User Guide

--- Business Insurance SME ---

(Office Protection Pack)

Version: August 2020

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Part A

Login

登入

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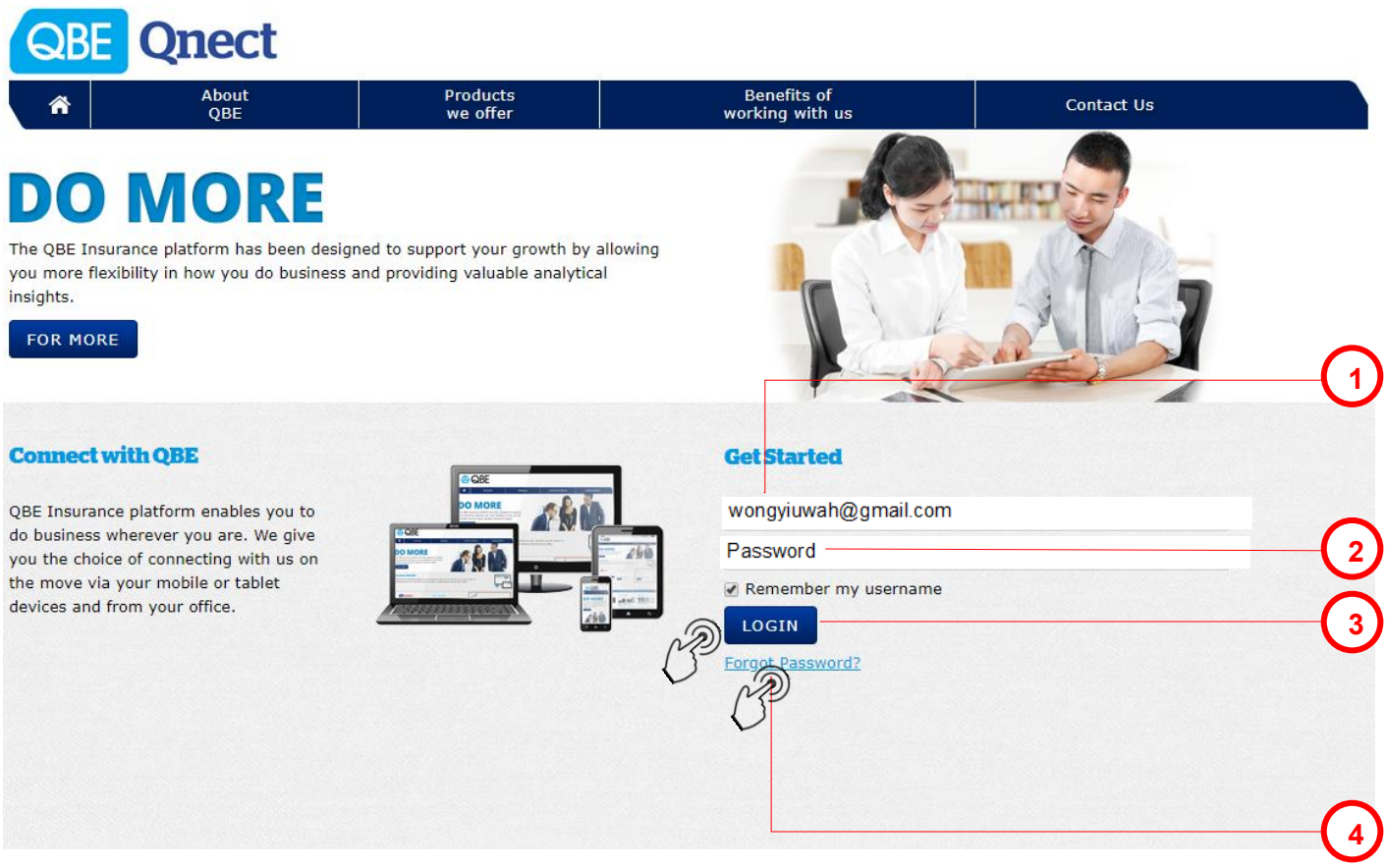

1. Login with **Email Address**

   利用電郵地址登入

2. Key in **Password**

   輸入密碼

3. LOGIN

4. If you forget your password, please **"Forgot Password"**

   假如您忘記密碼，請 **"Forgot Password"**

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Part B

Create Quote

建立報價

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- Andrew Yung Accounting Services Ltd
- BR: 123456789
- Email Address: andrewyungasltd@gmail.com
- SME (Office Protection Pack)
- Policy Effective Date: 1 August 2020
- Rm 2015, 20F, Wai Yip Comm Bldg, 100 Des Voeux Road C, Central, Hong Kong
- Building Age: 2002 (Fire Resistive Construction)
- Office: No security system on site but has fire extinguisher and sprinkler installed
- Annual Turnover: HK$18,000,000
- Office Contents: HK$800,000
- Employees' Compensation: 15 staff with total annual earnings of HK$6,000,000

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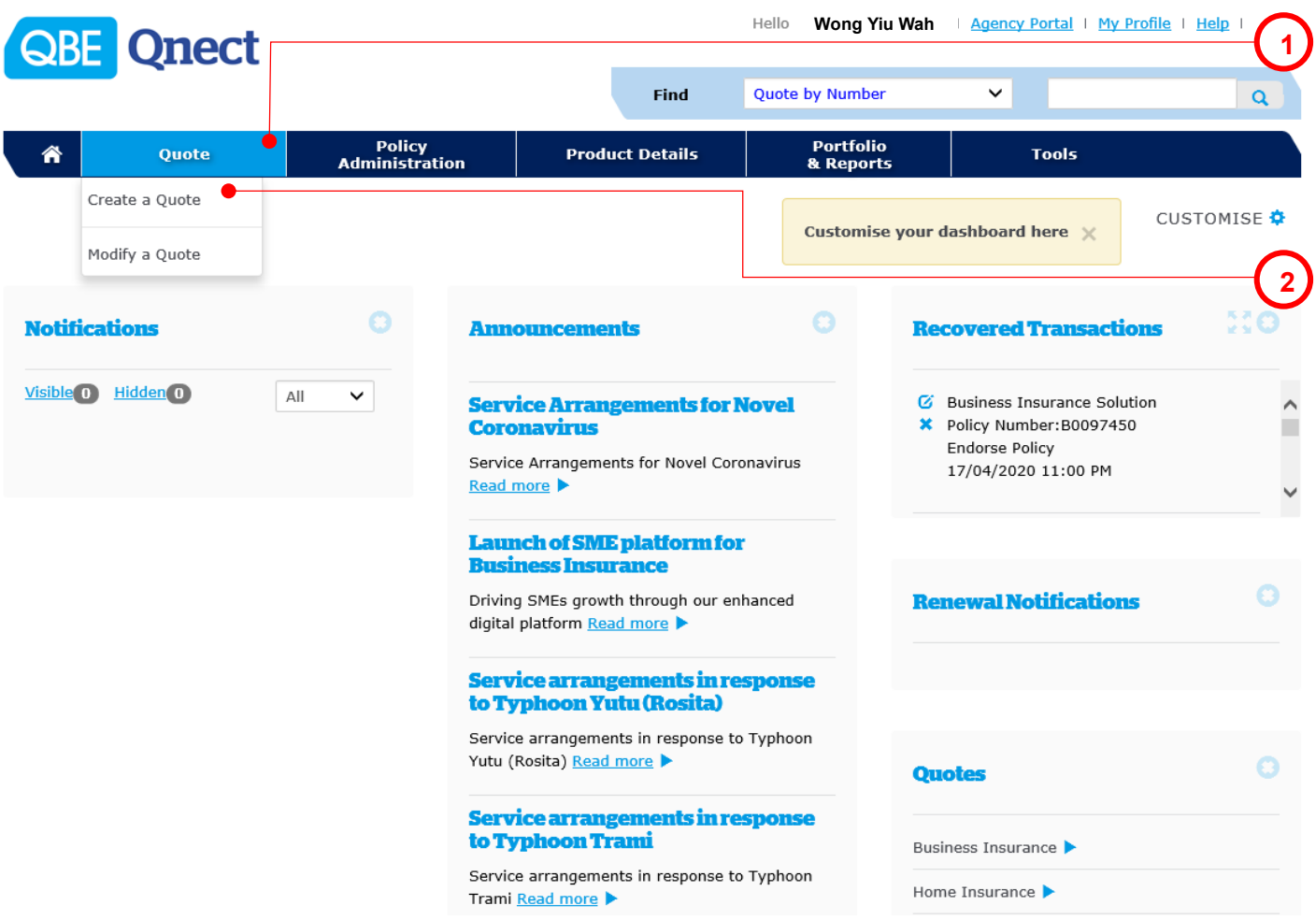

1. Choose **"Quote"** from the main menu

   從主頁面選單中，選擇 **"Quote"**

2. Select **"Create a Quote"**

   選擇 **"Create a Quote"**

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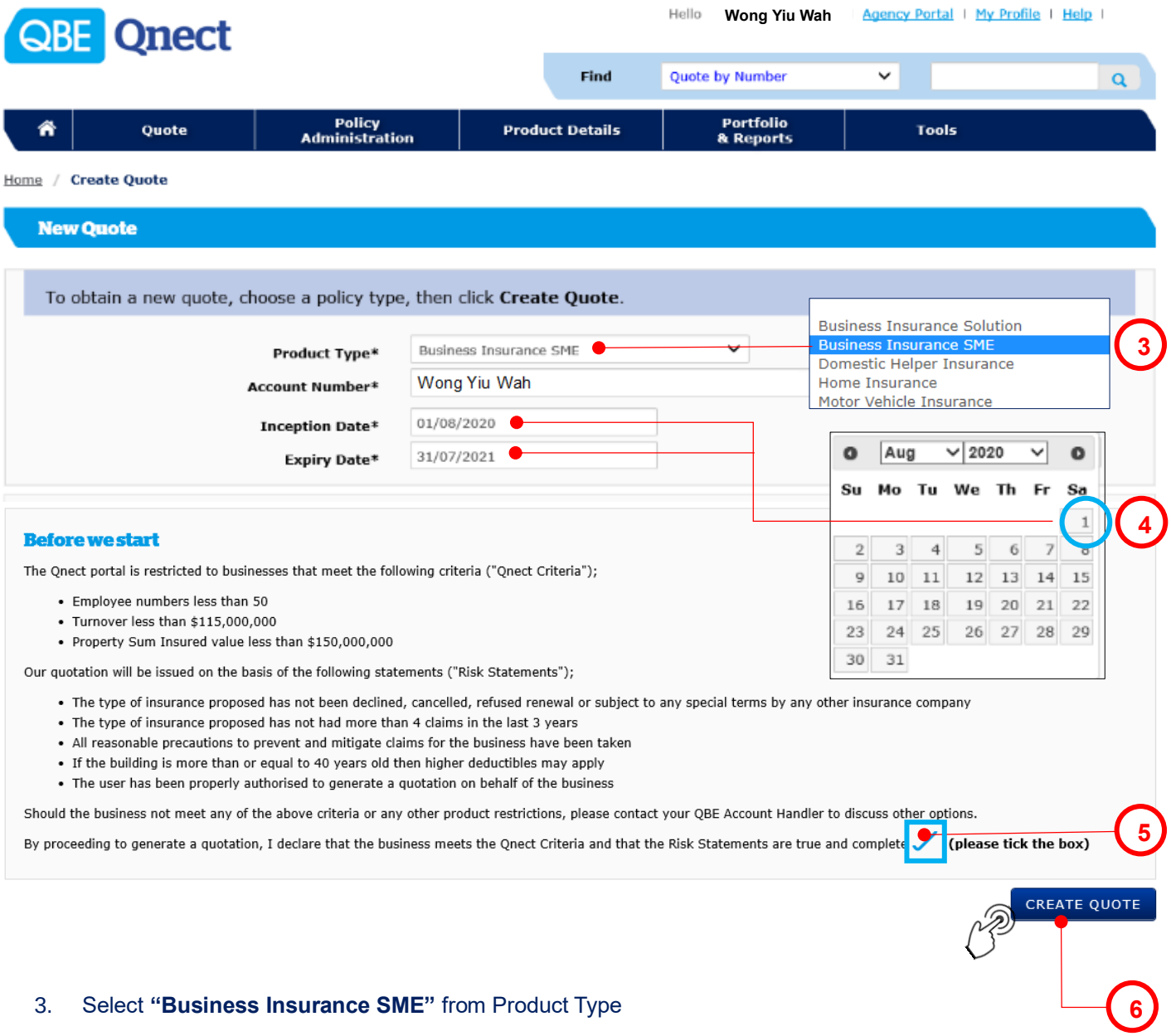

3. Select **"Business Insurance SME"** from Product Type

   從 **"Product Type"** 選項中選擇 **"Business Insurance SME"**

4. Select **"Inception Date"** and system will default **"Expiry Date"** as 1 year after **"Inception Date"**

   選擇 **"Inception Date"**，系統已預設保單之 **"Expiry Date"** 為 **"Inception Date"** 之後一年

5. Review the **"Qnect Criteria"** and **"Risk Statements"**, then check the box if agree

   檢閱 **"Qnect Criteria"** 及 **"Risk Statements"**，如同意內容，請在方格打剔

6.

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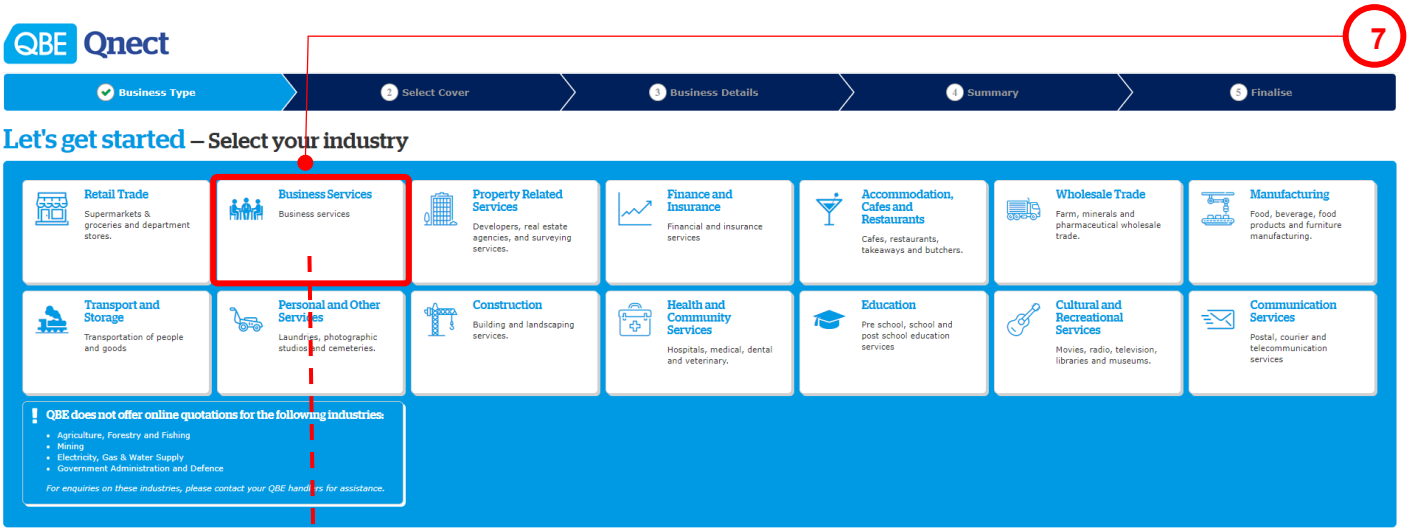
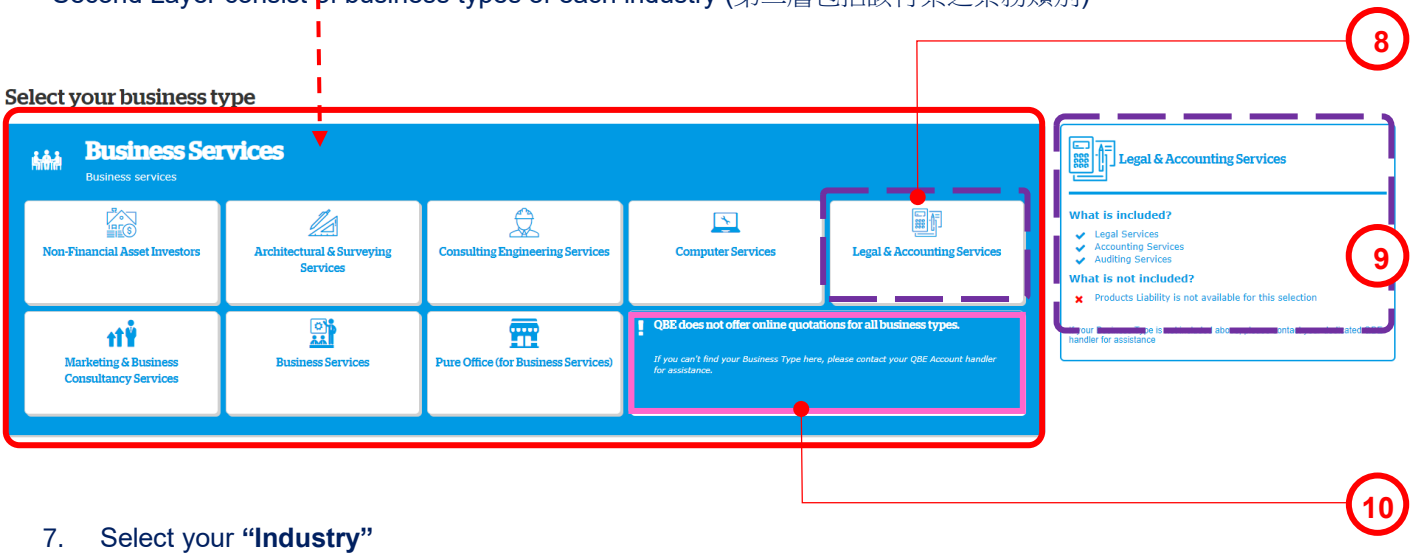


