Your client will only have to pay the policy excess as stated in the current schedule issued to your client (and VAT if registered).

There is no excess if the glass is repaired rather than replaced.

If a nominated repairer is not used, there will be a limit applied after the applicable excess as stated in the current schedule issued to your client. Your client will have to pay any amount that exceeds the policy limit, in addition to the excess.

Groupama's nominated windscreen repairers can be contacted, free of charge, 24 hours a day, on **GROUPAMA GLASSLINE**, tel. 0800 854454. Please note this does not apply to Optima bike, where windscreen/glass cover is not provided.

## 5 ACCOUNTS PROCEDURES - NON EDI or EDI POLICIES

### 5.1 Monthly account statements

- Monthly accounts will be sent to you by the Accounts Department **GROUPAMA, MANCHESTER**.
- Cheques should be made payable to "GROUPAMA INSURANCE COMPANY LIMITED",

5.2 **Payment of the account** - is due and must be received by the Accounts Department **GROUPAMA, MANCHESTER** by the last working day of the month in which the account is rendered (unless another arrangement has been agreed with Groupama).

5.3 **Accounts queries - it is not anticipated that there will be any queries over the entries relating to Full Cycle cases on the account, as the amounts will have been generated following EDI messages you have sent. However, if there should be any queries on any of the entries on your account, please contact the Groupama Account Handler shown on the statement.**

## 6 AUDIT REPORTS

Monthly Audit Reports for all covernotes and certificates issued during the month, should be made available to Groupama, upon request.

If your system allows the production of these reports retrospectively there will be no need to print them each month. However, if it does not, or it insists on printing them before further processing can take place, please print them at the end of each month but keep them **for at least 12 months** in order that Groupama can have access to them during this period.

## 7 STATIONERY

- **Policy booklets** - a supply will be sent to you when EDI is first activated.  
When these are exhausted please contact **GROUPAMA, CROYDON**.  
If a new version of the policy is produced these will be sent to you with instructions to destroy the old stock.
- **Form "NCD02"** - please photo-copy as required from APPENDIX A

APPENDIX A

CONFIRMATION OF NO CLAIM DISCOUNT

(TO BE FULLY COMPLETED IF THE OFFICIAL RENEWAL NOTICE IS NOT AVAILABLE)

GROUPAMA – NEW BUSINESS POLICY NUMBER .....

PROPOSER'S FULL NAME (INC. TITLE) .....

FULL POSTAL ADDRESS .....

.....

.....

NAME OF PREVIOUS INSURER .....

TYPE OF POLICY (Private Car, Commercial Vehicle or Motor Cycle) .....

POLICY NUMBER .....

CANCELLATION/LAPSE DATE .....

VEHICLE REGISTRATION NUMBER .....

NO CLAIM DISCOUNT % ..... REPRESENTING ..... YEARS

ANY ACCIDENTS, LOSS OR CLAIMS? ..... YES / NO

ANY TERMS APPLIED ..... YES / NO

IF YES, PLEASE PROVIDE FULL DETAILS .....

.....

.....

PREVIOUS INSURER INFORMATION

NAME OF EMPLOYEE .....

BRANCH .....

TELEPHONE NUMBER: .....

AGENT INFORMATION

SIGNED/POSITION HELD .....

DATE .....

[THIS SHEET MUST BE ATTACHED TO THE PROPOSAL FORM]

(Form - NCD02)

## APPENDIX B

### RECOMMENDED TEXT FOR INCLUSION IN CANCELLATION LETTERS

Please include the paragraphs:-

“Please note that all cover on this Groupama policy will cease on *(insert date)*.

If you want cover to continue beyond that date please ensure that the *(insert missing documents)* are received by us before then.

If nothing is heard by *(insert date)* all cover will be cancelled with Groupama Insurance Company Limited for vehicle registration number *(insert registration number)*.

Please note that it is an offence under the Road Traffic Acts to use or leave the vehicle on the road after the cancellation of the policy, unless alternative insurance arrangements have been made”.





A GROUPAMA  
COMPANY



**Groupama**

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Groupama Insurance Company Limited Registered Number 995253  
Registered in England Registered Office: Groupama House 24-26 Minories London EC3N 1DE  
[www.groupama.co.uk](http://www.groupama.co.uk)

Member of the Association of British Insurers  
Authorised and regulated by the Financial Services Authority