



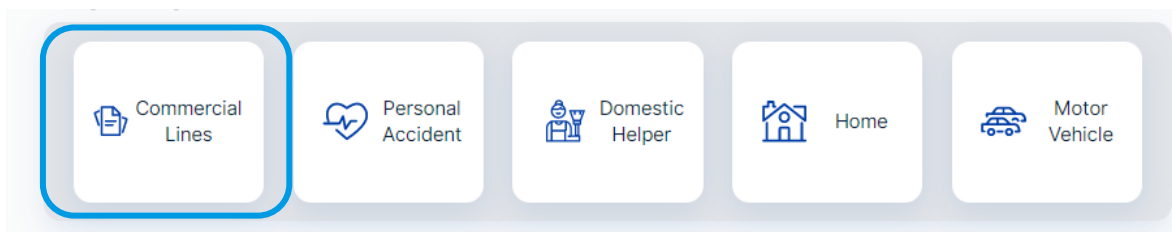
# **SME BUSINESS INSURANCE SOLUTION**

**QBE SME Business Insurance Solution  
Qnect Platform User Guide**

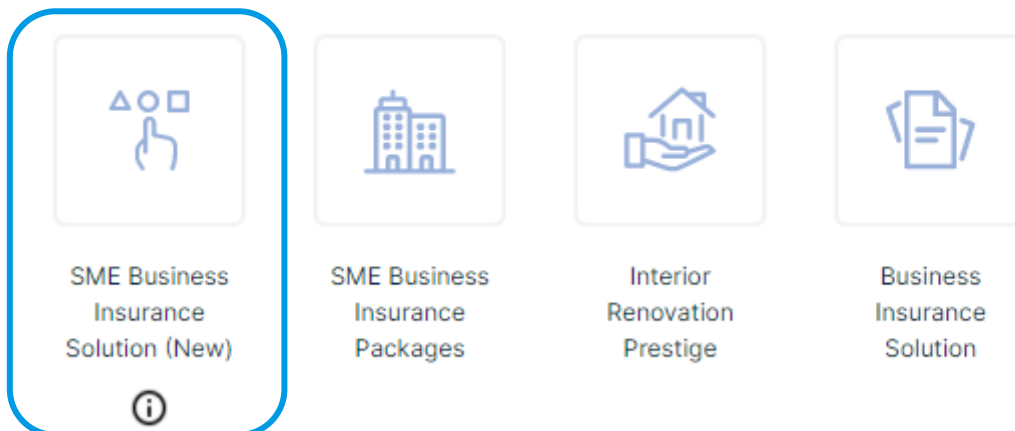
## Step 1 : Select Product

After login to Qnect portal, please go to New Business > New Quote on the header toolbar to start the quotation of SME Business Insurance Solution.


1. Go to **Commercial Lines > New Quote** on the header toolbar
2. Select Commercial insurance
3. Select Business Insurance Solution