Two layers (兩層):

- First Layer consists of 14 titles of industry (第一層包括 14 類行業)
- Second Layer consist of business types of each industry (第二層包括該行業之業務類別)



7. Select your **"Industry"**

   選擇您的 **"Industry"**

8. Select your **"Business Type"**

   選擇您的 **"Business Type"**

9. The hints can help you choose the **"Business Type"**

   提示會協助您選擇 **"Business Type"**

10. If you cannot find your **"Business Type"**, please contact your **"QBE Account Manager"**

    如您未能找到合適之 **"Business Type"**，請聯絡您的 **"QBE Account Manager"**

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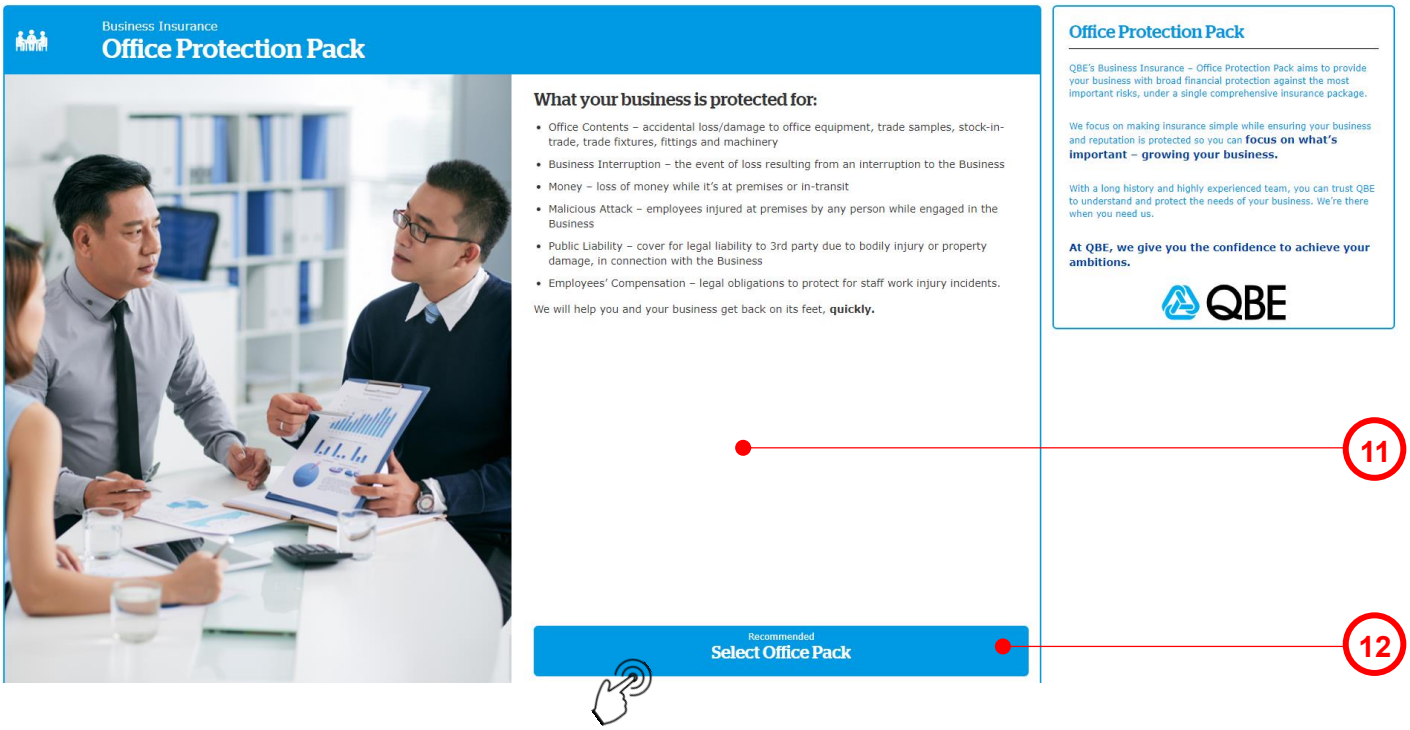

11. Review the coverage details

    檢閱保障範圍內容

12.

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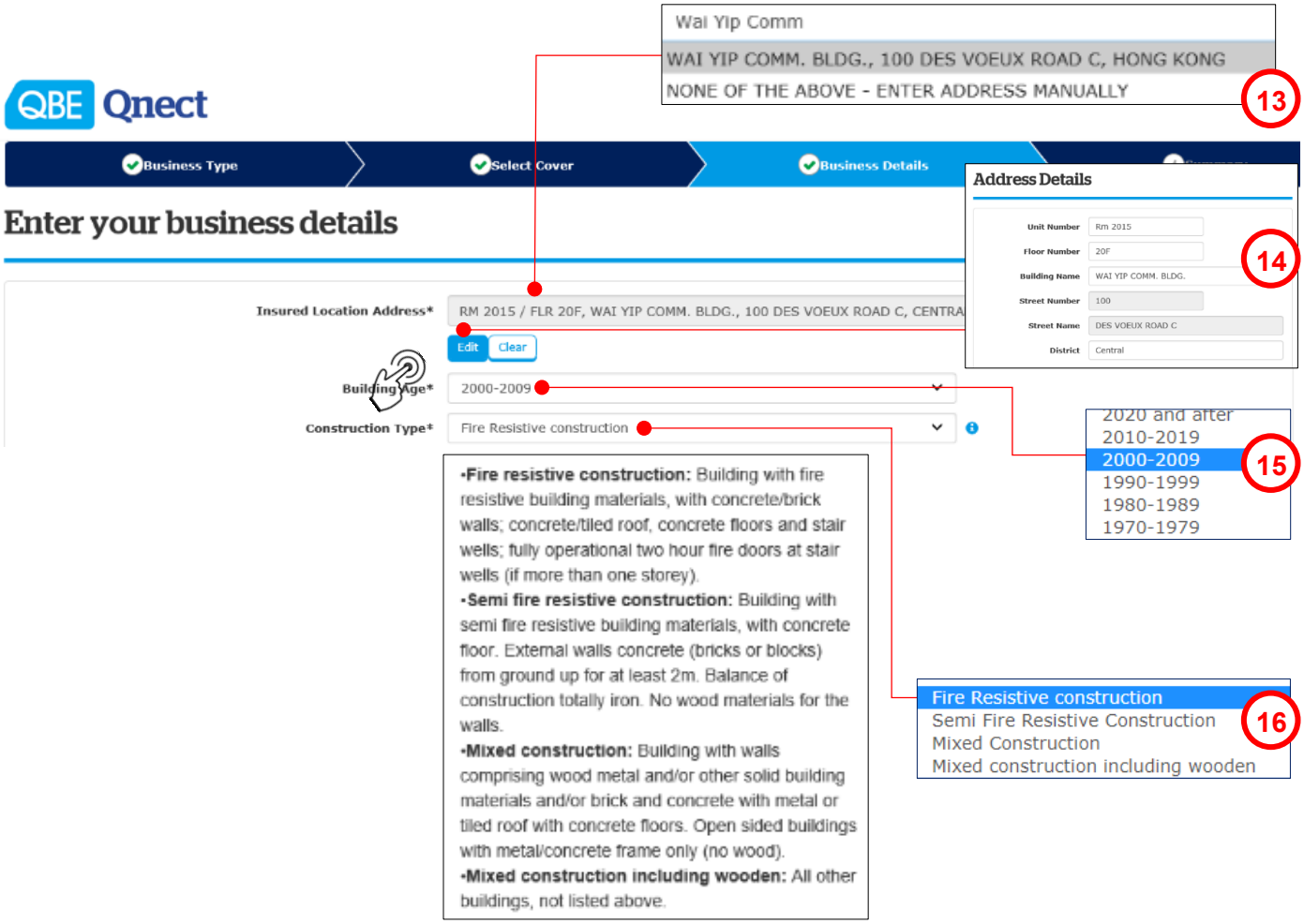

13. Enter the Building Name OR Street Name of the insured address in the **"Insured Location Address"**
    If you cannot find the address in the **"Insured Location Address"**, please scroll to the bottom and select **"NONE OF THE ABOVE - ENTER ADDRESS MANUALLY"**
    於 **"Insured Location Address"** 輸入受保地址之街道或大廈名稱
    如您未能於 **"Insured Location Address"** 找到受保地址，請從選項中捲動到最底及選擇 **"NONE OF THE ABOVE - ENTER ADDRESS MANUALLY"** 去自行輸入完整地址
14. After you have found the insured address, Edit to complete the full address
    當您尋找到受保地址後，Edit 去輸入完整地址
15. Select **"Building Age"** to choose information
    選擇 **"Building Age" 去揀選資料**
16. Select **"Construction Type"** to choose information
    選擇 **"Construction Type" 去揀選資料**

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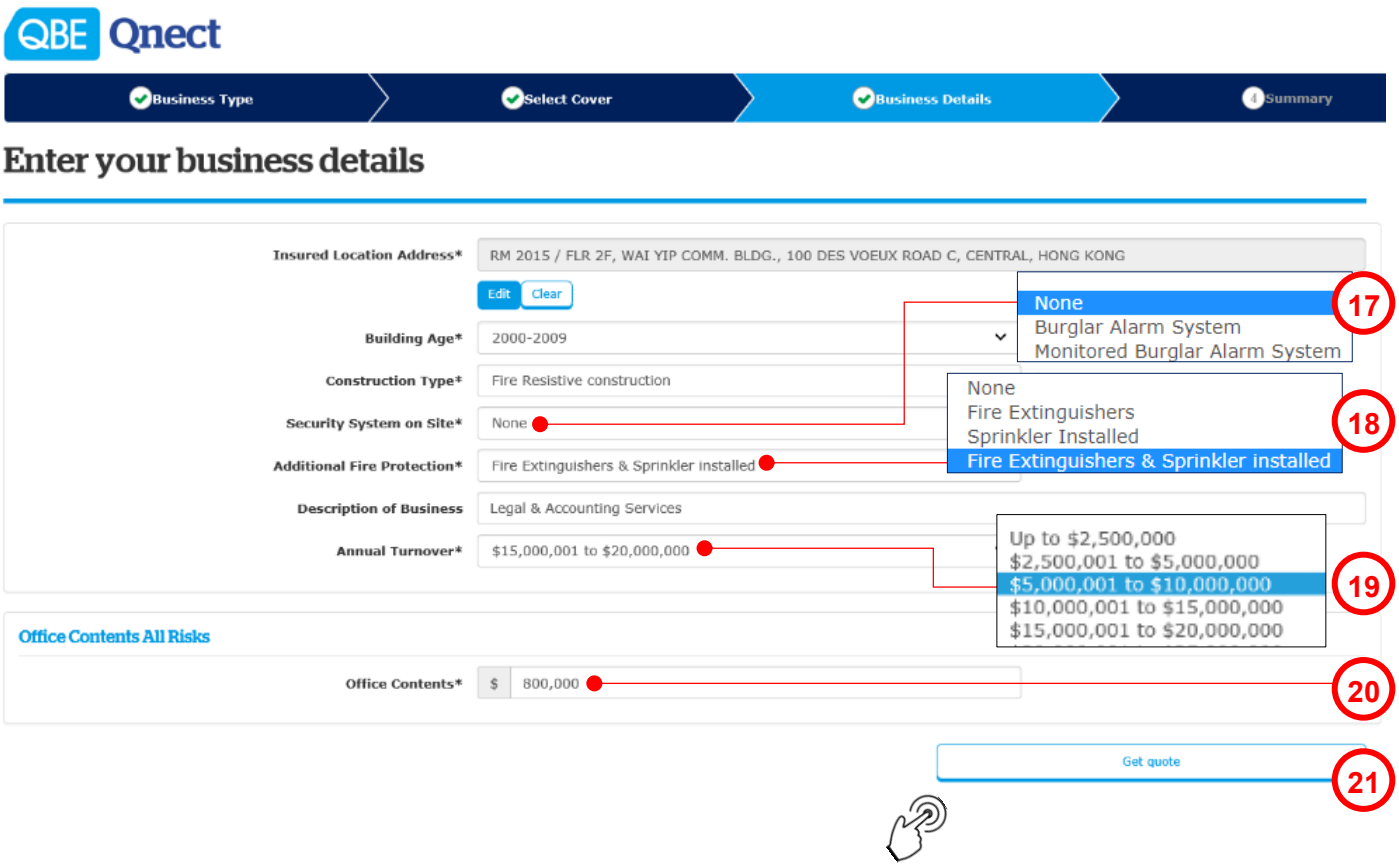

17. Select **"Security System on Site"** to choose information

    選擇 **"Security System on Site"** 去揀選資料

18. Select **"Additional Fire Protection"** to choose information

    選擇 **"Additional Fire Protection"** 去揀選資料

19. Select **"Annual Turnover"**

    選擇 **"Annual Turnover"**

20. Enter sum insured for **"Office Contents"**

    輸入 **"Office Contents"** 之投保額

21.

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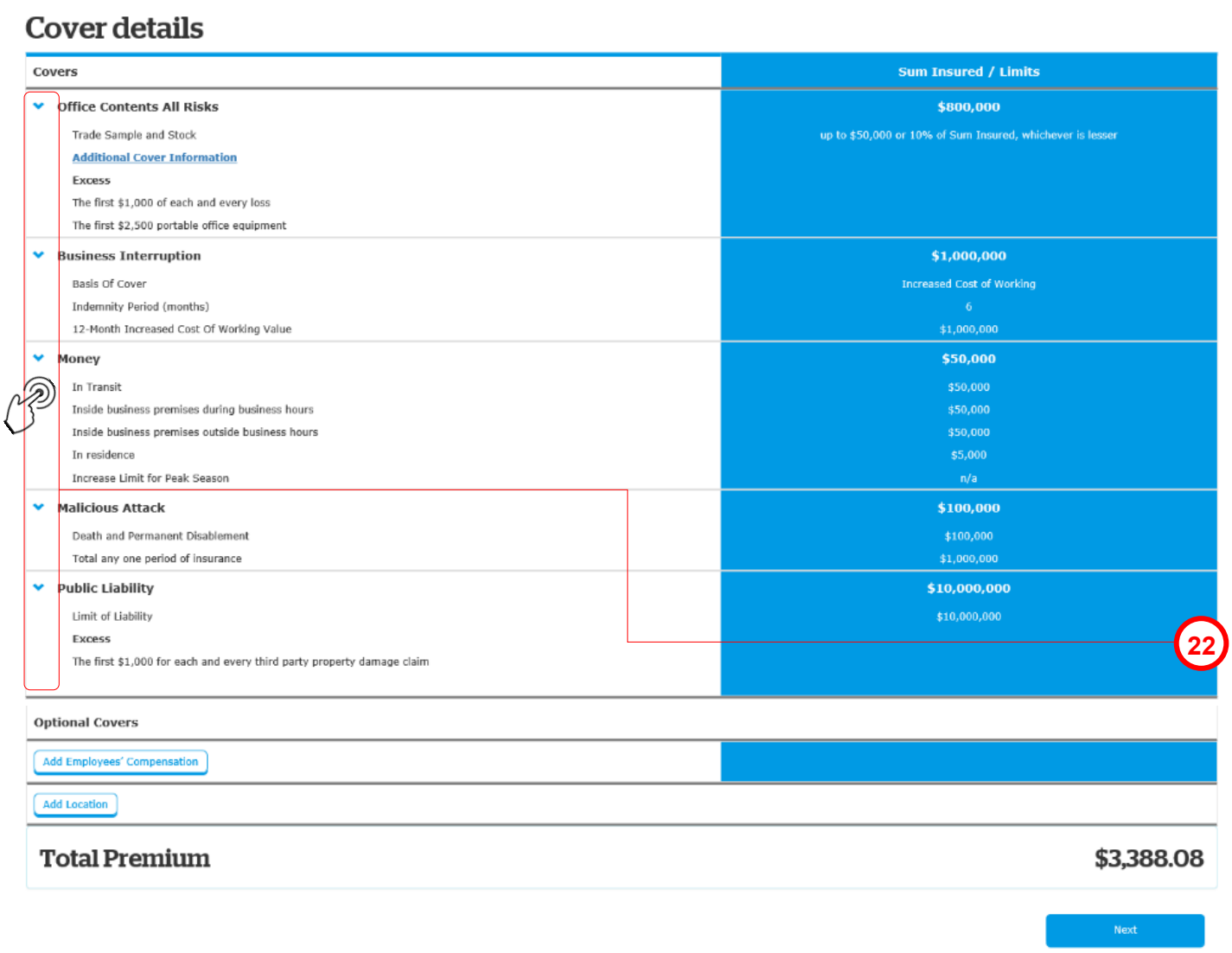

