LORO BROKER PORTAL

How to Bind a Policy

A step-by-step guide to reviewing a quote, binding cover and issuing policy documents.

BROKER USER GUIDE | GUIDE 2 OF 2 | AUGUST 2026

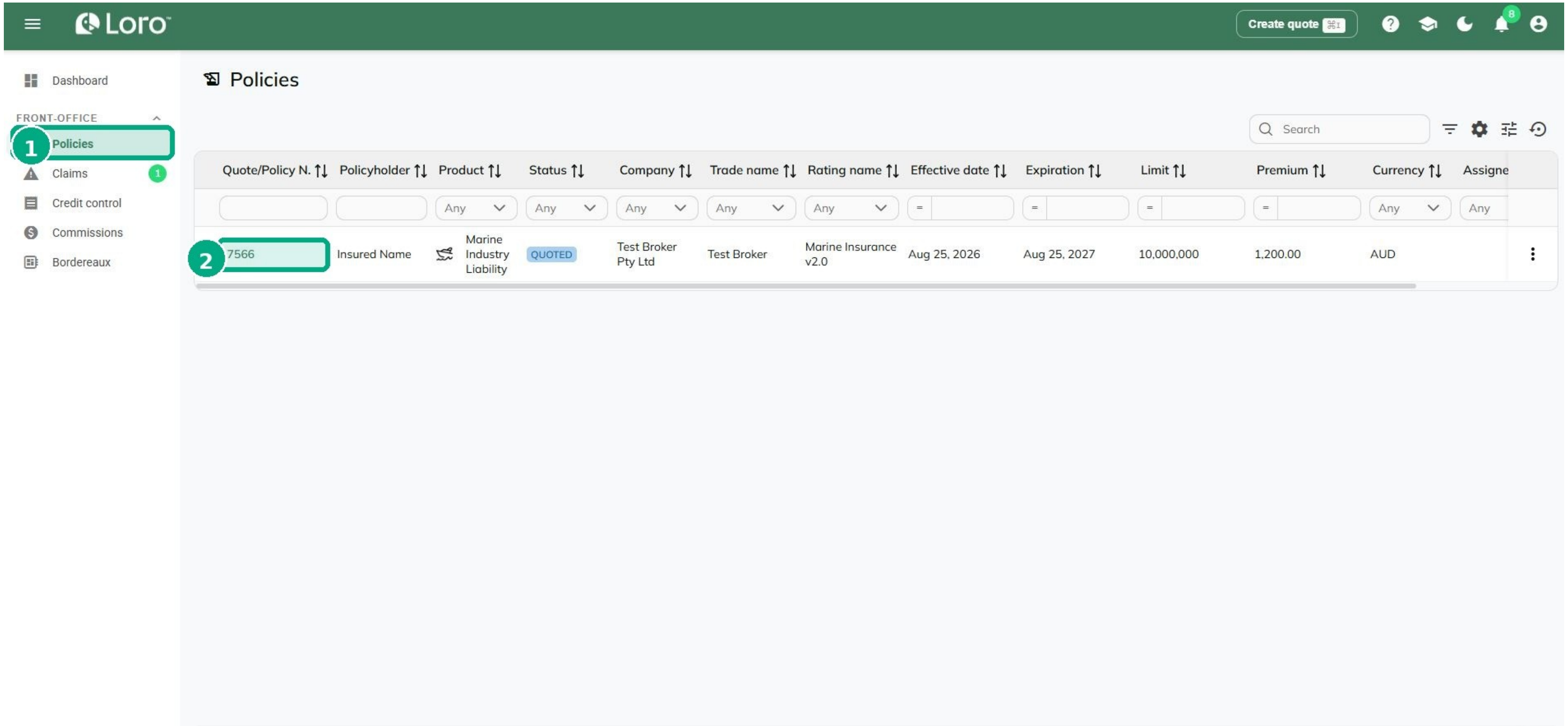
This guide covers:

- Opening the quoted application
- Confirming insured details, answers and policy terms
- Binding the policy and sending documents
- Locating the assigned policy number and full policy record

