



QNECT

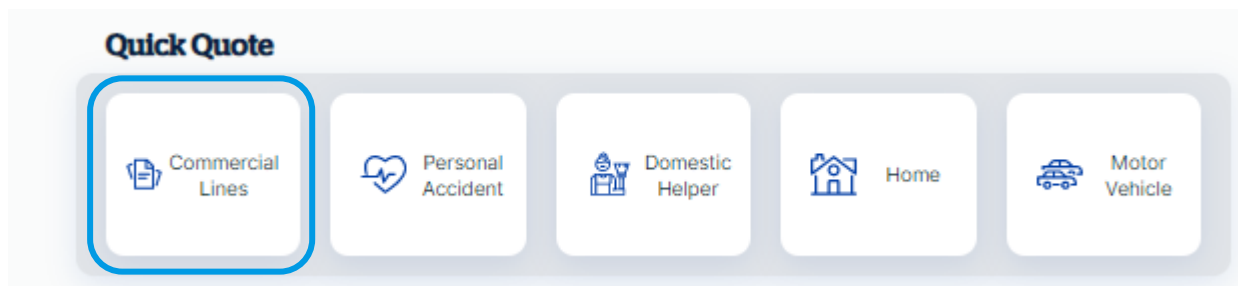
裝修工程保險

QBE 裝修工程保險

Qnect 平台指南

第一步：選擇保險產品

1. 登錄Qnect網站之後，請到工具欄的 **新生意 New Business** > **新的報價 New Quote** 開始進行裝修工程保險報價
2. 選擇 **商業類型保險 Commercial Lines**
3. 點擊 **裝修工程保險 Interior Renovation Prestige**



Create Quote

Personal Insurance Commercial Insurance

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

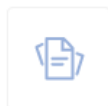


Employee < 100
Number of Employees
is less than 100



Turnover < 150mn
Annual turnover is
under 150 million HKD

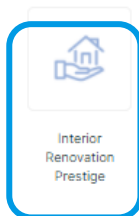
Instant Quote and Bind ⓘ



Business
Insurance
Solution



SME Business
Insurance
Packages



Interior
Renovation
Prestige




SME Business
Insurance
Solution




第二步：輸入您的報價資料

1. 輸入或搜尋賬戶號碼
2. 輸入 **Contract Start Date** 【工程開始日期】 和 **End Date** 【工程結束日期】
3. 選擇工程週期 **Maintenance Period** (0 / 3 / 6 / 9 / 12 個月的選項)
4. 在進行報價前，請先閱讀聲明，並確認工程或項目符合 Qnect QBE 室內裝修保險的標準
5. 按【繼續】

Interior Renovation Prestige



Product Highlights

 Scope of Covers

Third Party Liability

Material Damage

- Professional Fees
- Removal of Debris
- Principal Existing Property

Employees Compensation

1

Quote

2

Apply

3

Pay

4

Finish

Quotation

Choose the account number

Account Number

10000001 - ABC CO LTD

Q

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.

4

Continue

5

6. 在下一頁，請輸入您的工程/項目的總額 **Contract Value**。
 - 如果工程超過一定金額，則可能需要轉介核保師進行審核
7. 請閱讀並確認您同意保險中的不保事項 **Exclusion to scope of work**
8. 然後按 **【繼續】 Continue**



Quotation Summary

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

Quotation

What is the total contract value?

Contract Value 6

Does the contract scope of work include scaffolding?

☐ Yes ☒ No 7

Definition of Interior Renovation and Exclusions to the scope of works ➔

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:

1. Works at any construction site or building over 50 years of age
2. Works at any height exceeding 5 metres above ground or floor level. For works at heights above 5 metres select contract scope including scaffolding
3. Any work which involve internal excavations other than small trenches (less than 250mm deep).
4. Any works involving demolition or modification of any structural components of a building
5. 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.
6. Any works involving asbestos in any form
7. External Works (other than as provided for above). No cover is provided for external scaffolding or works involving external scaffolding.
8. Works involving lift cars (except for interior decoration of lifts)
9. Works involving public utilities (except for service connections)
10. Works involving the installation of a sprinkler system, but not excluding alterations to sprinkler system costing up to 10% of the contract value.
11. Works which are located over, in or under water courses (natural or otherwise) or any other body of water.
12. Any Civil Works such as tunnelling, road and bridge construction, drainage works etc.
13. Piling Works
14. Any works involving site or property remediation from toxic or hazardous substances
15. 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.
16. Works on oilrigs or onboard watercraft of any kind.
17. Works in aircraft.
18. Any works involving the use of gondolas or swing boats.