22. Review the **"Cover details"** and you can also for full details of sum insured or sub-limits and excesses for that coverage

檢閱 **"Cover details"** 及您可 箭咀展示該項目之詳細資料，包括保障額、限額及自負額

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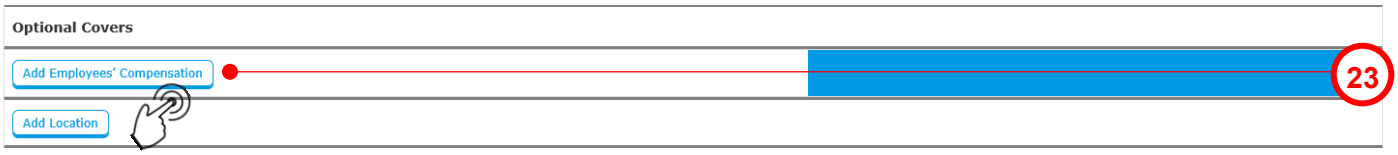
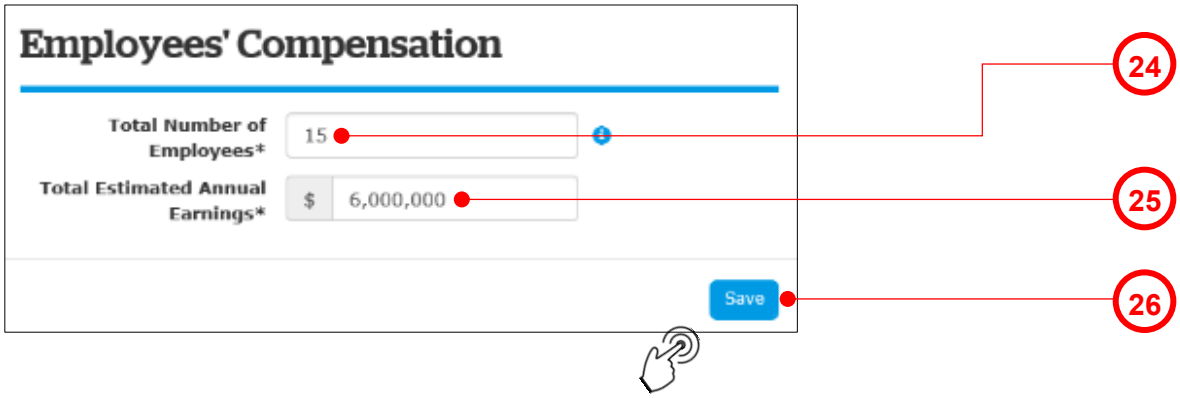
If **"Optional Covers – Employees' Compensation"** is required

如果需要 **"Optional Covers – Employees' Compensation"**



23. Add Employees' Compensation



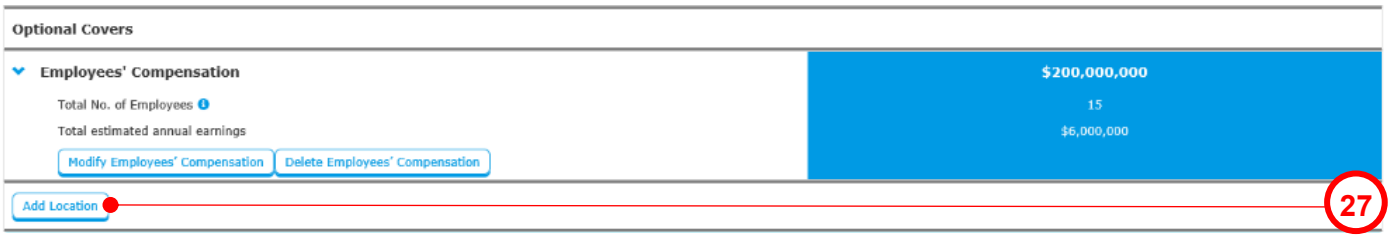
24. Fill in the information of **"Total Number of Employees"** of all insured locations

    輸入所有受保地址之 **"Total Number of Employees"**

25. Fill in the **"Total Estimated Annual Earnings"** of all insured locations

    輸入所有受保地址之 **"Total Estimated Annual Earnings"**

26. Save

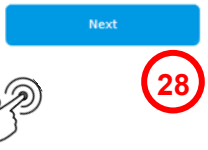


27. Add Location to add a new insured location by repeating Step 13 to Step 22

    (Qnect SME can insure up to three locations)

    Add Location 去加入新投保地址，請重複步驟 13 至步驟 22 去完成

    (Qnect SME 最多可以投保三個地址)



28. Next

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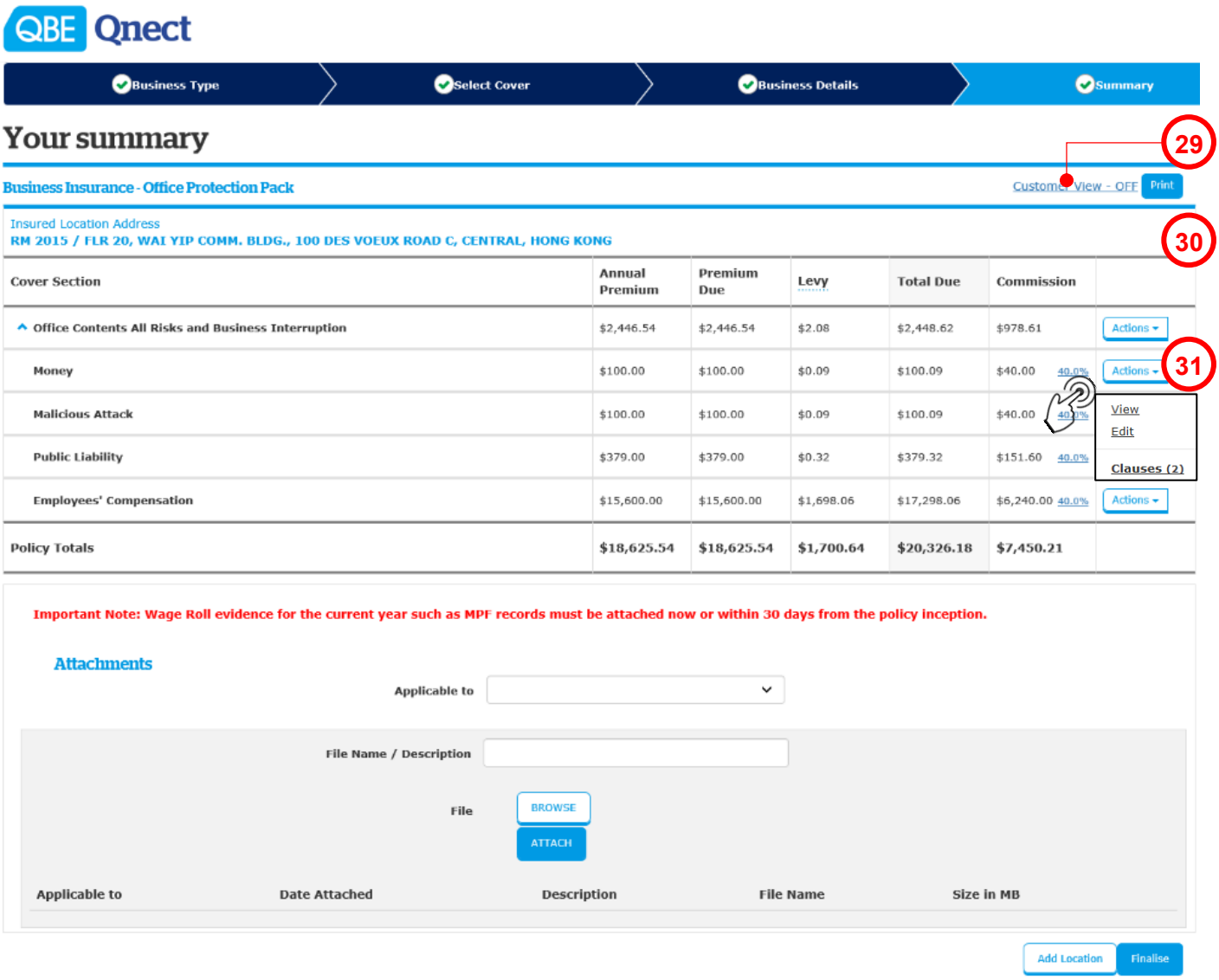

29. Can hide the **"Commission"**

    可以隱藏 **"Commission"**

30. Review the "Cover Section" breakdown

    檢閱 **"Cover Section"** 明細

31. Actions to view or edit quotation or review the clauses

    Actions 去檢閱或修改報價或檢閱相關條款

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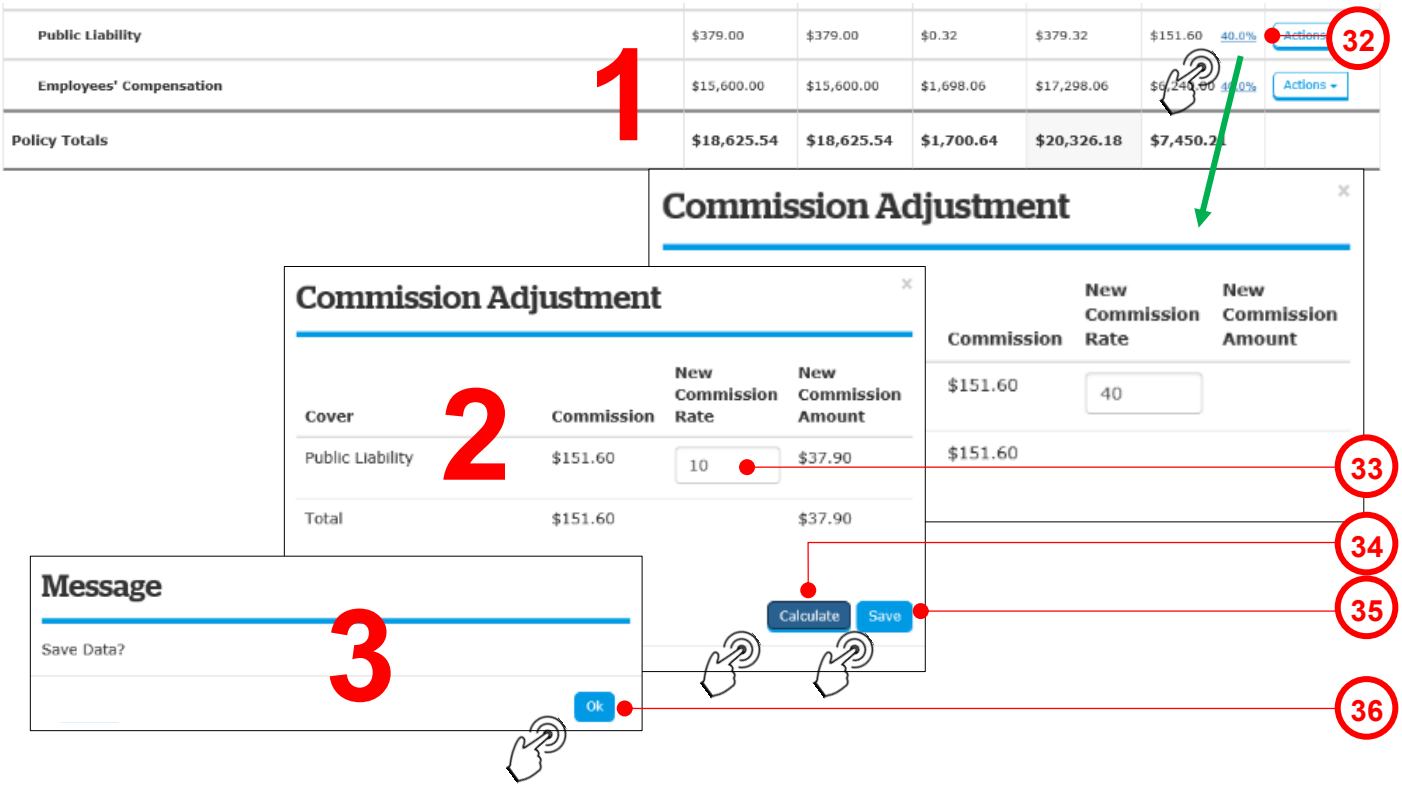


32. % can adjust **"Commission Rate"**

    % 可以調整 **"Commission Rate"**

33. Input new commission rate

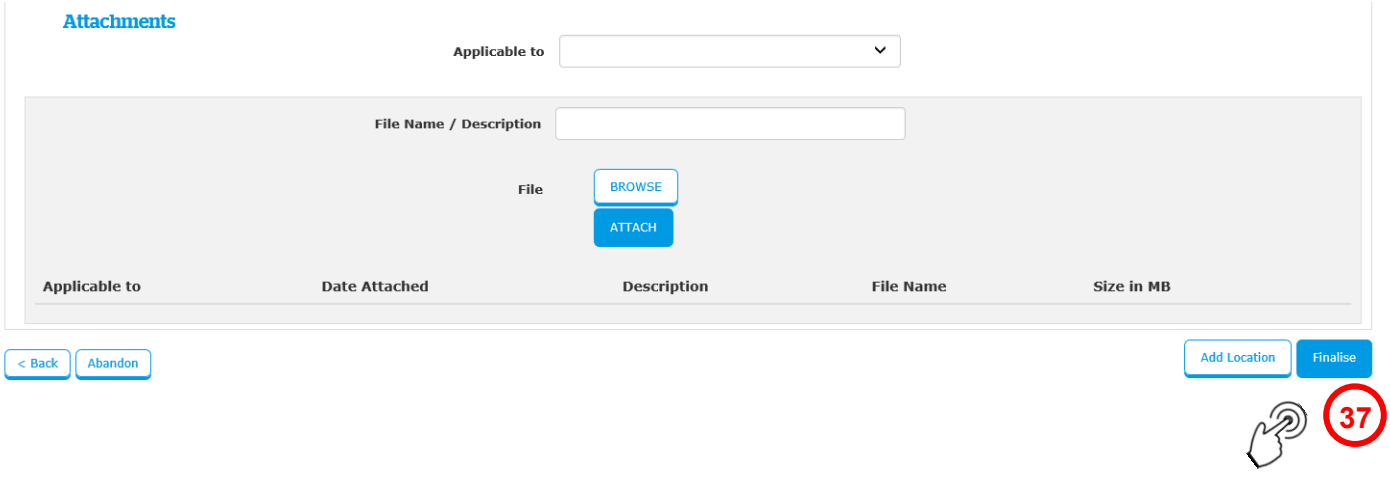
    輸入新佣金百分比費

34. Calculate

35. Save

36. Ok

37. Finalise



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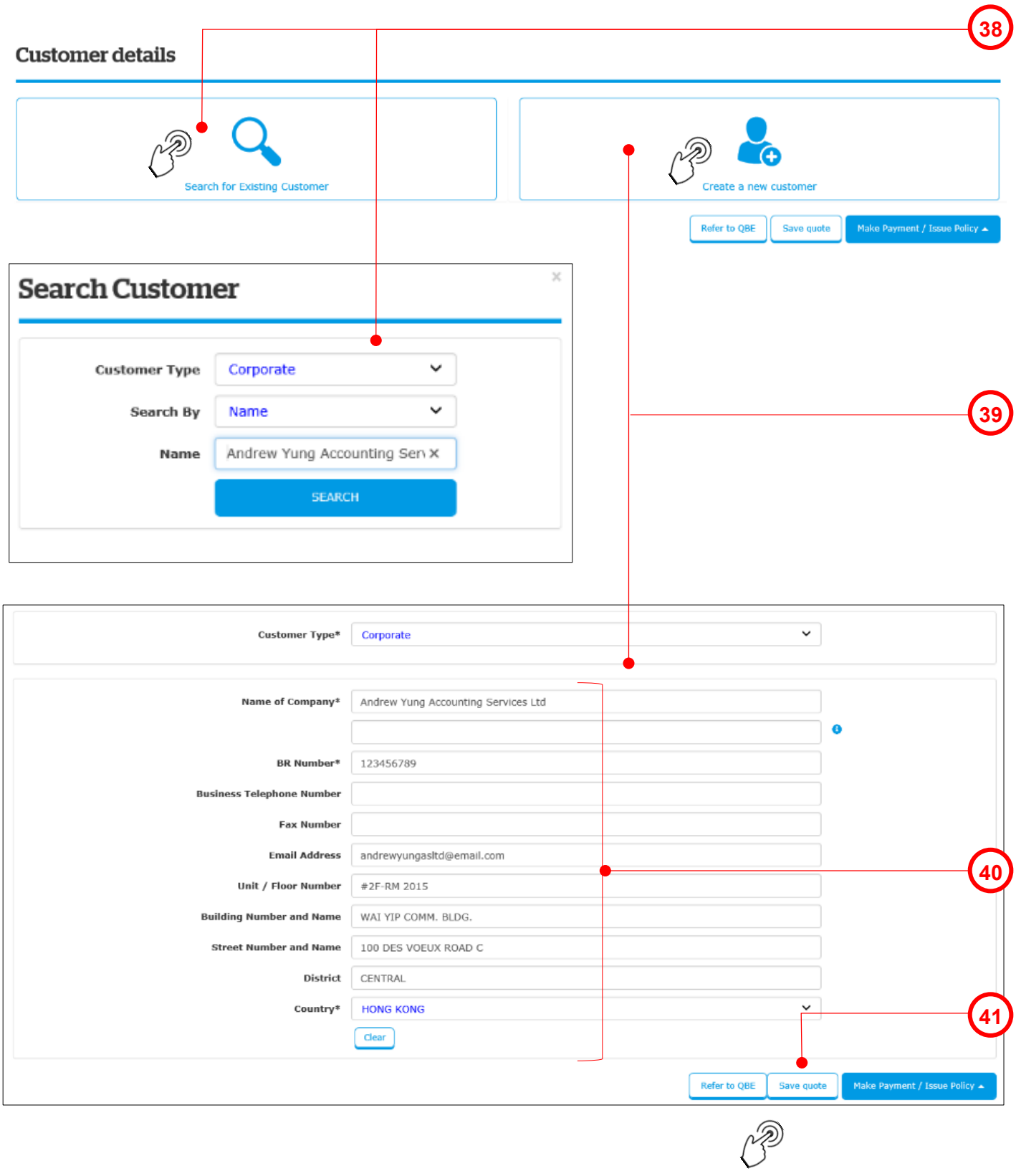