Quay Marine Insurance | Practical guidance for broker portal users

STEP 1

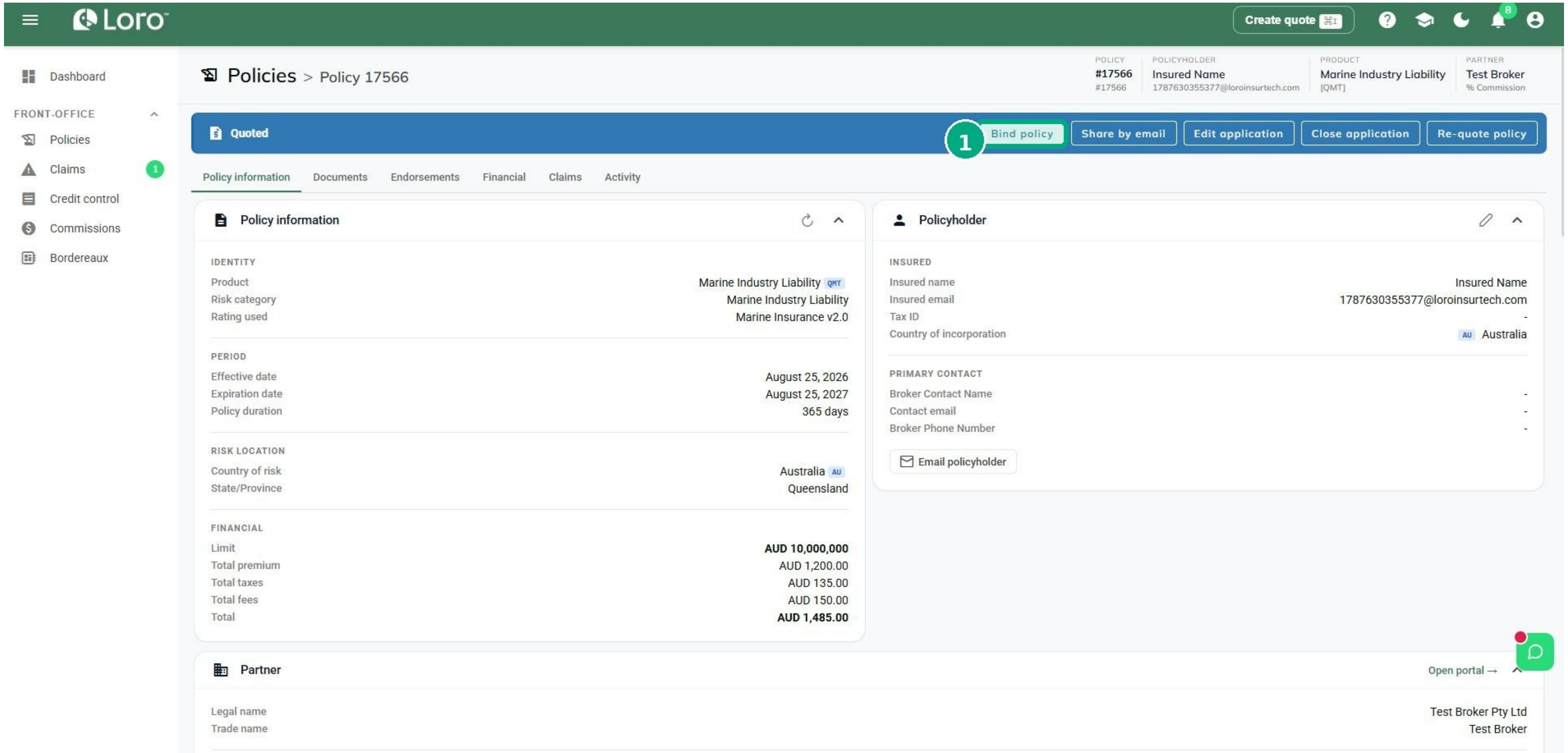
Open the quote from the Policies dashboard



1. **Policies** — Open the Policies dashboard from the left navigation.
2. **Quote number** — Select the quote you want to bind.

