



QNECT

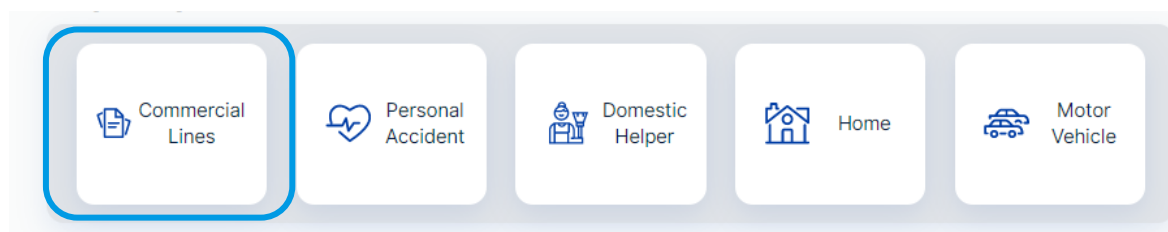
中小企商業保險

QBE 中小企商業保險

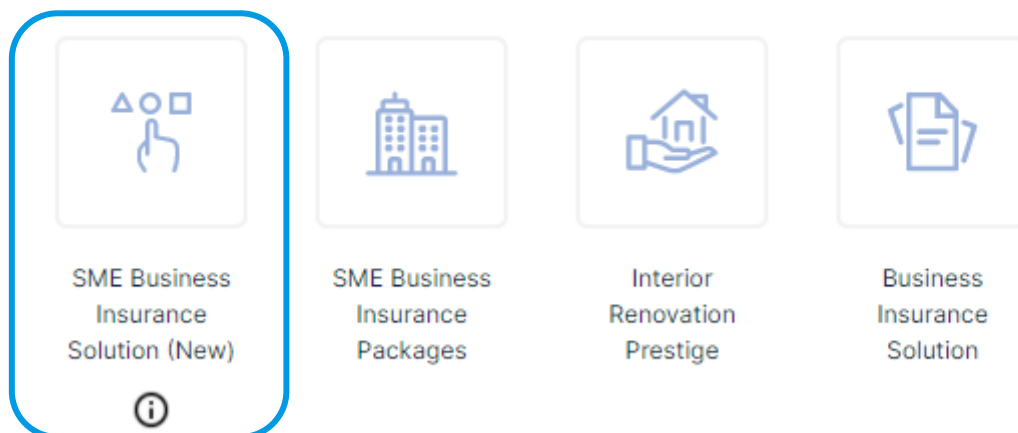
Qnect 平台指南

第一步: 選擇產品

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** 開始進行中小企業商業保險
2. 選擇 商業類型保險 **Commercial Lines**
3. 點擊 中小企業商業保險 **SME Business Insurance Solution**



Instant Quote and Bind ⓘ



第二步: 行業及業務類型

1. 輸入對應您的 行業 / 業務類型 **Industry / Business Type** 的關鍵字
2. 然後按 **Q** 進行搜尋
3. 從下方的選項中選擇您的行業及業務類型
4. 昆士蘭保險將不會對特定行業進行網上報價, 詳情請按 **Here**
5. 如果您能根據昆士蘭保險的指引下尋到您公司的行業, 請按繼續 **Continue**

The screenshot shows a web form titled "Quotation" with a sub-header "Your Industry & Business Type". The form includes a search bar at the top with a magnifying glass icon and a close button. Below the search bar is a grid of 20 radio button options arranged in two columns. A blue bracket on the left side of the grid is labeled with a circled "3". At the bottom of the form, there is a list of industries that are not covered by online quotations, followed by a link "For more information, please click [here](#)". A blue button labeled "Continue" is at the bottom center. The form is annotated with five numbered circles: "1" is over the search bar, "2" is over the magnifying glass icon, "3" is over the list of industry options, "4" is over the "here" link, and "5" is over the "Continue" button.

