USER MANUAL

risksurvey

RISKSURVEY+
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A - INTRODUCTION

Thank you for downloading RiskSurvey+ for iPad - the risk survey app designed to streamline the insurance risk assessment and quoting process.

RiskSurvey+ was developed to simplify compiling information about business risk and generate a concise report to underwriters by combining survey forms, photos and dictation into an easy-to-use App.

We have consulted with the industry to ensure that our surveys capture the primary risk drivers for business and includes (by default) surveys for business, farm, music venues and business interruption.

RiskSurvey+ is very easy to use and will greatly enhance your business by:
- Presenting your business in a professional manner with clients;
- Providing a tool to assess risk and capture data;
- Generating detailed reports to ensure your request for quotes are at the top of the underwriters work queue; and
- Providing an immediate return on investment.

RiskSurvey+ also has the capability of hosting your own proprietary surveys. if you would like to know more, please contact our support team at support@policym8.com.

1.   Getting Started

There are a few steps required to start using RiskSurvey+.
- Register with PolicyM8
- Subscribe to RiskSurvey+
- Download the RiskSurvey+ App on your iPad
- Register your device by adding the licence key

2.   Register with PolicyM8

Go to apps.policym8.com.

- Create a new account by clicking on 'Register' in the top menu.

- Complete the registration page ensuring that you use a unique password.

- You will receive an email to confirm your registration. You can click on the link in the email or copy and paste the registration code.

- Log back into your account at apps.policym8.com.

3. Subscribe to RiskSurvey+

- You can now subscribe to RiskSurvey+ by clicking on the 'Product' menu and click on the 'Subscribe' link in the RiskSurvey+ row.

- Complete the subscription form.

- Upload your company logo. The logo size must be 600 pixels wide by 160 pixels high in white or transparent background (if possible).

- There are two ways to obtain licences.

  Broker Licence
  - This licence enables you to purchase one or many annual subscriptions for staff enabling them to complete unlimited surveys.
  - Nominate how many licences you require.
  - Enter the user details including their email address and submit.
  - Unique licence codes will be emailed directly to nominated users. You can always add and revoke licences as required.
  - Our office will be notified of your subscription and will send you an invoice for payment. Your licences will be activated once the invoice has been paid.

  Single Use Licence
  - This licence type allows you to issue single use licences direct to business owners or your representatives to complete a nominated survey. This is very useful for remotely located businesses. The user will receive an email with their unique licence code. The user can complete one survey and email the report back to your office.
  - Purchase single use licences in bundles of 20. Our office will be notified of your single use licence request and send you an invoice for payment. Your licences will be activated once the invoice has been paid.

4. App Installation and Setup

Download the App by clicking the link in the subscription invitation email on your iPad or via the App store. Search for 'risksurveyplus'.

Open the App and complete the Setup screen:
- Email
- Name
- Licence Code
- Tap on 'Register'

You can edit your setup details by tapping on the 'Settings' link at the top-right corner of RiskSurvey+.

You are now ready to start using RiskSurvey+.

B - RISKSURVEY+ MAJOR FEATURES

5.   Privacy & Storage

Xcelerate/PolicyM8 does not record or store any information entered into RiskSurvey+ (version 1.1) on its servers other than user details. All data and images are saved onto your iPad and you must backup all customer and survey data to you iCloud account (refer to section 9 below for instructions on the backup features).

6.   Customer details (Contacts)

Before visiting clients or leads, add their contact and location details.

Navigate back to the homepage. A list of all contacts will be displayed.

To add a new contact, tap on the '+' symbol and enter the contact details.

Complete fields and 'Save'.

To edit contact information, tap on the contact and then tap on 'edit'.

By tapping on the contact address will open the address in Maps to assist with directions the client site(s).
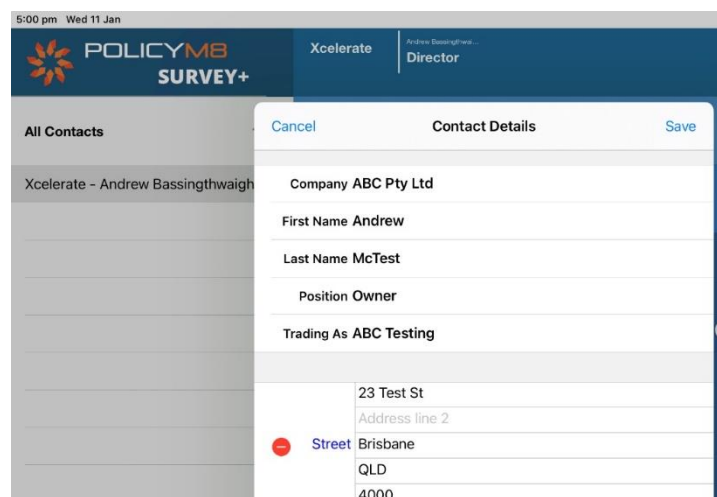
7.   Locations

Contacts may have multiple locations that require individual risk surveys.