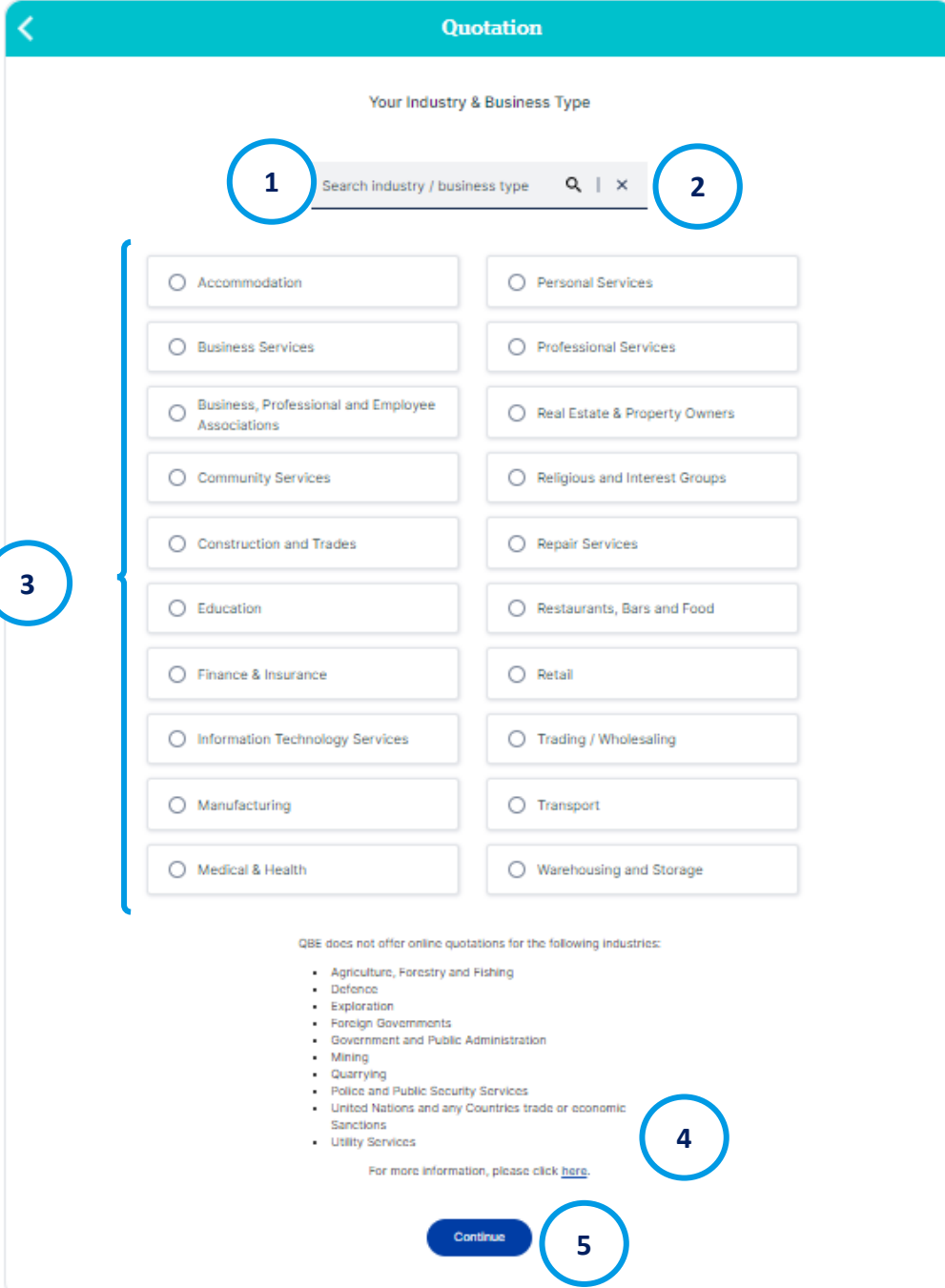


### Instant Quote and Bind ⓘ



## Step 2: Industry & Business Type


1. Type in key words of your **Industry / Business Type**
2. Click  to search
3. Choose your industry and business type
4. QBE does not offer Online Quotation for certain industries, click to find out more information
5. Click "**Continue**" if you can locate your industry under QBE guidelines



The screenshot shows a mobile application interface titled "Quotation" with a teal header. Below the header, the text "Your Industry & Business Type" is centered. A search bar with the placeholder "Search industry / business type" and a magnifying glass icon is highlighted with a blue circle labeled "1". To the right of the search bar is a close button (X) and a blue circle labeled "2". Below the search bar is a grid of 20 industry categories, each with a radio button and a label. A blue bracket on the left side of the grid is labeled "3". The categories are: Accommodation, Personal Services, Business Services, Professional Services, Business, Professional and Employee Associations, Real Estate & Property Owners, Community Services, Religious and Interest Groups, Construction and Trades, Repair Services, Education, Restaurants, Bars and Food, Finance & Insurance, Retail, Information Technology Services, Trading / Wholesaling, Manufacturing, Transport, Medical & Health, and Warehousing and Storage. Below the grid, a list of industries where QBE does not offer online quotations is shown, with a blue circle labeled "4" next to it. The list includes: Agriculture, Forestry and Fishing; Defence; Exploration; Foreign Governments; Government and Public Administration; Mining; Quarrying; Police and Public Security Services; United Nations and any Countries trade or economic Sanctions; and Utility Services. Below this list is a link: "For more information, please click [here](#)." At the bottom of the screen is a blue "Continue" button, which is highlighted with a blue circle labeled "5".

Quotation

Your Industry & Business Type

1 Search industry / business type  | X 2

3

- Accommodation
- Personal Services
- Business Services
- Professional Services
- Business, Professional and Employee Associations
- Real Estate & Property Owners
- Community Services
- Religious and Interest Groups
- Construction and Trades
- Repair Services
- Education
- Restaurants, Bars and Food
- Finance & Insurance
- Retail
- Information Technology Services
- Trading / Wholesaling
- Manufacturing
- Transport
- Medical & Health
- Warehousing and Storage

QBE does not offer online quotations for the following industries:

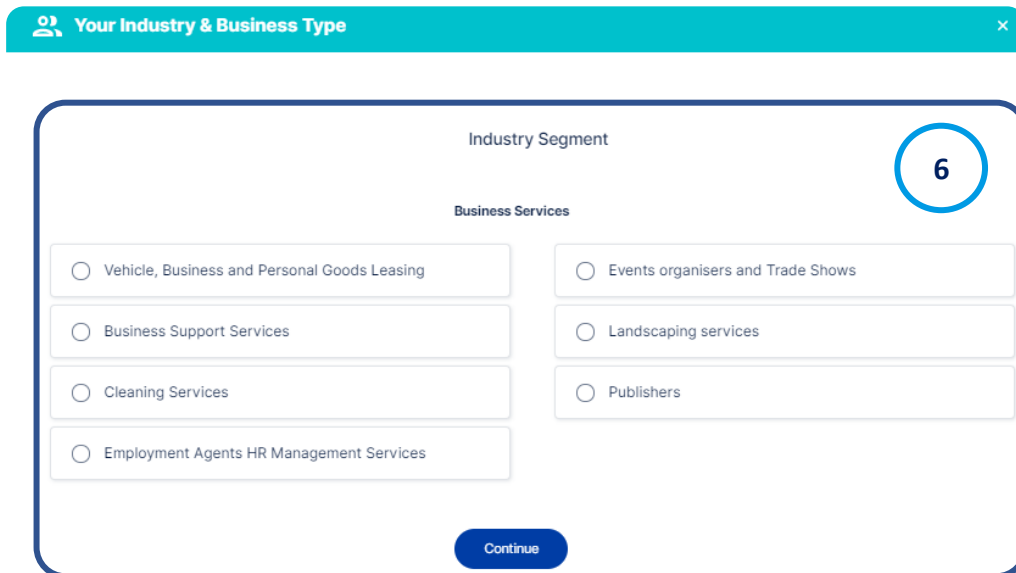
- Agriculture, Forestry and Fishing
- Defence
- Exploration
- Foreign Governments
- Government and Public Administration
- Mining
- Quarrying
- Police and Public Security Services
- United Nations and any Countries trade or economic Sanctions
- Utility Services

4

For more information, please click [here](#).