1 Search industry / business type **2**

3

<input type="radio"/> Accommodation	<input type="radio"/> Personal Services
<input type="radio"/> Business Services	<input type="radio"/> Professional Services
<input type="radio"/> Business, Professional and Employee Associations	<input type="radio"/> Real Estate & Property Owners
<input type="radio"/> Community Services	<input type="radio"/> Religious and Interest Groups
<input type="radio"/> Construction and Trades	<input type="radio"/> Repair Services
<input type="radio"/> Education	<input type="radio"/> Restaurants, Bars and Food
<input type="radio"/> Finance & Insurance	<input type="radio"/> Retail
<input type="radio"/> Information Technology Services	<input type="radio"/> Trading / Wholesaling
<input type="radio"/> Manufacturing	<input type="radio"/> Transport
<input type="radio"/> Medical & Health	<input type="radio"/> 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

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

4

5 Continue

- 在搜尋到您的行業 / 業務類型後，請在下方行業分類 **Industry Segment** 選擇，然後按繼續 **Continue**

Your Industry & Business Type

Industry Segment

6

Business Services

☐ Vehicle, Business and Personal Goods Leasing

☐ Events organisers and Trade Shows

☐ Business Support Services

☐ Landscaping services

☐ Cleaning Services

☐ Publishers

☐ Employment Agents HR Management Services

Continue

- 在行業分類中，請繼續搜尋您的業務類型，然後按繼續 **Continue**

Your Industry & Business Type

Business Type

7

Business Services / Vehicle, Business and Personal Goods Leasing

☐ Rental of Machinery and Equipment

☐ Renting and Leasing of Office Equipment

☐ Radio and Television Rental and Leasing

☐ Renting and Leasing of Motor Vehicles

Continue

8. 在下一頁中，請選擇您想受保公司得到的保障再進行報價
 - 注意：財產全險及業務中斷 **Property All Risk & Business Interruption** 必須包含在任何保險及報價中，其他保險則為可選
8. 請按繼續 **Continue**

The screenshot displays the 'Quotation' screen of the QBE app. At the top, there is a teal header with a back arrow and the word 'Quotation'. Below the header, the instruction 'Select the Risks that You Need' is centered. A large white box with a blue border contains seven risk selection options, each with an icon and text: 'Property All Risks & Business Interruption' (highlighted with a blue box), 'Money', 'Group Personal Accident (Worldwide 24x7)', 'Fidelity Guarantee', 'Liability', and 'Employees' Compensation'. A blue circle with the number '8' is positioned in the top right corner of the selection area. At the bottom center of the selection area is a blue 'Continue' button. A blue circle with the number '9' is located at the bottom right of the selection area.

10. S請在下方列表中選擇賬戶號碼 **Account Number** 或輸入關鍵字然後按 🔍 進行搜尋
11. 然後輸入起保日期 **Inception Date** 或按 📅 選擇您的起保日期
12. 然後輸入結束日期 **Expiry Date** 或按 📅 選擇您的保險結束日期
13. 請選擇受保地點數目 **Number of Locations** 進行報價 (預設為 1)
14. 請按繼續 **Continue**

SME Business Insurance Solution

Product Highlights

Scope of Covers

Property All Risk

Business Interruption

Liability

Employees' Compensation

[Policy Wording](#)

Quote

Apply

Pay

Insured

Quotation

Choose the account number

Account Number
10000001 - ABC CO LTD 🔍

10

Inception Date

Inception Date
15/07/2021 📅

11

Expiry Date

Expiry Date
14/07/2022 📅

12

Locations

Number of Location
1

13

Continue

14

15. 請輸入需要受保的地址，然後選擇大廈樓齡 **Building Age**，大廈類型 **Construction Type**，安全系統 **Security System On-Site**，額外防火系統 **Additional Fire Protection** 和地點的工作類型 **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

16

16. 如果需要定義受保地址的工作類型，請按 **Here** 查閱有關詳情

注意：倘若您在之前的步驟中選擇了適當的行業及業務類型，任何不準確的定義將不會在索賠過程中帶來負面影響

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 single Occupation 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 2 or more occupations , 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 Shop
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 Manufacturing
If the Occupancy Group is one of Medical & Health, Professional Services, Transport or Wholesale or Warehousing / Storage, and the Insured has a large office 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.