Tap on the contact and then tap on the 'Locations' menu. Existing locations will be displayed. To add new 'locations' tap on the '+' symbol.
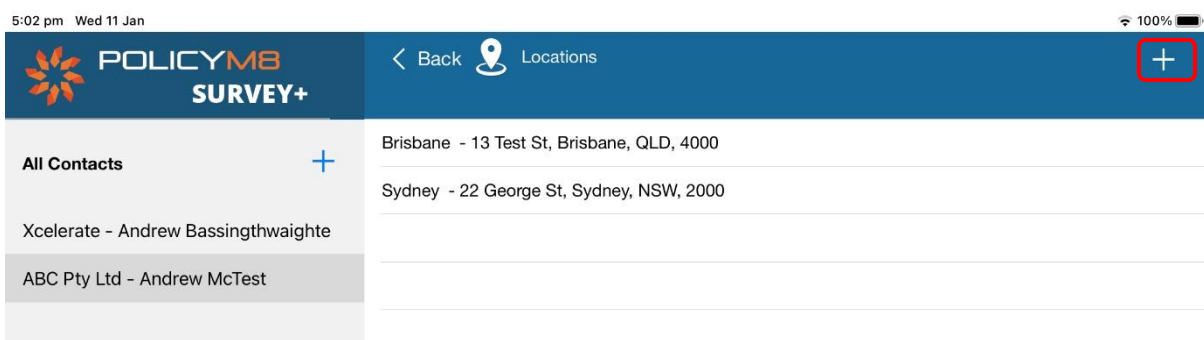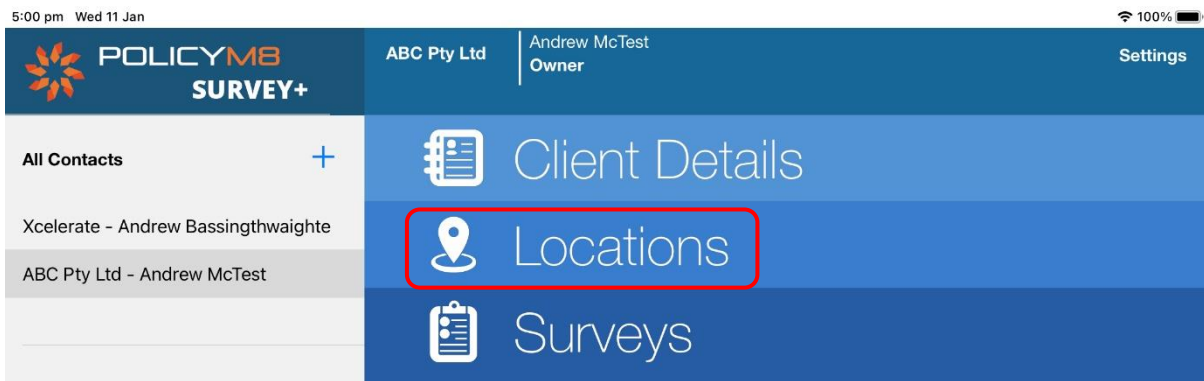
By tapping on the contact address will open the address in Maps to assist with directions to the client site(s).
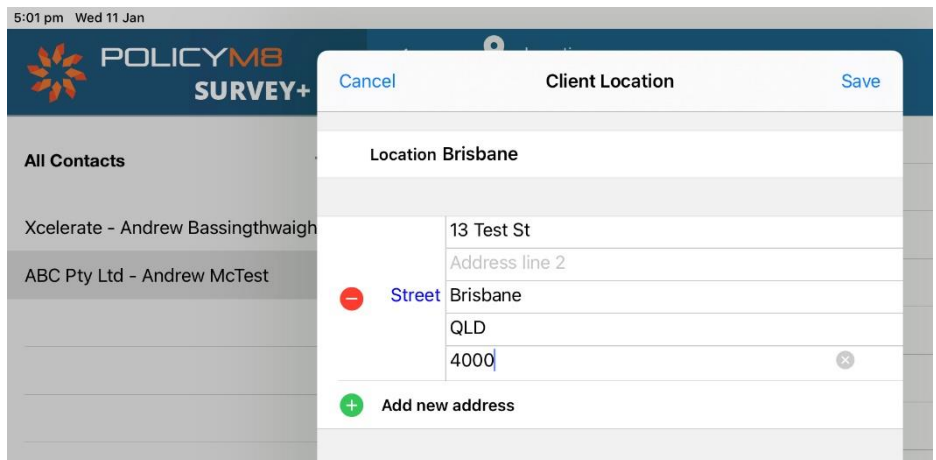
8. Surveys

We have made the process of completing a survey as intuitive as possible.