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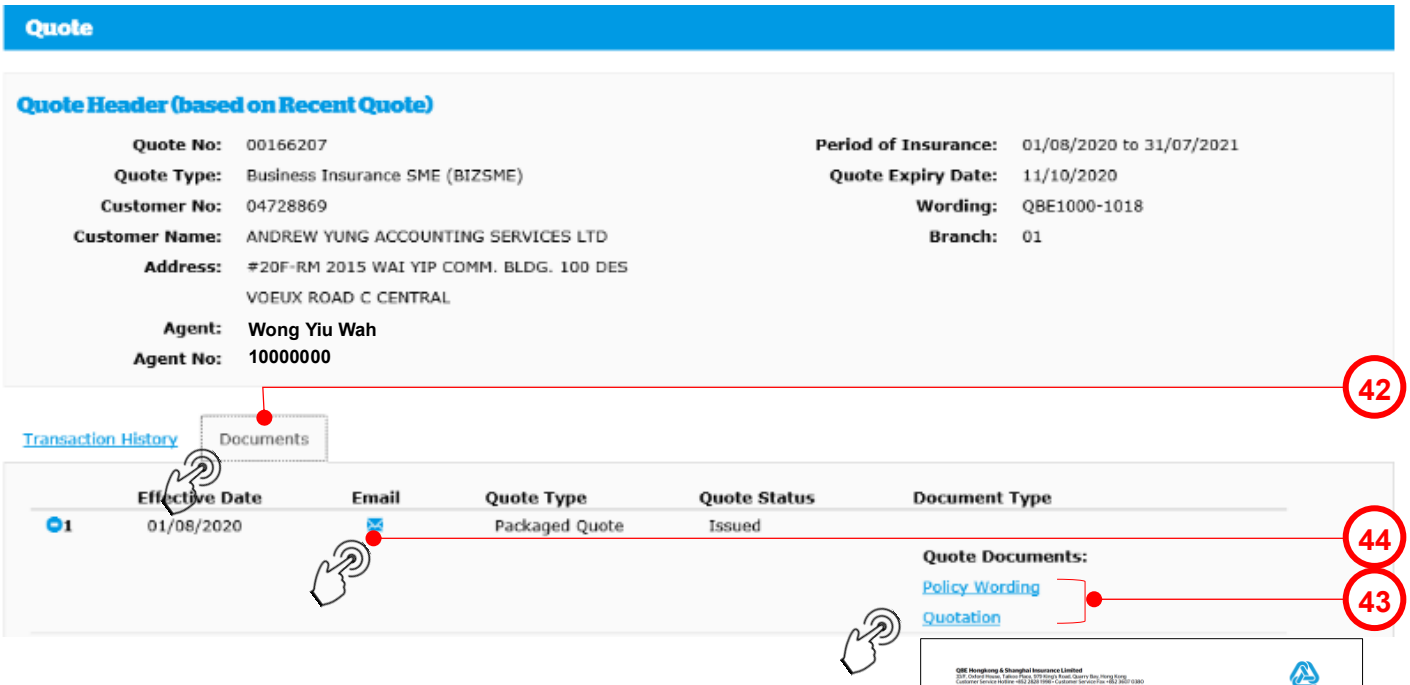
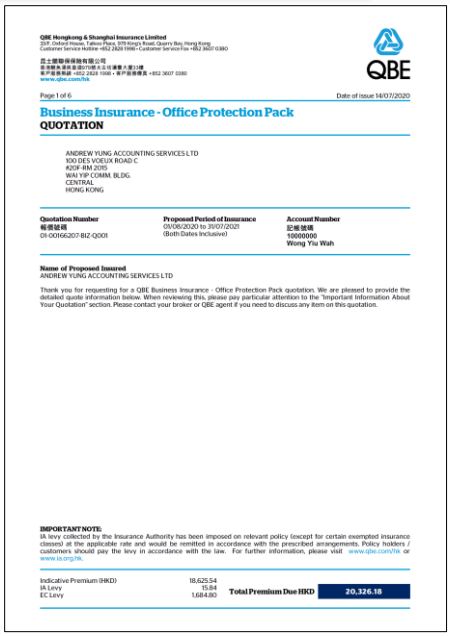
38. If client is an existing customer, SEARCH FOR EXISTING CUSTOMER to retrieve the details
    如果客人已是現有客戶，SEARCH FOR EXISTING CUSTOMER 取得資料
39. If the customer is a new one, **"Create a new customer"**
    如果客戶是新的，**"Create a new customer"**
40. Enter the customer's information in the fields provided (* is compulsory)
    按表單要求輸入客戶之資料 (* 必須填寫)
41. Save quote to issue the quotation
    Save quote 去建立報價





42. Documents to enter the documents folder
    Documents 進入文件夾頁面
43. **"Document Type"**
    document link to view the document
    文件連結去檢閱文件
44. to send the **"Quotation"** to the customer
    將 **"Quotation"** 發送給客戶

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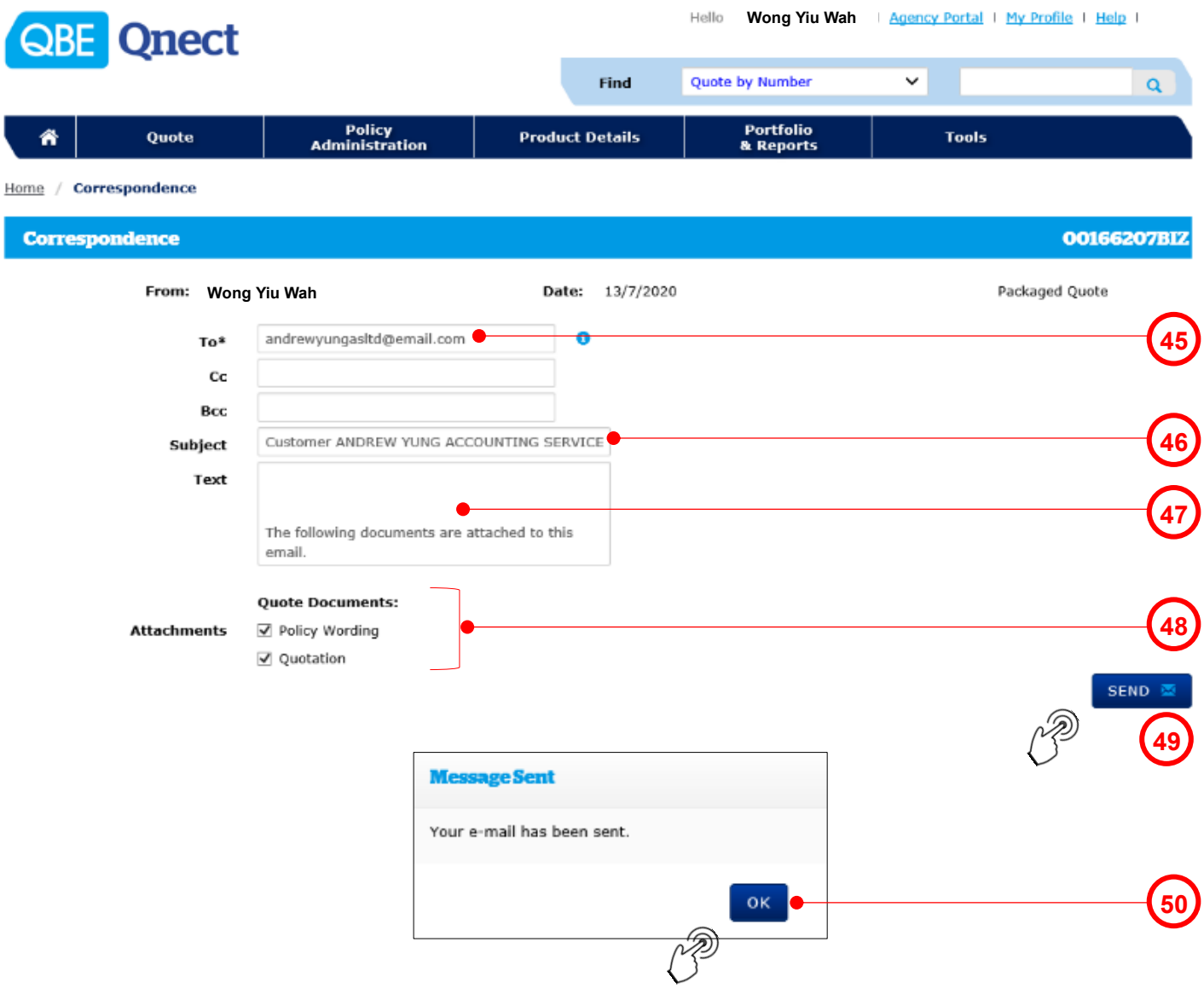

Customer ANDREW YUNG ACCOUNTING SERVICES LTD

QnectAsia@qbe.com

To andrewyungasltd@email.com 51

Attached file: Quotation-ASIA_17774839.pdf
64 KB

Attached file: Policy Wording-ASIA_17774849.pdf
664 KB

The following documents are attached to this email.

Made possible QBE

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45. **"To" –** System will default it to be the customer email address
    (can add other email addresses, using semicolon (;) to separate them)
    "To" – 系統會預設它為客戶之電郵地址 (可以加入其他電郵地址；並以 (;) 相隔)
46. **"Subject"** – System will default the **"Subject"** to be the customer name but you may enter your own subject
    "Subject" – 系統會預設 **"Subject"** 為客戶名稱，但您可以輸入自定之郵件標題
47. **"Text"** – System will default the email content but you may enter your own email content
    "Text" – 系統會預設郵件內容，但您可以輸入自定之郵件內容
48. **"Attachments"** – System will default **"Policy Documents"** to be sent and you may uncheck the box besides the document's name if you do not want to send it
    "Attachments" – 系統已預設附上 **"Policy Documents"**，但如該文件是不需要，可以剔除對應之方格
49.

50. A pop-up message will show that the email has been sent and then

    頁面會有顯示電子郵件已發送，然後

51. The customer received the **"Policy Documents"** email with the attachments
    客戶收到 **"Policy Documents"** 電郵及附件

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Part C

Issue Policy

簽發保單

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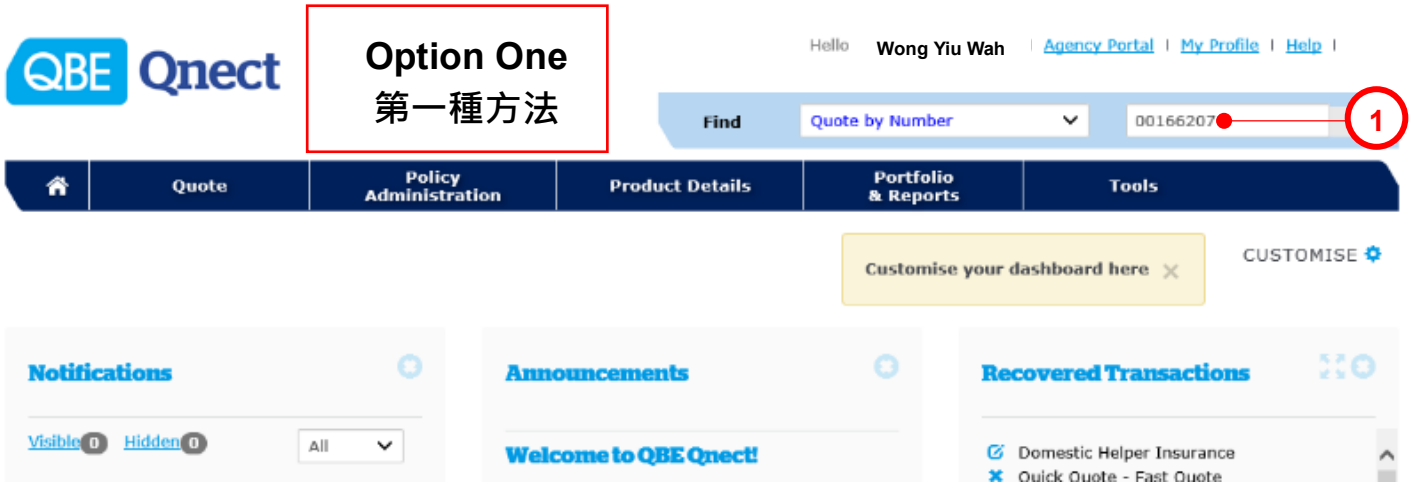

There are two options of find an existing Quote in Qnect in order to issue the Policy:

Option One
第一種方法

Use **"Find"** option (top right-hand side of the Qnect Home page)
利用 Qnect 頁面右上方之 **"Find"** 功能 (1)
- Input **00166207** in **"Quote by Number"**
  由 **"Quote by Number"** 輸入 **00166207**

Same Steps
相同步驟

"Search By" – "Quote Number"
從 **"Search By"** 中，選擇 **"Quote Number"**
- Input **00166207**
  輸入 **00166207**

Option Two
第二種方法

Use **"Policy Administration" – "Find a Quote"**
利用 **"Policy Administration"** 中之 **"Find a Quote"** 功能 (2)

"Search By" – "Customer"
從 **"Search By"** 中，選擇 **"Customer"** (3)

SEARCH FOR EXISTING CUSTOMER (4)

Corporate

Select **"Search By" – "Name"**
從 **"Search By"** 中選擇 **"Name"** (5)

Select **"Search By" – "BR Number"**
從 **"Search By"** 中選擇 **"BR Number"** (6)