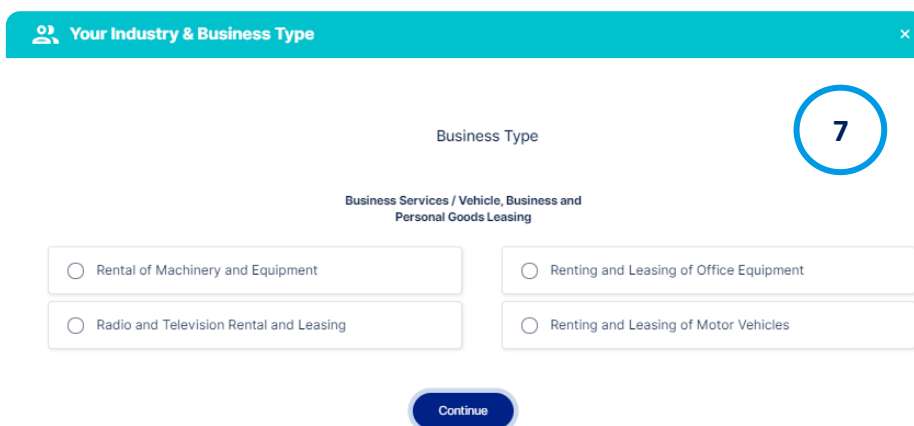
5 Continue

6. After you have located your Industry / Business Type, please proceed and choose your **Industry Segment**, then click “Continue”



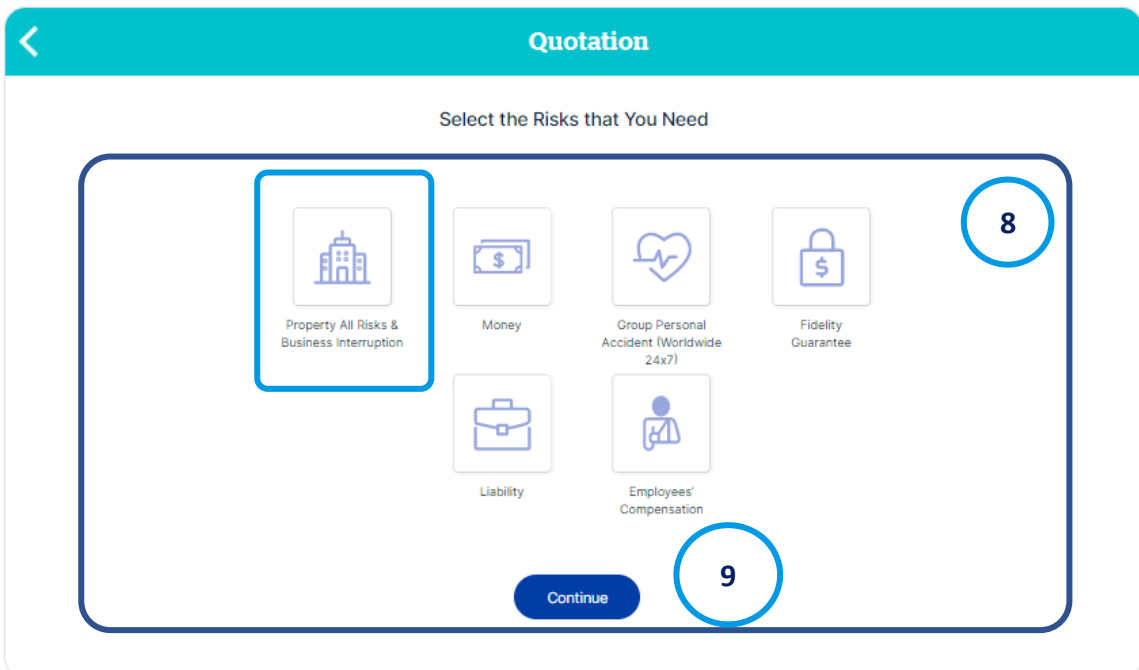
The screenshot shows a teal header bar with a person icon, the text "Your Industry & Business Type", and a close button (x). Below the header is a white rounded rectangle containing the "Industry Segment" form. The form has a title "Industry Segment" and a circled number "6" in the top right corner. Underneath the title is the heading "Business Services". There are eight radio button options arranged in two columns: "Vehicle, Business and Personal Goods Leasing", "Events organisers and Trade Shows", "Business Support Services", "Landscaping services", "Cleaning Services", "Publishers", and "Employment Agents HR Management Services". A blue "Continue" button is located at the bottom center of the form.




7. Within the Industry Segment you should be able to locate your **Business Type**, then click “Continue”



The screenshot shows a teal header bar with a person icon, the text "Your Industry & Business Type", and a close button (x). Below the header is a white rounded rectangle containing the "Business Type" form. The form has a title "Business Type" and a circled number "7" in the top right corner. Underneath the title is the heading "Business Services / Vehicle, Business and Personal Goods Leasing". There are four radio button options arranged in two columns: "Rental of Machinery and Equipment", "Renting and Leasing of Office Equipment", "Radio and Television Rental and Leasing", and "Renting and Leasing of Motor Vehicles". A blue "Continue" button is located at the bottom center of the form.