There are several surveys available by default in RiskSurvey+ and we will step through the business and business interruption surveys to demonstrate the Apps core features.

Tap on a contact, and surveys available under your licence, will be displayed.
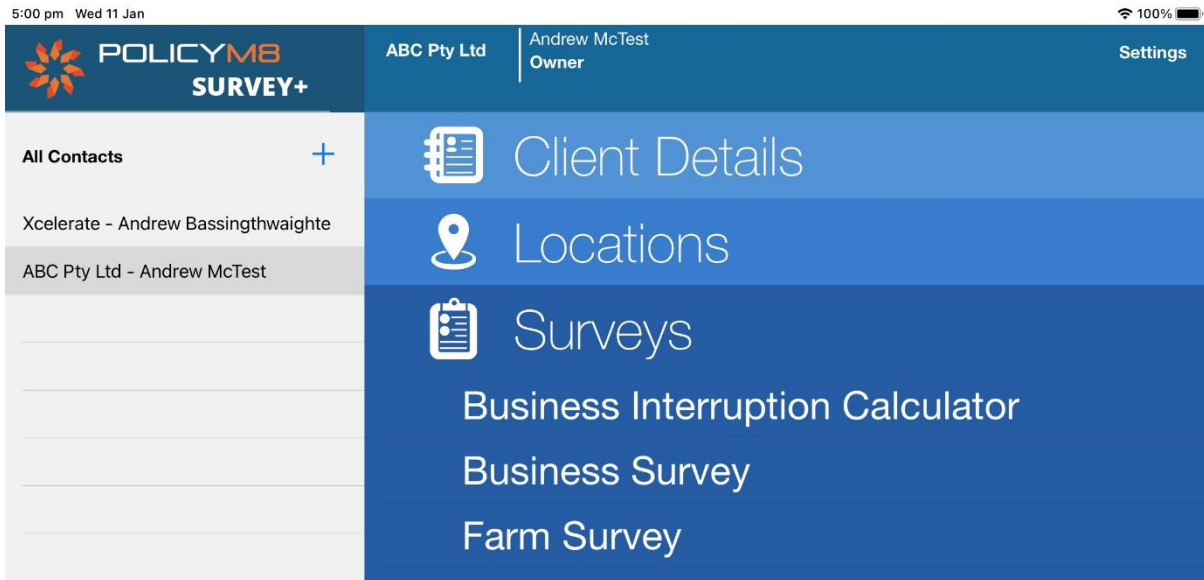
8.1. Business Survey

To start a new survey, tap on the survey name and then tap on the '+' symbol.
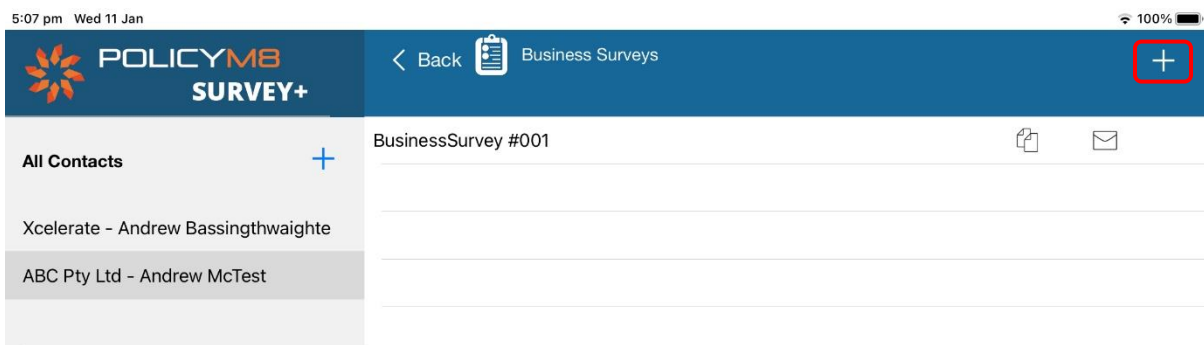
Surveys have two sections:
- Survey Heading and Sub-Heading menu on left of screen
- Survey form on right-hand of screen

Tapping on a sub-heading opens a new section (or page) of a survey.

The first step when creating a new survey is to rename the survey from the default name – refer to the Business Survey field.

We recommend the following naming conventions:
Survey Type – Company – Date
e.g. Business Survey ABC Pty Ltd 2023.01.01

When you change the name of the survey it is also updated in list of surveys completed.

When completing a survey it is important that, where required, you provide as much detail as possible. When editing a text field you can always tap on the microphone symbol at the bottom of your screen so you can dictate text rather than type. You can always edit the contents of the field at any time.

Photos are also an important part of the survey process. Take as many photos of a risk and ensure you capture all angles. There may be areas on the contact's property that require attention e.g. damaged flooring. Note areas requiring improvement in your survey and also indicate if the insured contact is receptive to recommendations.

