

# Qnect Motor

## Frequently-asked-questions

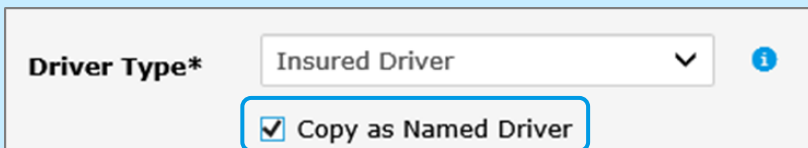



QUESTIONS	ANSWERS
1. Are there changes to coverage of the Motor policies on Qnect?	The Motor coverage remains the same.
2. How are the Motor premiums calculated?	<p>The following key factors are taken into consideration when calculating the Motor premiums:</p> <p>Vehicle: Make, Model, Manufacture Year, Sum insured  The Insured Driver: Aged, Occupation, Years of Driving experience, Demerit Points Deducted Record; claims history  Type of Coverage: Comprehensive or Third Party Only</p> <p>The Motor premiums may be adjusted as the status of these factors changes.</p>
3. What should I do if I cannot find the vehicle model on Qnect?	Please send an email to <a href="mailto:underwriting.agency@qbe.com">underwriting.agency@qbe.com</a> to ask for adding the vehicle model on Qnect. You may obtain the relevant quotation once it is updated.
4. What information do I need to provide to obtain a quotation?	<p>The following information is required to obtain a quotation/referral risk quotation:</p> <ul style="list-style-type: none"> <li>• Date of Birth</li> <li>• Occupation</li> <li>• Years of Driving experience</li> <li>• Year of Manufacture of the vehicle</li> <li>• Vehicle Make and Model</li> <li>• Cylinder Capacity (cc)</li> <li>• No Claims Discount (NCD)</li> <li>• Most demerit points deducted in the last 3 years among all drivers</li> <li>• Sum Insured Value (For Comprehensive Policy only)</li> </ul>
5. How to issue a Cover Note for a referral risk quotation?	<p>Once the referral full-binding quotation has been approved, you can issue the Cover Note on Qnect.</p> <p><b>Note:</b> Please ensure you submit all information required for the referral risk quotation. Otherwise, you will not be able to issue the Cover Note.</p>
6. Can I amend the following items of the Cover Note?	
a. Effective date	a. You can amend the effective date before the policy inception. However, you would <u>not</u> be able to do so during the insured period.
b. Vehicle details	<p>b. You can amend the following vehicle details:</p> <ul style="list-style-type: none"> <li>• Chassis number</li> <li>• Engine number</li> <li>• Vehicle Registration number</li> </ul>

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c. Others	c. If you have other amendment requests, please send an email to <a href="mailto:underwriting.agency@qbe.com">underwriting.agency@qbe.com</a> for assistance.
7. Whom should I enter as the Insured Driver?	<p>In most cases, the Insured Driver should be the owner of the insured vehicle.</p> <p>In the instance that the insured vehicle is corporate-owned, the Insured Driver should be the authorized main driver.</p> <p><b>Note:</b> If the Insured Driver is one of the drivers of the insured vehicle, please be sure to check the box “Copy as Named Driver” as well.</p> 
8. What is the Named Driver?	All drivers of the insured vehicle should be included as the Named Drivers. The Named Drivers will be included in the Cover Note and Policy Schedule under “Named Driver Details”.
9. What should I do if I cannot find any attachments under the Qnect Document Tab?	<p>Please click the <b>CHECK FOR DOCUMENTS</b> button, and select the Document Type as indicated below:</p>  <p>However, if the document is still unavailable after 30 minutes, please send an email to <a href="mailto:underwriting.agency@qbe.com">underwriting.agency@qbe.com</a> for assistance.</p>
10. The Cover Note has expired before I issue the policy. What should I do?	<p>The Cover Note is valid for 30 days.</p> <p>If the Cover Note has expired, please send an email to <a href="mailto:underwriting.agency@qbe.com">underwriting.agency@qbe.com</a> for assistance.</p>
11. How can I change the insured vehicle during the insured period?	<p>You can issue the Endorsement Cover Note to change the insured vehicle. The premiums may be adjusted accordingly.</p> <p>For more information, please refer to the <a href="#">Qnect Motor User Guide - Changing Vehicle during Insured Period</a>.</p>

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