

Guidance Document

Policy Admin & Customer Accounts Guidance

The Aneevo portal offers policy admin/MTA functions which allows you and your customer to make changes mid-term without referral.

Mid-Term Adjustments via Customer Account

With effect from 1st May 2025, your customer will be able to make changes to their policy online via their Customer Account area without broker intervention.

The customer will see a summary of cover within their policy with an option to 'Make a change to my cover':

Home Quotes Policies Settings Get a new quote →

Your Policy Summary

Please see details below, including any amendments made and the documents you need

BEYOND TRAVEL INSURANCE
Bronze

Policy Number:	BEYOB/JT/000021/2025	Start Date:	06/05/2025
Trip Type:	Single	End Date:	13/05/2025
Issue Date:	29/04/2025	Cruise Cover:	No
Total Premium:	£11.77 including Insurance Premium Tax + Admin charge	Destinations:	Spain

View Your Policy Documents +

Back Make a change to my cover

Home Quotes Policies Settings Get a new quote →

Your Policies

Reference	Trip Type	Starts	Ends	State	
BEYOB/JT/000021/2025	single	06/05/2025	13/05/2025	issued	View Make Adjustment
GTGEX/JT/020596/2025	annual	17/04/2024	16/04/2025	expired	View

Before the customer can make any amendments, they must agree to a 'MTA pre-purchase declaration':

Declaration

- I can confirm I have answered all questions fully and accurately to the best of my knowledge.
 - I can confirm that my trip has not commenced, and I am in the UK at time of making this amendment.
 - I can confirm that there are no known incidents which could give rise to a claim, I have not made any claims on this policy and there are no claims pending.
 - I can confirm I am fit to travel on this trip.
 - I can confirm I understand the changes I have made will apply to the above policy only and I must update any other policies I have in force separately.
- ✓ Please tick the box to confirm you are happy to proceed on this understanding.


The system will then display the AP (if applicable):

Policy Adjustment

Cover Options

Please see the below quote based on your changes

Note: any additional premium to be paid for your changes will be shown below

Insurer	Level	Standard Excess	Cancellation	Medical	Baggage	More information	SingleTrip ▲
 BEYOND TRAVEL INSURANCE	Bronze	£150	£3,000	£10,000,000	£1,500	View Full Benefits & Product Documents 1	£18.18 Selected ○

Payment Details

Total to pay: **£18.18** inc. £2.53 IPT @ 20% and £3.00 Admin Fee.

Please only click 'Purchase Cover' once. Do not refresh or click back in your browser once you have clicked 'Purchase Cover'. If you experience any issues, please call us on 08000000000.

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Purchase Cover

After the customer has processed the change and made payment, they are returned to their account area which will display the policy adjustments made:

Home Quotes **Policies** Settings Get a new quote ➔

Your Policy Summary

Please see details below, including any amendments made and the documents you need

 BEYOND TRAVEL INSURANCE
Bronze

Policy Number:	BEYOB/JT/000021/2025	Start Date:	06/05/2025
Trip Type:	Single	End Date:	13/05/2025
Issue Date:	29/04/2025	Trip Duration:	8 days
Adjustments made:	1	Cruise Cover:	No
Total Premium:	£29.95 including Insurance Premium Tax + Admin charge	Destinations:	Spain

[View Your Policy Documents +](#)

Your Policy Adjustments

Reference:	MTA-B4WZLPJ
Change made:	<ul style="list-style-type: none">Adult 1 -> Screening was added (Condition 1: Angina, Condition 2: Coronary Angioplasty, Condition 3: High Blood Pressure, Condition 4: Cholesterol Levels)Medical Declaration Updated
Date change made:	30/04/2025
Additional Premium:	£18.18 including Insurance Premium Tax + Admin charge

[View Your Endorsements Documents +](#)

Any online card transactions for AP's processed by your customer will appear on your affiliate statement.

Please note if a change is unacceptable or results in a return premium then the customer is unable to proceed online and will be prompted to call, with an MTA reference number. You can use the MTA reference number to locate the proposed changes the customer has attempted to make online; this can be found in the 'history' section of the MTA reference.

Note that if a customer changes the answer to an existing screening question, the system will generate an updated medical declaration to reflect this, but this won't show under 'changes made' and the endorsement letter will be blank, as the condition was already declared.

If the premium under the MTA reference shows as £0.00 and it hasn't allowed the customer to proceed online, it is likely that this change has resulted in a return premium or is a decline. To review this, you must edit the MTA and proceed through to the 'cover choices' page to review the MTA further.

Return Premiums will not be provided to the customer if the policy is outside of the cooling off period.

Mid-Term Adjustments via the Aneevo back-office portal

Access the customer record and click on the 'Mid-term adjustment' option to make any required amendments.

When you have amended the record, proceed to the rates page which will display the AP (if applicable). At this stage you can either save as a quote, or you can proceed to issue the MTA and update the policy.