STEP 2

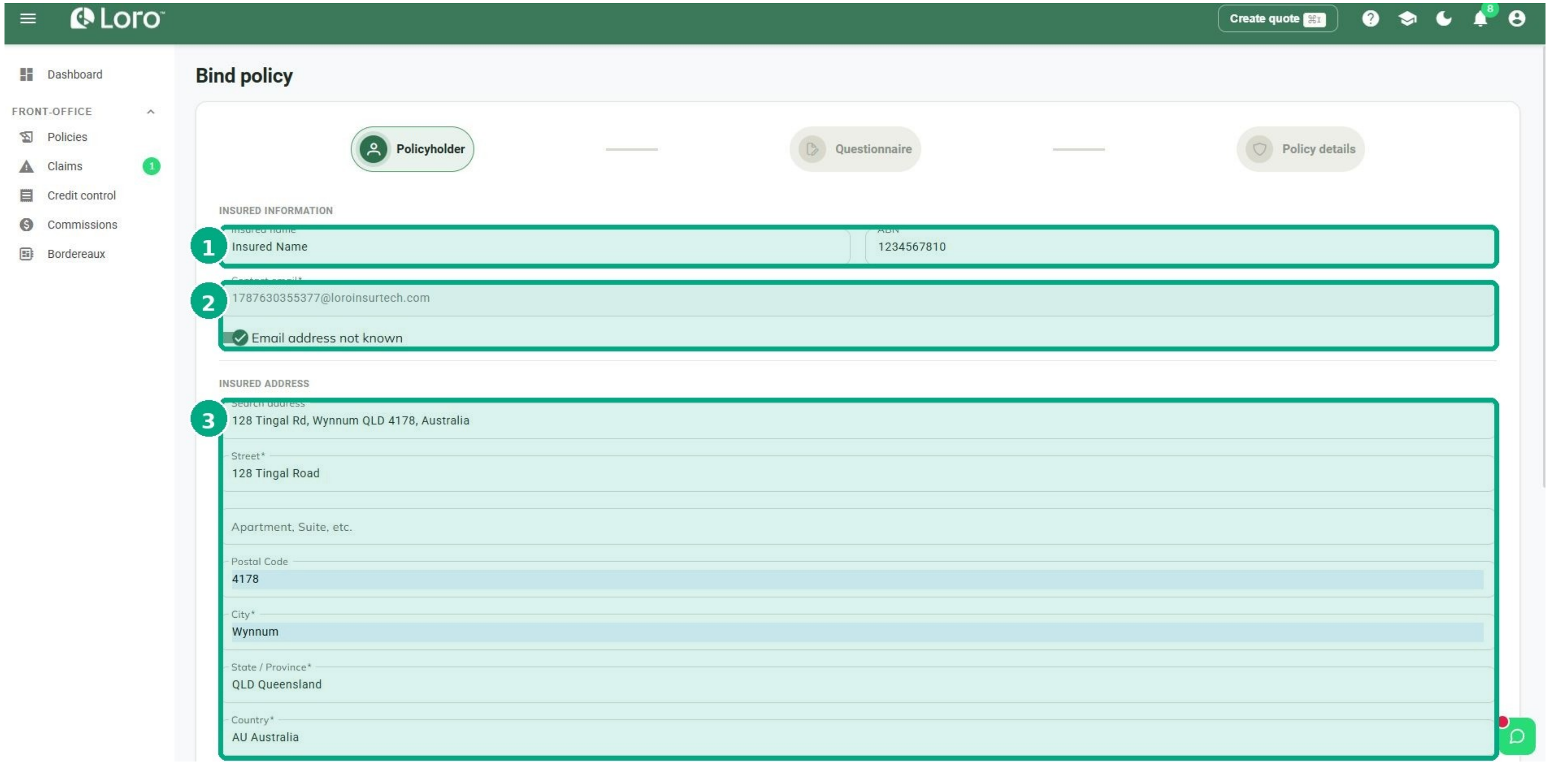
Start the binding process



1. **Bind policy** — From the Policy Details screen, select Bind policy.