*You may refer any risk that does not meet this criteria for consideration by our underwriters.

Continue 8

9. 在下一頁，請選擇是否需要額外添加【第三者責任保險】 **Third Party Liability** - 您的保費將會因您的答案而自動更新
10. 選擇您想申請的保額 **Limit of Liability**
 - 如果第三者責任保額超過一定金額，則可能需要轉介核保師進行審核
11. 按【繼續】 **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



Do you need Third Party Liability?

☒ Yes

☐ No

9

Please select the Limit of Liability

Third party Liability

Limit of Liability

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

10

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

✓ **+\$1,000.00**

12. 在下一頁中，請選擇是否需要材料損毀保險（是 / 否） - 您的保費將會因您的答案而自動更新
13. 您可以編輯【專業費用保額】 **Professional Fees Limit** 和【清除雜物保額】 **Removal of Debris Limit**。請點擊【計算】 **Calculate** 以反映更新後的最新報價
14. 您可以編輯或移除【現有財產限額】 **Principal Existing Property**。請點擊【計算】 **Calculate** 以反映更新後的最新報價
 - 如果任何專業費用 / 清除雜物 / 現有財產 的限額超過一定金額，則可能需要轉介核保師進行審核
15. 按【繼續】

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

View details

Quotation

 >  > 

Do you need Material Damage?

☒ Yes ☐ No

12

Material Damage

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

Interested Parties, General Pages, Clauses(0)


報價狀況

✓ +\$500.00

Continue

16. 在下一頁，請選擇是否需要添加【勞工保險 **Employees Compensation**】(是 / 否) - 您的保費將會因您的答案而自動更新
17. 您也可以通過點擊 **Interested Parties** 鏈接添加其他群組
 - 您可以搜尋現有客戶，也可以創建新客戶
 - 新客戶：請填寫完整的客戶資料
 - 請選擇相關群組，如抵押方，融資方，合資夥伴，分包商，房東等
 - 按【保存記錄】 **Save**

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

1 Quote 2 Apply 3 Pay 4 Finish

Quotation

Third Party Liability > Material Damage > Employees Compensation

Do you need Employees Compensation?

☒ Yes ☐ No

16

Employees Compensation

+ \$1,097.78

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

17

Continue

Interested Parties

Search for Existing Customers

Create New Customer

Search for Existing Customers

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

18. 保費總額會在左上方的方格內自動計算。您可以點擊【查看詳情】 **View Details** 鏈接，查看保費的詳細資料
在查看詳情內，您可以通過增加（不超過最大佣金率）或減少佣金率來編輯佣金金額 **Commission Amount**。保費將會相應調整

- 更新佣金率
- 按【計算】
- 新的佣金和保費將會自動計算。
- 點擊**Save**保存更改

19. 點擊【繼續】

Premium
HKD\$2,718.94
Premium excluding levy
\$2,597.78
Levy
\$121.16
Commission Amount
\$649.45
Customer View on/off

Commission Adjustment

Commission Rate
25%

Calculate

☐ Apply discount to premium

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

Reset Save

19

18

第三步：完成申請手續

在填寫報價細節後，您將繼續完成申請手續

- 請填寫【工程細節】，包括主要承包人名稱 **Contractor Name**，僱主名稱 **Principal Name**，工程詳情 **Contract Titles and Details**

**Interior Renovation
Prestige**



Quotation Summary

Create Quote

Effective Date
15/07/2021

Contract Period
15/07/2021 - 14/07/2022

Maintenance Period
6 months

Contract value
\$100,000

Not including scaffolding works

Account Number
10000001 - ABC CO LTD

Premium
HKD\$2,718.94

[View details](#)

Application

Contract Details

Main Contractor Name

Principal/Employer Name

Contract Named Parties

Contract Title / Details

Line 1

Line 2

Contract Site

Contract Site

Claims Declaration

- 通過搜尋位置 **Search for Location** 和填寫詳細的地址輸入【工程地點】
Contract Site

Contract Named Parties

_____ as Main Contractor and/or all of its sub-contractors of any tier and/or _____ as Principal/Employer for their respective rights and interests.