At the bottom of each survey page is a camera icon. To take photos, tap on the icon and allow the App to access your camera. It is important to take as many photos as possible that best depict the risk.

After you have taken the photo and saved, tap on the photo to re-open. You will note a field at the bottom of the photo so you can label the photo. The label can be up to 100 characters long and will appear on the survey report.

Tap on save to re-save the photo and label.
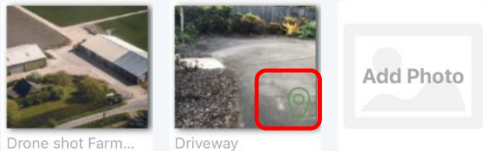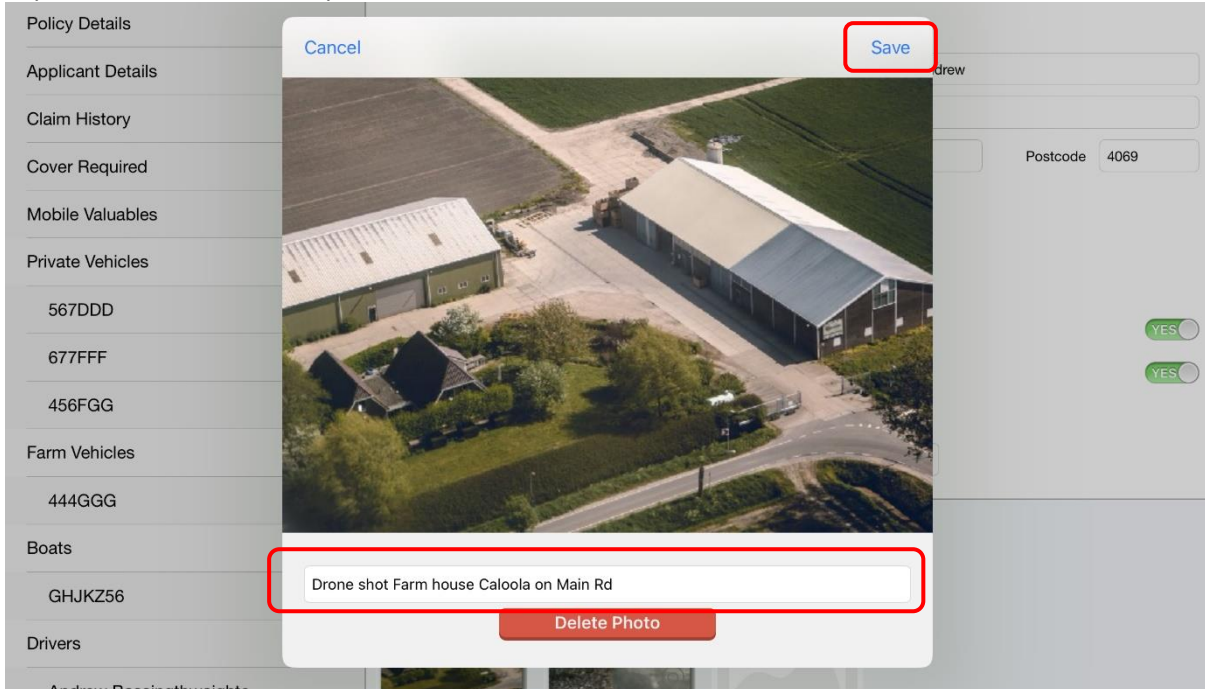
RiskSurvey+ also records the GPS co-ordinates of location where a photo was taken and also obtains the GPS co-ordinates from images taken outside of the App. In the image thumbnail you will see a 'locator' icon in the bottom right-hand corner to note GPS co-ordinates have been saved.

If you tap on the image you will see the latitude and longitude co-ordinates which can be copied by tapping on the 'copy' icon or opened in Maps by tapping on the globe.
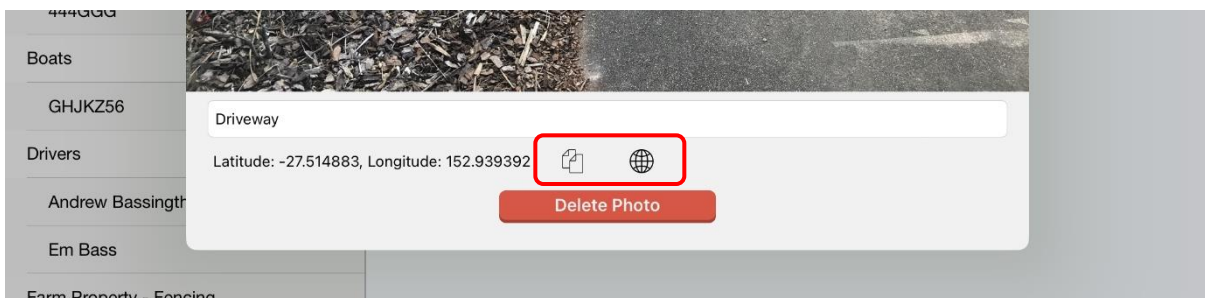
You can also record additional notes separate to the survey by tapping on 'Add Note' at the bottom of each survey page.