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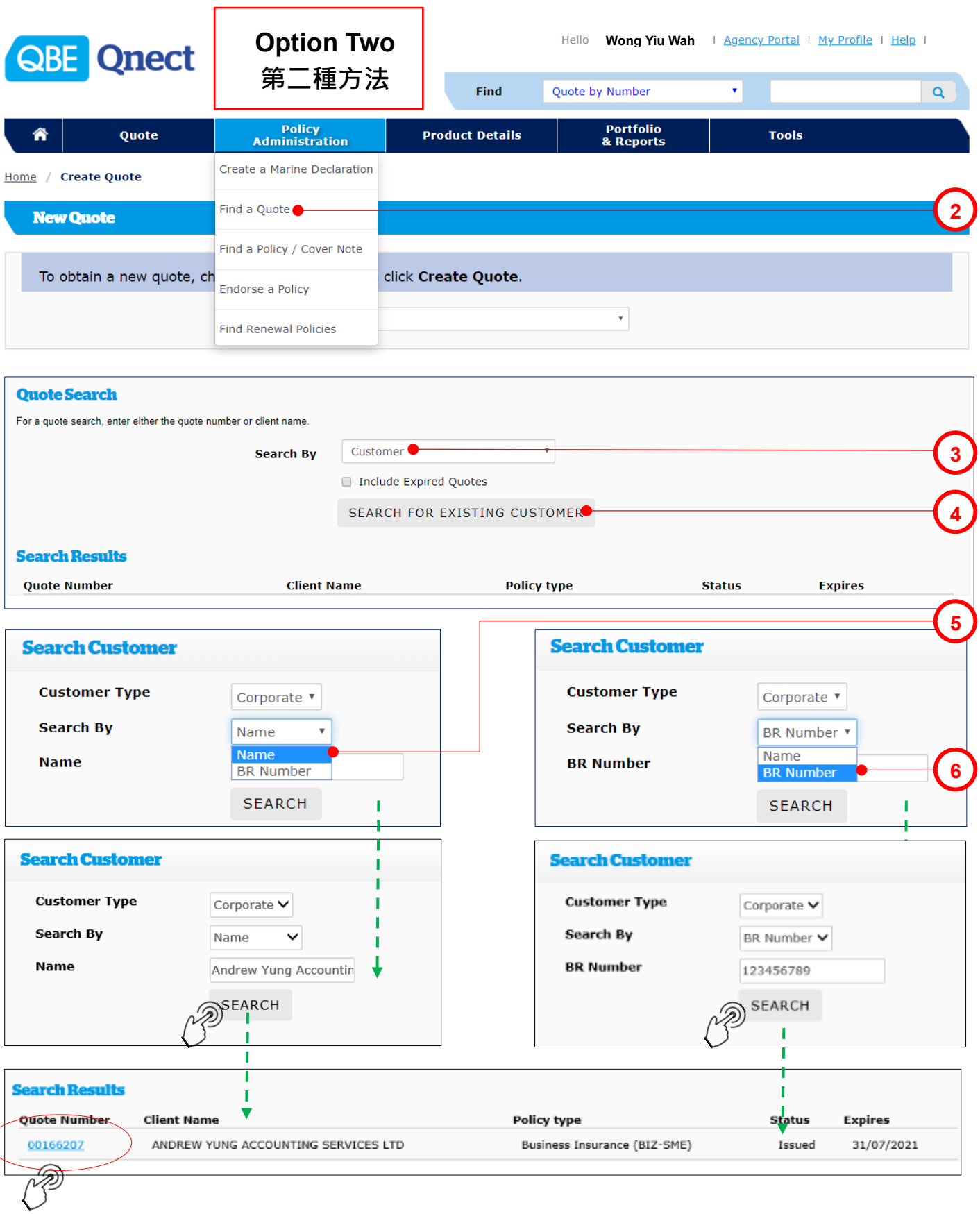
Option Two
第二種方法



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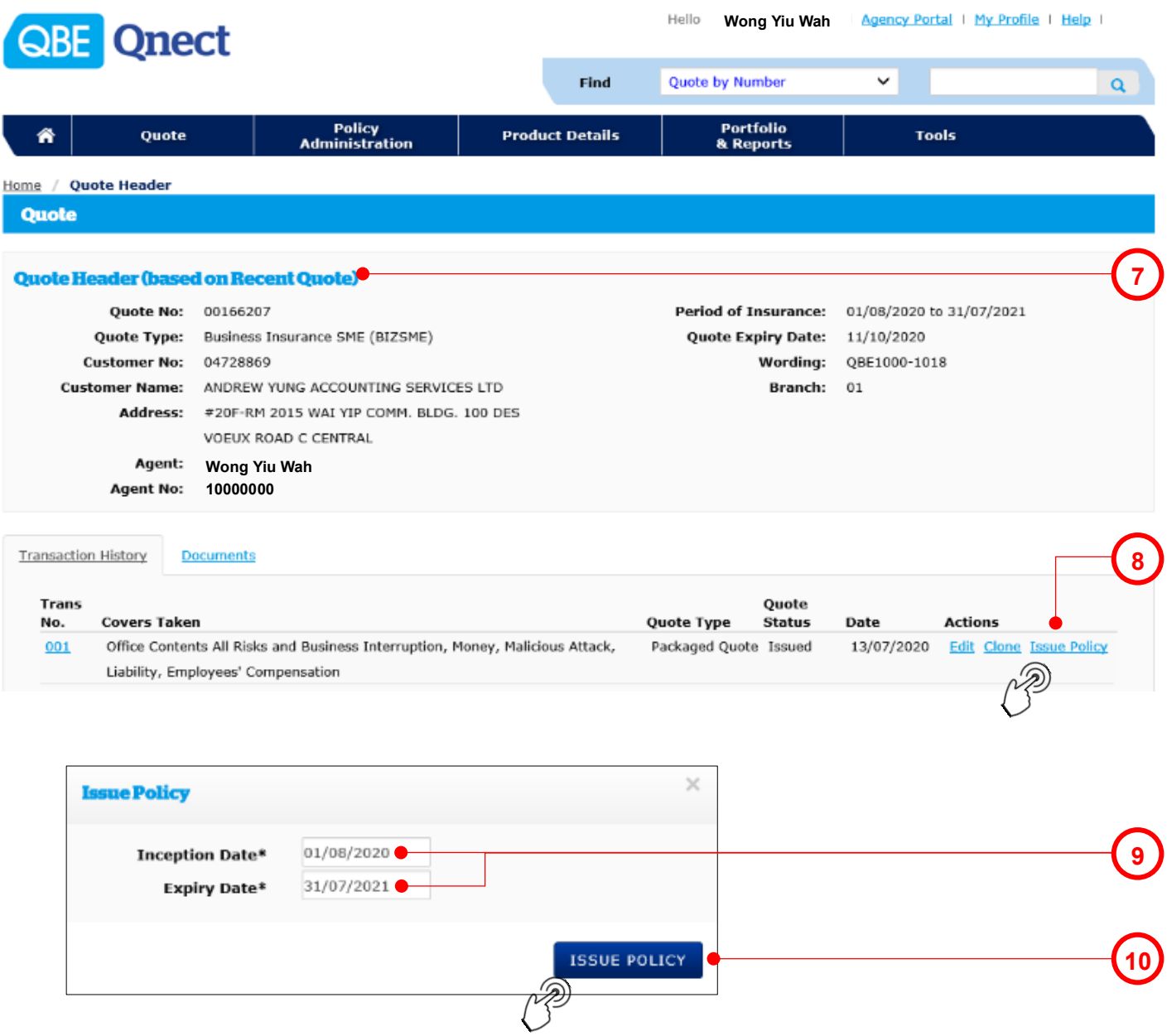

7. **"Quote Header"** main page

   "Quote Header" 頁面

8. Issue Policy

9. Review **"Inception Date"** and **"Expiry Date"**

   檢閱 **"Inception Date"** 及 **"Expiry Date"**

10. ISSUE POLICY

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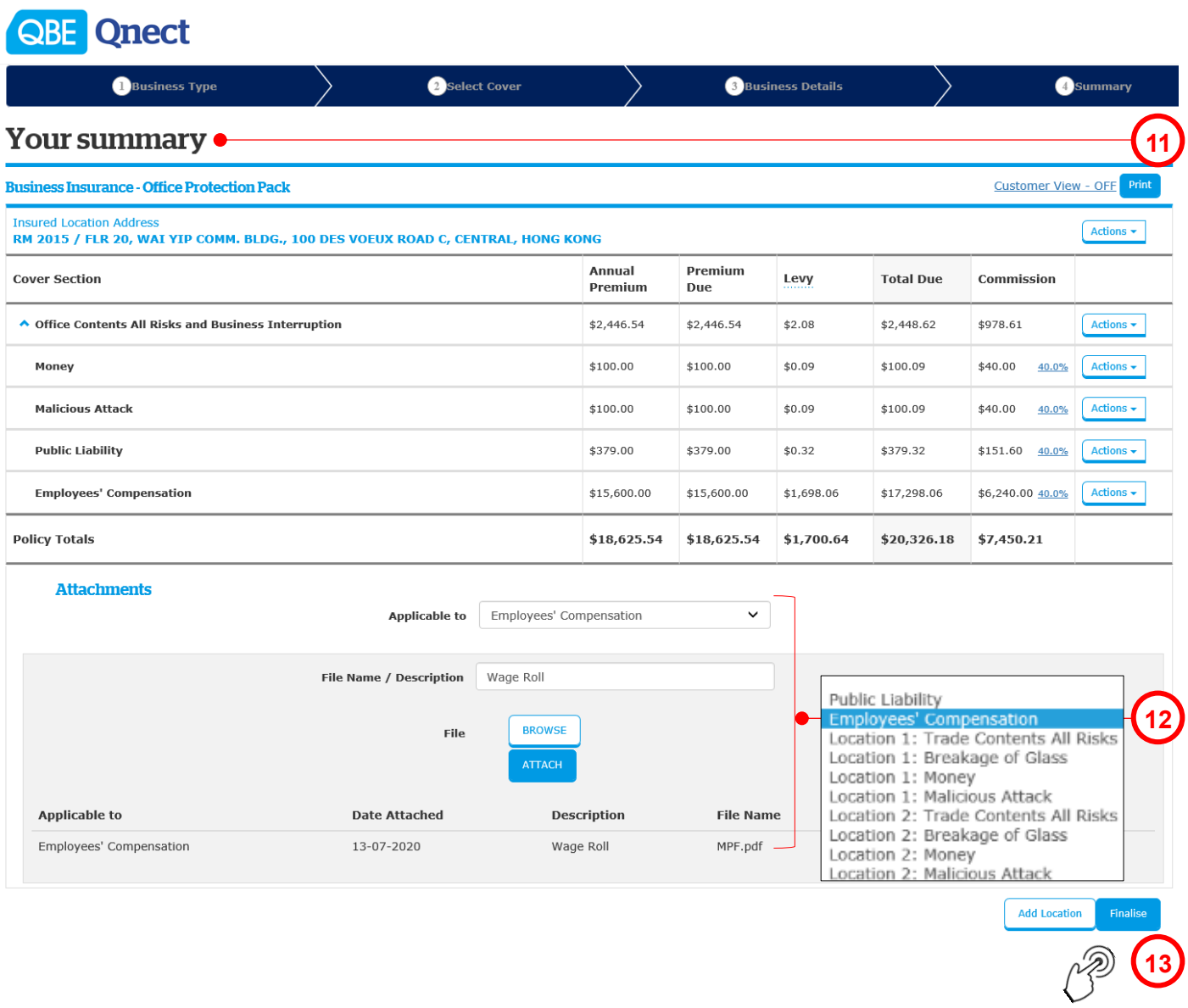

11. Review **"Your Summary"**

    檢閱 **"Your Summary"**

12. Upload the evidence of **"Wage Roll"**

    上載 **"Wage Roll"** 之證明

13.

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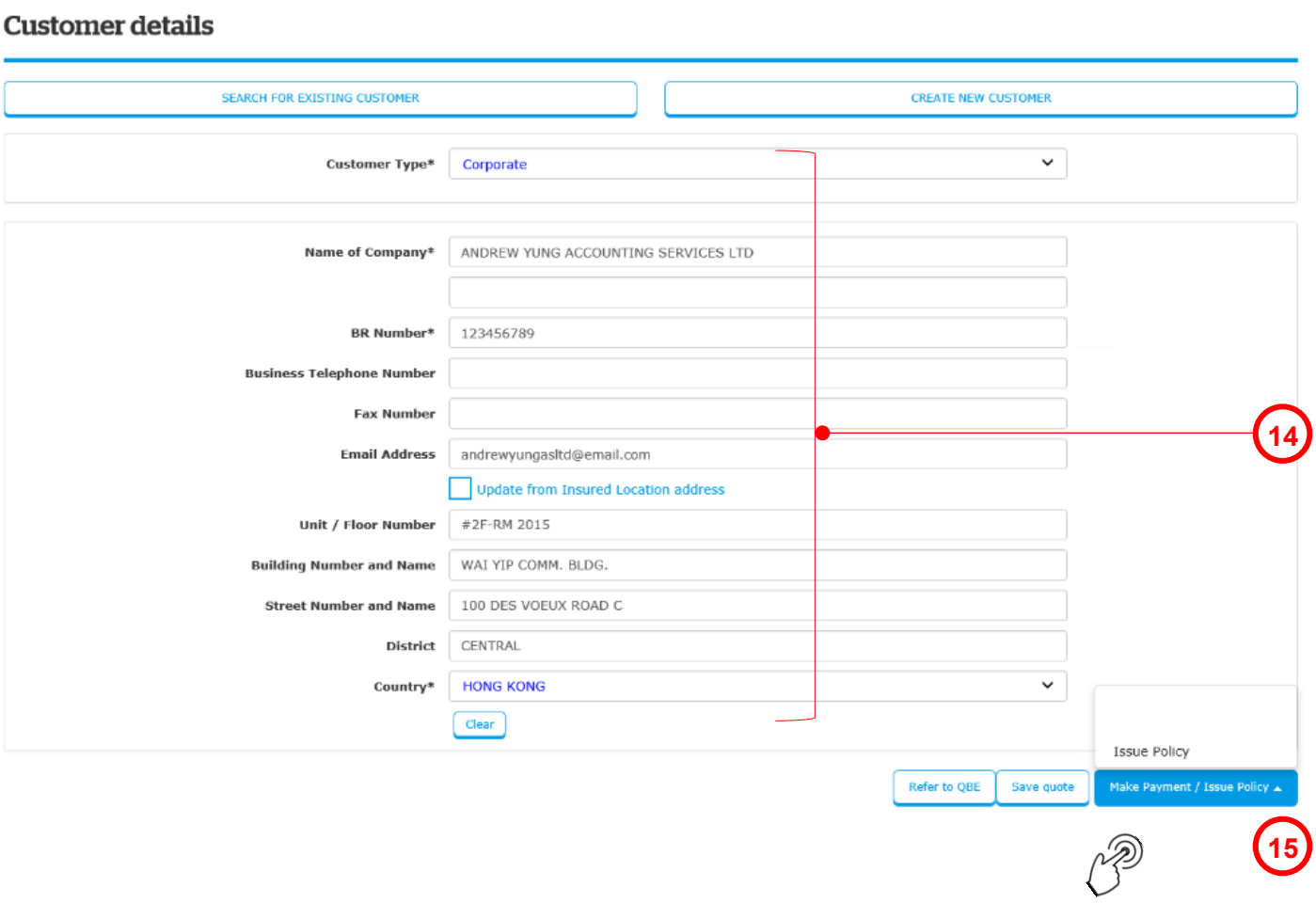

14. Review **"Customer details"**

    檢閱 **"Customer details"**

15. Make Payment / Issue Policy ▲

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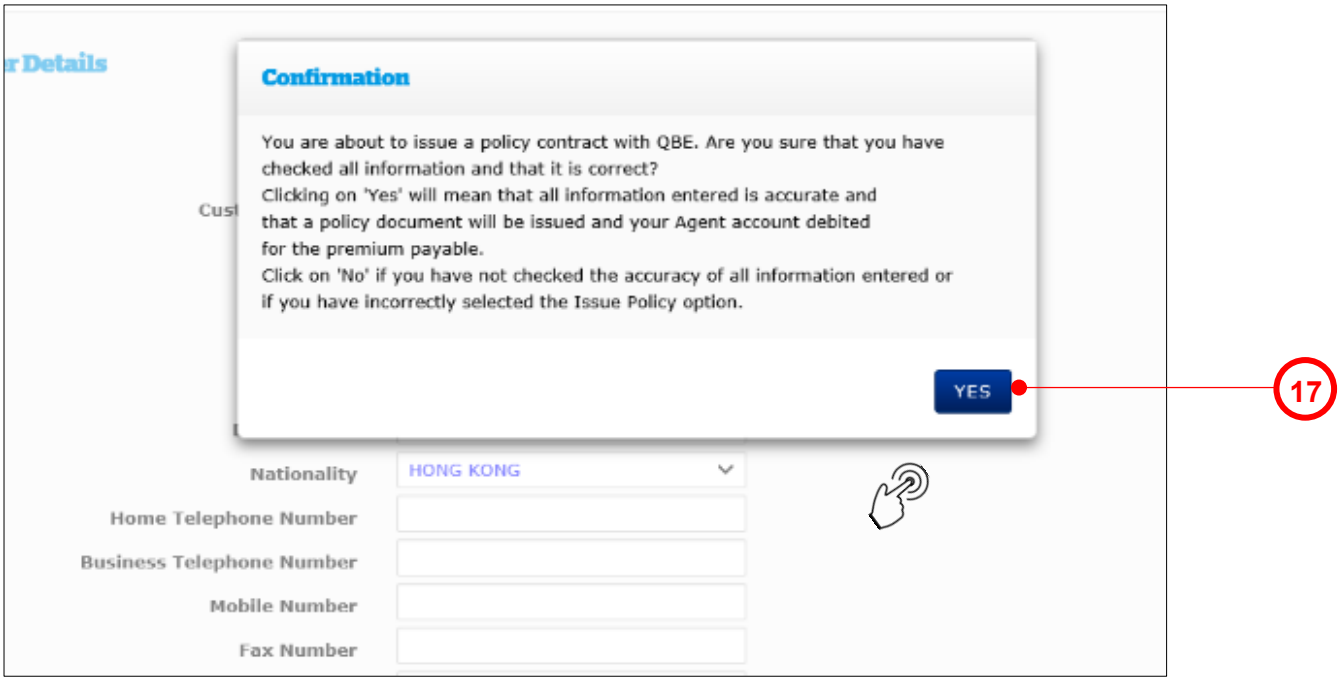
“Make Payment” by “Issue Policy”