STEP 3

Confirm the insured details

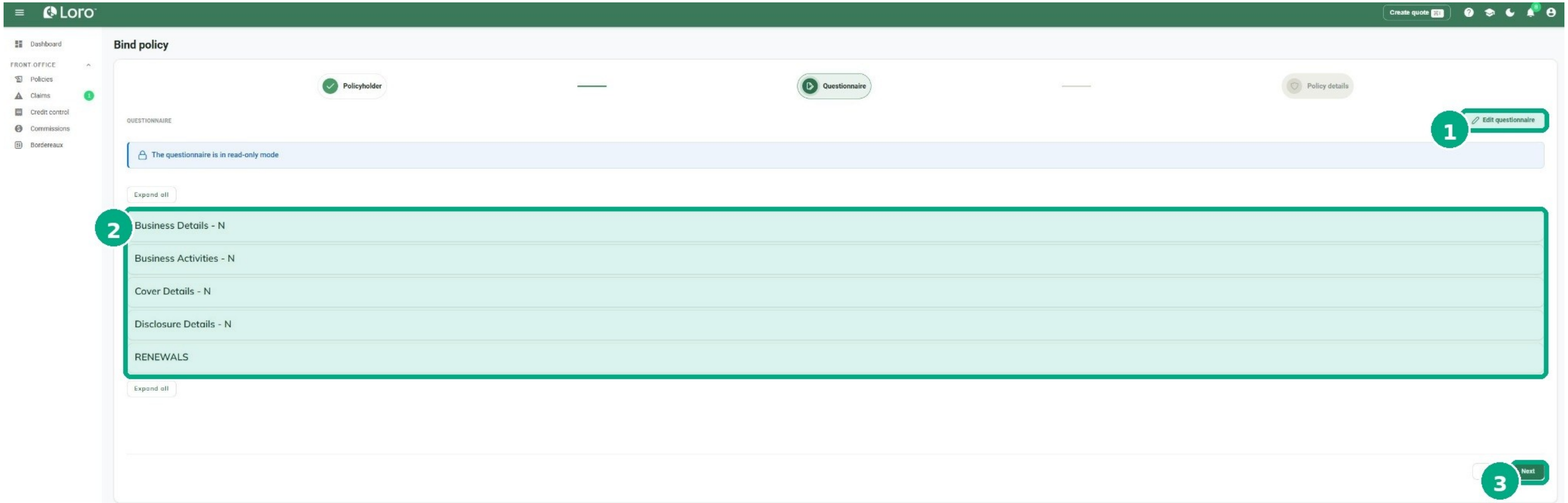


1. **Insured name and ABN** — Confirm the insured's legal name and ABN are correct.
2. **Contact details** — Confirm the system-generated email setting and broker contact details.
3. **Insured address** — Check the insured's street, postcode, suburb, state and country, then select Next.

> **IMPORTANT:** Correct any inaccurate insured information before continuing.

STEP 4

Review the questionnaire

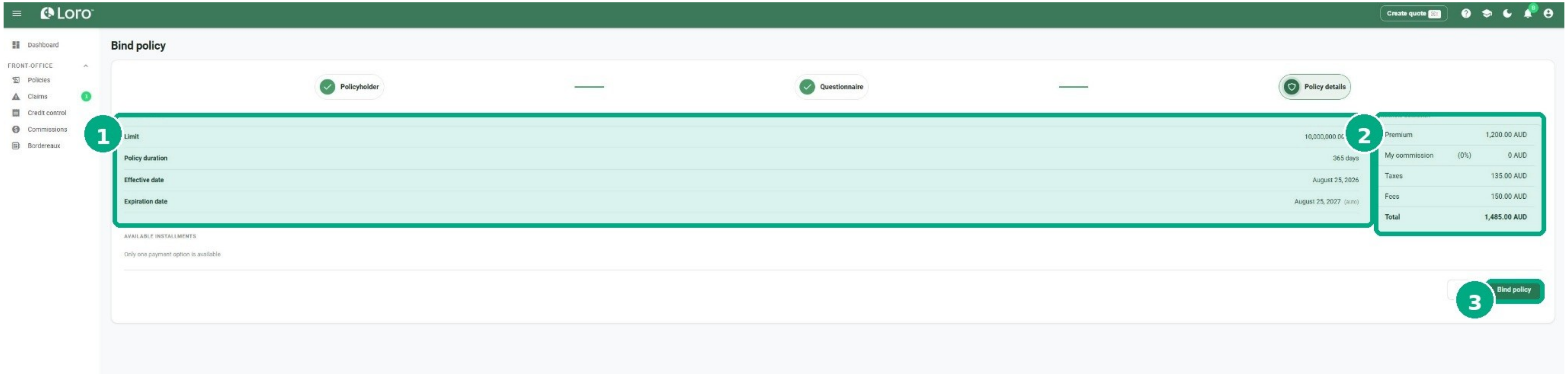


1. **Edit questionnaire** — If anything is incorrect, edit the questionnaire—or return to Policy Details and select Edit application—before binding.
2. **Review all sections** — Open or expand each section and confirm the answers are complete and accurate.
3. **Next** — Continue only when all information has been checked.