You can record voice memos by tapping on the microphone symbol.

Enter notes by tapping on 'Enter Note Here' – remember you can always digitally dictate your notes as well.
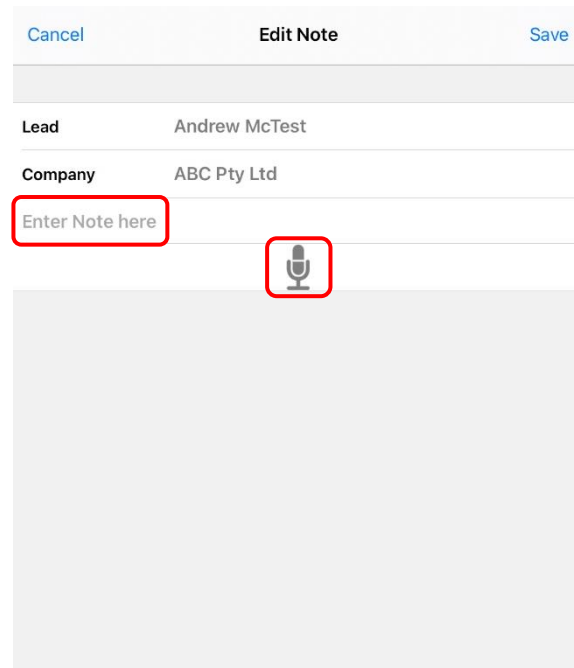
Buildings

You will note a sub-heading menu item on the 'Add Building' tab.

This allows you to create multiple buildings and complete a survey for each building. This allows you to assess the risk of multiple buildings if a client has one or many buildings in the one location.
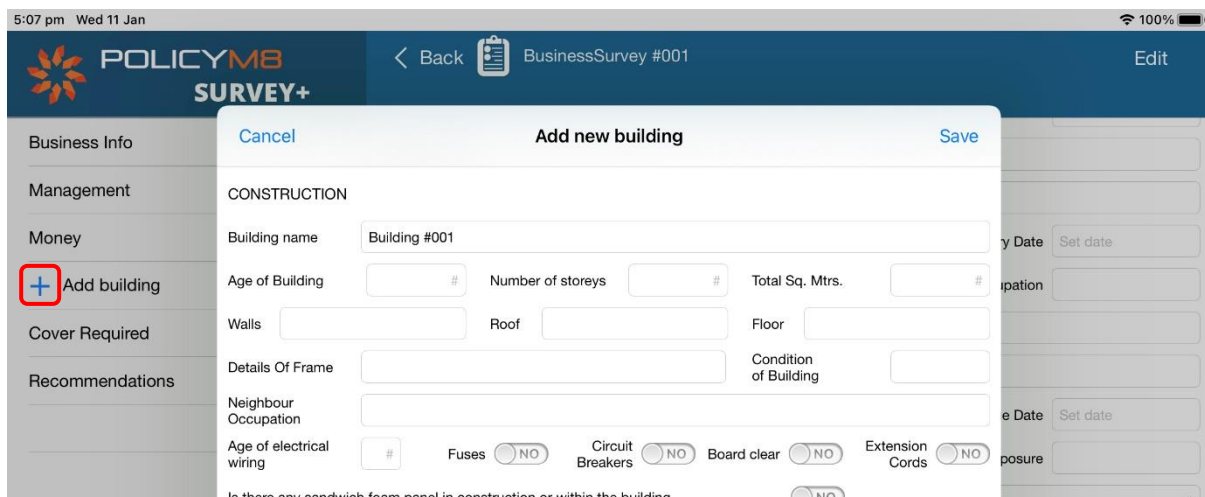
Tap on the '+' symbol to add new building name and tap on 'Save'.
You will note that a new line is added with the building name and there is a 'expand selection' triangle to the right. Tap on the triangle to expand and display the survey forms to be completed for each building.

Tap on each sub-heading under the building to complete the survey.

It is important to note that you record the cover required for each building which is then consolidated into the 'Cover Required' tab on the heading menu.

You can create multiple buildings as required.

8.2. Business Interruption Survey

By default, each licence will have access to the RiskSurvey+ business interruption sum insured calculator. Many insureds are reticent in sharing their financials via email. By having the calculator available during a site visit enables you to introduce this additional cover and collate data required, while giving the insured piece of mind. You can also take photos of key pages of financials if permitted by the insured.

Please refer to the Xcelerate Business Interruption eBook for an introduction into this very important insurance. You can download the eBook here.