16. Select “Issue Policy”

    選擇 “Issue Policy”



17. YES

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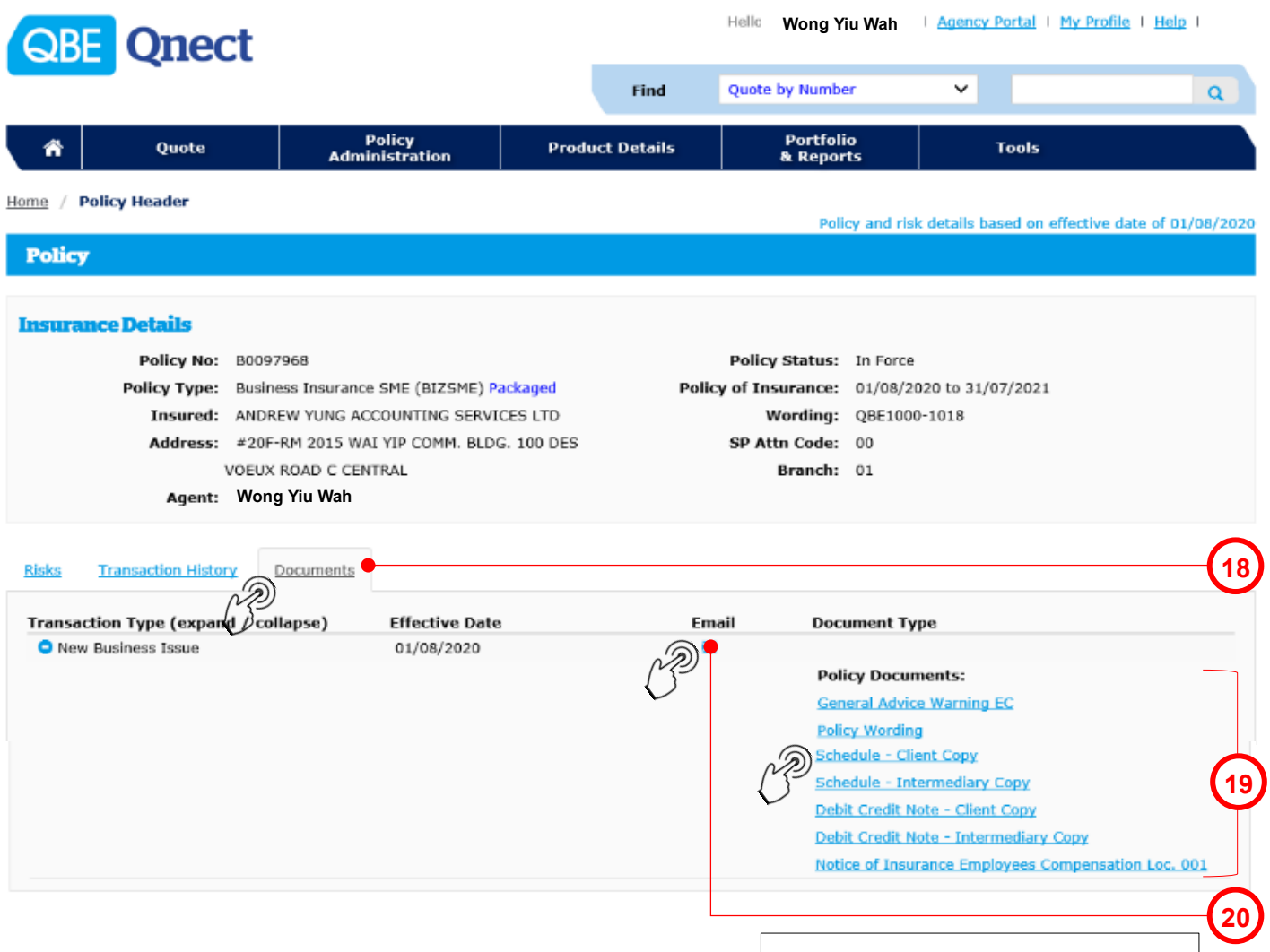

18. Documents to enter the documents folder
    Documents 進入文件夾頁面
19. **"Document Type"**
    document link to view the document
    文件連結去檢閱文件
20. to send the **"Policy Document"** to the customer
    將 **"Policy Document"** 發送給客戶

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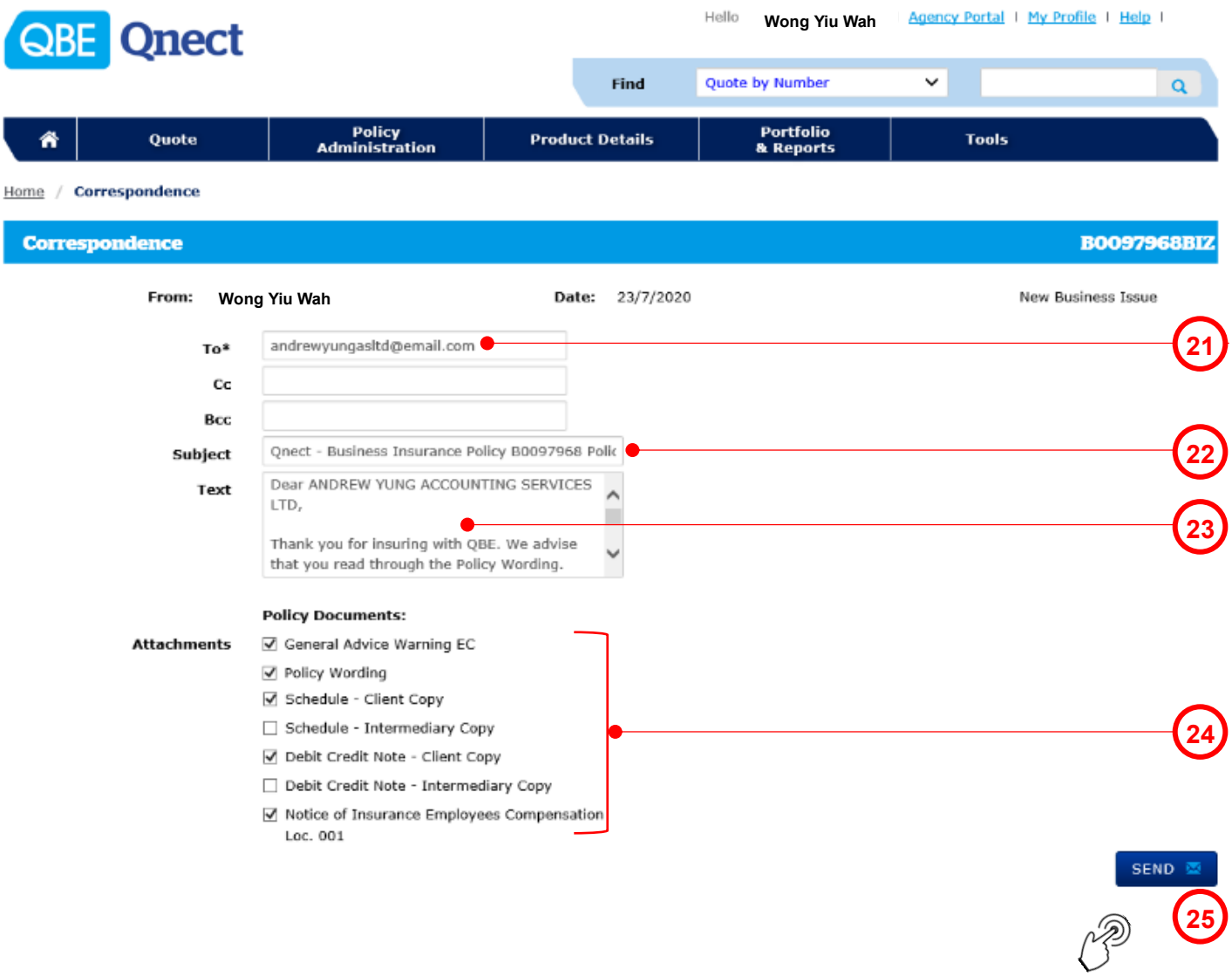

21. **"To"** – System will default it to be the customer email address
    (can add other email addresses, using semicolon (;) to separate them)
    "To" – 系統會預設它為客戶之電郵地址 (可以加入其他電郵地址；並以 (;) 相隔)
22. **"Subject"** – System will default the **"Subject"** to be the customer name but you may enter your own subject
    "Subject" – 系統會預設 **"Subject"** 為客戶名稱，但您可以輸入自定之郵件標題
23. **"Text"** – System will default the email content but you may enter your own email content
    "Text" – 系統會預設郵件內容，但您可以輸入自定之郵件內容
24. **"Attachments"** – System will default **"Policy Documents"** to be sent and you may uncheck the box besides the document's name if you do not want to send it
    "Attachments" – 系統已預設附上 **"Policy Documents"**，但如該文件是不需要，可以剔除對應之文件方格
25.

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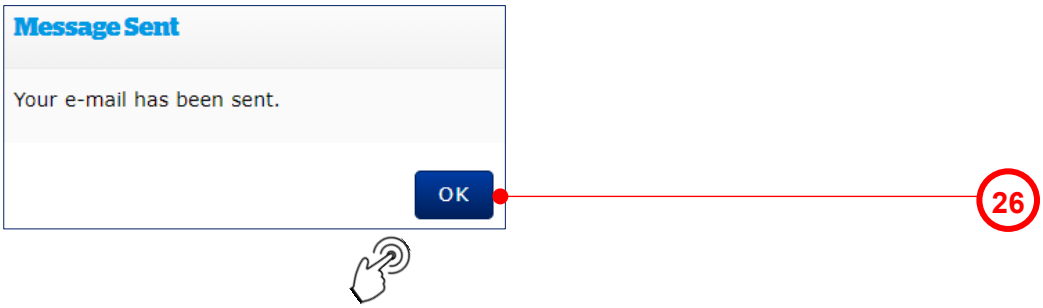
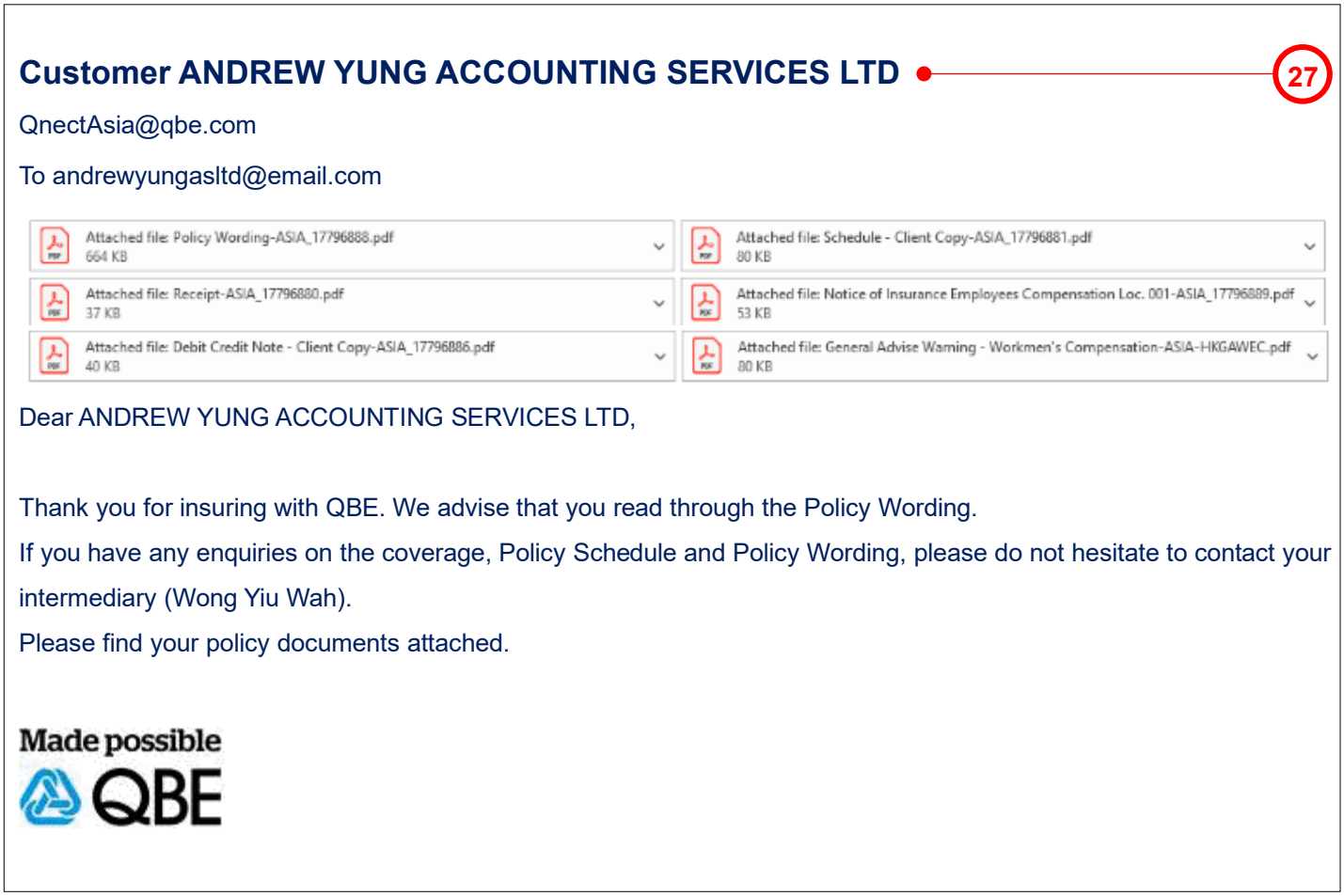


26. A pop-up message will show that the email has been sent and then OK
    頁面會有顯示電子郵件已發送，然後 OK
27. The customer will receive the **"Policy Documents"** email wih the attachments
    客戶收到 **"Policy Documents"** 電郵及附件



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Part D

Endorsement

更改保單

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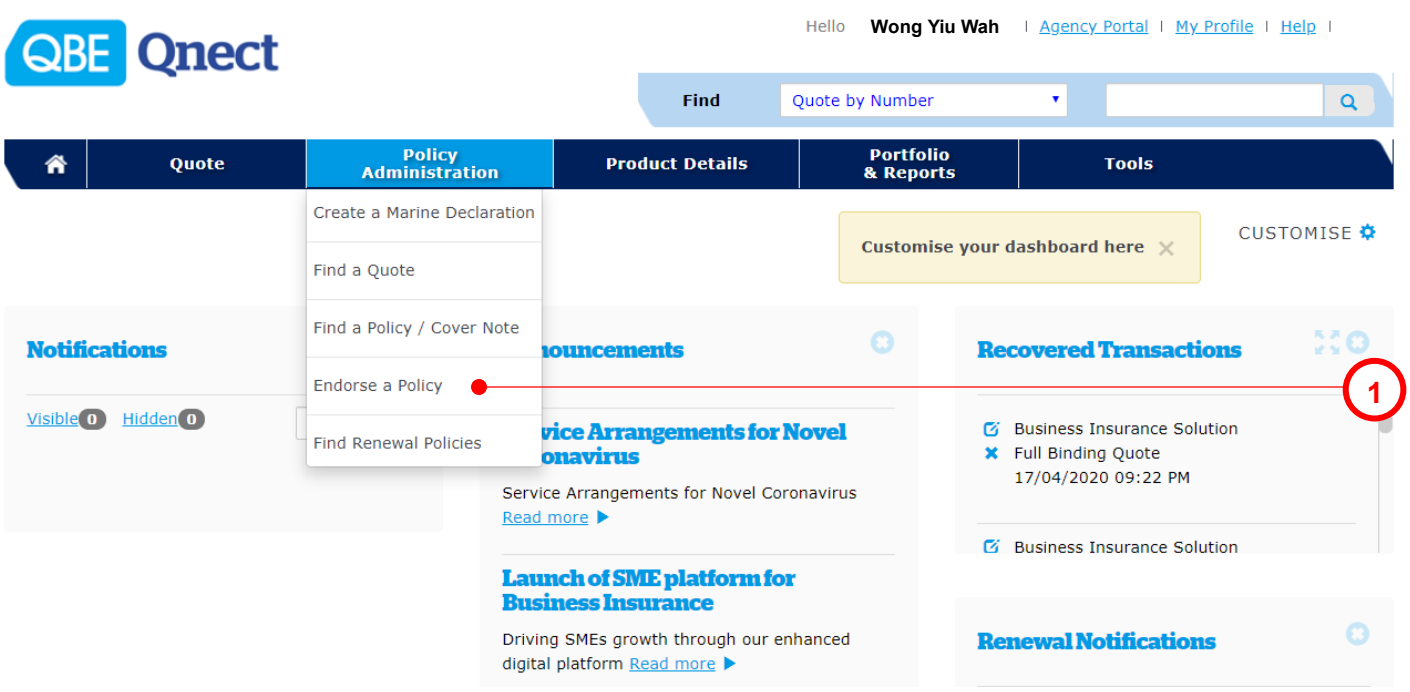

