



User Guide

**--- Business Insurance SME ---
(Office Protection Pack)**

Version: August 2020

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Part A

Login

登入

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About
QBE

Products
we offer

Benefits of
working with us

Contact Us

DO MORE

The QBE Insurance platform has been designed to support your growth by allowing you more flexibility in how you do business and providing valuable analytical insights.

FOR MORE



Connect with QBE

QBE Insurance platform enables you to do business wherever you are. We give you the choice of connecting with us on the move via your mobile or tablet devices and from your office.



Get Started

wongyiuwah@gmail.com

Password

☒ Remember my username

LOGIN

[Forgot Password?](#)

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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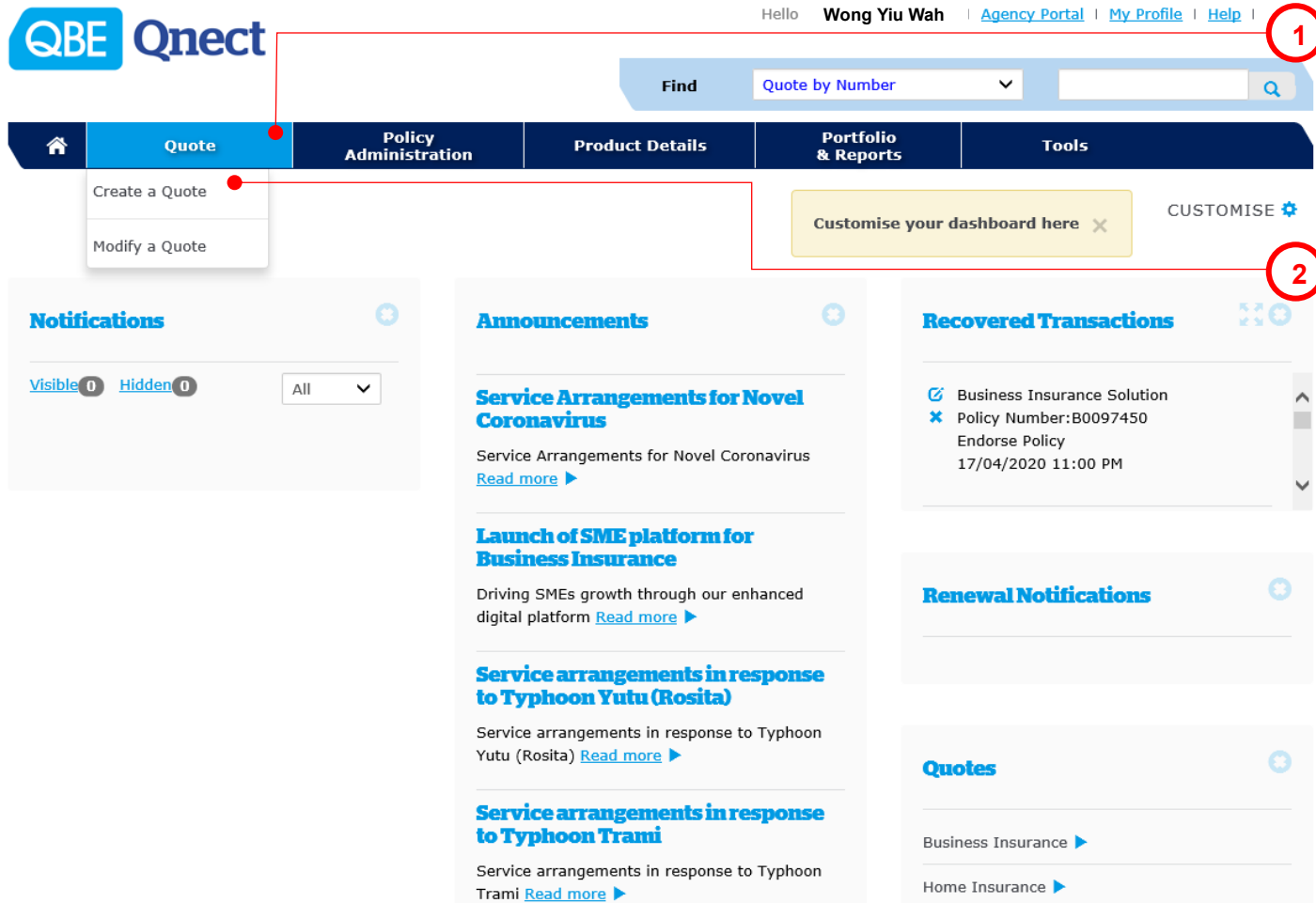
Part B

