

HKID number Validation

Frequently Asked Question (FAQ)

- 1. What if my customer does not have a HKID number?**
All insurance applicable must be a Hong Kong resident with a valid HKID number.
- 2. Is HKID number required for quote on Qnect?**
HKID number is optional during quote issuance.
- 3. Is HKID number required for all products on Qnect?**
HKID is only required for personal line products such as Domestic Helper, Personal Accident, Private Motor, Home and Travel. It applies whenever "Personal" client type is selected during policy issuance.
- 4. How does it impact while a policy is issued during new business and renewal?**
For new businesses, please ensure to obtain HKID number from personal customer as the ID field is mandatory in order to issue policy, establish renewal or policy endorsement on Qnect. For renewal, if you are using Qnect renewal function, when going through customer detail page, if existing HKID number is not valid, you would be prompted to update HKID number before the renewal can be issued.
- 5. What if my customer does not want to share his/her HKID number?**
Please explain to customer that HKID number is a requirement to be enrolled to an insurance policy as we must ensure the identity of the policyholder. Having a valid HKID number in our system will also enable customer to use our eService in the future to self-service on policy details.
- 6. What happens if invalid HKID number is entered on Qnect during policy issuance?**
A validation message will appear as below, and policy issuance will only be successful when a valid HKID number is entered.

***Please enter a valid HKID number**

香港身份證號碼驗證

常見問題

- 1. 如果客戶並沒有有效之香港身份證？**
所有保險產品都只為擁有香港身份證的香港居民提供。
- 2. 在Qnect平台上進行報價是否需要香港身份證號碼？**
在進行保險報價過程中，客戶可選擇是否提供香港身份證號碼。
- 3. 在Qnect平台上的所有保險產品都需要提供香港身份證嗎？**
只有個人保險產品（例如：家庭傭工、個人意外、私家車、家居保險和旅遊保險產品）才需要提供香港身份證。亦只會適用於在保單簽發過程中選擇了「個人」客戶端類型的客戶。
- 4. 對新業務和續保期間的保單簽發有何影響？**
在簽發新保單前，請確保獲取客戶有效的香港身份證號碼，唯輸入有效的香港身份證號碼才能成功簽發，續保或修訂保單。在Qnect進行保單續保時，若現有的香港身份證無效，當通過客戶頁面時，系統將會提示您更新香港身份，方可繼續進行保單續保。
- 5. 如果我的客戶並不想公開其香港身份證號碼？**
請向客戶說明，為確保保單持有人的身份，香港身份證號碼必須要納入在保單之內。如果客戶在我們的系統中擁有有效的香港身份證號碼，客戶在將來更可以使用我們的客戶平台自助查閱保單詳細資料。
- 6. 如果在Qnect平台上在保單簽發過程中輸入了無效的香港身份證號碼會發生什麼情況？**
下列的驗證提示將會出現，並且只有輸入有效之香港身份證號碼才能成功簽發保單。

***請輸入有效之香港身份證號碼**