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. P請在下拉式列表中選擇受保項目，然後按添加保障 **Add Risk**

18. 請按繼續 **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

Add risk

18

Continue

19. 請在下方輸入所需資料，如有需要請按 ⓘ 查閱有關詳情。可選保障及財產全險 – 總申報價值 **Total Declare Value** 將會被自動計算
20. 當你輸入所需的資料後，然後請按繼續 **Continue**

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

Premium
HKD\$0.00

Edit

[View details](#)

1 Quote 2 Apply 3 Pay 4 Insured

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 ⓘ

Architects and Surveyor Fees ⓘ

Capital Additions ⓘ

Escalation Clause ⓘ

Full Theft ⓘ

Excess Applying to Entire Risk
3000

*Water damage excess applies

Imposed Excess

Calculate +HKD\$

19

20

21. 如果需要添加業務干擾的其他基礎覆蓋 **Basis of Cover**，請從下拉式列表中選擇，例如：毛利潤 **Gross Profit**，總收入 **Gross Revenue**，增加的工作成本 **Increased Cost of Working**，每周賠償額。選擇好您的基礎覆蓋 **Basis of Cover** 後，請在新增方格內填寫相關資料。
22. 填寫相關資料後，請按計算 **Calculate**。您可以透過按 **Clause** 查看您保險中現有的條款。
23. 請按繼續 **Continue**

Business Interruption

Basis of Cover
None

[Interested Parties,](#)
[General Pages,](#)
[Clauses\(5\),](#)
[Rates](#)

Remove Risk Continue

Business Interruption

Basis of Cover
Gross Profit

Indemnity Period (Months)
6

Indemnity Period (Weeks)

Excess Days
2

12-Month Gross Profit Value

Optional / Other Sub-Limits Sums Insured

Additional Increased Cost of Working

Claims Preparation Costs

BI - Total Declared Value

Suppliers/Customer Premises
Unnamed

Cover Type for Suppliers' and/or Customers' Premises
FLEXA - Unnamed 10% of BI Sum Insured

[Interested Parties,](#)
[General Pages,](#)
[Clauses\(5\),](#)
[Rates](#)

Calculate +HKD\$

Remove Risk Continue

24. Y您可以選擇添加 **非地點相關保險 Non-Location Dependent Risk**, 請在下拉式列表中選擇所需的保險。

25. 請按繼續 Continue

1 Quote 2 Apply 3 Pay 4 Insured

Quotation

Non-Location Dependent Risks
Liability, Employees' Compensation, and Fidelity Guarantee

Cover Information

Liability

Employees' Compensation
Fidelity Guarantee

Add risk

Continue

第三步: 其他保障 – 現金全險

除了財產全險及業務中斷外，您可以額外為您的中小企選擇添加其他保障，如有其他保障請在每一個步驟中輸入相關資料。

1. 請選擇是否需要添加一籃子保險 **Blanket Cover**，如有需要請按**YES**，請輸入**保障金額 Sum Insured** 其餘金額將會被自動填入。

Property All Risks & Business Interruption

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\(0\)](#)
[Rates](#)

Calculate +HKD\$0.00

Remove Risk Continue

2. 此為選填區，如果您在上一步驟選擇了否 **NO**，您將會需要填入相關金額，否則金額將會在上一步驟中被自動填入。如需更多資料請按以下圖示 **i**。
3. 請從下拉式列表中選擇旺季額外保障 **Increase Limits for Peak Season**，您可以選擇 不需 **None**，兩倍 **2 times** 或 三倍 **3 times**。您的選擇將會更動保費總額，詳情請按 **Calculate** 進行計算。
4. 請按繼續 **Continue**