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



The screenshot displays the Qnect user interface. At the top right, the user is logged in as 'Wong Yiu Wah' with links to 'Agency Portal', 'My Profile', and 'Help'. A search bar is located below the header. The main navigation menu includes 'Quote', 'Policy Administration', 'Product Details', 'Portfolio & Reports', and 'Tools'. The 'Quote' menu is expanded, showing 'Create a Quote' and 'Modify a Quote'. A 'Customise your dashboard here' button is also visible. The dashboard content includes sections for 'Notifications', 'Announcements', 'Recovered Transactions', 'Renewal Notifications', and 'Quotes'. Red circles and lines highlight the 'Quote' menu item (1) and the 'Create a Quote' option (2).

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”**

New Quote

To obtain a new quote, choose a policy type, then click **Create Quote**.

Product Type*

Business Insurance SME

Account Number*

Wong Yiu Wah

Inception Date*

01/08/2020

Expiry Date*

31/07/2021

Business Insurance Solution
Business Insurance SME
 Domestic Helper Insurance
 Home Insurance
 Motor Vehicle Insurance

Aug 2020

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Before we start

The Qnect portal is restricted to businesses that meet the following criteria ("Qnect Criteria");

- Employee numbers less than 50
- Turnover less than \$115,000,000
- Property Sum Insured value less than \$150,000,000

Our quotation will be issued on the basis of the following statements ("Risk Statements");

- The type of insurance proposed has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company
- The type of insurance proposed has not had more than 4 claims in the last 3 years
- All reasonable precautions to prevent and mitigate claims for the business have been taken
- If the building is more than or equal to 40 years old then higher deductibles may apply
- The user has been properly authorised to generate a quotation on behalf of the business

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

By proceeding to generate a quotation, I declare that the business meets the Qnect Criteria and that the Risk Statements are true and complete ☒ (please tick the box)

CREATE QUOTE

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. **CREATE QUOTE**

QBE Qnect

1 Business Type 2 Select Cover 3 Business Details 4 Summary 5 Finalise

Let's get started – Select your industry

Retail Trade Supermarkets & groceries and department stores.	Business Services Business services	Property Related Services Developers, real estate agencies, and surveying services.	Finance and Insurance Financial and insurance services	Accommodation, Cafes and Restaurants Cafes, restaurants, takeaways and butchers.	Wholesale Trade Farm, minerals and pharmaceutical wholesale trade.	Manufacturing Food, beverage, food products and furniture manufacturing.
Transport and Storage Transportation of people and goods.	Personal and Other Services Laundries, photographic studios and cemeteries.	Construction Building and landscaping services.	Health and Community Services Hospitals, medical, dental and veterinary.	Education Pre school, school and post school education services.	Cultural and Recreational Services Movies, radio, television, libraries and museums.	Communication Services Postal, courier and telecommunication services.

! QBE does not offer online quotations for the following industries:

- Agriculture, Forestry and Fishing
- Mining
- Electricity, Gas & Water Supply
- Government Administration and Defence

For enquiries on these industries, please contact your QBE handler for assistance.

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)

Select your business type

Business Services
Business services

Non-Financial Asset Investors	Architectural & Surveying Services	Consulting Engineering Services	Computer Services	Legal & Accounting Services
Marketing & Business Consultancy Services	Business Services	Pure Office (for Business Services)	! QBE does not offer online quotations for all business types. If you can't find your Business Type here, please contact your QBE Account handler for assistance.	