8. On the next page, please select the **Risks** you want to cover and apply for quotation
  - **NOTE: Property All Risk & Business Interruption** must be applied to all quotations and policies, **other risks are optional**
9. Click “Continue”



10. Select an **Account Number** or click  to search keyword
11. Fill in the Inception Date or click  to choose the Inception Date
12. Fill in the Expiry Date or click  to choose the Expiry Date
13. Enter the **Number of Locations** for quotation (default is 1)
14. Click “Continue”

## SME Business Insurance Solution



 **Product Highlights**

**Scope of Covers**

Property All Risk

Business Interruption


Liability

Employees' Compensation


[Policy Wording](#)

### Quotation


Choose the account number

Account Number  
10000001 - ABC CO LTD 

Inception Date

Inception Date  
15/07/2021 

Expiry Date

Expiry Date  
14/07/2022 

Locations

Number of Location  
1

[Continue](#)

15. Please fill in the **Insured Location Address**, then choose your **Building Age**, **Construction Type**, **Security System on Site**, any **Additional Fire Protection** and what the insured location will be **Occupied As**.

## SME Business Insurance Solution



**Quotation Summary**

**Create Quote**

**Effective Date**  
15/07/2021

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

---

**Account Number**  
10000001 - ABC CO LTD

←
Quotation

**Location 1**

Insured Location Address

12 / FLR 12, MONG KOK BUILDING, 12 19 KAM LAM ST., MONG, MONGKOK, HONG KONG

Building Age

Construction Type

Security System On Site

Additional Fire Protection

Description of Business

Rental of Machinery and Equipment

Occupied As

Office

For more information please click [here](#)

15

Occupied As
×

**Define the occupation at the location**

Please select from this list the most appropriate occupancy for the location if different from the type of occupancy defaulting.

When there is more than one business activity but other business activity(s) do not exceed more than 20% of the floor area select the nearest description to the occupancy that occupies the majority of the floor area.

Problem	Action to resolve
Insured has <b>single Occupation</b> at the Location but is different from the location shown	Select the actual occupancy from the table
The situation is occupied by the Insured but for <b>2 or more occupancies</b> , but principal occupancy is greater than 20% of floor area	Select the principal occupancy from the table
If the Occupancy Group is one of Retail and the Insured has 2 or more Occupations at the location and each is in excess of 20% of the floor area.	Select the Occupied as the most closely reflects the occupation that is predominant. If you cannot determine which occupation is predominant then retain the selection of <b>Shop</b>
If the Occupancy Group is one of Manufacturing and the Insured has 2 or more Occupations at the location and each is in excess of 20% of the floor area.	Select the Occupied as the most closely reflects the occupation that is predominant. If you cannot determine which occupation is predominant then retain the selection of <b>Manufacturing</b>
If the Occupancy Group is one of Medical & Health, Professional Services, Transport or Wholesale or Warehousing / Storage, and the Insured has a large office area which is in excess of 20% of the floor area.	Then select one as appropriate from the combined description of Office and Terminal, Office & Warehouse, Office & Workshop, Office and Laboratory.
If the location is not currently occupied and so you are unable to nominate because it has no actual occupancy	Select Unoccupied from the list. This will trigger a referral for this risk to be reviewed and accepted or declined by the Underwriter. Acceptance will be subject to meeting certain criteria which the underwriter will discuss with you.
If you do not see the Occupancy listed	Select Other from the list. This will trigger a referral for this risk to be reviewed and the Underwriter will clarify if the risk can be written and what classification is appropriate.

16

16. To define the occupation of the location, please click to find out more information.

**NOTE:** Any inaccuracy will not result in prejudice in the case of claim, as long as you selected the correct occupation at the outset.


Slight misdescription of the occupation at the premises will not prejudice the client in the event that any inaccuracy becomes relevant in the case of a claim, as long as at the outset the correct Occupation Group was selected by You.

17. Please select additional risk you would like to insure from the dropdown list, then click **Add Risk**.
18. Click "Continue"

Risks

12 / FLR 12, 12, 12 19 KAM LAM ST., MONG, MONGKOK, HONG KONG

---

Property All Risks & Business Interruption 

Money

Group Personal Accident (Worldwide 24x7)

**17**

**18**

Add risk

Continue



# SME Business Insurance Solution *User Guide*

19. Please enter the information required below, click **i** for more information of specific items. Optional items and Property – “**Total Declare Value**” will be calculated automatically.
20. Once filled in the required information, click “Continue”.

## SME Business Insurance Solution

1 2 3 4  
Quote Apply Pay Insured

**Quotation Summary**

Create Quote

Effective Date  
15/07/2021

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

Account Number  
10000001 - ABC CO LTD

Premium  
**HKD\$0.00** [Edit](#)

[View details](#)