The system will generate version-controlled schedules and medical declarations for each processed MTA. You will need to issue the newly generated documents to your customer, or if the customer has opted for Customer Account access to retrieve documents online, then an email will be sent to prompt them to login and retrieve their documents.

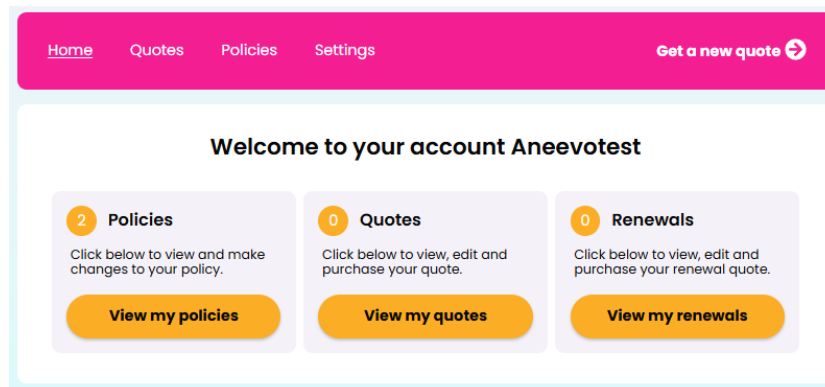
MTA quotes will be saved under a MTA quote reference accessible via the customer record. For MTA quotes that have not been processed, the Status of this will show as Awaiting Approval. Simply click edit to access the MTA quote record then proceed to issue.

For payments processed by card on our system, rather than via broker account, note that any refunds will automatically go back to the card the client paid with at issue, please contact us if the card has now expired. No refunds are provided outside of the cooling off period.

The system will not allow certain amendments, e.g., backdates of cover. We are also unable to upgrade from Single to Annual mid-term, or downgrade/upgrade between Bronze, Silver and Gold cover levels. Certain changes may be unacceptable if the risk falls outside of binding rules. If you are unable to process the MTA or if you have any questions/concerns then please contact the broker support team for assistance.

Renewals via Customer Account

A renewal tab has now been added to the Customer Account area which will allow you to divert renewal enquiries of existing Aneevo AMT cases online.



Customers are required to review their existing cover before obtaining a renewal quote, under their renewal quote reference.

The client must then select 'view your renewal quote' and accept the following Renewal Declaration:

Renewal Declaration

We work with a panel of Insurers whose products are reviewed on a regular basis to ensure they meet the ever-changing needs of our customers, meaning cover levels, policy benefits and acceptance criteria can change.

We therefore recommend that you review your existing policy coverage before comparing products from our full panel to ensure that you choose a policy which meets your demands and needs for the forthcoming year.

All medical conditions must be reviewed and screened on an annual basis to ensure you have the correct cover in place. You are required to review your medical declaration and declare all pre-existing medical conditions for you and all travellers to be named on the policy.

IMPORTANT: Your policy must be renewed prior to leaving the UK on a planned trip and must cover the full duration of your trip. If you have any trips booked which overlap the renewal date on your existing policy, please contact the office whilst in the UK to ensure no lapse in cover and arrange your new policy. Alternatively, you can select to change the start date of your policy, please select date on/before the day you leave the UK to ensure the correct cover is in place.

Please note should you select to change the start date of your new Annual Multi Trip Policy, there will be no cover for any claims until the start date of your policy, nor for any trips that started prior to you purchasing a policy.

I confirm that I have read and understood the above and wish to continue.

Please tick the box to confirm you are happy to proceed on this understanding.

After agreeing to the renewal declaration, the customer must review all information shown throughout the quote including medical screening. They will then see the available panel of insurers to buy their new annual policy.

A customer may review their renewal quote online and then choose to call to discuss their renewal further. They may provide you with a Renewal reference numbers (starting with RQ), or you can view the quote history from the client to retrieve this.

If the policy is renewed the new policy will sit under the policies tab within the customer's account.

Our system will not auto-invite customer renewals so please ensure renewal communications/invites are issued by the broker.

Additional notes:

When viewing a quote/policy you will be able see the following options:



Clone – This can be used if the customer requires another quotation and the original policy was quoted in the last 30 days.

Send Policy Email – This is to be used should the client require the email to allow access to a Customer Account.

Send SMS – Will send a text the client with their policy number/medical emergency number if they have provided a mobile number.

Mid-Term Adjustment – See details above.

View Customer – Will take you from the Policy Detail page to the customer record, where all other quotes/MTA/policies can be viewed. Please see below.

Cancel – Only available within the 14 day cooling off period.

The policy details page will also note the status of Quotes, Policies and MTA's as the following:

Issued – The quotation has been issued/purchased (now a policy).

On Cover – The quotation has been purchased (now a policy) and customer is currently on cover/on holiday.

Quote – The quotation is still available to purchase, quoted within the last 30 days.

Applied – Or "incomplete", the quotation is up to the price delivery page and the home button has been clicked rather than the 'save and exit' button.

Expired – The quote was provided over 30 days ago or the start date of the quotation has already passed.

Cancelled – The policy has been cancelled.