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If Advisers or administration staff require any training on DMS products or administration systems, DMS will be happy to provide this at any time.

For more information [visit](#)

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DMS websites

Adviser offering

www.dms4stir.co.uk

Blog

www.whoissimplythebest.co.uk

Customer Help Centre

www.dmsadmin.co.uk/start

Customer requests introduction to an Adviser

www.dmsadmin.co.uk/not-yet-a-customer

Password protected online systems

www.dms4stir.co.uk/advisers

White Label website

www.paymentcover.co.uk

Agency setup

Just email us your FCA number, and your agency will be up and running without delay, in most cases on the day we receive your email. Advisers can request access to DMS Online Quote & Buy System at www.dms4stir.co.uk/request-access-to-our-online-quote-and-buy-system/ DMS sets up the Agency and emails login codes to the Adviser. Telephone training on the system is available on request.

Online "Quote & Buy" system

Go to www.dms4stir.co.uk/advisers/ and login with the User Name and Password supplied by DMS. Our system guides you seamlessly through the application process, and the final push of a button submit your Client's application online.

Want to try it out first? Do you want to sample our admin and paperwork? Submit as many "TEST" quotations or fictional cases as you wish, and we will deal with them as though they were real cases and issue all the paperwork to you, but of course not collect any premiums! When you complete your dummy online application, just use the surname "TEST".

Quick Quote

If you are with a Client, they often want to know quite simply "how much does it cost?" Quick Quote is designed to allow you to quickly give your Client an indication of the minimum and maximum costs of cover - and it even works on your mobile phone. Insert just your Client's employment status, date of birth and the monthly benefit required - and INSTANTLY see the monthly cost of all DM' Gold Standard Short Term Income Replacement plans. Choose the cover package required and move on to the full quotation.

Full Quotation & DMS response

Answering five simple questions sets up the full quotation for your Client. You choose - input just one total figure for "Allowable Expenses", or input in detail individual expenses. Email the quotation to yourself (this saves it on the system so that you can return to it later) and you will receive not just the Illustration but also DMS' Client Terms of Business Agreement, Key Facts and Policy Wording. Pass these four documents to your Client, and obtain agreement from them that these will form the basis of any subsequent contract between them and DMS' insurer.

Online Application & DMS response

We make no excuse for the fact that our application form contains a few more questions than those of our competitors. A few years ago we carried out a complete analysis of every claim declined over the preceding five years. As a result of this, we added a few more questions, prompted by the fact that every question asked on the application form means 4 to 5 less questions asked when the claim is submitted, at which time EVERY question asked is regarded by the Client as the insurer seeking to avoid paying the claim.

When you submit the application to DMS online, you will immediately receive by email a copy of the application submitted and also the following documents:

- DMS Client Terms of Business agreement
- Key Facts
- Policy Wording
- Illustration & Statement of Fact
- Demands and Needs Statement Template

DMS sends an email to your Client:

- confirming that their application has been accepted on standard terms, in line with the quotation you gave them.
- As DMS will be sending them an email with attachments in PDF format, they are asked to add DMS' domain to their "safe sender" list, and reply to DMS' email inserting "GO AHEAD" in the subject line.

Direct Debits & Premium Collection

We collect Direct Debits from the 1st to the 24th of each month. If your Client's policy cover is to commence between the 25th and the 31st of a month, we give free cover until the end of the month. We collect the first two premiums in month two of the cover.

Invitation to Pre-Validate allowed expenses

Three months after the start date of the cover DMS invites your Clients to Pre-Validate their regular monthly outlay with bank statements. When this is done the Certificate is re-issued with an endorsement confirming that in the event of a claim no further enquiries about these will be made. This ensures that the full monthly benefit would be payable even if the expense items were no longer current.

Review/Renewal procedure

60 days before renewal date DMS writes to your Client and sets out the premium and cover they can offer them for the next year. The letter confirms that if they wish to renew no action is necessary on their part, DMS will renew the cover so that it remains seamless.

Client correspondence

- One premium missed – DMS informs your Client they will request two months premiums the next month, holding them covered in the meantime.
- Two premiums missed or the Direct Debit Instruction cancelled with the bank - DMS informs your Client that cover has lapsed, but an urgent telephone call to the office will ensure it is immediately reinstated if required.
- Request to change cover - DMS sends your Client a quotation for the revised cover requested, together with a request for any documentation required

Claims

Claims always come first with DMS, they take precedence over all other work. A claim form will be sent to your Client on the day that it is requested, together with a letter that sets out all other documentation required. The claim form is to be returned to DMS who will ensure that every document required for the processing of the claim has been supplied, before passing it on to the Claims Manager appointed by the insurer, and informing the client that this has been done.

Commissions

If you are a Network member, your Network can instruct DMS what commission rate is to be paid on every case. If you are directly authorised you have the option to set the commission rate required on each individual application between zero and 35% of the premium before the addition of the policy fee and IPT.

Commission Statements are sent out on the 15th of each month showing all premiums paid in the previous month, and confirming the amount of commission to be paid. The payment will arrive as cleared funds on or before the 28th of the month.

Customer Helpline

This is open for your Clients on 0800 302 9203 from 9.00 am to 8.00 pm on weekdays and 9.00 am to 4.00 pm at weekends. Our PA's will take a message and email it to us for action.

Telephone training

If Advisers or administration staff require any training on DMS products or administration systems, DMS will be happy to provide this at any time.

Contact details:

Underwriting & Agencies
Administration & Accounts

John Tegg
Sue Corrigan

john.tegg@dms4stir.co.uk
suecorrigan@dms4stir.co.uk

0800 817 4725 Ext 301
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