



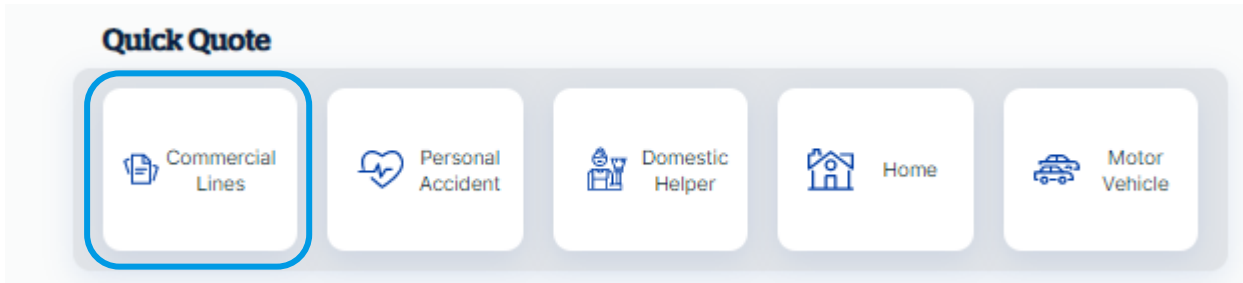
QNECT INTERIOR RENOVATION PRESTIGE

QBE Interior Renovation Prestige Qnect Platform User Guide

Step 1 : Select Product

After login to Qnect portal, please go to New Business > New Quote on the header toolbar to start the quotation of Interior Renovation Prestige.

1. Go to **Commercial Lines > New Quote** on the header toolbar
2. Select Commercial insurance
3. Select Interior Renovation Prestige tile



Create Quote

Personal Insurance Commercial Insurance

Please ensure that you meet the following requirement to apply for a SME insurance policy.



Employee < 100
Number of Employees is less than 100



Turnover < 150mn
Annual turnover is under 150 million HKD

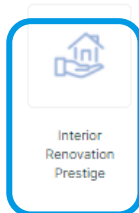
Instant Quote and Bind ⓘ



Business Insurance Solution



SME Business Insurance Packages



Interior Renovation Prestige



SME Business Insurance Solution



Step 2: Fill in the Quote

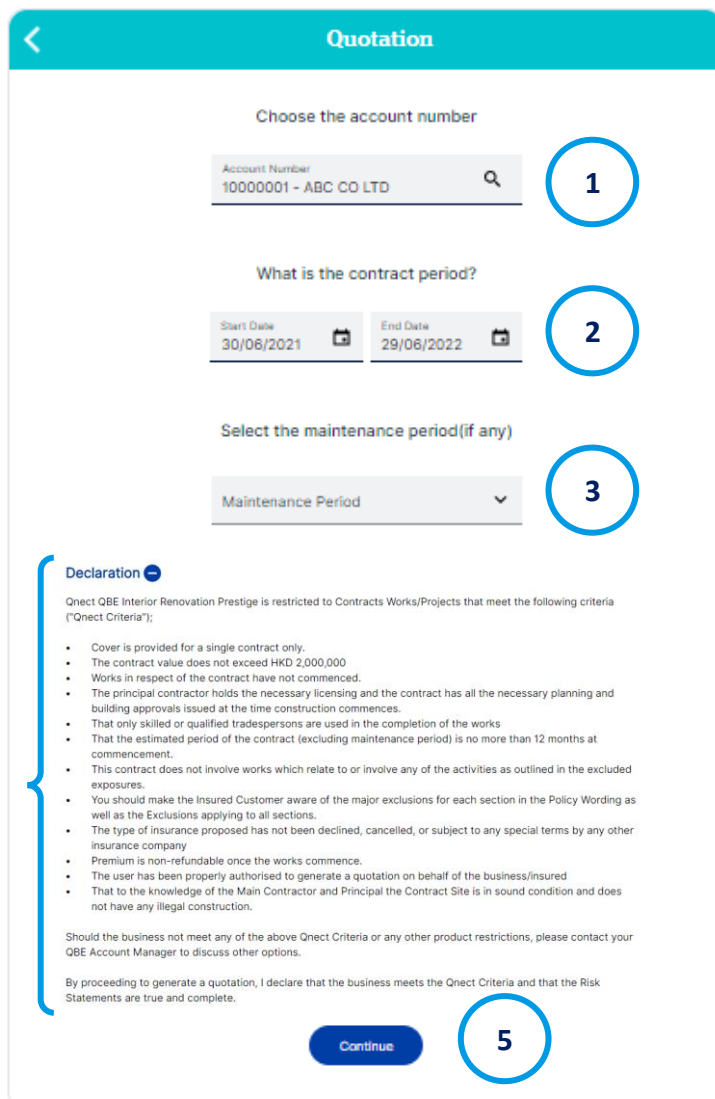
1. Key in or search for **Account Number**
2. Input the **Contract Period Start Date and End Date**
3. Select the **Maintenance Period** (0 / 3 / 6 / 9 / 12 months for selection)
4. Read the **Declaration** and **confirm the contracts works or projects can meet the criteria** for Qnect QBE Interior Renovation Prestige before processing
5. Click **“Continue”**

Interior Renovation Prestige



Product Highlights

- ✓ Scope of Covers
- Third Party Liability
- Material Damage
 - Professional Fees
 - Removal of Debris
 - Principal Existing Property
- Employees Compensation



Quotation

Choose the account number

Account Number
10000001 - ABC CO LTD

1

What is the contract period?