### Quotation

12 / FLR 12, 12, 12 19 KAM LAM ST., MONG, MONGKOK, HONG KONG ✎

Property All Risks & Business Interruption

Property All Risks

Building Sum Insured

Content Sum Insured

Machinery And Plant

Stock Sum Insured

Property - Total Declared Value

Optional / Other Sub-Limits Sums Insured

Removal Of Debris **i**

Architects and Surveyor Fees **i**

Capital Additions **i**

Escalation Clause **i**

Full Theft **i**

Excess Applying to Entire Risk  
3000 **v**

\*Water damage excess applies

Imposed Excess

[Calculate](#) **+HKD\$**

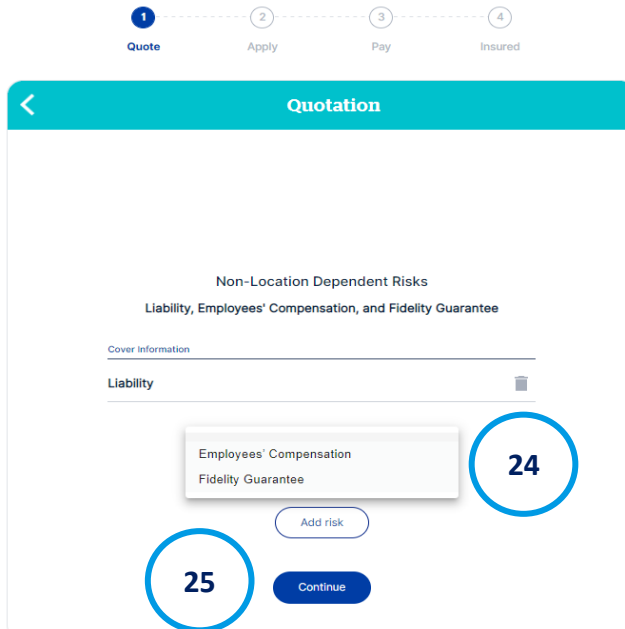
19

20

21. You may add other **Basis of Cover** from the dropdown list, such as Gross Profit, Gross Revenue, Increased Cost of Working, Weekly Value. Once you have selected your basis of cover, another section will pop up for you to input the relevant information.
22. Once filled in the required information, click “Calculate”. You may find the clauses in your policy by clicking on “Clauses”.
23. Click “Continue”.

The screenshot displays the 'Business Interruption' form. On the left, a dropdown menu for 'Basis of Cover' is set to 'None', with a callout '21' pointing to it. Below this are links for 'Interested Parties', 'General Pages', 'Clauses(5)', and 'Rates', and buttons for 'Remove Risk' and 'Continue'. The main form area is titled 'Business Interruption' and contains several input fields: 'Basis of Cover' (set to 'Gross Profit'), 'Indemnity Period (Months)' (set to '6'), 'Indemnity Period (Weeks)', 'Excess Days' (set to '2'), and '12-Month Gross Profit Value'. A callout '22' is a large bracket on the right side of the form, encompassing the 'Basis of Cover', 'Indemnity Period (Months)', 'Excess Days', and '12-Month Gross Profit Value' fields. Below these are sections for 'Optional / Other Sub-Limits Sums Insured', including 'Additional Increased Cost of Working', 'Claims Preparation Costs', 'BI - Total Declared Value', 'Suppliers/Customer Premises' (set to 'Unnamed'), and 'Cover Type for Suppliers' and/or Customers' Premises' (set to 'FLEXA - Unnamed 10% of BI Sum Insured'). A callout '23' points to the 'Continue' button at the bottom. At the bottom of the form, there are links for 'Interested Parties', 'General Pages', 'Clauses(5)', and 'Rates', and buttons for 'Calculate' and '+HKD\$'. The 'Continue' button is highlighted in blue.

24. You may also add **Non-Location Dependent Risks**, please choose from the dropdown list then click “Add Risk”.
25. Click “Continue”.



## Step 3: Additional Risks – Money

Additional to Property and All Risks, you can add other risks into your policy, by doing so, you will have to fill in relevant information for each step.

1. Please choose **[YES]** or **[NO]** for **[Blanket Cover]**. If you picked **[YES]**, please select a Sum Insured and it will be applied automatically to the following coverages.

Property All Risks & Business Interruption > Money

Money

Do you need a Blanket Cover?

Yes  No

Money in Transit  
50,000

In Premises: During Business Hours  
50,000

In Premises: Outside Business Hours  
50,000

Money in Residence  
20,000

Excess  
\$500

Imposed Excess

Optional / Other Sub-Limits Sums Insured

Increase Limit for Peak Season  
Yes - 2 times of limit

[Interested Parties](#)  
[General Pages](#)  
[Clauses\(D\)](#)  
[Rates](#)

Calculate +HKD\$0.00

Remove Risk Continue

2. This section is optional, only if you have picked **NO** from **previous step**, will you have to fill these in, or else the relevant figure should fill in automatically. For more information please click on **i**.
3. Please choose from the dropdown list to **Increase Limits for Peak Season**, the options are **None**, **2 times** or **3 times**. Your answer will change the premium, please click calculate for more information.
4. Click “Continue”.

## Step 4: Additional Risks – Group Personal Accident

Additional to Property and All Risks, you can add other risks into your policy, by doing so, you will have to fill in relevant information for each step.

1. Please enter the relevant information from the space provided or select the correct item from the dropdown list. Please remember to click and tick the box below to confirm **All Employee are insured and under the age of 70**. For more information, please click on **i**.



**Quotation**

1 / FLR 1, 1, 119 KAM LAM ST., MONG, MONG KOK, HONG KONG

Property All Risks & Business Interruption > Group Personal Accident (Worldwide 24x7)

Group Personal Accident (Worldwide 24x7)

Type of Cover  
By Category

Category / Occupation Class  
Class 1 **i**

Number of Employees

Death and Permanent Disablement

Temporary Total Disablement/Week **i**

Temporary Partial Disablement/Week **i**

Medical Expenses **i**

I hereby confirm that all employees of this category are insured and below 70 years.

Does the work carried out by the Insured employees involve working outside Hong Kong for more than 6 months?

Yes  No

[Clear Risk Details](#)

**2** Add

Category	Sum Insured	No. of Employees

Aggregate Limit  
\$10,000,000

Imposed Excess for weekly benefits

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

Calculate +HKD\$0.00

Remove Risk **3** Continue

2. Please tick **YES** for insured employees will work outside of Hong Kong for more than 6 months, otherwise click **NO**. Insurance premium may subject to change if answered **YES**. Click **Add** to add the class. Please select the Aggregate Limit from the dropdown list. Click “Calculate” for the updated Premium.
3. Click “Continue”.