Use **"Policy Administration"** – **"Endorse a Policy"** (1)
利用 **"Policy Administration"** 中之 **"Endorse a Policy"** 功能

"Search By" – **"Policy Number / Cover Note"** (2)
從 **"Search By"** 中，選擇 **"Policy Number / Cover Note"**

- Input **B0097968**
  輸入 **B0097968**

"Search By" – **"Customer"** (3)
從 **"Search By"** 中，選擇 **"Customer"**

Select **"Search By"** – **"Name"** (5)
從 **"Search By"** 中選擇 **"Name"**

Select **"Search By"** – **"BR Number"** (6)
從 **"Search By"** 中選擇 **"BR Number"**

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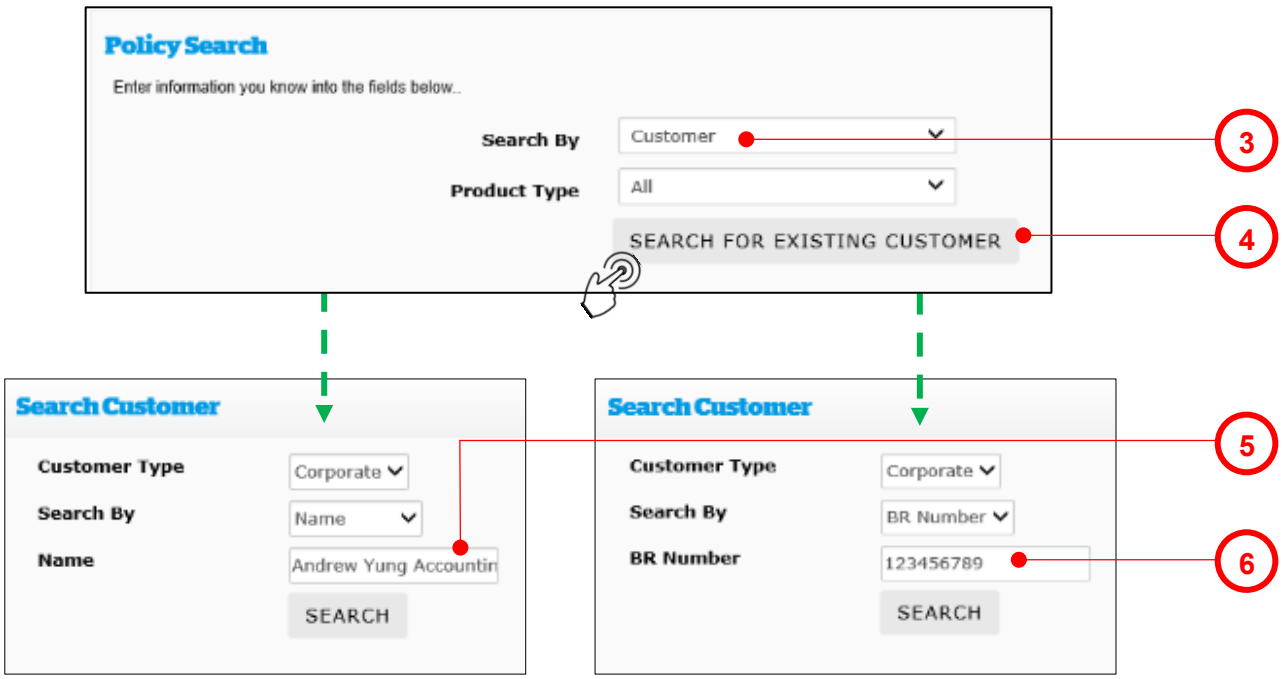

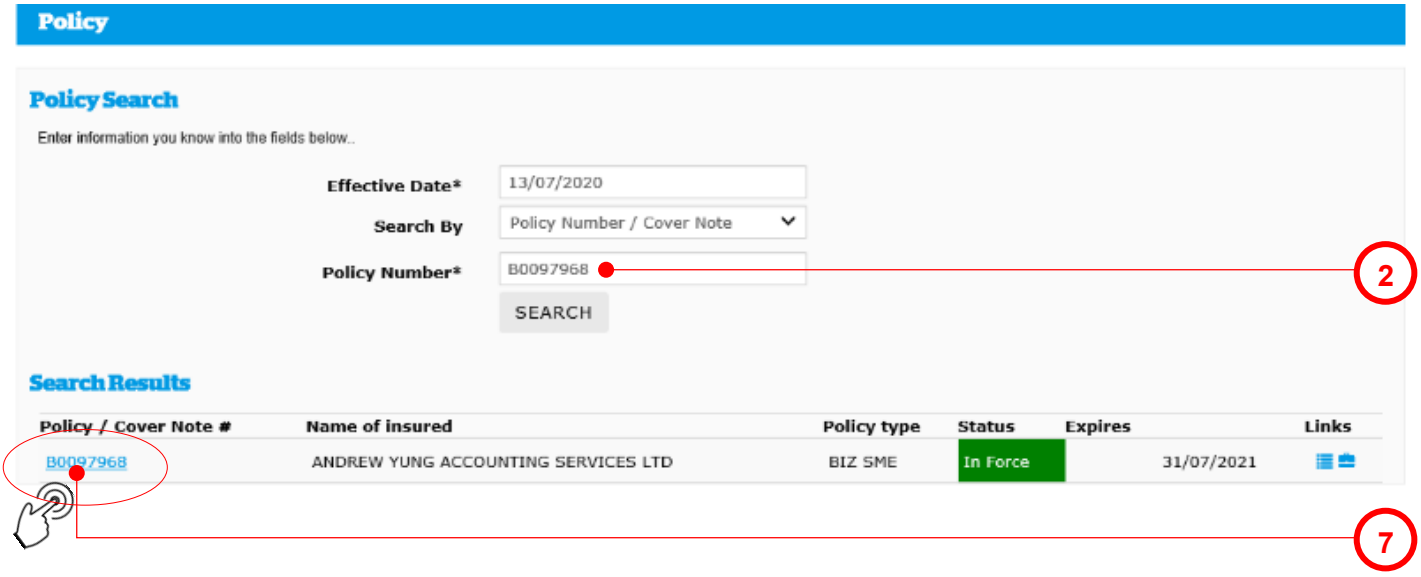

7. Policy Number **B0097968** and go to the policy details
   Policy Number **B0097968** 去進入保單內容

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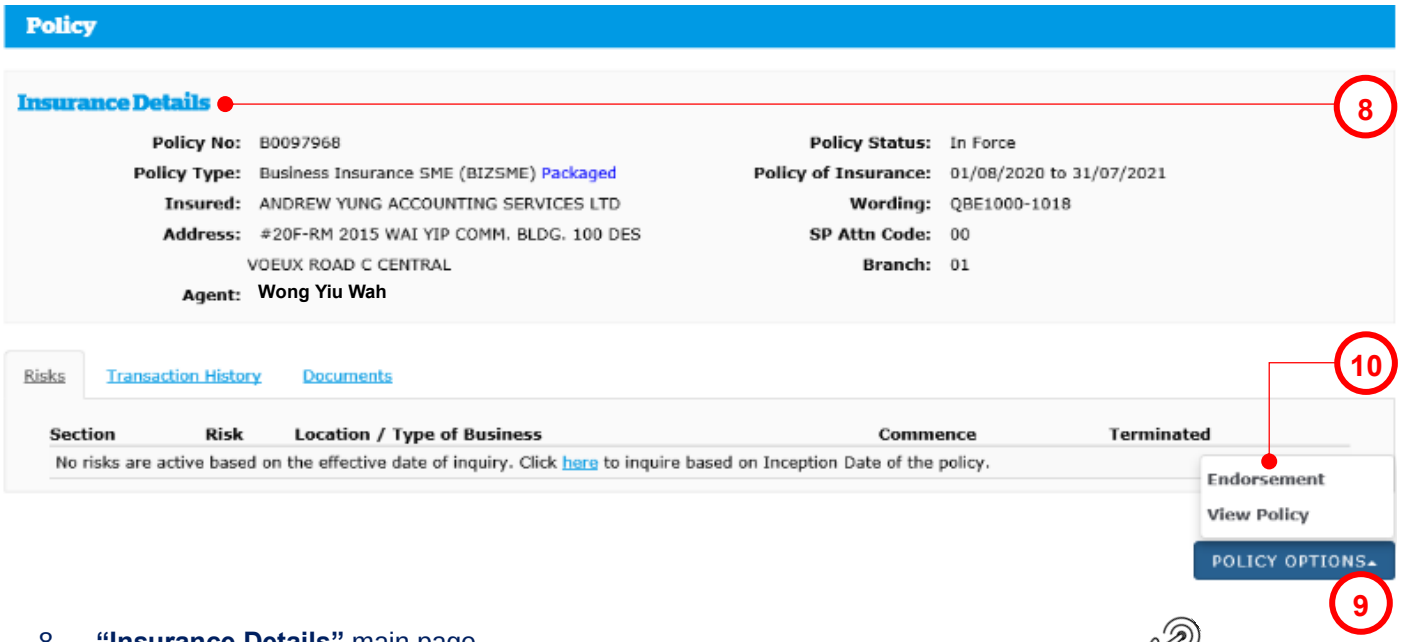

8. **"Insurance Details"** main page

   "Insurance Details"頁面

9. POLICY OPTIONS

10. Select **"Endorsement"**

    選擇 **"Endorsement"**

1. Address (Correct Error)

   Rm **3015**, **30**F, Wai Yip Comm Bldg, 100 Des Voeux Road C, Central, Hong Kong
2. Add a new Location:
   a. Rm 1015, 10F, Golden Dragon Comm., 522 Nathan Road, Kowloon, Hong Kong
   b. Building Age: 2004 (Fire Resistive Construction)
   c. Office: No security system on site but has fire extinguisher and sprinkler installed
   d. Annual Turnover: HK$12,000,000
   e. Office Contents: HK$500,000
   f. Employees' Compensation: 10 staff with total earnings of HK$4,000,000

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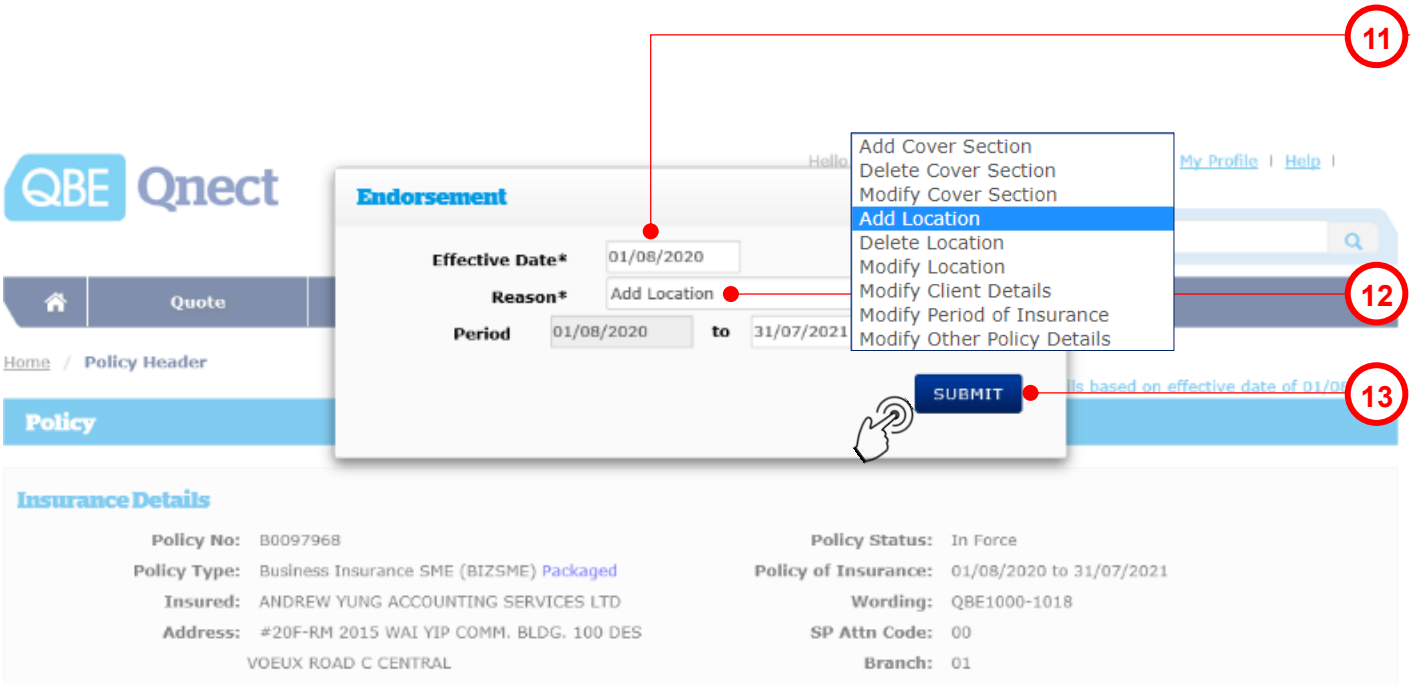

11. System will default endorsement **"Effective Date"** as policy effective date but you can change it according to the customer's needs.

    系統已預設修改保單之 **"Effective Date"** 為保單生效日期，但您可以根據客戶之實質需要去改變

12. Select **"Reason"** (e.g. **"Add Location"**)

    選擇 **"Reason"** (例如 **"Add Location"**)

13. SUBMIT

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Your summary

Business Insurance - Office Protection Pack — Customer View - OFF — Print

Insured Location Address
RM 2015 / FLR 20, WAI YIP COMM. BLDG., 100 DES VOEUX ROAD C, CENTRAL, HONG KONG

Actions → View, Edit

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Office Contents All Risks and Business Interruption	$2,446.54	$0.00	$0.00	$0.00	$0.00	Actions
Money	$100.00	$0.00	$0.00	$0.00	$0.00 40.0%	Actions
Malicious Attack	$100.00	$0.00	$0.00	$0.00	$0.00 40.0%	Actions
Public Liability	$379.00	$0.00	$0.00	$0.00	$0.00 40.0%	Actions
Employees' Compensation	$15,600.00	$0.00	$0.00	$0.00	$0.00 40.0%	Actions
Policy Totals	$18,625.54	$0.00	$0.00	$0.00	$0.00	

14

Enter your business details

Insured Location Address*	RM 2015 / FLR 2F, WAI YIP COMM. BLDG., 100 DES VOEUX ROAD C, CENTRAL, HONG KONG
	Edit Clear
Building Age*	2000-2009
Construction Type*	Fire Resistive construction
Security System on Site*	None
Additional Fire Protection*	Fire Extinguishers & Sprinkler installed
Description of Business	Legal & Accounting Services
Annual Turnover*	$15,000,001 to $20,000,000

15

Address Details

Unit Number	RM 3015
Floor Number	30
Building Name	WAI YIP COMM. BLDG.
Street Number	100
Street Name	DES VOEUX ROAD C
District	CENTRAL

Save

16

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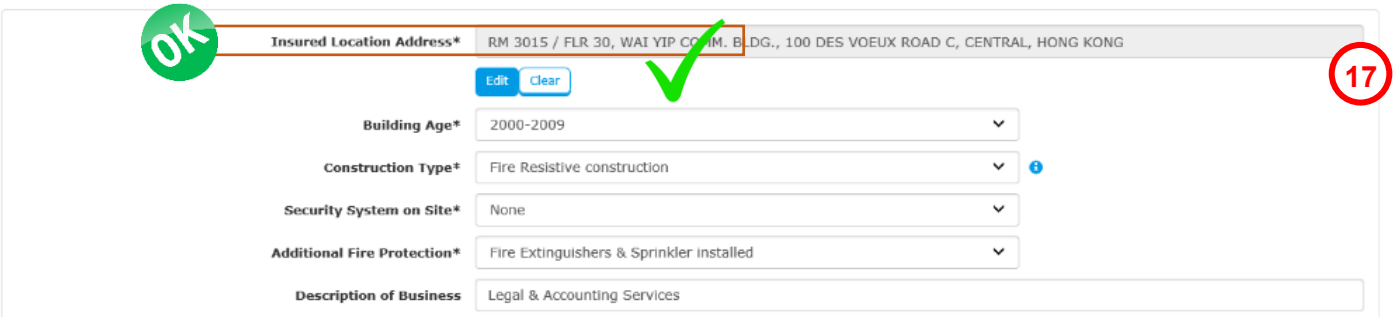
14. Actions and then choose **"Edit"** to retrieve the details of **"Insured Location Address"**
    Actions 然後揀選 **"Edit"** 去取得 **"Insured Location Address"** 之內容
15. Edit
16. Correct the address, Save
    更新地址，然後 Save



