



## ELTO User Tips

The ELTO service is proving to be an effect tool to identifying an EL insurer, with over 130,000 enquiries being made since the launch of ELTO. Over the recent months the number of enquiries has increased month on month as a result of enquiries being made, which potentially don't need to be i.e. duplicate enquiries for the same claimant.

These additional enquiries are creating a significant amount of work not only for the enquirer, but also for the EL insurers, who in some cases are tracing EL policies for claims which have already been submitted to them. This guide provides advice on what you should do when making an enquiry in order to maximise the use of ELTO at the simple search phase.

### DOs

- Read the **'help tips'** located on the right side of every page.
- Ensure the name of the company at the time of employment is correct **(including spelling)**.
- **Try variations** of the company name at the simple search phase as you may find the policy you are looking for, which **will prevent** any delays in your client's claim.
- Include the **town/city** where your client was employed and not enter **'Unknown'**.
- Provide any additional information, such as previous or additional company names **(with the full name, no abbreviations)** as this will assist the insurers when tracing for a policy.
- Ensure all details entered are **correct** before submitting the claim (i.e. spelling, exposure periods, company details).
- Make an extended search where an employer is **still trading**.
- Ensure that a search is made via ELTO, **before** sending a letter of claim off to an EL insurer

### DON'Ts

- Enter the **company's designation** in the employer's name field.
- Submit **duplicate enquiries** for the same claimant.
- Enter enquiries with variations of exposure periods (i.e. 1<sup>st</sup> enquiry 1970-1980, 2<sup>nd</sup> enquiry 1973-1979). Only make **one enquiry** which covers the correct exposure/employment period for your client.
- **Make an extended search** if you have obtained all the EL policy information relating to your client's claim from the simple search.