## Step 5: Additional Risks – Liability

Additional to Property and All Risks, you can add other risks into your policy, by doing so, you will have to fill in relevant information for each step.

1. Please choose from the dropdown list the **Limit of Liability**, **Annual Turnover** and **Excess**. Choose the **Jurisdictional Limit** and please enter if there are any insured property that is currently under **Custody or Control**. For more information, please click on **i**. Click “Calculate” for the updated Premium.
2. Click “Continue”.



The screenshot shows a mobile app interface for a 'Quotation' screen. At the top, there's a teal header with a back arrow and the title 'Quotation'. Below it, a section titled 'Non-Location Dependent Risks' has three icons: 'Liability', 'Employee's Compensation', and 'Fidelity Guarantee'. The 'Liability' section is expanded, showing several fields: 'Coverage Required' (Public Liability), 'Limit Of Liability' (\$10,000,000), 'Annual Turnover' (\$1,500,001 to \$3,000,000), 'Excess' (\$1,000), 'Imposed Excess' (100,000), 'Territorial and Jurisdictional Limit' (Anywhere in Hong Kong), and 'Property in Custody or Control' (0). Information icons (i) are present next to the Limit Of Liability, Annual Turnover, and Property in Custody or Control fields. A large blue bracket on the right groups the Limit Of Liability, Annual Turnover, and Excess fields, with a circled '1' next to it. At the bottom, there are buttons for 'Calculate', '+HKD\$7,889.51', 'Remove Risk', and 'Continue'. A circled '2' is next to the 'Continue' button. At the bottom left, there are links for 'Interested Parties', 'General Pages', 'Clauses(2)', and 'Rates'.

## Quotation

Non-Location Dependent Risks ✎

Liability > Employee's Compensation > Fidelity Guarantee

### Employee's Compensation

Statutory and Common Law Limit  
200,000,000

Category	Description of Category(Optional)	No. of Employees	Estimated Annual Earnings	
Indoor/Clerical/Admin/Management		10	10,000,000	

Category  
Indoor/Clerical/Admin/Management

Add

1

Does the activities/work carried out by the insured employees involve any of the following:

- Onboard vessels, chemical works, offshore structures, oil or gas refineries
- Outside Hong Kong for more than 6 months consecutively
- Work at height (>12m) **i**
- Excavations other than small trenches
- Use, handle, store or transport any hazardous substances **i**
- Diving and/or any related underwater activity
- Involving unusual tools of trade and/or risks peculiar to your business

Yes  No

In the last 24months, has the company been found in violation of the Occupational Safety and Health Ordinance (CAP 509)?

Yes  No

Are there foreseeable material changes to the company's business in the next 12 months?

Yes  No

Have you had any claims in the last 3 years for the Employee's Compensation risk?

Yes  No

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

Calculate +HKD\$

Remove Risk Continue

3

## Step 6: Additional Risks – Employee's Compensation

Additional to Property and All Risks, you can add other risks into your policy, by doing so, you will have to fill in relevant information for each step.

1. Please choose from the dropdown list the **Statutory and Common Law Limit** and **Category of Employees** then click **Add**. You may add further description of the employee category, then fill in the **Number of Employees** and **Estimated Annual Earning**. For more information, please click on **i**.
2. Please confirm all the options, please click **Yes** if it applies, otherwise click **No**. insurance premium may change to your answers, click "Calculate" for the updated Premium.
3. Click "Continue".

2

## Step 7: Additional Risks – Fidelity Guarantee

Additional to Property and All Risks, you can add other risks into your policy, by doing so, you will have to fill in relevant information for each step.

1. Please choose from the dropdown list the **Limit of Indemnity**, **Limit of Liability** and **Excess**. Please enter the **Total Number of Employees**. For more information, please click on ⓘ. Click “Calculate” for the updated Premium.
2. Click “Continue”.

**Quotation**

Non-Location Dependent Risks ✎

Liability > Employee's Compensation > Fidelity Guarantee >

**Fidelity Guarantee**

Limit of Indemnity - Any one occurrence and in Policy aggregate  
20,000

Limit of Liability - Any one period of insurance  
20,000

Excess - Any One Occurrence  
0

Imposed Excess

Total number of employees  
10

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

Calculate +HKD\$

Remove Risk Continue

1

2



## Step 8: Issue Quote / Policy

Additional to Property and All Risks, you can add other risks into your policy, by doing so, you will have to fill in relevant information for each step.

1. A **Quotation Summary** will be shown below with the full **Premium Breakdown**, once confirm the details.
2. Click "Continue".

### SME Business Insurance Solution



**Quotation Summary**

Create Quote

Effective Date

Contract Period

Account Number

**Premium**  
**HKD\$9,670.37**

[View details](#)

### Quotation

Premium Breakdown

Customer View on/off

Given Address

Cover Information	Annual Premium	Premium Due	Levy	Total Due	Commission
Property All Risks & Business Interruption	<u>\$1,662.07</u>	\$1,666.61	\$1.66	\$1,668.27	\$333.33 <u>20.0%*</u>
Group Personal Accident	<u>\$500.00</u>	\$501.37	\$0.50	\$501.87	\$100.27 <u>20.0%*</u>
<b>SUB TOTAL</b>	<b>\$2,162.07</b>	<b>\$2,167.98</b>	<b>\$2.16</b>	<b>\$2,170.14</b>	<b>\$433.60</b>