Save

- 索賠聲明 **Claims Declaration** – 請確認您的客戶（或保單持有人）在過去3年內是否有超過4項索賠，或任何單一索償的費用超過\$60,000港元。如有需要，核保師將會向你索取更多詳情以進行報價

- 如果在聲明中按【是】，請在下方空格內填寫有關索償詳情，如保單編號，索償日期及索償金額

Claims Declaration 3

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?

☒ 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

Continue

4


- 如果您在過去3年有曾申報過一項超過\$60,000港元的索償，您應將此申請交由我們的核保師進行審核。屏幕上亦會出現提示信息

4. 請按【繼續】

5. 請輸入客戶資料。揀選現有客戶或新客戶，如是新客戶，請填寫客戶資料然後按繼續


< Application

Customer Information 5



Search for
Existing
Customers

[Create New Customer](#)

6. 請確認申請資料是否正確，如需進行修改請點擊此圖像 
7. 請上載報價單或其他所需文件
8. 請剔選接受條款及細則 **Acceptance Statement**，以確認您已閱讀，理解並接受聲明 **Declaration**，保單條款 **Policy Wording**，不保事項 **Scope of work Exclusion** 及QBE私隱條款 **Privacy Policy**
9. 然後按【繼續】 **Continue**

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

8

Review

Referral Message

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

- Claims in the last 3 years over \$5,000

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

Employee 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 claim with a cost of over \$50,000 in the last 3 years?

Customer Information

Customer type

Business

Business Name

Business Registration No.