Start Date
30/06/2021

End Date
29/06/2022

2

Select the maintenance period(if any)

Maintenance Period

3

Declaration

Qnect QBE Interior Renovation Prestige is restricted to Contracts Works/Projects that meet the following criteria ("Qnect Criteria");

- Cover is provided for a single contract only.
- The contract value does not exceed HKD 2,000,000
- Works in respect of the contract have not commenced.
- The principal contractor holds the necessary licensing and the contract has all the necessary planning and building approvals issued at the time construction commences.
- That only skilled or qualified tradespersons are used in the completion of the works
- That the estimated period of the contract (excluding maintenance period) is no more than 12 months at commencement.
- This contract does not involve works which relate to or involve any of the activities as outlined in the excluded exposures.
- You should make the Insured Customer aware of the major exclusions for each section in the Policy Wording as well as the Exclusions applying to all sections.
- The type of insurance proposed has not been declined, cancelled, or subject to any special terms by any other insurance company
- Premium is non-refundable once the works commence.
- The user has been properly authorised to generate a quotation on behalf of the business/insured
- That to the knowledge of the Main Contractor and Principal the Contract Site is in sound condition and does not have any illegal construction.

Should the business not meet any of the above Qnect Criteria or any other product restrictions, please contact your QBE Account Manager to discuss other options.

By proceeding to generate a quotation, I declare that the business meets the Qnect Criteria and that the Risk Statements are true and complete.

Continue

4

5

- In the next page, key in the **Contract Value** of your work / project.
 - Referral may be required if the contract value has exceeded certain amount.
- Please choose if the Contract Scope requires scaffolding, then read the **Exclusion to scope of work** to make sure you understand and agree with the exclusion items.
- Click “Continue”

The screenshot displays the 'Quotation' form in the Qneet B2B application. On the left is a 'Quotation Summary' sidebar with the following details:

- Create Quote**
- Effective Date:** 30/06/2021
- Contract Period:** 30/06/2021 - 29/06/2022
- Maintenance Period:** 6 months
- Account Number:** 10000001 - ABC CO LTD

The main form area is titled 'Quotation' and contains the following steps:

- Step 6:** A text input field labeled 'Contract Value' with a blue circle containing the number 6 next to it.
- Step 7:** A question 'Does the contract scope of work include scaffolding?' with two radio button options: 'Yes' and 'No'. The 'No' option is selected, and a blue circle containing the number 7 is next to it.
- Step 8:** A section titled 'Definition of Interior Renovation and Exclusions to the scope of works' with a minus sign icon. It contains:
 - Definition of Interior Renovation Works:** Interior decoration, renovation or maintenance works and which may involve related exterior works for installation or change or repair of air-conditioner, external pipes, windows or clothes racks, small signboards, etc., where those works are at a height of no more than 5 metres above ground and do not project over a street or any common area of the building more than allowed under the Buildings Ordinance – Minor Works Regulations.
 - Exclusions to Scope of Work:** The following works cannot be insured under this policy, even if they make up only a minor component of the contract:
 - Works at any construction site or building over 50 years of age
 - Works at any height exceeding 5 metres above ground or floor level. For works at heights above 5 metres select contract scope including scaffolding
 - Any work which involve internal excavations other than small trenches (less than 250mm deep).
 - Any works involving demolition or modification of any structural components of a building
 - External building works including painting, roofing works, large neon signs, large signboards, cages and cladding, but not those exterior works noted in the definition of interior renovation.
 - Any works involving asbestos in any form
 - External Works (other than as provided for above). No cover is provided for external scaffolding or works involving external scaffolding.
 - Works involving lift cars (except for interior decoration of lifts)
 - Works involving public utilities (except for service connections)
 - Works involving the installation of a sprinkler system, but not excluding alterations to sprinkler system costing up to 10% of the contract value.
 - Works which are located over, in or under water courses (natural or otherwise) or any other body of water.
 - Any Civil Works such as tunnelling, road and bridge construction, drainage works etc.
 - Piling Works
 - Any works involving site or property remediation from toxic or hazardous substances
 - Works on building sites situated on or adjacent to power stations, petrol chemical plants, semi-conductor and semiconductor wafer plants, pharmaceutical manufacturers or aircraft hangers or production facilities.
 - Works on oilrigs or onboard watercraft of any kind.
 - Works in aircraft.
 - Any works involving the use of gondolas or swing boats.

At the bottom of the form is a blue 'Continue' button and a blue circle containing the number 8.