> **IMPORTANT:** Do not bind the policy if any application information is incorrect.

STEP 5

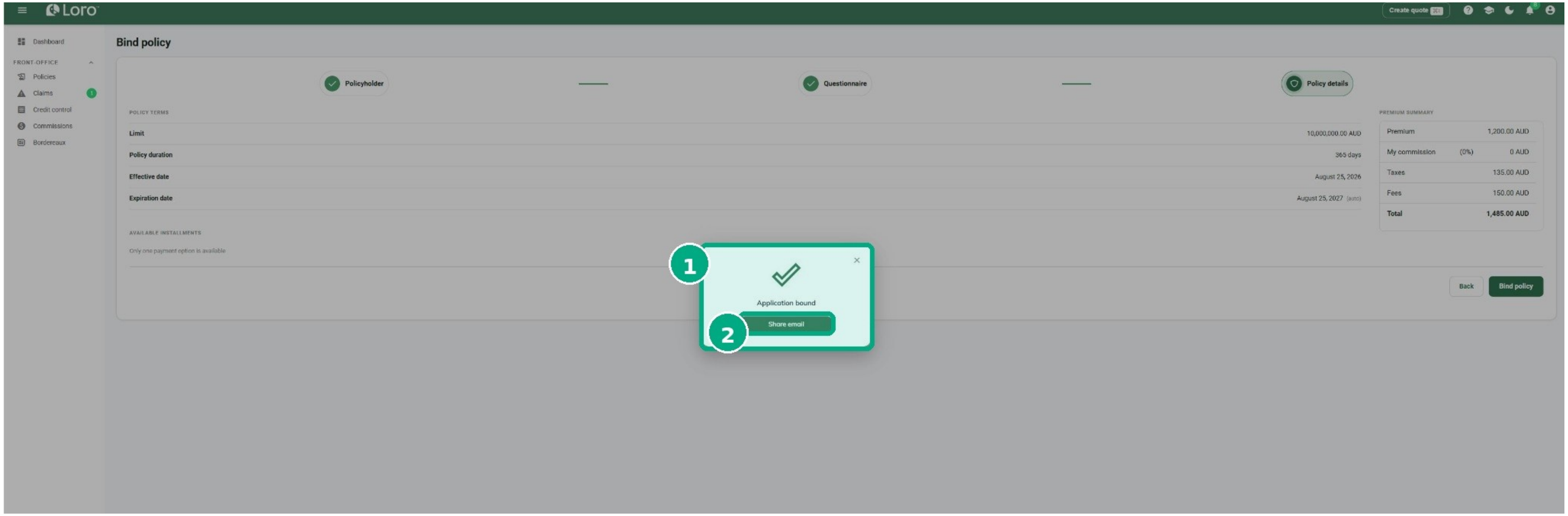
Confirm the policy terms and bind



1. **Policy terms** — Confirm the limit, policy duration, effective date and expiry date.
2. **Premium summary** — Check the premium, commission, taxes, fees and total.
3. **Bind policy** — Select Bind policy to place the cover.