Business Telephone Number

Email Address

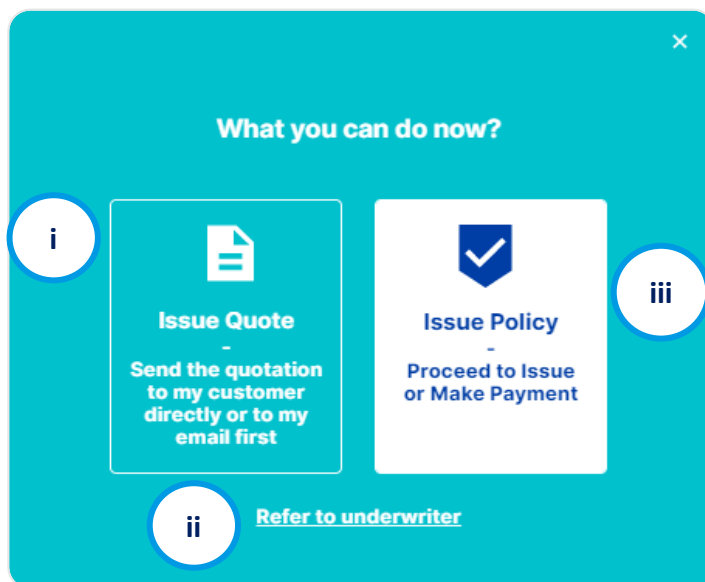
Customer Address

6

第四步：進行報價 / 轉介核保師 / 簽發保單

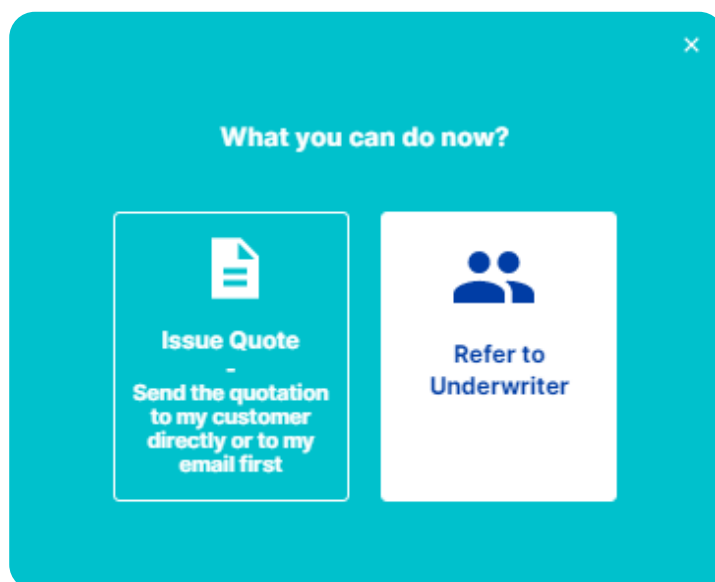
在確認報價細節後，您將會被導航到以下頁面，並有三個選項：

- (i) 進行報價 **Issue Quote**, (ii) 轉介核保 **Refer to Underwriter** (如需手動轉介),
(iii) 簽發保單 **Issue Policy**



假如系統將您的報價轉介給我們的核保師進行審核，您將有兩個選擇：

- (i) 進行報價 **Issue Quote** 或 (ii) 轉介核保師 **Refer to Underwriter**。（在這種情況下，您將不能直接簽發保單或進行付款）



i) 進行報價

該選項讓您能通過電郵先行發送報價單給予您或您的客戶

1. 如果選擇【進行報價】，報價編號將會即使發送到您所輸入的郵箱，以供記錄。請點擊【發出報價】 **Send Quote**

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. 請輸入收件人的電郵地址以收取報價和保單條款
3. 您可以自行更改電郵上的主題及內容
4. 檢查您想要在電郵內附上的附件，例如報價單及保險條款
5. 然後按【發送】 **Send**

Issue Quote

Send the quotation

Send to

CC to

Subject

Qnect - Interior Renovation Prestige I

Dear Testing,

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

Attach Documents

☐ [Quote 00040848.pdf](#)

☐ [Policy Wording](#)

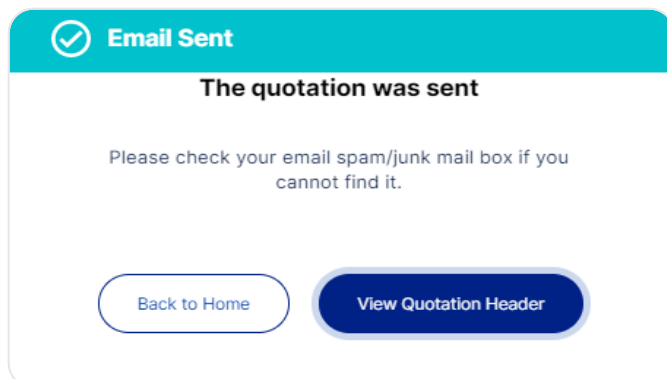
5

Send

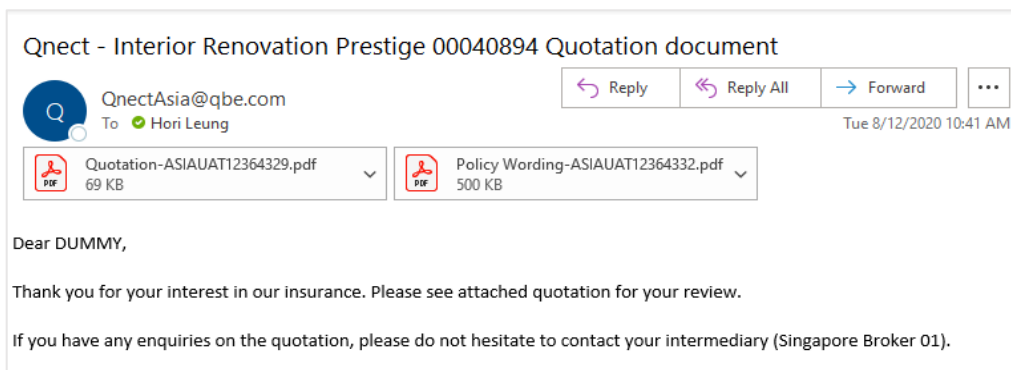
2

3

- 郵件發出後，您將收到以下確認信息。如果您無法找到電子郵件，請檢查您的垃圾郵件或垃圾郵箱



- 您或您的客戶將會收到一封包含報價單的電郵，其中包含您所選擇的附件，如下：



- 您可以稍後通過搜索報價編號來檢索報價記錄，您可以在此查看、發送電郵文件或下載文件、編輯或發出保單

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	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