- In next page, select if Third Party Liability is needed (Yes / No) – Premium will be updated automatically, if the answer is changed.
- Select the **Limit of Liability** you want to apply for quote
 - Referral may be required if the selected third-party liability limit has exceeded certain amount.
- Click “Continue”

Interior Renovation Prestige



Quotation Summary

Create Quote

Effective Date
30/06/2021

Contract Period
30/06/2021 - 29/06/2022

Maintenance Period
6 months

Contract value
\$50,000

Not including scaffolding works

Account Number
10000001 - ABC CO LTD

Premium
HKD\$2,718.94

Edit

[View details](#)

**Instant Quote
(Total Premium)**

Continue

11

**Cover
Section
Premium**

Quotation

Third Party Liability > Material Damage > Employees Compensation

Do you need Third Party Liability?

Yes No 9

Please select the Limit of Liability

Third party Liability

Limit of Liability 10

\$5,000,000 \$10,000,000 \$20,000,000 \$30,000,000

[Interested Parties](#), [General Pages](#), [Clauses\(0\)](#)


+\$1,000.00

Continue

- In next page, select if **Material Damage protection** is needed (Yes / No) – Premium will be updated automatically, if the answer is changed.
- You can edit the of **Professional Fees Limit** and **Removal of Debris Limit**. Click on the “Calculate” button to reflect the updated premium.
- You can edit or remove the **Principle Existing Property Limit**. Click on the “Calculate” button to reflect the updated premium.
 - Referral may be required if any of professional fees limit / removal of debris limit/ principal existing property limit exceeds certain amount.
- Click “Continue”

Interior Renovation Prestige





Quotation Summary

Create Quote

Effective Date
30/06/2021

Contract Period
30/06/2021 - 29/06/2022

Maintenance Period
6 months

Contract value
\$50,000


Not including scaffolding works

Account Number
10000001 - ABC CO LTD

Premium
HKD\$2,718.94 Edit

[View details](#)

Quotation



Do you need Material Damage?

Yes No 12

Material Damage

Professional Fees Limit	\$2,500	Edit 13
Removal of Debris Limit	\$2,500	
Principal Existing Property Limit	\$2,500	Edit 14

Remove

[Interested Parties](#), [General Pages](#), [Clauses\(0\)](#)

+\$500.00

Cover Section Premium

Continue

- In next page, select if **Employees Compensation** is needed (Yes / No) – Premium will be updated automatically, if the answer is changed.
- You can also add **Interested Parties to any cover section** by clicking on the Interested Parties link
 - You can either search an existing customer or create a new customer
 - For new customer, full in the customer information
 - Select the Interested Party's Roles, such as Mortgagee, Financier, Joint Venture Partner, Sub-contractor, Landlord, etc.
 - Save the record

Interior Renovation Prestige



Quotation Summary

Create Quote

Effective Date
30/06/2021

Contract Period
30/06/2021 - 29/06/2022

Maintenance Period
6 months

Contract value
\$50,000

Not including scaffolding works

Account Number
10000001 - ABC CO LTD

Premium
HKD\$2,718.94

Edit

View details

Quotation

Third Party Liability > Material Damage > Employees Compensation

Do you need Employees Compensation?

Yes No

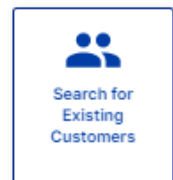
Employees Compensation

+\$1,097.78

[Interested Parties](#), [General Pages](#), [Clauses\(1\)](#)

Continue

17



Customer Type
Business

Corporation Name

Business Registration No.

Business Telephone Number (Optional)

Other Telephone Number (Optional)

Website (Optional)

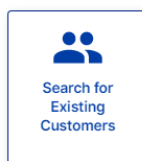
Address

Country
Hong Kong

Interested Party's Role

Add

Clear



Create New Customer

18. Total Premium is automatically calculated on the left menu. Click on the “**View Details**” link to have an expanded view of premium breakdown.

In the expanded view, you can **edit the Commission Amount** by decreasing the commission rate if you wish or increasing it back up to the maximum commission allowed (but not exceeding the maximum commission rate) . Premium will be adjusted accordingly. You may also change click on “Customer View On/Off to show or hide the Commission Amount and Edit function.

- Update the commission rate
- Press Calculate
- The New Commission and New Premium will be automatically calculated. Save the change

Click “Continue” to proceed to next step

The screenshot shows the 'Premium' summary on the left and the 'Commission Adjustment' modal on the right. The modal includes a 'Commission Rate' input field set to 25%, a 'Calculate' button, and a checkbox for 'Apply discount to premium'. Below this is a table with columns for 'Cover Information', 'Current Commission', 'New Commission', and 'New Premium'. The table lists 'Third Party Liability', 'Material Damage', and 'Employees Compensation' with their respective current commission amounts. The 'TOTAL' row shows a current commission of \$649.45. At the bottom of the modal are 'Reset' and 'Save' buttons.

Cover Information	Current Commission	New Commission	New Premium
Third Party Liability	\$250.00		
Material Damage	\$125.00		
Employees Compensation	\$274.45		
TOTAL	\$649.45		

18

19

Step 3: Finalize Application

After filling out the quotation details, you will proceed to finalise the application.