第四步：其他保障－團體個人意外

除了財產全險及業務中斷外，您可以額外為您的中小企選擇添加其他保障，如有其他保障請在每一個步驟中輸入相關資料。

- 請中空格內填寫相關資料或在下拉式列表中選擇適合的選項。如受保的僱員均在70歲或以下 **All Employee are insured and under the age of 70**，謹記別選該空格。查閱詳情請按 **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

Number of Employees

Death and Permanent Disablement

Temporary Total Disablement/Week

Temporary Partial Disablement/Week

Medical Expenses

☒ 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](#)

Add

Category	Sum Insured	No. of Employees
Aggregate Limit	\$10,000,000	
Imposed Excess for weekly benefits		

[Interested Parties](#)
[General Pages](#)
[Chapters/01](#)
[Rates](#)

Calculate **+HKD\$0.00**

Remove Risk **Continue**

- 如受保的僱員不會在香港以外地區工作超過 **6個月** 請別選 是 **YES**，否則請按 否 **NO**。您的選擇將會更動保費總額。請按 **Add** 添加該個僱員群組。請在下拉式列表中選擇 **累計總額 Aggregate Limit**，然後按 **Calculate** 計算更新保費。

- 請按繼續 **Continue**

第五步：其他保障 – 責任保險

除了財產全險及業務中斷外，您可以額外為您的中小企選擇添加其他保障，如有其他保障請在每一個步驟中輸入相關資料。

- 請在下拉式列表中選擇 責任限額 **Limit of Liability**，年營業額 **Annual Turnover** 及 自負額 **Excess**。請選擇 受保地區範圍 **Jurisdictional Limit**，然後輸入是否有任何受保物業正在 受到監管過管制 **Custody or Control**。查閱詳情請按 ⓘ，然後按 **Calculate** 計算更新保費。
- 請按繼續 **Continue**

1 2 3 4
Quote Apply Pay Insured

<
Quotation

Non-Location Dependent Risks ✎

📁
 Liability

>

👤
 Employee's
Compensation

>

🔒
 Fidelity
Guarantee

>

Liability

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

Property in Custody or Control
0

[Interested Parties.](#)
[General Pages.](#)
[Clauses\(2\).](#)
[Rates](#)

Calculate

+HKD\$7,889.51

Remove Risk

Continue

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) 1
- Excavations other than small trenches
- Use, handle, store or transport any hazardous substances 1
- 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

第六步：其他保障－勞工保險

除了財產全險及業務中斷外，您可以額外為您的中小企選擇添加其他保障，如有其他保障請在每一個步驟中輸入相關資料。

1. P請從下拉式列表中選擇 **法定及基本法限額 Statutory and Common Law Limit** 及 **員工類別 Category of Employees** 然後按 **Add** 進行添加。你可以選擇填入詳細的員工類別，然後輸入 **員工人數 Number of Employees** 及 **員工年收入 Estimated Annual Earning**。查閱詳情請按 。
2. 請確認選項，如適用請按 **是 Yes** 否則請按 **否 No**。您的選擇將會更動保費總額，詳情請按**Calculate** 進行計算。
3. 請按**繼續 Continue**

第七步：其他保障 – 誠信保險

除了財產全險及業務中斷外，您可以額外為您的中小企選擇添加其他保障，如有其他保障請在每一個步驟中輸入相關資料。

1. 請從下拉式列表中選擇 賠償限額 **Limit of Indemnity**，責任限額 **Limit of Liability** 和 自負額 **Excess**。請輸入 員工總數 **Total Number of Employees**。查閱詳情請按 ⓘ，然後按 **Calculate** 計算更新保費。
2. 請按繼續 **Continue**