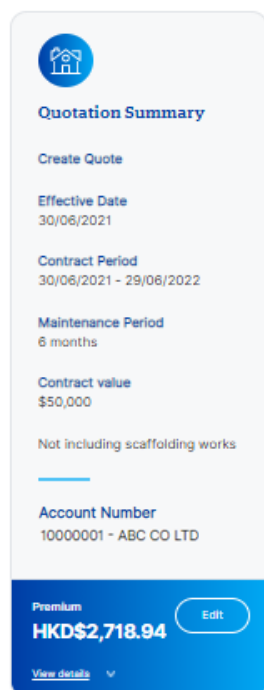
下載或電郵

簽發保單

ii) 轉介核保師

如您的保單需要被轉介，或因為特定原因您想轉介核保師，請選擇【轉介核保師】
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

注意:

- 第1點 / 第2點：手動及個人原因所轉介的保單才適用
- 第3點：所有被轉介的保單均需要填寫
- 第4點：適用於所有轉介的保單，可以選擇是否上載相關文件



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

由系統觸發的轉介原因

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.

Refer

5

- 【轉介原因】解釋您的報價為何需要被轉介。這有可能因為您的工程項目超過預設限額，風險限制，您的索賠歷史及回溯保單開始日期 **Backdating the Start Date**

- 除了出於風險審查的原因而強制轉介外，您也可以要求轉介，例如保費調整，佣金變動等

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

- 點擊【添加自行轉介原因】**Add Manual Referral Reason**
- 選擇自行轉介的適用風險 **Risk**
- 選擇自行轉介原因 **Reason for Referral**
- 點擊【添加】**Add**。您可以添加多個自行轉介原因

2. 無論是否為強制或可選的自行轉介，您都應提供有關轉介的相關和詳細資料，以便我們的核保師能夠相應地審查和批准您的申請。

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

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

3. 選擇您提交報價要求的QBE核保師
4. 如適用，請上傳任何相關文件
5. 點擊“轉介”提交您的轉介請求。提交轉介申請後，我們的核保師將收到通知並啟動自行轉介審查程序。

6. 為了方便客戶可以緊貼轉介狀態，您可以到 **新生意 > 報價頁面** 中搜尋您的報價

Quotation Dashboard

Standard Quotes | **Negotiated Quotes**

Quotation search by

☐ Customer ☒ Quote Number ☐ Product Type

Quote Number: 00040894 [Search](#)

☐ Include Expired Quotes

Recent Records

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

1-1 of 1

7. 一旦我們的核保師批准報價，報價狀態將會變為【成功轉介】**Referral Approved**。然後，您可以點擊報價標題，進行繼續進行報價並簽發保單

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. 03371242 | Customer Name: ABC CO. | Address: 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

繼續進行報價及簽發保單

iii) 簽發保單

該選項是為了讓您簽發保單或進行付款（只要轉介被批准）

詳情請參閱第五步 – 付款及簽發保單

第五步：付款並簽發保單

如果您和您的客戶對建議的報價及其承保範圍感到滿意，您可以繼續前往付款。共有3種支付方式供您選擇：(i)信用卡支付，(ii) 向客戶發送支付鏈接，或 (iii) 發出保單

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

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 Pay by credit card

ii Send customer a payment link

iii Issue Policy

i) 信用卡支付

您可以當場用使用客戶的信用卡支付保險費用。請按上面所示填寫信用卡資料，然後點擊支付。一旦信用卡付款被接受，您的客戶將收到付款收據電郵

Qnect - Interior Renovation Prestige Policy E0018251 Payment Receipt - TESTING

QnectAsia@qbe.com
To client@testing.com

Mon 7/12/2020 5:53 PM

Reply Reply All Forward

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

請參閱最後的步驟 第六步：完成和接受保單文件

ii) 向客戶發出支付鏈接

您也可以選擇向您的客戶發出支付鏈接，以要求其支付保險費用

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. 輸入客戶的電郵地址，然後點擊【確認發送】
2. 您的客戶將會收到一個付款請求的電郵 **Payment Request Email**。請點擊【付款】 **Make Payment** 進行繳費

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. 點擊【支付】鏈接 **Make Payment Link**后，您的客戶將會被導航到QBE的支付頁面，其中將會包括購買產品的條款及細則

客服同意並確認其保單及保費的條款細節後
他們就可以點擊【繼續支付】 **Continue to Pay** 以進行信用卡支付



**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

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.