17. The address has been changed
    地址已更新

Cover details

Covers	Sum Insured / Limits
Office Contents All Risks	$800,000
Business Interruption	$1,000,000
Money	$50,000
Malicious Attack	$100,000
Public Liability	$10,000,000
Optional Covers	
Employees' Compensation	$200,000,000

Add Location 18

Total Premium $0.00

Next

18. Add Location to input the details of the new insured location
    (Same as Create Quote, Step 13 to 22)
    Add Location 去輸入新受保地址之內容
    (與 Create Quote 步驟 13 至 22 相同)

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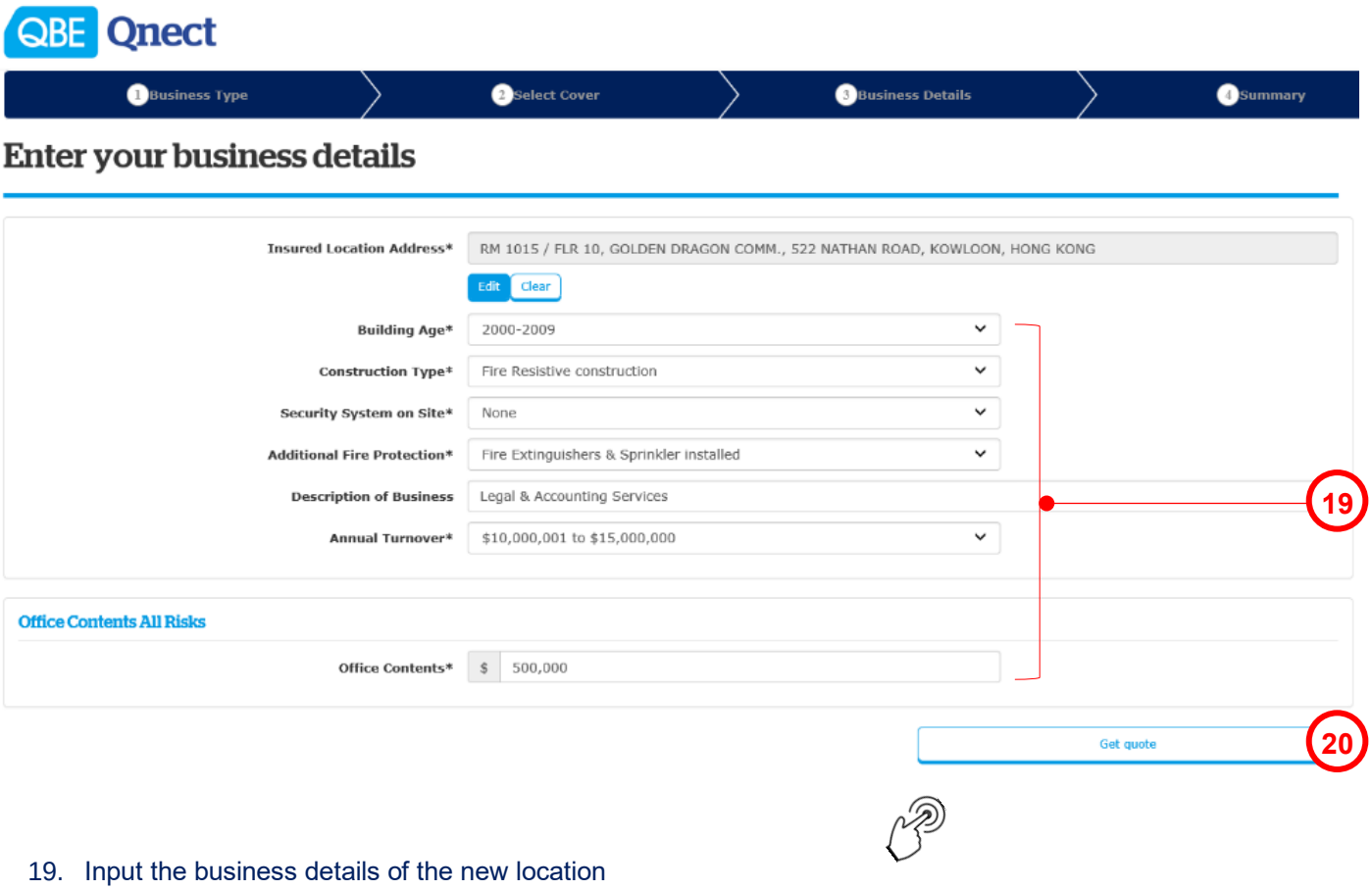
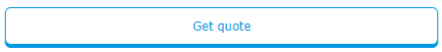


19. Input the business details of the new location

    輸入新受保地址之投保資料

20. 

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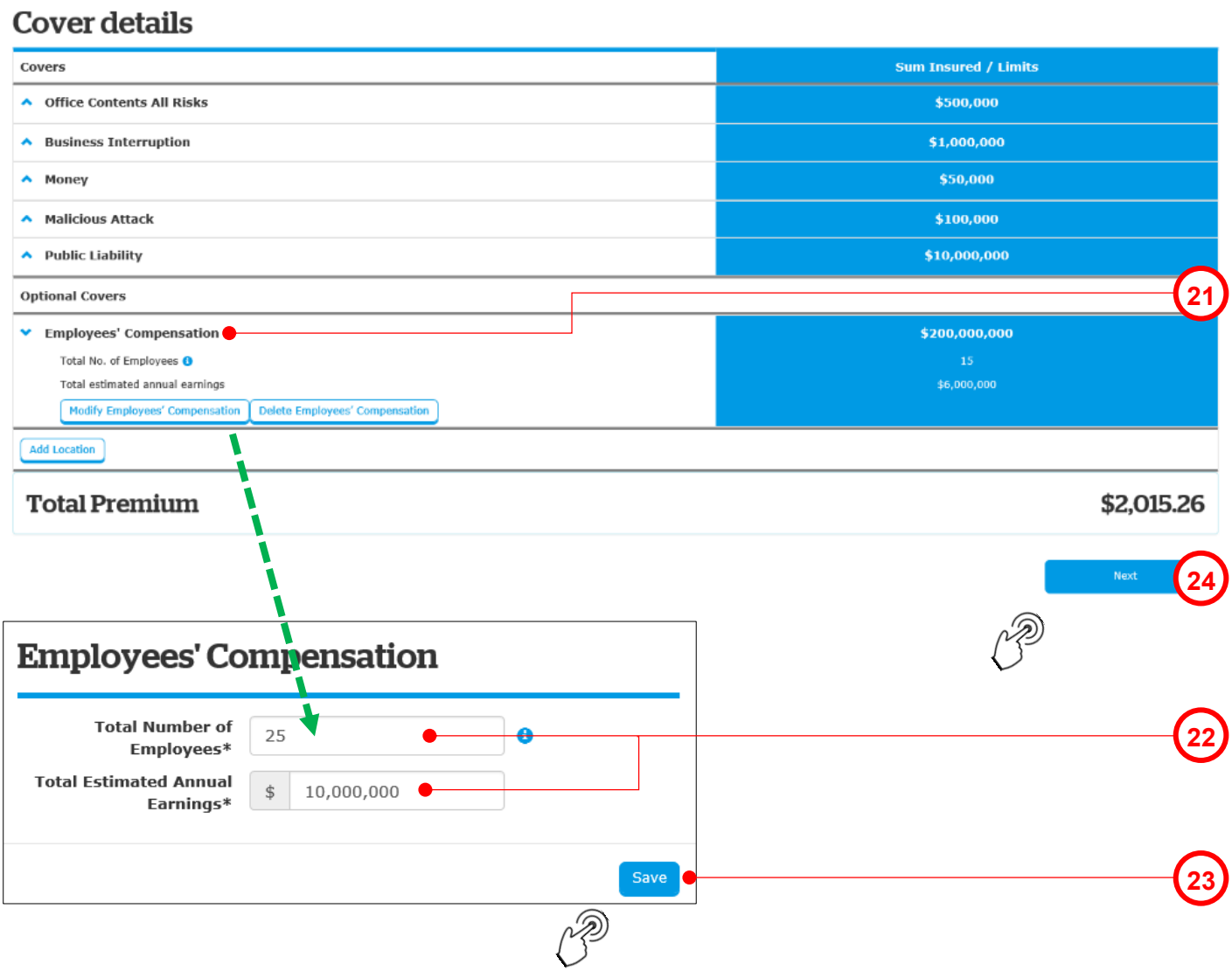

21. **"Modify Employees' Compensation"** to update Employees' Compensation of all insured locations

    "Modify Employees' Compensation" 去更新所有受保地址之勞工保險資料

22. Input **"Total Number of Employees"** and **"Total Estimated Annual Earnings" of all locations**

    輸入 **"Total Number of Employees"** 及 **"Total Estimated Annual Earnings" of all locations**

23. Save

24. Next

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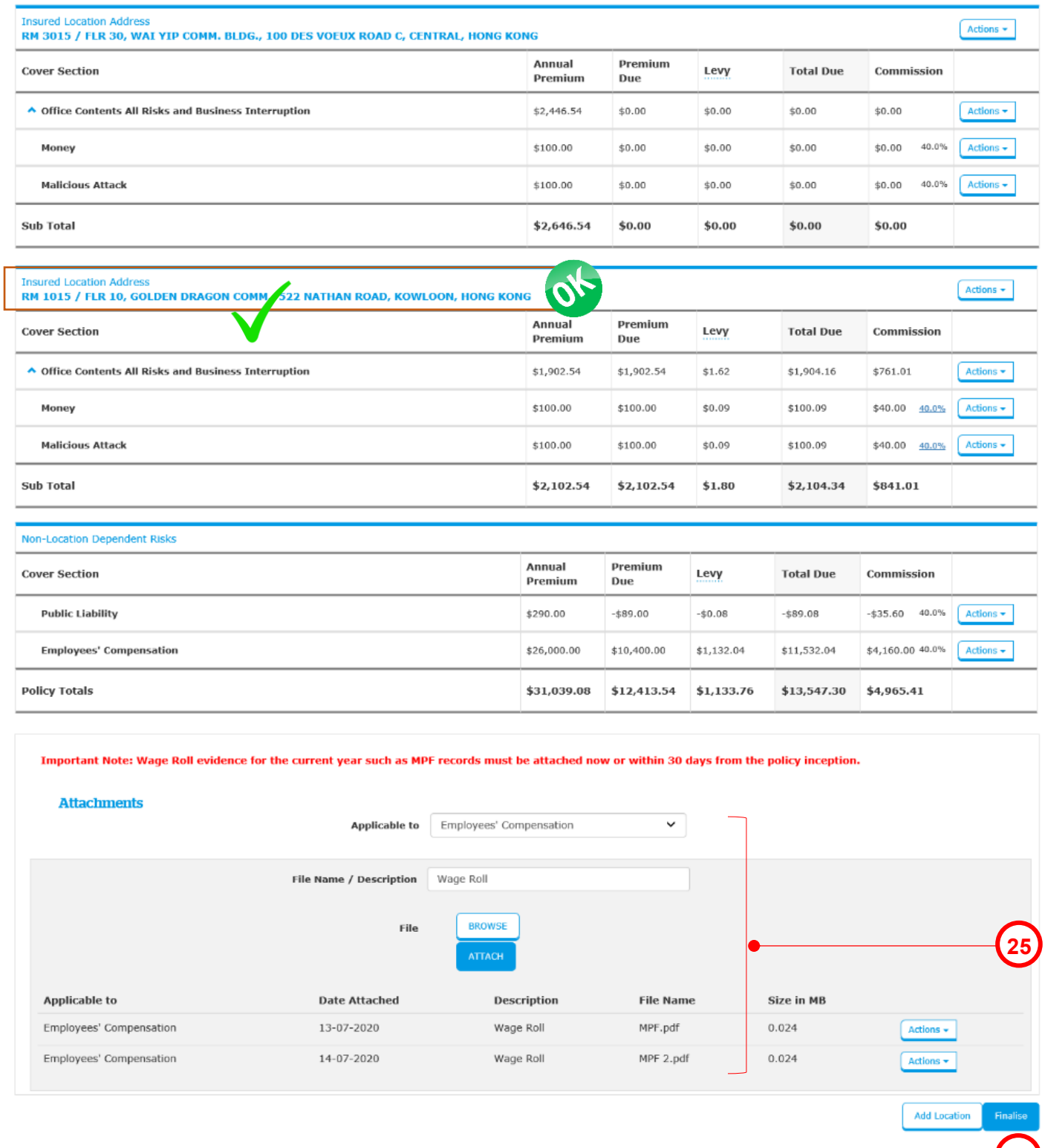

25. Upload the evidence of **"Payroll"**

    上載 **"Payroll"** 之證明

26. Finalise

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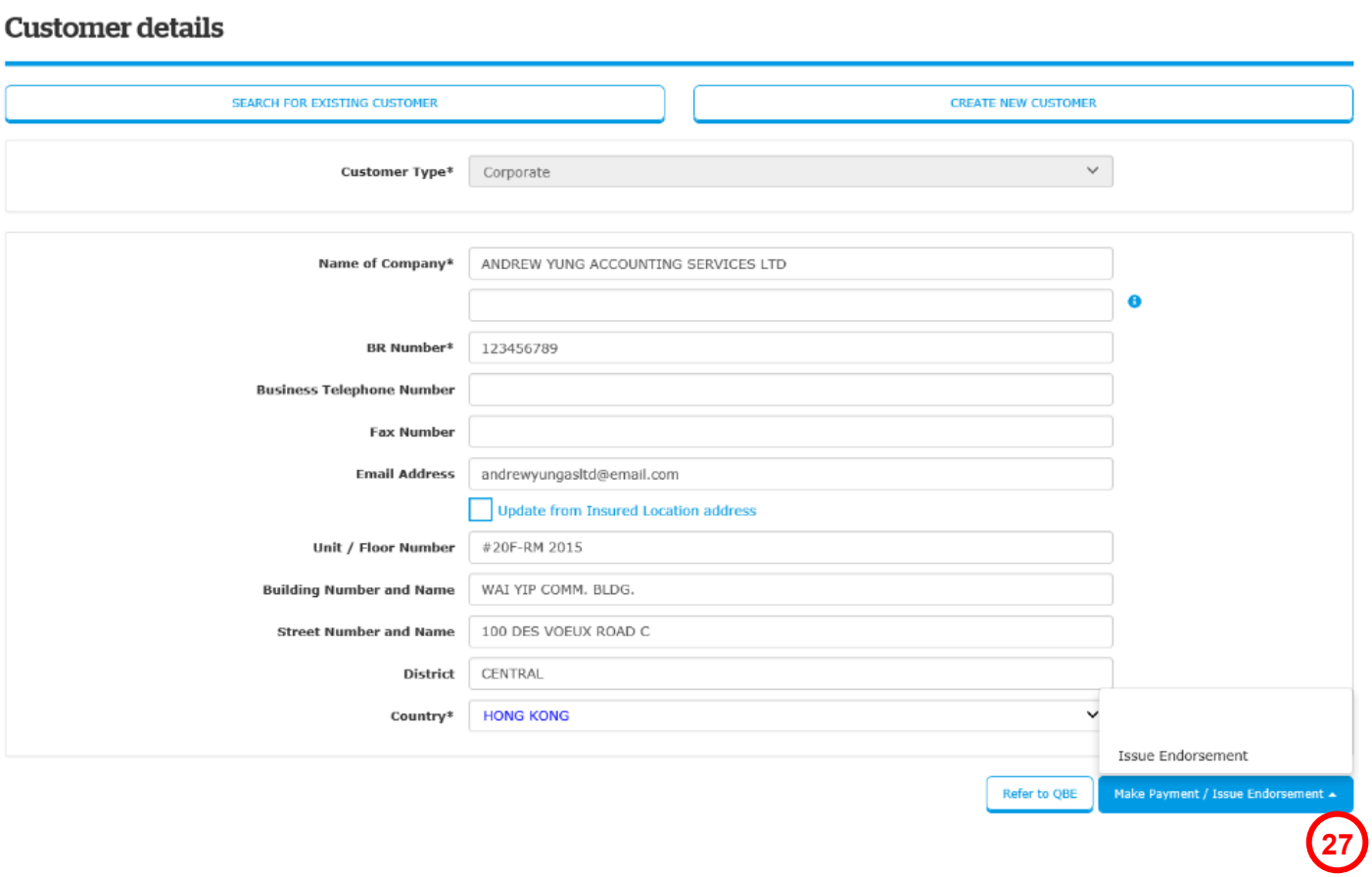

27. Make Payment / Issue Endorsement

Select **"Issue Endorsement"**, please refer to **"Issue Policy"**, Step 16 to Step 17

如果你選擇 **"Issue Endorsement"**，請參考 **"Issue Policy"** 步驟 16 至步驟 17

For sending **"Endorsement Documents"** to the customer, please refer to the workflow of **"Issue Policy"**, Step 18 to Step 27

就有關致送 **"Endorsement Documents" 予客戶之流程，請參考 "Issue Policy"**，步驟 18 至步驟 27

~ End ~

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