The screenshot shows the 'Quotation' screen for 'Non-Location Dependent Risks'. It features a progress bar with three steps: 'Liability' (checked), 'Employee's Compensation' (checked), and 'Fidelity Guarantee' (active). Below the progress bar, the 'Fidelity Guarantee' section contains several input fields: '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', and 'Total number of employees' (10). A blue bracket on the right side of these fields is labeled with a circled '1'. At the bottom, there are links for 'Interested Parties', 'General Pages', 'Clauses(0)', and 'Rates'. Below these links are three buttons: 'Calculate', '+HKD\$', and 'Continue'. The 'Continue' button is highlighted with a blue circle and labeled with a circled '2'.

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

第八步：發出報價 / 簽發保單

除了財產全險及業務中斷外，您可以額外為您的中小企選擇添加其他保障，如有其他保障請在每一個步驟中輸入相關資料。

1. A下方將會列出 報價摘要 **Quotation Summary**，並提供詳細的 保費詳情 **Premium Breakdown**。
2. 確認細節後請按繼續 Continue

SME Business Insurance Solution

Quotation Summary

Create Quote

Effective Date

Contract Period

Account Number

Premium
HKD\$9,670.37

[View details](#)

1
Quote
2
Apply
3
Pay
4
Insured

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 20.0%*
Group Personal Accident	<u>\$500.00</u>	\$501.37	\$0.50	\$501.87	\$100.27 20.0%*
SUB TOTAL	\$2,162.07	\$2,167.98	\$2.16	\$2,170.14	\$433.60

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 20.0%*
SUB TOTAL	\$7,472.27	\$7,492.74	\$7.49	\$7,500.23	\$1,498.55

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

Continue

3. 索賠聲明 **Claims Declaration** – 請確認您的客戶（或保單持有人）在過去3年內是否對受保項目曾經進行過索賠。如答案為有，核保師將會向你索取更多詳情以進行報價。
 - 如果在索賠聲明中選 是 **Yes**，請提供過往的索賠記錄例如：索賠次數及意外損失 **Number of Claims and Uninsured Losses**，損失索賠的總額 **Total Amount of All Claims of Damage** 及 最大的索賠金額 **Size in \$ of the Largest Claims Made**。您的選擇將會更動保費總額。

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](#)

- 請按繼續 **Continue**
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

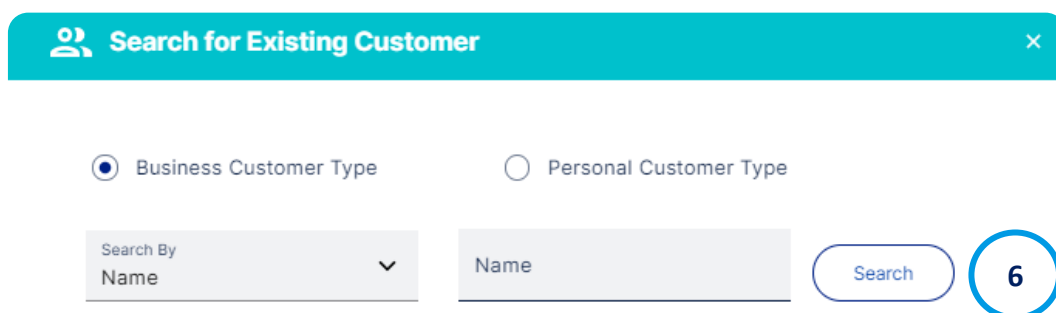
Application

Customer Information

[Search for Existing Customers](#)

[Create New Customer](#)

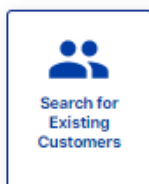
6. 現有客戶：請選擇 **商業或個人客戶 Business Customer Type** or **Personal Customer Type**。然後在下拉式列表中選取搜尋條件，輸入名稱或號碼後，點擊 **Search** 進行搜尋。



