

Elements transition to new Underwriter

FAQs

Can I still proceed with a quote with BSpoke?

Yes. Elements quotes are valid with BSpoke until 30/04/2025. A policy can be placed on risk with BSpoke if the inception date is on or before 30/04/2025.

Can I still get a new BSpoke quote after 17/04/2025?

All new website quotes will show a price with Integra, if you can guarantee the quote will go on risk with an inception date on or before 30/04/2025 we can assist in getting a premium with BSpoke.

***PLEASE NOTE - These requests will be dealt with via email only. ***

Please email homeinsurance@assurant.com, with a subject heading of '**BSpoke Elements Quote – Inception Date xx/xx/xx**', also confirm which level of cover is required, and one of our team will deal with this for you.

Please **do not call** for this request as we are unable able to accommodate this request over the phone.

In order for us to complete this request please ensure you have exited the quote on Quoforma+ and do not re-enter the quote until we notify you

My client needs a policy to start on or after 01/05/2025 can I use my BSpoke Quote?

Unfortunately no. Only policies with a start date on or before 30/04/2025 are acceptable with BSpoke.

I need to change the start date of my customers existing BSpoke policy from April to May, can you help with this?

We are unable to change a BSpoke policy start date to one from 01/05/2025 onwards. You can run a new quote and obtain a price for an Elements Integra policy and we can assist with cancelling the BSpoke policy.

Will my saved quotes with BSpoke Elements disappear from the system after 17/04/2025?

You will still be able to access saved quotes through view quotes on the system. BSpoke quotes are valid until 30/04/2025. You can proceed this to a policy as long as the start date is on or before 30/04. If the start date is after this, you will be given premiums for Elements Integra which you can convert to policy.

If I ran an Elements quote 2 months ago and its now the 1st May, can I refresh the quote, so it shows Integra, or do I need to start a new quote?

You do not need to run a new quote; you can load the quote and select the Elements Integra scheme.

Can you backdate cover to BSpoke if my client contacts me on 01/05 or later?

No – We are unable to backdate any policy start dates.

I need to make a change to a quote I have ran, will I be able to keep my BSpoke quote?

When you make the necessary changes, the quote will be overwritten by an Elements Integra quote. If the Inception date for the policy is on or before 30/04/25 we may be able to provide you with a premium for BSpoke. To do this please follow the same process as **'Can I still get a new BSpoke quote after 17/04/2025?'**

How will the system look?

View Quotes

SELECT DATE RANGE

17 MAR 2025 TO 06 MAY 2025

SEARCH EXPORT

ALL QUOTES

viewing 1 to 4 of 4 results / view 10 per page

Start date	Expiry date	Policy Number	Name	Status	Postcode	Product	Insurer	Scheme	Current premium	Action
02/05/2025	30/04/2025					Elements	Bspoke Underwriting	Assurant Silver		CONTINUE DELETE

This will show you the product, Insurer and Scheme saved.

If you select continue, you will be able to see the **saved quote** and the **latest rates**.

elements QUOTE RESULTS

Quote Reference: 205 Back Save

Client

Saved Quote bspoke **Gold**

Monthly Premium £

Annual Premium £

Proceed

Latest Rates

	Gold	Silver	Bronze
Monthly Premium	£ <input checked="" type="checkbox"/>	£ <input checked="" type="checkbox"/>	£ <input checked="" type="checkbox"/>
Annual Premium	£	£	£

You can **proceed** under the saved quote to bind a policy if BSpoke is your saved insurer, and the inception date is on or before 30/04/25.

For a quote with an inception date from 01/05/25 you can select the relevant scheme under **Latest Rates**, and this will select that quote for you. You can then proceed under the cover levels table.

The screenshot shows the 'Latest Rates' section with three schemes: Gold, Silver, and Bronze. The Gold scheme is selected, indicated by a green toggle and a green circle. Below this, the 'Monthly Premium' and 'Annual Premium' are listed for each scheme, all showing a pound sign (£). There are also sections for 'Buildings Additional Accidental Damage Cover' and 'Contents Additional Accidental Damage Cover', both marked as 'NOT ADDED'. Under 'Additional Cover Options', 'Legal Expenses' and 'Home Emergency' are also marked as 'NOT ADDED'. A 'Cover Levels' table is visible, listing various coverage options and their limits for the three schemes. At the bottom, there are buttons for 'Download Quote', 'Statement of Demands & Needs', and 'Download Quote Comparison', along with a 'Proceed' button highlighted in a red box.

Cover Level	Gold	Silver	Bronze
Buildings Cover	£750,000	£500,000	£400,000
Contents Cover	£100,000	£75,000	£40,000
Standard Excess	£100	£100	£300
Escape of Water Excess	£500	£500	£500
Subsidence Excess	£1,000	£1,000	£1,000
Total Valuables Limit	£30,000	£20,000	£10,000
Unspecified Valuables Single Item Limit	£2,000	£2,000	£2,000
Specified Valuables Single Item Limit	£10,000	£10,000	£10,000
Total Personal Possessions Limit	£20,000	£15,000	£12,500
Unspecified Personal Possessions Single Item Limit	Up to £2,000. NB: £2,000 of unspecified personal possessions cover is auto included in the Gold product	£2,000	£2,000

When I load a saved quote it shows no quote under the latest rates, why is this?

The screenshot shows the 'Latest Rates' section with three schemes: Gold, Silver, and Bronze. All three schemes have their respective toggle switches turned off. Below this, the 'Monthly Premium' and 'Annual Premium' are listed for each scheme, all showing 'No Quote'.

Cover Level	Gold	Silver	Bronze
Monthly Premium	No Quote	No Quote	No Quote
Annual Premium	No Quote	No Quote	No Quote

Unfortunately, this means that Integra are unable to provide a quote for the risk input, if the start date of the policy is on or after 01/05/25 we are unable to provide a quote through the Elements product. We may be able to provide a quote through our panel of insurers. You can switch to a panel quote by selecting the option on the same page, under the cover levels section.

Download Quote	↓	Full Cover Levels
Statement of Demands & Needs	↓	Switch To Panel Quote
Download Quote Comparison	↓	Proceed

As Elements has a streamlined question set due to eligibility criteria, in order to complete a panel quote you will be required to complete a few extra pieces of information. These are detailed below.

Proposer Details (For each proposer)

- Marital Status
- Employment Status
- Occupation
- Employers Business Type

Property Details

- Wall Construction
- Roof Construction
- Number of Bathrooms

Security

- Alarm Type
- Smoke Alarm
- Door locks for external doors
- Window locks on accessible windows

As a result of these changes, we are expecting an increase in queries into our service teams over the coming weeks, we would like to thank you for your patience as we work through these and we will respond to you as soon as possible.

We thank you for your ongoing support.