1. Fill in the **Contract Details** including the Main Contractor Name, Principal Name, Contract Title and Details

Interior Renovation Prestige

2. Click on “**Contract Named Parties**” after inputting the Main Contractor Name and Principal / Employer Name and fill in relevant information

3. Input **Contract Site** by searching the location and filling up the address details.

4. **Claims Declaration** – declare whether your client (or policy holder) had more than 4 claims or any individual claim with a cost of over \$60,000 in the last 3 years. If yes, our underwriters will ask you to provide more details and a referral will be required for the approval.

- If clicking “Yes” in the Claims Declaration, please provide details of the claims history such as the policy number(s), claim date(s) and the claims amounts in the text box.

Claims Declaration

For the type of construction work which is the subject of this insurance, have you had more than 4 claims or any individual claim with a cost of over \$60,000 in the last 3 years?

3

Yes No

If “Yes” then this policy will refer and you will be asked to provide details for approval of the quote by us.

Enter Details Here

4

[Continue](#)


- If you declared for an individual claim with a cost of over \$60,000 in the past 3 years, you should refer the quote to our underwriters for approval. A reminder message will be prompted on the screen.
- Click “Continue”

5. Input **Customer Information**. It can be either existing customer or new customer. Click Continue after filling up the customer information.


Application

Customer Information

5


Search for Existing Customers

[Create New Customer](#)

6. Review the Quote to confirm all information is correct. You can click on the edit icon  to go back to the previous sections to edit the information if necessary.

- (There will be a referral message if you have made claims in the last 3 years over \$60,000)

7. Upload the document or files for quotation (Letter of Award) if required

8. Tick the checkbox of **acceptance statement** to confirm that you have read, understood and accepted the declarations, policy wording, scope of work exclusion and QBE privacy policy.

9. Click “Continue” to proceed to next step.

Important Note: Please attach the Letter of Award

File upload

Only gif, png, jpg, jpeg, txt, pdf, doc, docx, xls, xlsx, vsd, ppt, pptx, zip and bmp files 4mb max file size.



Add files +

7

I/We have read, understood and accepted the [Declarations](#), [Policy Wording](#), [Definition of Interior Renovation and Exclusions to the scope of works](#) and [QBE Privacy Policy](#)

Continue

9

Review

Referral Message

Please review Risk(s) based on the following select of reasons:

- Claims in the last 3 years over \$60,000

Contract Information

Contract Period 15/07/2021 - 14/07/2022	Maintenance Period 6 months	
Contract Value \$100,000	Scaffolding works No	

Cover Information

Third Party Liability Limit of Liability	\$1,000,000	
Material Damage Professional Fees Limit	\$5,000	
Removal of Debris Limit	\$5,000	
Principal Existing Property Limit	\$5,000	

Employees Compensation
Yes

Contract Details

Main Contractor Name

Principal/Employer Name

Contract Title / Details

Contract Site Address

Claims Declaration

Claims Declaration

For the type of construction work which is the subject of this insurance, have you had more than 4 claims or any individual claims with a cost of over \$60,000 in the last 3 years?

Customer Information

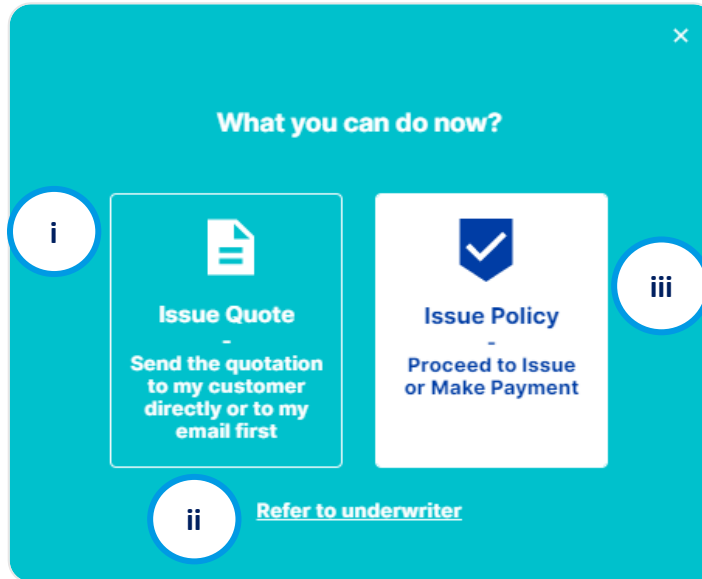
Customer type Business	
Business Name	Business Registration No.
Business Telephone Number	Email Address
Customer Address	