Before completing the business interruption sum insured survey you should request the following from your clients:

- Latest profit and loss statement
- If separately insuring payroll, detailed payroll reports highlighting employees to be included in insured payroll
- Expected growth in income and payroll over the next two (2) years from the start date of cover
- Details of companies included in cover and how they interrelate

- Any initiatives to improve sales and/or the rate of gross profit (ensure included in forecast)

Complete the fields in the Gross Income section of the survey. The App will calculate the rate of gross profit based on the cost of goods sold and income data entered into the survey. You can manually override the rate of gross profit if the client wishes to change i.e. factor in changes to the rate of gross profit due to business initiatives.

If your client has opted to separately insure payroll it is recommended you use the latest payroll information to determine the amount of payroll (plus oncosts such as superannuation and Workcover) to be insured.

For small to medium size business, we do not recommend you separately insure wages.

Like payroll we do not recommend nominating uninsured expenses. It will have minimal impact on your client's premium and another element of trading that must be monitored.

Like all forms if there is a '+' symbol you can add additional lines in the survey. Lines can be deleted by swiping from right to left (iOS default swiping actions).

Additional Increased Cost of Working is an important component of business interruption as it provides flexibility at claim time and is not subject to co-insurance penalties.

The App will calculate a recommended cover for AICOW based on the calculated gross income. Note this is not automatically recorded, you must copy this value into the 'Base Cover' field.

The App lists a number of recommendations to consider when formulating the sum insured for AICOW.

Additional AICOW lines can be added at the end of the survey.

Additional Cover or Additional Benefits are usually prescribed in the PDS however you may wish to identify risks where the standard cover is not sufficient.

The summary tab collates the data from all tabs to display cover required.

8.3.   Duplicating Surveys

Surveys can be duplicated and edited as required. This is particularly useful if surveys are being conducted for renewal purposes. Tap on the 'copy' symbol, open and edit the duplicated survey. This feature is not available for single-use licences.

8.4. Sending Surveys

Surveys are compiled into PDF format and added to an email as illustrated below. Tap on the 'envelope' symbol which creates the PDF and opens your default email application.
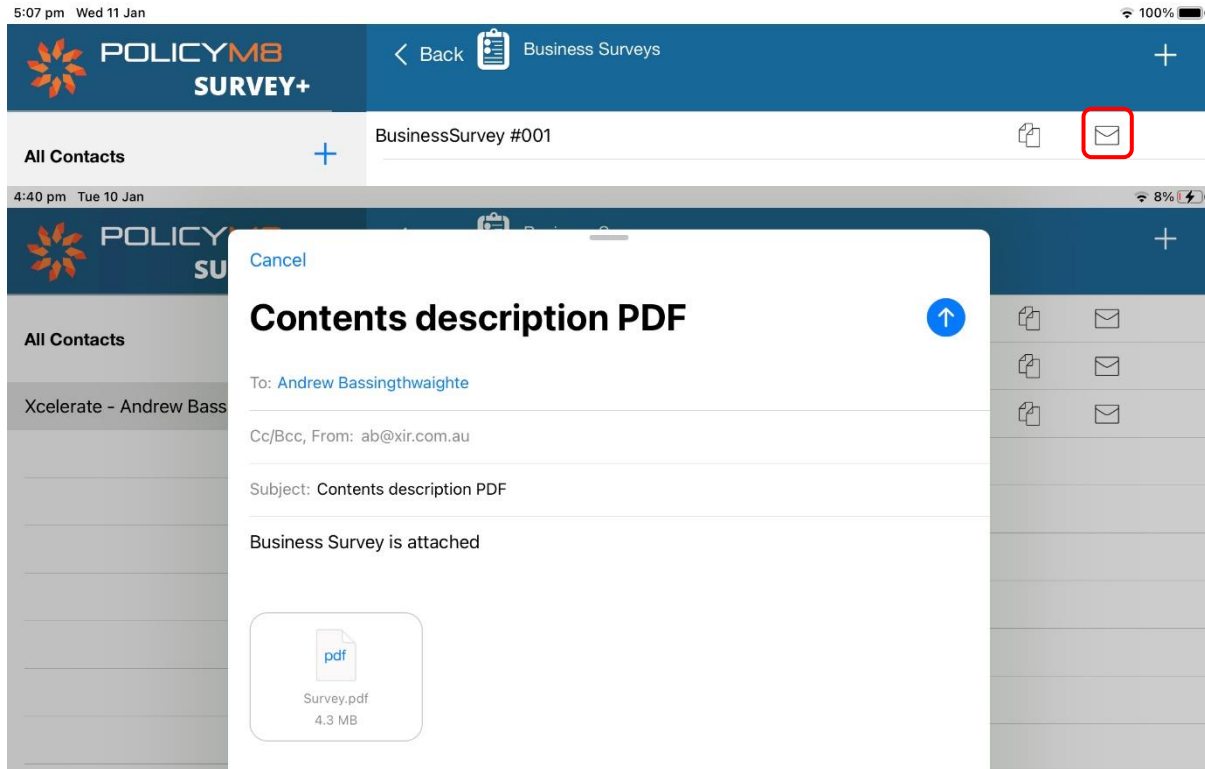
9. Backup

The RiskSurvey+ app does not store any data on external Apps. It is important that you backup your survey when completed. We recommend that at the end of each survey that you backup your survey data and save to your customer relationship management (CRM) software.