Legal & Accounting Services

What is included?

- Legal Services
- Accounting Services
- Auditing Services

What is not included?

- Products Liability is not available for this selection

For our assistance, please contact your QBE handler for assistance.

- Select your “**Industry**”
選擇您的 “**Industry**”
- Select your “**Business Type**”
選擇您的 “**Business Type**”
- The hints can help you choose the “**Business Type**”
提示會協助您選擇 “**Business Type**”
- 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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**Business Insurance**
Office Protection Pack



What your business is protected for:

- Office Contents – accidental loss/damage to office equipment, trade samples, stock-in-trade, trade fixtures, fittings and machinery
- Business Interruption – the event of loss resulting from an interruption to the Business
- Money – loss of money while it's at premises or in-transit
- Malicious Attack – employees injured at premises by any person while engaged in the Business
- Public Liability – cover for legal liability to 3rd party due to bodily injury or property damage, in connection with the Business
- Employees' Compensation – legal obligations to protect for staff work injury incidents.

We will help you and your business get back on its feet, **quickly**.

Office Protection Pack

QBE's Business Insurance – Office Protection Pack aims to provide your business with broad financial protection against the most important risks, under a single comprehensive insurance package.

We focus on making insurance simple while ensuring your business and reputation is protected so you can **focus on what's important – growing your business.**

With a long history and highly experienced team, you can trust QBE to understand and protect the needs of your business. We're there when you need us.

At QBE, we give you the confidence to achieve your ambitions.



Recommended
Select Office Pack



11

12

11. Review the coverage details

檢閱保障範圍內容

12.