6

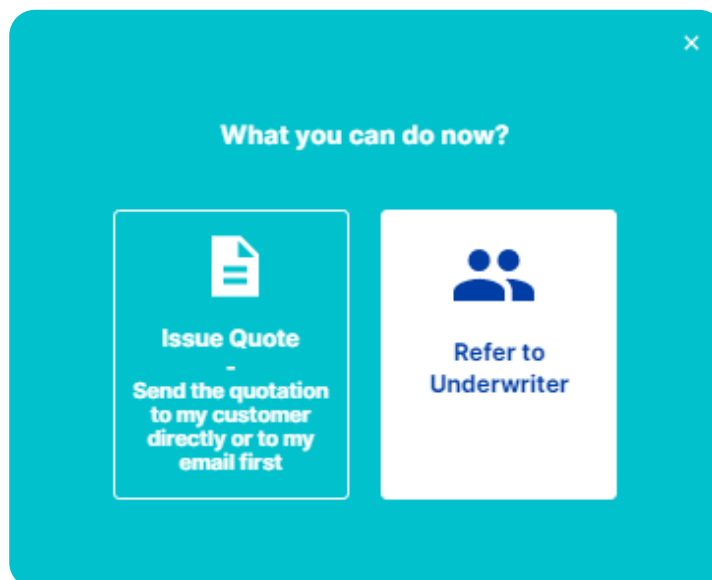
8

Step 4: Issue Quote / Refer to Underwriter / Issue Policy

After confirming the quotation details, you will be navigated to a new screen to either (i) issue quote, (ii) refer to underwriter (if a manual referral is required), or (iii) issue policy.



If your quotation needs to be referred to our underwriter to review for a referral triggered by the system, you will be given with two options: (i) issue quote or (ii) refer to underwriter. You won't be able to issue policy directly or proceed to payment in this case.



i) Issue Quote

1. This option is for you to send the quotation to your customer or to yourself via email first. If selecting “**Issue Quote**”, a quotation number will be issued instantly for your record as below. Either (i) Click “**Send Quote**” or (ii) You may also review the policy later by clicking “**Skip and View Later**”

Issue Quote

Quotation Number

Preview the quotation

1

Quotation No.: 00277267

i

Send Quote

It may take some time to load the quotation.

ii

[Skip and View Later](#)

2. Input **email address of recipient(s)** who you want to send the quotation and policy wording to.
3. You can update the email subject and content
4. Check on the attachment that you want to enclose in the email, such as Quotation document, Policy Wording.
5. Click “Send”

Issue Quote

Send the quotation

Send to

CC to

Subject
Qnect - Interior Renovation Prestige t

Dear Testing,
Thank you for your interest in our insurance. Please see attached quotation for your review.

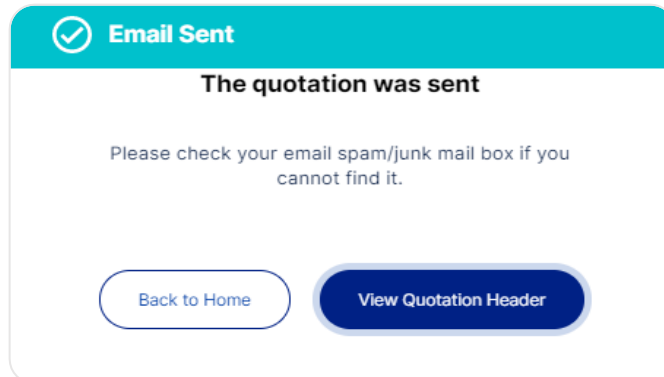
Attach Documents

[Quote 00040848.pdf](#)

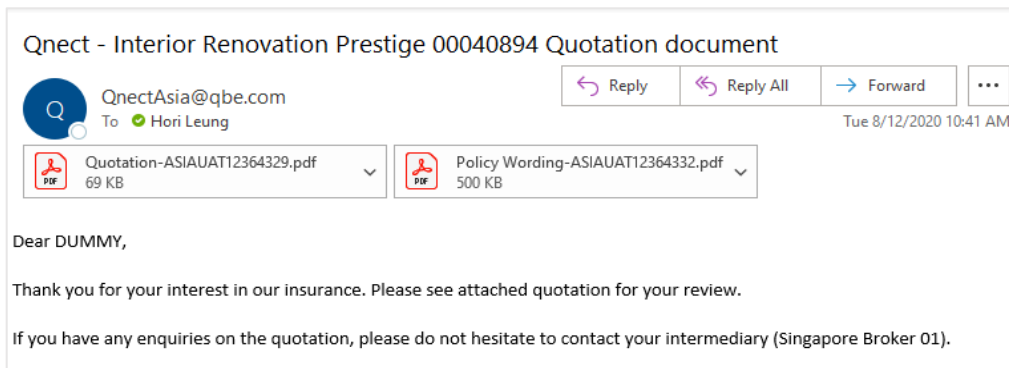
[Policy Wording](#)

Send

6. You will receive the confirmation message as below once the email is sent. Please check your email spam or junk mailbox if you are unable to locate the email.



7. You or your customer will receive a quotation email with attachments you selected as shown below:



8. You can later retrieve the quote record by searching the quotation number, where you can view, email documents or download document, edit or issue policy.

Quote Details

Quote No. 00040894
Interior Renovation Prestige (CAR)

Period 08/12/2020 to 07/12/2021
Quote Expiry Date 22/01/2021

Quote Details

Customer No.	Customer Name	Address
03371242	DUMMY	dummy

Documents

Effective Date	Quote Type	Quote Status	Document Type	Actions
08/12/2020	Full Binding Quote	Issued with Referral	<ul style="list-style-type: none"> Policy Wording Quotation 	Email Download All

Transaction History

Transaction No.	Covers Taken	Quote Type	Quote Status	Date	Actions
001	Material Damage, Third Party Liability, Employer's Liability	Full Binding Quote	Issued with Referral	08/12/2020	Edit Clone

Download or Email

Edit quote or issue policy

ii) Refer to Underwriter

If your quotation needs to be referred (due to a system rule), or you want to refer it for specific reason, you should choose **“Refer to Underwriter”**.