There are two methods to backup your data:
- By Customer
- All Data

Backup by Customer

- Tap on a customer and tap on 'edit'
- Tap the Backup button and save to your iCloud account
- We recommend creating a folder called RiskSurvey and save the file using the following file naming convention – [Client Name] [YYYYMMDD]
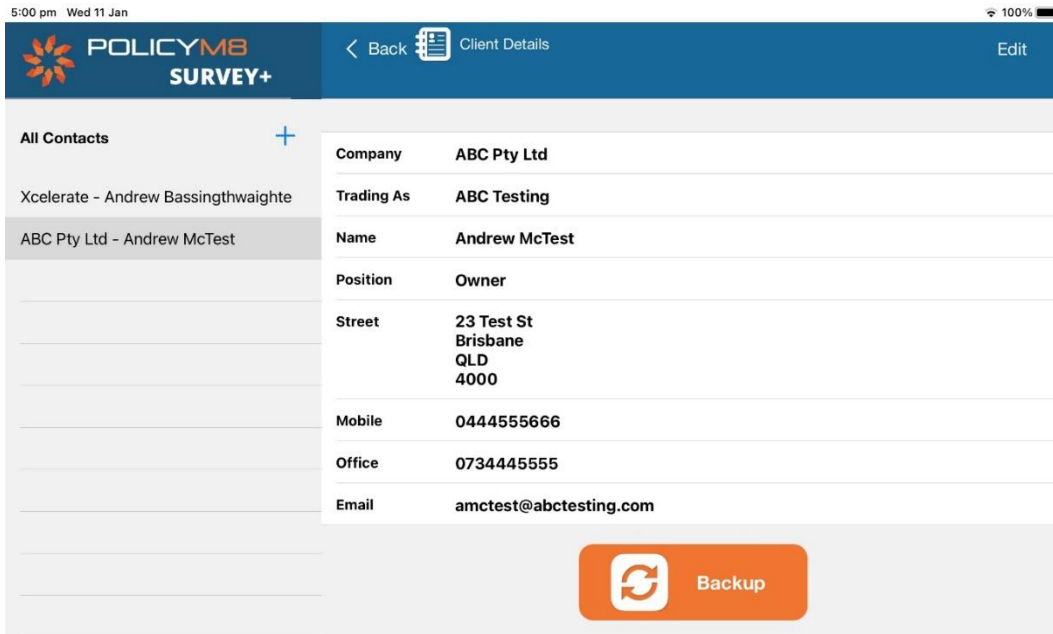
All Data Backup

- Tap on 'Settings' and tap on the 'Backup' icon
- We recommend creating a folder called RiskSurvey and save the file using the following file naming convention – RiskSurveyBackup [YYYYMMDD]
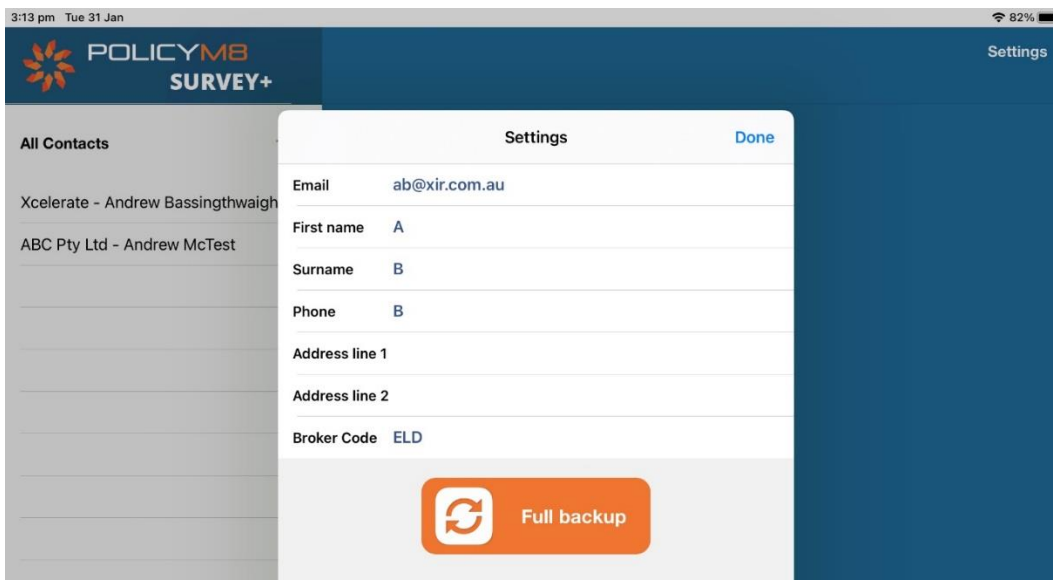
PLEASE ENSURE YOU WAIT UNTIL YOU ARE PROMOTED FOR A LOCATION TO SAVE THE BACKUP BEFORE CLAOSING THE APP. THE BACKUP WILL NOT SAVE IF YOU CLOSE THE APP BEFORESAVING THE BACKUP.