Cancel

Continue to Pay

4. 一旦付款被接納，保單就會即使發出，保單編號將會出現在確認頁面中

Pay for the insurance of
Interior Renovation Prestige

TOTAL AMOUNT
HKD\$2718.94

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](#)

➔

保單號碼

➔

5. 您和您的客戶將會收到保單付款通知和收據的電郵 **Policy Payment Receipt Emails**

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) 簽發保單

這種付款方式意味著保險費用的支付將會按照您目前與QBE的協議進行結算。一旦確認，保單將會即時簽發


<

Payment


Select a payment method



Pay by credit card



Send customer a payment link



Issue Policy

HKD\$2718.94

The payment of the premium will be settled as per your current agreement with QBE.

Confirm now

請參閱最後的步驟 **第六步：完成和接受保單文件**


第六步：完成及接受保單文件

如果您以信用卡 (當場) 付款或選擇簽發保單後，您將會被引導到以下頁面，以確認已使用生成的保單編號及確認簽發保單

Interior Renovation
Prestige

Quote Apply Pay Finish

Finish



The insurance policy has been successfully issued.

Policy number: E0018251

A confirmation email has been sent to
client@testing.com

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

[Back to Home](#)[View Policy Header](#)

請注意，一旦保單已經簽發，相關的報價狀態將會在報價頁面中更新為【已簽發】**Policy In Force**。請在 **管理保單 Policy Admin > 保單搜尋 Find Policy** 中搜尋已簽發的保單

轉介原因及細則

工程保障週期

日期回溯

外部用戶： 如果工程日期在當前日期之前， 即會觸發轉介

日期延後

外部用戶： 工程合同開始日期不能超過未來90天， 否則亦會觸發轉介

保障項目轉介規則

2. 工程總金額

如果工程總金額超過港元\$2,000,000， 將會觸發轉介

轉介原因： 工程總金額超出預設值

3. 公司或持有原料限額

超過港元\$5,000,000的原料將會觸發轉介

超過港元\$15,000,000的原料的申請將會被駁回

4. 專業費用限額

(該限額被設定為合同價值的5%，這是所允許的最低值)

如果該費用遭到移除或被降低超過允許的最低值以下， 則該值更改會預設的5%， 並顯示錯誤【該費用不能降低超過最低值】

對於超過工程總金額20%的超額保險， 將會觸發轉轉介

如果超過工程總金額的50%的吃超額保險， 申請將會被駁回

5. 雜物清楚限額

(此金額將會預設為工程總金額的5%，這是允許的最低金額)

如果該費用遭到移除或被降低超過允許的最低值以下，則該值更改會預設的5%，並顯示錯誤【該費用不能降低超過最低值】

對於超過工程總金額10%的超額保險，將會觸發轉轉介

如果超過工程總金額的20%的超額保險，申請將會被駁回

6. 第三者責任保額

如果在選擇第三者責任保額時，選擇了港元\$20,000,000或\$30,000,000，將會觸發轉介

轉介原因： 第三者責任保額

7. 是否需要購買僱員補償 / 僱主責任?*

如果沒有選填【原料損壞】和【第三著責任保險】，將會顯示錯誤

如要購買【原料損壞】和【第三著責任保險】 保險同時購買【僱員補償 / 僱主責任】

8. 工程地點

上述不會因為任何原因而觸發轉介。如因【商業類型保障】而觸發轉，轉介原因將會是：因該風險不在保險條款的保障範圍內

9. 索賠

現正進行受保的項目，你是否曾有超過4項超過港元\$6,000,000的索償？

(如答案為【有】，此次報價將會被轉介，我們的核保師將會要求您提供詳細資料，以供我們的核保師能進行報價)

(如答案為【有】，將會觸發【輸入詳細資料的空格。觸發原因：過往三年的索償)