STEP 6

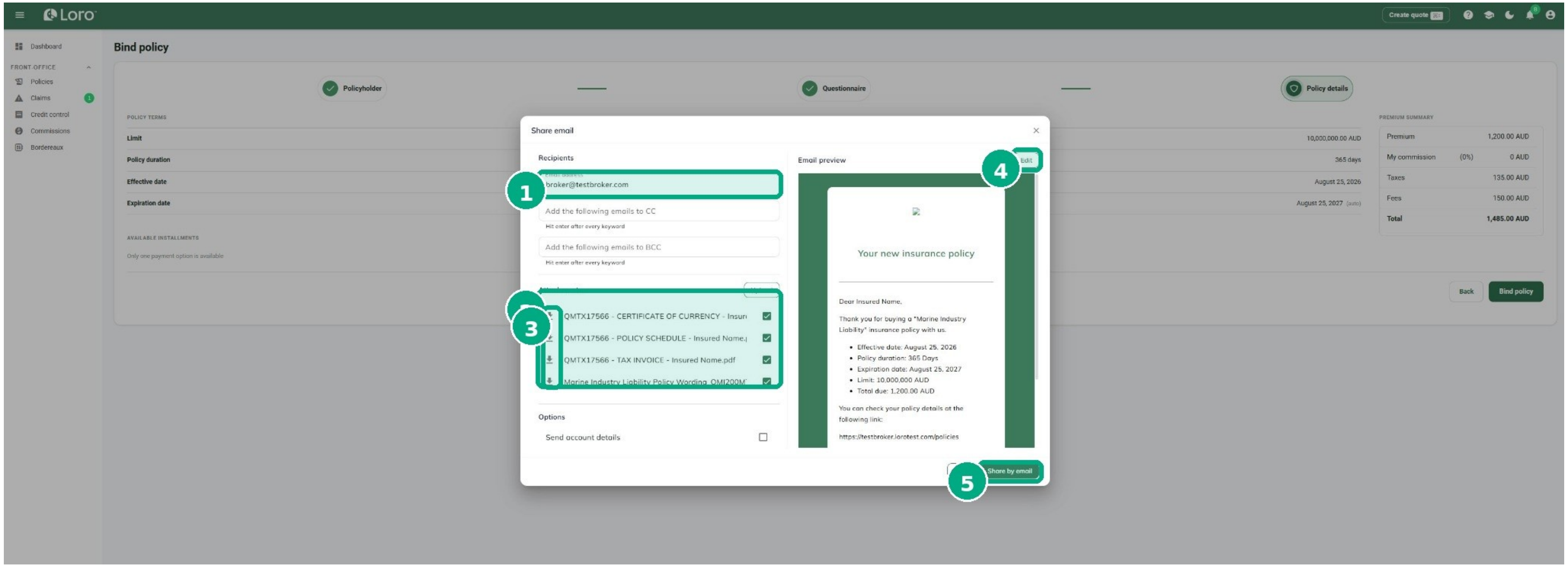
Application bound



1. **Application bound** — This confirmation means the policy has been successfully bound.
2. **Share email** — Select Share email to issue the policy documents.