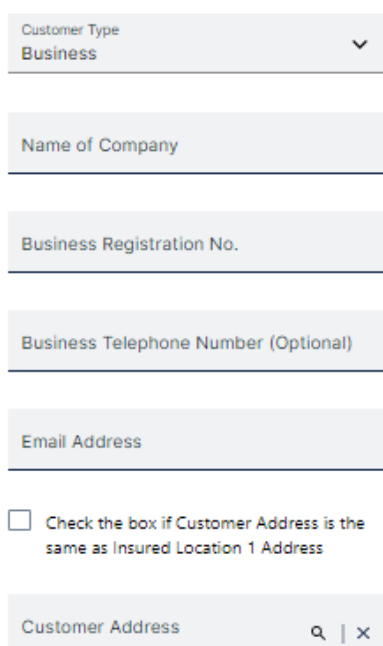
Search Result

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

Customer Information




[Create New Customer](#)



7. 新的個人客戶：請在空格內填寫您的香港身份證號碼 **HKID**。新的商業客戶：請在空格內填寫您的商業登記號碼 **Business Registration**。然後在下方填寫相關資料後。

8. 請按繼續 **Continue**



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 +

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
Built between years 1973 and 1999

Construction Type
Fire Resistive construction

Security System on Site
Burglar Alarm System

Additional Fire Protection
Sprinkler Installed

Description of Business
Rental of Machinery and Equipment

Occupied As
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
Business

Name of Company
ABC COMPANY

Business Registration No.

Business Telephone Number

Email Address

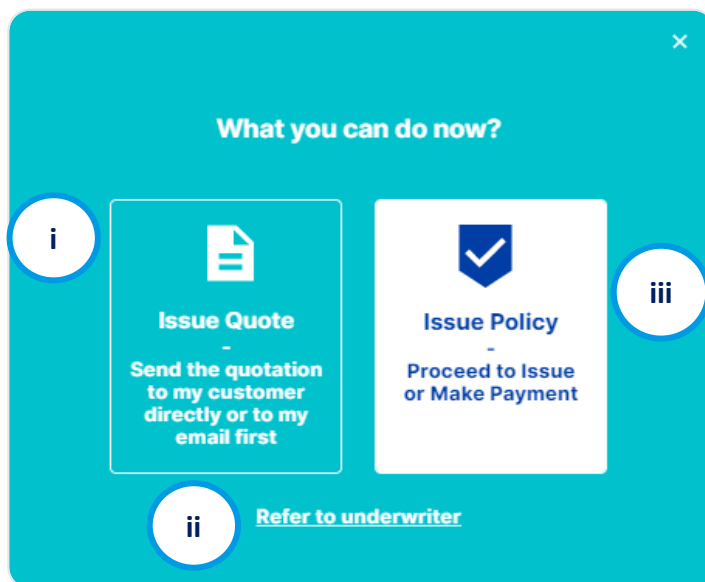
Customer Address
11, 11, 19 KAM LAM ST., MONG, 11, HONG KONG