Interior Renovation Prestige

Quotation Summary

Create Quote

Effective Date
30/06/2021

Contract Period
30/06/2021 - 29/06/2022

Maintenance Period
6 months

Contract value
\$50,000

Not including scaffolding works

Account Number
10000001 - ABC CO LTD

Premium
HKD\$2,718.94 Edit

[View details](#)

Please Note:

- Point 1 / 2 are required only for Manual Referrals.
- 3 is required for all referrals.
- 4 can be used for any type of referral but it's not mandatory.

Refer to Underwriter

Referral Information

No Cover is in place until we confirm acceptance.

Referral Reasons

- Contract Value
- Claims in the last 3 years over 60,000
- Professional Fees Limit
- Removal of Debris Limit
- Principal Existing Property Limit

Add Manual Referral Reasons

1

Please provide any other relevant information for QBE to consider when processing this referral

Relevant Information

2

3 Refer to underwriter@qbe.com

File upload

Only .jpg and .pdf files 500kb max file size.

4 Add files +

The risk will be referred for review by our underwriter for the reason stated.

This means that the terms provided here are an indicative only and the price may be varied by Us or We may apply special terms and conditions following the review.

Please inform the customer of this.

5 Refer

- **“Referral Reason”** explains why referral is necessary in the case of your quotation. It could be because of the exceeding contract value, backdating the Start Date of the Policy, risk limits or claims history.

1. Other than mandatory referral for risk review reason, you can also request a referral; for other specific reason, such as adjustment or discount of premium, change of commission, etc.

Add Manual Referral Reasons

Select Risk Manual Referral ▼ Select Reason for Referral ▼

Add

Reason

- Material Damage
- Third Party Liability
- Employer's Liability

- Variations in Clause Wording / Limits & Sub-limits
- Additional Clauses / Extensions / Exclusions
- Deletion of Clauses / Extensions / Exclusions
- Cover limits
- Premium
- Commission
- Excess
- Nature of Business / Occupation
- Others

- Click on the **“Add Manual Referral Reasons”** button
- Select the **Risk** that Manual Referral applicable for
- Select a **Reason for Referral**
- Click **“Add”** button. You can add more than one manual referral reasons.

2. Whenever it is a **mandatory or optional manual referral**, you should provide the relevant information and details of your referral so that our underwriters can review and approve your requests accordingly. No information is required for system triggered referrals.

Please provide any other relevant information for QBE to consider when processing this referral

I'd like to ask for....|

3. Select the QBE underwriter that you refer your quotation request to
4. Upload file of any support documents if required
5. Click **“Refer”** to submit your referral request. After submitted the referral, our underwriter will receive notification and start the manual referral review process.

- For tracking the status of the referral, you can go to **New Business > Quotation Dashboard** and search for your quote. On the Standard Quote dashboard, you can check the status of your quote.

Quotation Dashboard

The screenshot shows the 'Standard Quotes' tab selected. Under 'Quotation search by', 'Quote Number' is selected. The search input contains '00040894' and a 'Search' button is visible. Below the search area, there is a 'Recent Records' table with the following data:

Quote Number	Client Name	Policy Type	Status	Expires
00040894	ABC CO.	Interior Renovation Prestige (CAR)	Referred to Underwriter	07/12/2021

A callout box labeled 'Quotation Status' points to the 'Referred to Underwriter' status in the table. The table also includes a search/filter icon and a '1-1 of 1' indicator.

- Once the quotation is approved by our underwriter, the quote status will be changed to **“Referral Approval”**. You can then click on the Quote Number to open the Quotation Header where you can Resume the Quote and issue the policy.

Quote Details

The 'Quote Details' page displays the following information:

- Quote No. 00040894** (Interior Renovation Prestige (CAR))
- Period:** 08/12/2020 to 07/12/2021
- Quote Expiry Date:** 22/01/2021
- Customer No.:** 03371242
- Customer Name:** ABC CO.
- Address:** dummy

The **Documents** section shows:

Effective Date	Quote Type	Quote Status	Document Type	Actions
08/12/2020	Full Binding Quote	Issued with Referral	<ul style="list-style-type: none"> Policy Wording Quotation 	Email Download All

The **Transaction History** section shows:

Transaction No.	Covers Taken	Quote Type	Quote Status	Date	Actions
001	Material Damage, Third Party Liability, Employer's Liability	Full Binding Quote	Issued with Referral	08/12/2020	Edit Clone

A callout box labeled 'Edit quote to issue policy' points to the 'Edit' button in the transaction history.

iii) Issue Policy

This option is for you to proceed to issue policy or make a payment (as long as any referrals have been approved).

Please refer to **Step 5 - Make Payment and Issue Policy** for details.