STEP 7

Email or download the policy documents

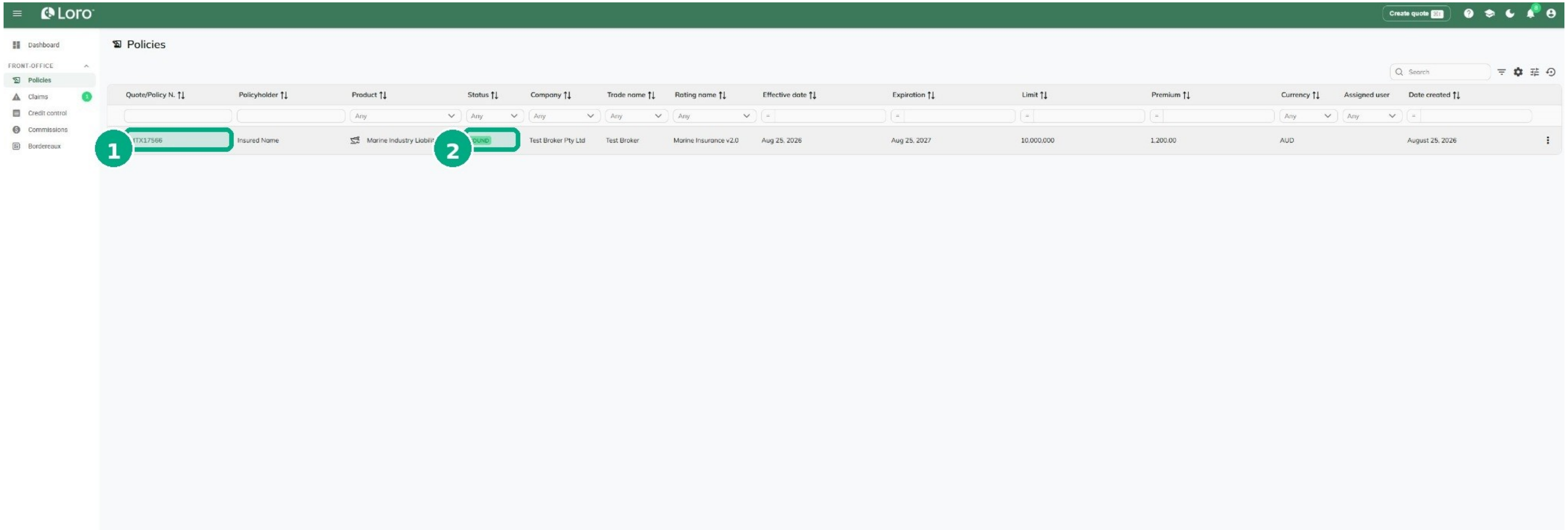


1. **Recipient** — Enter the email address receiving the documents—usually your own broker email address. CC and BCC fields are optional.
2. **Attachments** — Tick the policy documents you want attached.
3. **Download** — Use the download arrow beside a document to save it without emailing.
4. **Edit** — Change the email wording before sending. A brokerage admin can also update the standard email templates.
5. **Share by email** — Send the email and selected policy documents.

REMINDER: Policy documents may be emailed to the broker or directly to the insured. Review the recipient and message before sending.

STEP 8

Confirm the policy is bound

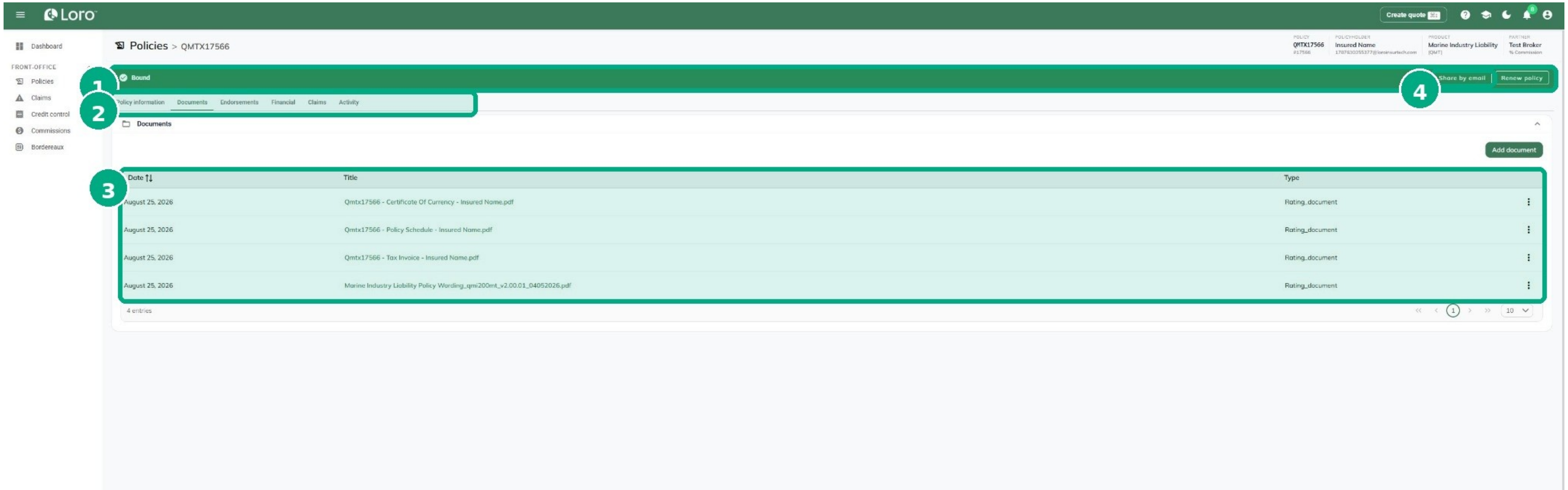


1. **Policy number** — A policy number is assigned once the application is bound.
2. **Bound status** — The dashboard status changes from Quoted to Bound.

STEP 9

View the bound policy record

Select the policy number from the dashboard to open the complete policy record.



1. **Bound status** — The green status bar confirms the policy is bound.
2. **Policy tabs** — Move between policy information, documents, endorsements, financial information, claims and activity.
3. **Documents** — Open or download the Certificate of Currency, Policy Schedule, Tax Invoice and Policy Wording.
4. **Share by email** — Send the policy documents again whenever required.