Data Restore

You can restore individual clients or all-of-app backups from your iCloud storage. On your iPad open your iCloud storage and navigate to the RiskSurvey+ folder you created when backing up the App data. Select the backup version you wish to restore and the tap on the share button and then tap the RiskSurvey+ icon. The data will now be restored to the App.

9.1. **Delete Contacts and Surveys**

Contacts can be deleted from RiskSurvey+ to assist with disk space management on your device.

When you delete a contact the App also deletes the surveys you have completed for that contact so it is important that you backup your data before deleting contacts.

Tap on the contact name on the left-hand menu. Tap on 'Client Details' and then tap on 'Delete'. The system will prompt you to backup your data before proceeding.
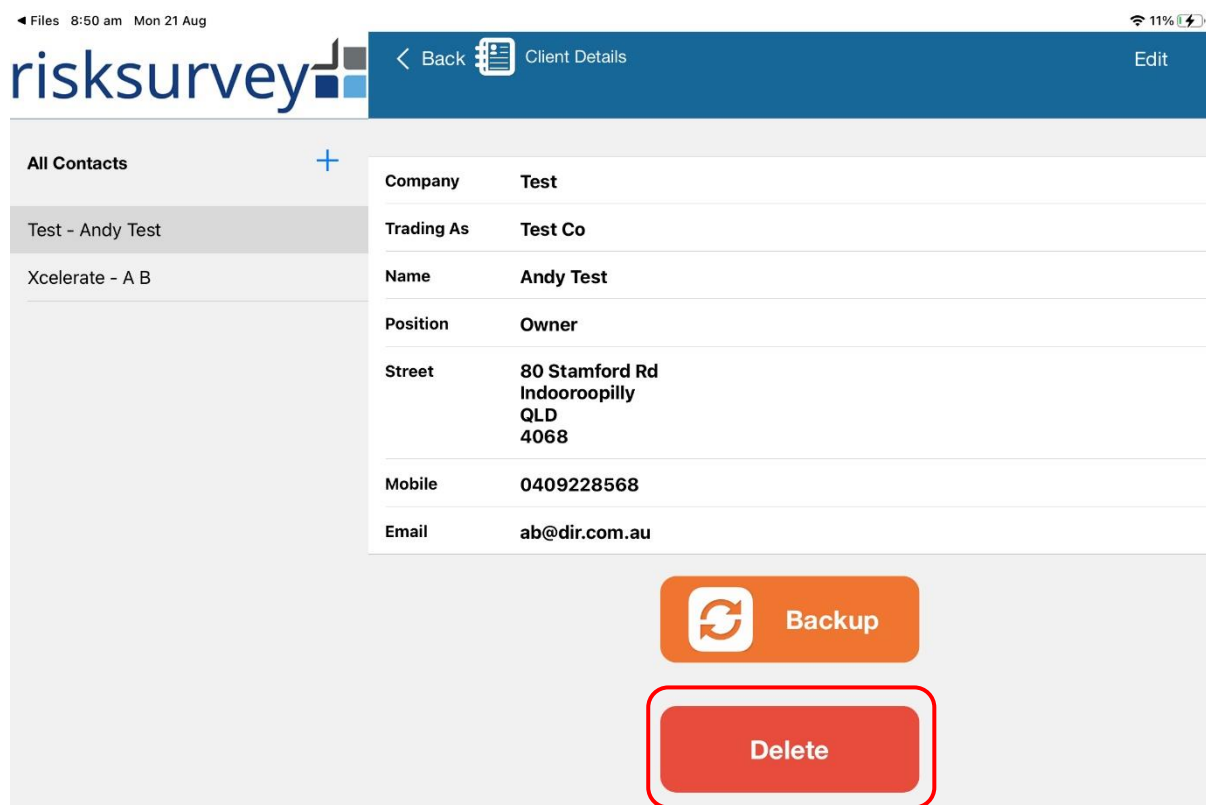
C   QUESTIONS

If you are having any problems using RiskSurvey+, please do not hesitate to contact the support team at PolicyM8 via email at support@policyM8.com.

We would also love to hear from you with any suggestions for improvements or features that will enhance the experience using RiskSurvey+.