Non-Location Dependent Risks

Cover Information	Annual Premium	Premium Due	Levy	Total Due	Commission
Liability	<u>\$7,472.27</u>	\$7,492.74	\$7.49	\$7,500.23	\$1,498.55 <u>20.0%*</u>
<b>SUB TOTAL</b>	<b>\$7,472.27</b>	<b>\$7,492.74</b>	<b>\$7.49</b>	<b>\$7,500.23</b>	<b>\$1,498.55</b>

	<u>Annual Premium</u>	Premium Due	Levy	Total Due	Commission
<b>POLICY TOTALS</b>	<b>\$9,634.34</b>	<b>\$9,660.72</b>	<b>\$9.65</b>	<b>\$9,670.37</b>	<b>\$1,932.15</b>

[Continue](#)

1

2

- Claims Declaration** – declare whether your client (or policy holder) had made any claims within 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 claim history such as the **Number of Claims and Uninsured Losses, Total Amount of All Claims of Damage** and the **Size in \$ of the Largest Claims Made**. Your premium may be subjected to change due to your answer.

**Quotation**

Claims Declaration

In the last 3 years has the proposed insured made any claims or had any uninsured losses in relation to the covers proposed for this insurance?

Yes  No

Cover Information	Number of Claims and Uninsured Losses	Total Amount of All Claims or Damage	Size in \$ of the Largest Claims Made
Property All Risks			
Liability			

[Continue](#)

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

**Application**

Customer Information

[Search for Existing Customers](#)

[Create New Customer](#)

- For existing customer: Please pick **Business Customer Type** or **Personal Customer Type**. From the dropdown list, please select the search criteria, then enter the relevant name or number on the right, then click **Search**.

## Search for Existing Customer ×

Business Customer Type

Personal Customer Type

Search By  
Name ▼

Name

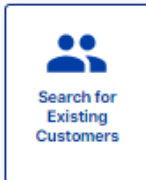
Search

6

### Search Result

If customer is not found, [click here](#) to create new customer

### Customer Information



[Create New Customer](#)

Customer Type  
Business ▼

Name of Company +

Business Registration No.

Business Telephone Number (Optional)

Email Address

Check the box if Customer Address is the same as Insured Location 1 Address

Customer Address 🔍 ×

Clear All


Continue

8

- For New Personal Customers please enter your HKID number. For New Business Customers, please enter your BR number. After filling in the relevant information.

- Click "Continue".

7

9. 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)

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

11. 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.

12. 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 +

10

- 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

12

**Review**

Contract Information

Insured Period Business Type  
Rental of Machinery and Equipment

Risk Details - 1 / FLR 1, 1, 119 KAM LAM ST., MONG, MONG KOK, HONG KONG

Insured Address  
1 / FLR 1, 1, 119 KAM LAM ST., MONG, MONG KOK, HONG KONG

Building Age Construction Type  
Built between years 1973 and 1999 Fire Resistive construction

Security System on Site Additional Fire Protection  
Burglar Alarm System Sprinkler Installed

Description of Business Occupied As  
Rental of Machinery and Equipment Office

Property All Risks & Business Interruption

Group Personal Accident (Worldwide 24x7)

Add Location

Add Non-Location Dependent Risk

Claims

Claims

Customer Information

Type of Customer Name of Company  
Business ABC COMPANY

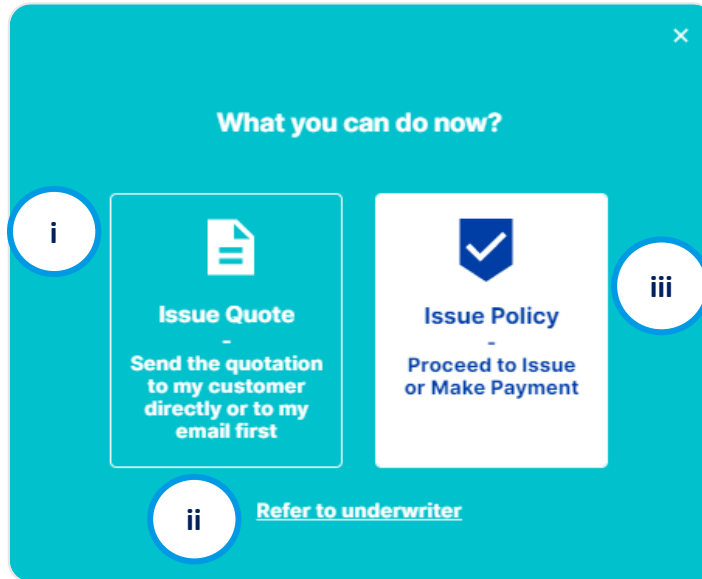
Business Registration No. Business Telephone Number