Step 5 : Make Payment

If you and your customer is happy with the suggested quote and its coverage, you can proceed to payment. There are 3 payment methods for your selection: (i) Pay by credit card, (ii) Send customer a payment link, or (iii) Issue Policy

Interior Renovation Prestige

Quotation Summary

Edit Quote
00040848

Effective Date
07/12/2020

Contract Period
07/12/2020 - 06/12/2021

Maintenance Period
6 months

Contract value
\$50,000

Account Number
10000001 - ABC CO LTD

Premium
SGD\$345.94

View details

Quote Apply Pay

Payment

Select a payment method

Pay by credit card Send customer a payment link Issue Policy

TOTAL AMOUNT
HKD\$2718.94

VISA Mastercard

Card Holder Name

Card Number

Expiry Date

CVV

i ii iii

Pay by credit card Send customer a payment link Issue Policy

i) Pay by Credit Card

You can pay the premium by using the customer's credit card on the spot. Please fill in the credit card information as shown above and click Pay. Your client will receive a **Payment Receipt email** once the credit card payment is accepted.

Qnect - Interior Renovation Prestige Policy E0018251 Payment Receipt - TESTING

QnectAsia@qbe.com
To: client@testing.com

Reply Reply All Forward

Mon 7/12/2020 5:53 PM

Dear TESTING,

Thank you. Your payment has been accepted.

This is your confirmation for:

Policy Details
Policy Number : E0018251
Insured : TESTING
Period of Insurance : From: 7 Dec 2020 To: 6 Dec 2021
Payment Amount : SGD 342.49
Receipt Number : E0018251-07122020-055259

Please refer to the final step [Step 6 - Finish and Receive Policy Document](#).

ii) Send Customer a Payment Link

You can also send a payment link to your customer to ask for the premium payment.

Payment

Select a payment method

Pay by credit card Send customer a payment link Issue Policy

TOTAL AMOUNT
HKD\$2718.94

A link to make payment will be sent to the customer.
Please ensure that your customer has paid on or before the policy inception date, or within 30 days, whichever is sooner.

Email Address
client@testing.com

Verify Email Address
client@testing.com

Confirm and send now

1. Input the email address of your customer and click **“Confirm and Send Now”**
2. Your client will receive a **Payment Request email** (as below) to ask for the premium payment. Click **“Make Payment”** to proceed the payment.

Qnect - Interior Renovation Prestige Payment Request for E0018252

QnectAsia@qbe.com
To client@testing.com

Reply Reply All Forward ...

Tue 8/12/2020 1:00 PM

Dear ABC,

Thank you for insuring with QBE.

Your Interior Renovation Prestige quotation has been successfully processed for the period from 08/12/2020 to 07/12/2021.

To ensure the validity of your insurance coverage, please click on the 'Make Payment' link below to make payment. This link will be valid for the next 30 days (upon receiving this email) or up to and including the Inception Date of your policy, whichever is sooner. Please ensure you complete the premium payment process, otherwise, your insurance will not be in force.

Should you have any queries, please do not hesitate to contact your intermediary Singapore Broker 01.

Make Payment >

3. After clicking the “**Make Payment**” Link, your customer will be navigated to a QBE payment page with a policy summary of the purchased product.
 - Once the customer has agreed with the declarations and confirmed the premium and details of the policy, they can click “**Continue to Pay**” to proceed the payment by credit card.

QBE

Pay for the insurance of
Interior Renovation Prestige

Policy Summary-E0018252

Important Notice

I declare that my business meets the following requirements:

- The type of insurance proposed has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company.
- All reasonable precautions to prevent and mitigate for loss or damage, liability to others or injury to workers have been and will be taken.
- That the contract site will be run in compliance with all current occupation health & safety standards as regards to workers and as these duties extend to the public.

If the information contained herein is incorrect or incomplete or the insurance does not meet Your requirements, please tell us as soon as possible.

You are reminded of the need to tell Us immediately of any facts which We would take into account in Our assessment of acceptance of this insurance. Failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

The Insured Person(s) has/have read and consented to the [Personal Information Collection Statement](#).

Insured

Customer No.	03371245
Full Name	ABC

Insurance Details

Contract Site Address	123 ARAB STREET #8-8, TEST, S199818 , SINGAPORE
Contract Period	From 08/12/2020 to 07/12/2021
Premium	HKD\$2718.94

Covers

Third Party Liability, Material Damage and Employer's Liability
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If there are any errors or omission, please click on "Cancel" and contact your intermediary. Otherwise please make the payment.

I agree with the declarations and confirm the details contained in this page are true and correct.

3

- Once the payment is accepted, the policy will be issued instantly, and the policy number can be referred from the confirmation window.

Pay for the insurance of
Interior Renovation Prestige

TOTAL AMOUNT
HKD\$2718.94

VISA MASTERCARD

Card Holder Name

Card Number

Expiry Date

CVV

I/We have read, understood and accepted the Policy wording, Exclusions and QBE Privacy Policy

Confirm and Pay Now

Pay for the insurance of
Interior Renovation Prestige

The insurance policy has been successfully issued.