11

第九步：進行報價 / 轉介核保師 / 簽發保單

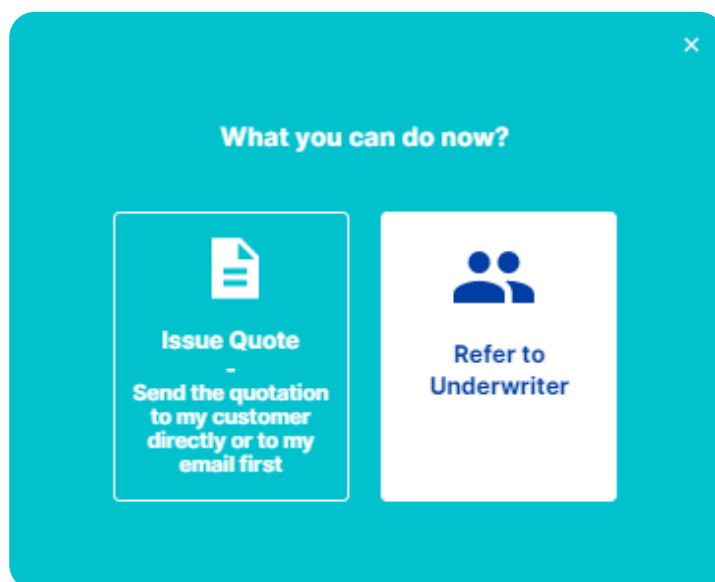
在確認報價細節後，您將會被導航到以下頁面，並有三個選項：

- (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 **Issue Quote**，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](#)

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

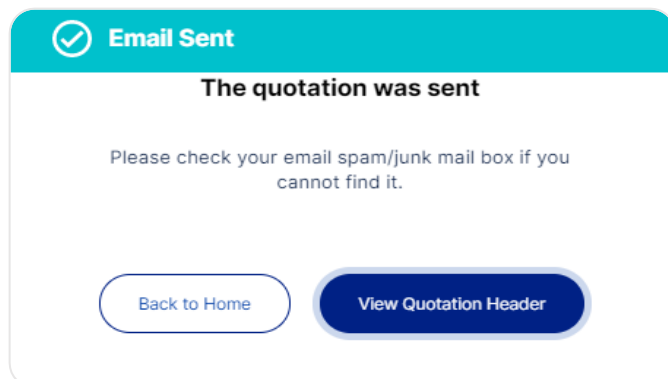
2

3

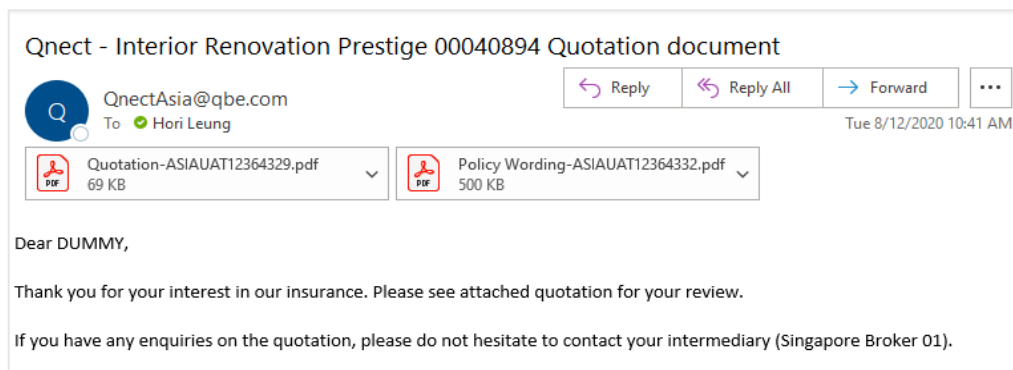
4

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**

- 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

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

Policy Details

Insured	Address
ABC COMPANY	11 / FLR 11 11 11 KAM LAM ST., MONG MONG KOK

Documents

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

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

Claim No.	Date of Submission	Risk Type	Paid Amount	Outstanding Amount	Total Incurred Amount	Status
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第十步：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](#)

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

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

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

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

1

Confirm and send now

1. 輸入客戶的電郵地址，然後點擊 確認發送 **Confirm and send now**
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 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.


Business Insurance
Prestige

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



Make Payment >

2

- 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

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



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

- 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

第十一步：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

The screenshot displays the 'Finish' stage of the policy issuance process. At the top, a progress bar shows four steps: Quote, Apply, Pay, and Finish, all marked with checkmarks. The main content area features a large green checkmark icon and the text 'The insurance policy has been successfully issued.' Below this, the 'Policy number: E0018251' is displayed in a grey box. A message states 'A confirmation email has been sent to client@testing.com'. A table titled 'Policy Details' lists 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, there are two buttons: 'Back to Home' and '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