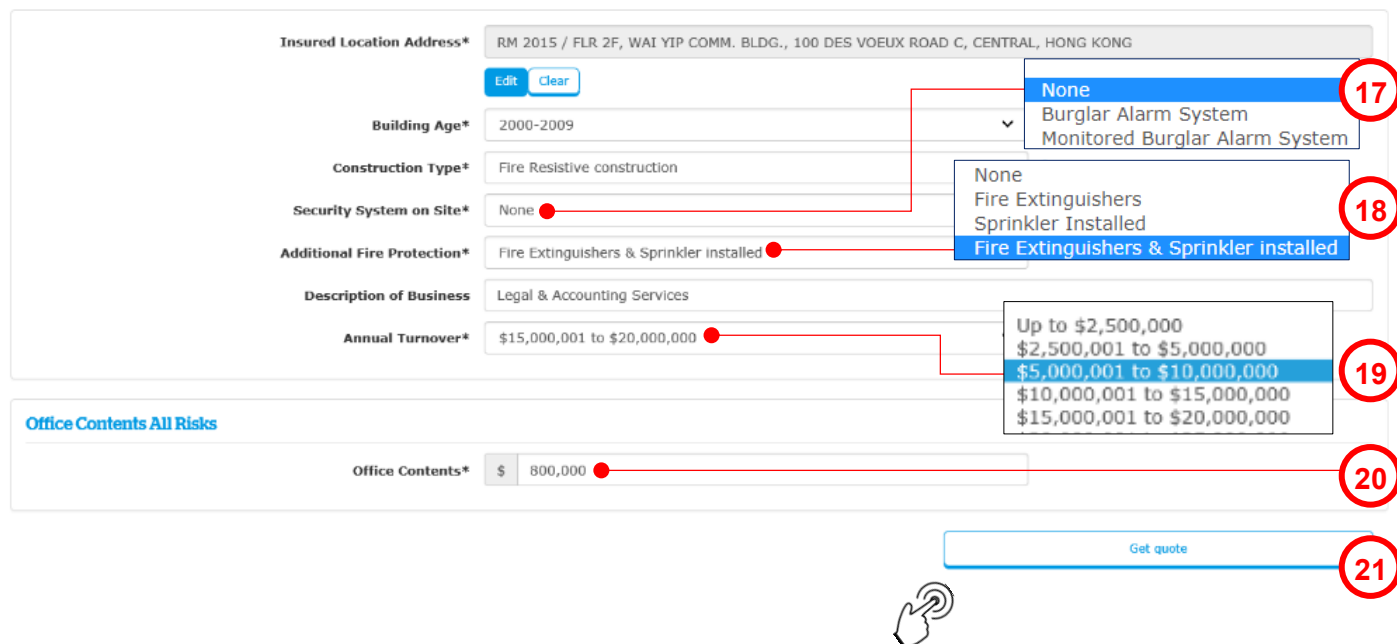
Recommended
Select Office Pack

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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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Enter your business details



The screenshot shows the 'Enter your business details' form. It includes fields for Insured Location Address, Building Age, Construction Type, Security System on Site, Additional Fire Protection, Description of Business, and Annual Turnover. There are also dropdown menus for Security System on Site and Annual Turnover. A 'Get quote' button is at the bottom right. Red lines connect numbered callouts (17-21) to specific form elements: 17 points to the Security System on Site dropdown, 18 points to the Additional Fire Protection dropdown, 19 points to the Annual Turnover dropdown, 20 points to the Office Contents input field, and 21 points to the Get quote button.

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. 

Get quote

Cover details

Covers	Sum Insured / Limits
Office Contents All Risks Trade Sample and Stock Additional Cover Information Excess The first \$1,000 of each and every loss The first \$2,500 portable office equipment	\$800,000 up to \$50,000 or 10% of Sum Insured, whichever is lesser
Business Interruption Basis Of Cover Indemnity Period (months) 12-Month Increased Cost Of Working Value	\$1,000,000 Increased Cost of Working 6 \$1,000,000
Money In Transit Inside business premises during business hours Inside business premises outside business hours In residence Increase Limit for Peak Season	\$50,000 \$50,000 \$50,000 \$50,000 \$5,000 n/a
Malicious Attack Death and Permanent Disablement Total any one period of insurance	\$100,000 \$100,000 \$1,000,000
Public Liability Limit of Liability Excess The first \$1,000 for each and every third party property damage claim	\$10,000,000 \$10,000,000
Optional Covers	
Add Employees' Compensation	
Add Location	
Total Premium	\$3,388.08

Next

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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Your summary

Business Insurance - Office Protection Pack

Custom View - QBE [Print](#)

Insured Location Address

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

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Office Contents All Risks and Business Interruption	\$2,446.54	\$2,446.54	\$2.08	\$2,448.62	\$978.61	Actions
Money	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 40.0%	Actions
Malicious Attack	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 40.0%	View Edit Clauses (2)
Public Liability	\$379.00	\$379.00	\$0.32	\$379.32	\$151.60 40.0%	
Employees' Compensation	\$15,600.00	\$15,600.00	\$1,698.06	\$17,298.06	\$6,240.00 40.0%	Actions
Policy Totals	\$18,625.54	\$18,625.54	\$1,700.64	\$20,326.18	\$7,450.21	

Important Note: Wage Roll evidence for the current year such as MPF records must be attached now or within 30 days from the policy inception.

Attachments

Applicable to

File Name / Description

File

[BROWSE](#)

[ATTACH](#)

Applicable to

Date Attached

Description

File Name

Size in MB

[Add Location](#)

[Finalise](#)

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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Public Liability	\$379.00	\$379.00	\$0.32	\$379.32	\$151.60	40.0%	Actions
Employees' Compensation	\$15,600.00	\$15,600.00	\$1,698.06	\$17,298.06	\$6,240.00	40.0%	Actions
Policy Totals	\$18,625.54	\$18,625.54	\$1,700.64	\$20,326.18	\$7,450.21		

Commission Adjustment

Cover	Commission	New Commission Rate	New Commission Amount
Public Liability	\$151.60	10	\$37.90
Total	\$151.60		\$37.90

Commission	New Commission Rate	New Commission Amount
\$151.60	40	
\$151.60		

Message

Save Data?