Policy number: E0018252

A confirmation email has been sent to
hori.leung@qbe.com

Insurance Details

Insured	ABC
Period of Insurance	08/12/2020 - 07/12/2021
Receipt Number	E0018252-08122020-010545
Amount	HKD\$2718.94

Close

Policy Number

- Your customer will receive the email notification with the attachment of **Policy Document**, including Policy Wording, Schedule, Receipt and Tax invoice.

Qnect - Interior Renovation Prestige E0018251 Policy Document

QnectAsia@qbe.com
To: client@testing.com

Reply Reply All Forward ...

Mon 7/12/2020 5:54 PM

Tax Invoice - Client Copy-ASIAUAT12266260.pdf 28 KB	Receipt-ASIAUAT12266257.pdf 26 KB
Schedule - Client Copy-ASIAUAT12266258.pdf 67 KB	Policy Wording-ASIAUAT12266262.pdf 500 KB

Dear TESTING,

Thank you for insuring with QBE. We advise that you read the Policy Wording.

If you have any enquiries on the coverage, Policy Schedule and Policy Wording, please do not hesitate to contact your intermediary AON ON .

Please find your policy documents attached.

iii) Issue Policy

This payment option means the payment of the premium will be settled as per your current agreement with QBE. The policy will be issued straight away once you confirm.

The screenshot shows a mobile application interface for a payment step. At the top, there is a teal header with a back arrow and the word "Payment". Below the header, the text "Select a payment method" is centered. Three payment options are presented as cards: "Pay by credit card" (with a credit card icon), "Send customer a payment link" (with an envelope icon), and "Issue Policy" (with a blue square icon containing a white dollar sign and a green checkmark). The "Issue Policy" option is selected. Below the options, the amount "HKD\$2718.94" is displayed in a large font. Underneath the amount, a smaller line of text states: "The payment of the premium will be settled as per your current agreement with QBE." At the bottom center, there is a blue button with the text "Confirm now".

Please refer to the final step [Step 6 - Finish and Receive Policy Document](#).

Step 6: Finish and Receive Policy Documents

If Pay by Credit Card (on the spot) OR Issue Policy is selected, you will see the following screen to confirm that the insurance policy has been issued with the policy number generated.

Interior Renovation Prestige

The screenshot shows a progress bar at the top with four steps: Quote, Apply, Pay, and Finish. All steps are marked with a checkmark, indicating they are completed. The main content area is titled 'Finish' and features a large green checkmark icon. Below the icon, the text reads: 'The insurance policy has been successfully issued.' A grey box displays the 'Policy number: E0018251'. Below this, it states: 'A confirmation email has been sent to client@testing.com'. A 'Policy Details' section follows, containing a table with the following information:

Policy Details	
Insured	TESTING
Period of Insurance	07/12/2020-06/12/2021
Receipt Number	E0018251-07122020-055259
Amount	HKD\$2718.94

At the bottom of the screen, there are two buttons: 'Back to Home' and 'View Policy Header'.

Please note that once the policy is issued, the status will be updated to Policy In Force Please search the in-force policy under the **Policy Admin > Find Policy**.

Referral Rules

1. Contract Period Form

Backdating

For External Users - Trigger a referral if date is prior to the current date "Refer due to Contract Period backdated".

Forward Dating

For External Users, Inception date cannot be more than 90 days into the future. Display error: "Contract Period from date exceeds limits".

Covers Referral Rules

2. Contract Value

If value is >\$2,000,000 a referral is triggered. Referral Reason: "Contract Value."

3. Principal Existing Property Limit

For values in excess of \$5,000,000 a referral is triggered.
For values in excess of \$15,000,000 the risk is declined.

4. Professional Fees Limit

(The value is defaulted at 5% of the Contract Value and this is the minimum value allowed)

If value is removed or has been reduced below the minimum value allowed, change the value back to the default % and display error "The limit cannot be reduced below the minimum value."

For values in excess of 20% of the contract value a referral is triggered.
For values in excess of 50% of the contract value, the risk is declined.

5. Removal of Debris Limit

(The value is defaulted at 5% of the Contract Value and this is the minimum value allowed)

If value is removed or has been reduced below the minimum value allowed, change the value back to the default % and display error “The limit cannot be reduced below the minimum value.”

For values in excess of 10% of the contract value, a referral is triggered.
For values in excess of 20% of the contract value, the risk is declined.

6. Section 2: Third Party Liability Limit

A referral is triggered if 20,000,000 or 30,000,000 are selected. Refer reason “Third Party Liability Limit” (in Sprint 3 FD).

7. Section 3: Is Employees Compensation / Employer’s Liability required?*

If Material Damage is No and Third Party Liability is “Not required” display error “Employees Compensation / Employer’s Liability can only be taken with Material Damage and/or Third Party Liability”

8. Contract Site

If Address selected is “None of the above – enter address manually, a referral will be triggered. Refer Reason will be. “Refer due to Risk is not within Underwriting Guidelines”.

9. Claims

For the type of construction work which is the subject of this insurance, have you had more than 4 claims or any individual claim with a cost of over HKD\$60,000

(If “Yes” then this policy will refer, and you will be asked to provide details for approval of the quote by us.)

If answer = Yes, display the enter details here box. Yes, will trigger a referral with Refer reason “Claims in the last 3 years.”