Email Address Customer Address  
11, 11, 19 KAM LAM ST., MONG, 11, HONG KONG

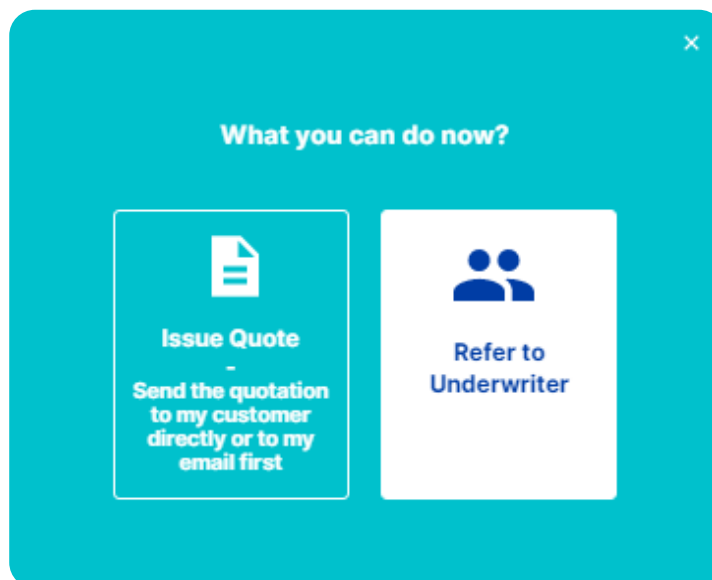
11

## Step 9: 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](#)

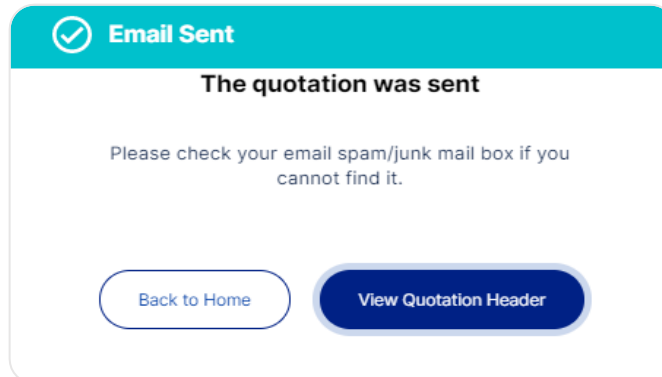
4

5 Send

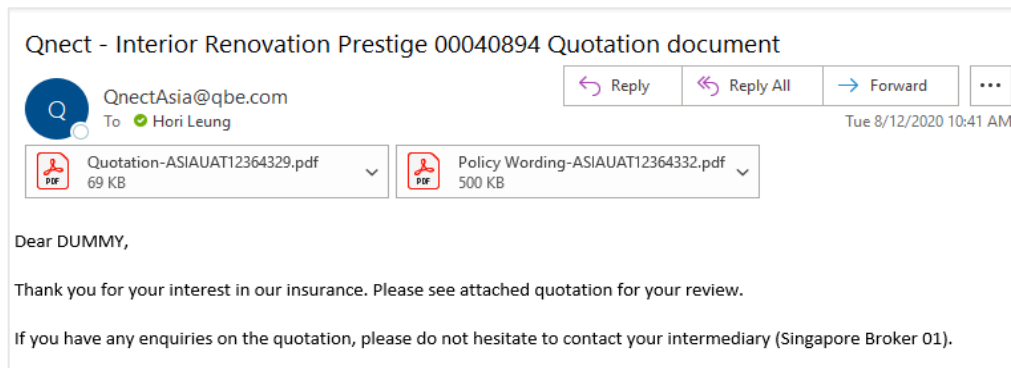
2

3

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.

## Policy Details

**Policy No. B0102561**  
SME Business Insurance Solution (BIZSME)

Status ✔ In Force  
Period 📅 31/05/2021 to 30/05/2022

[Policy Options](#)

- Endorsement
- New Claim
- View Policy

**Documents**

Transaction Type (Expand/Collapse)	Effective Date	Document Type	
New Business Issue	31/05/2021	<ul style="list-style-type: none"><li>Policy Wording</li><li>Schedule - Client Copy</li></ul>	<a href="#">Email</a> <a href="#">Download All</a>

**Claims** | **Transaction History** | **Risks**

Claim No.	Date of Submission	Risk Type	Paid Amount	Outstanding Amount	Total Incurred Amount	Status
-----------	--------------------	-----------	-------------	--------------------	-----------------------	--------

[Back to search results](#)

## Step 10 : 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

**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

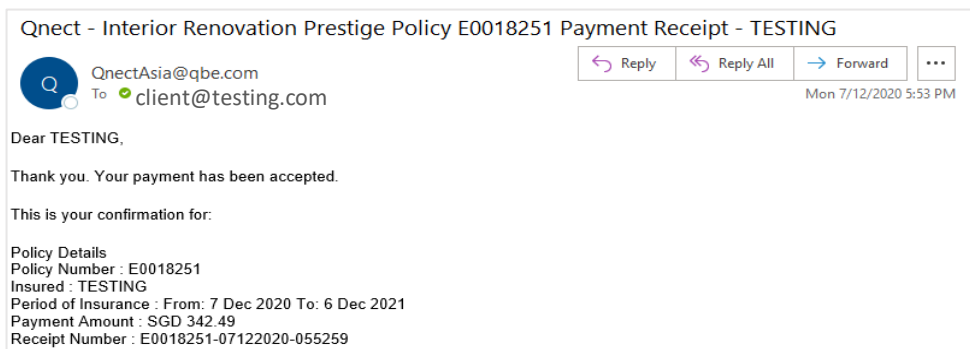
Expiry Date

CVV

**i** Pay by credit card    **ii** Send customer a payment link    **iii** Issue Policy

### i) 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.





## 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 SME Business Insurance Solution Quotation has been successfully processed for the period from 15/07/2021 to 14/07/2022

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 >

# SME Business Insurance Solution User Guide

- 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**

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**

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.

< **Payment**

Select a payment method

		
Pay by credit card	Send customer a payment link	<b>Issue Policy</b>

**HKD\$2718.94**

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

[Confirm now](#)

## Step 11: 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 blue checkmark. Below the progress bar is a teal header with the word 'Finish'. The main content area features a green checkmark icon, followed by the text 'The insurance policy has been successfully issued.' Below this is a grey box containing the text 'Policy number: E0018251'. Further down, it states 'A confirmation email has been sent to client@testing.com'. A section titled 'Policy Details' contains a table with the following information:

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**.