Ok

Calculate

Save

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**

Attachments

Applicable to

File Name / Description

File

BROWSE

ATTACH

Applicable to	Date Attached	Description	File Name	Size in MB
---------------	---------------	-------------	-----------	------------

< Back

Abandon

Add Location

Finalise

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Customer details



Search for Existing Customer



Create a new customer

Refer to QBE

Save quote

Make Payment / Issue Policy

Search Customer

Customer Type

Corporate

Search By

Name

Name

Andrew Yung Accounting Ser X

SEARCH

Customer Type* Corporate

Name of Company* Andrew Yung Accounting Services Ltd

BR Number* 123456789

Business Telephone Number

Fax Number

Email Address andrewyungasltd@email.com

Unit / Floor Number #2F-RM 2015

Building Number and Name WAI YIP COMM. BLDG.

Street Number and Name 100 DES VOEUX ROAD C

District CENTRAL

Country* HONG KONG

Clear

Refer to QBE

Save quote

Make Payment / Issue Policy



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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

Quote

Quote Header (based on Recent Quote)

Quote No: 00166207
Quote Type: Business Insurance SME (BIZSME)
Customer No: 04728869
Customer Name: ANDREW YUNG ACCOUNTING SERVICES LTD
Address: #20F-RM 1015 WAI YIP COMM. BLDG. 100 DES
 VOEUX ROAD C CENTRAL
Agent: Wong Yiu Wah
Agent No: 10000000

Period of Insurance: 01/08/2020 to 31/07/2021
Quote Expiry Date: 11/10/2020
Wording: QBE1000-1018
Branch: 01

Transaction History

Documents

	Effective Date	Email	Quote Type	Quote Status	Document Type
1	01/08/2020		Packaged Quote	Issued	<div>Quote Documents:</div> <div>Policy Wording</div> <div>Quotation</div>

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

QBE Hongkong & Shanghai Insurance Limited
 228 Queen's Road, 22nd Floor, 228 Queen's Road, Hong Kong
 香港保險有限公司
 228 皇后大道中 22 樓 228 皇后大道中 228 樓
 香港保險有限公司 228 皇后大道中 22 樓 228 皇后大道中 228 樓
 www.qbe.com.hk

Page 1 of 5 Date of issue 14/07/2020

Business Insurance - Office Protection Pack
QUOTATION

ANDREW YUNG ACCOUNTING SERVICES LTD
 100 DES VOEUX ROAD C
 #20F RM 1015
 CENTRAL
 HONG KONG

Quotation Number 00166207-BIZ-Q001	Proposed Period of Insurance 01/08/2020 to 31/07/2021 (Both Dates Inclusive)	Account Number 10000000 Wong Yiu Wah
---------------------------------------	--	--

Name of Proposed Insured
ANDREW YUNG ACCOUNTING SERVICES LTD

Thank you for requesting for a QBE Business Insurance - Office Protection Pack quotation. We are pleased to provide the detailed quote information below. When reviewing this, please pay particular attention to the "Important Information About Your Quotation" section. Please contact your broker or QBE agent if you need to discuss any item on this quotation.

IMPORTANT NOTE
 A levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be verified in accordance with the prescribed arrangements. Policy holders / customers should pay the levy in accordance with the law. For further information, please visit: www.qbe.com.hk or www.iaa.gov.hk

Indicative Premium (USD)	HK\$25.54	Total Premium Due (USD)	25.326.18
IA Levy	15.84		
EC Levy	1.686		

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Find

Quote by Number



Quote

Policy
Administration

Product Details

Portfolio
& Reports

Tools

[Home](#) / [Correspondence](#)

Correspondence

00166207BIZ

From: Wong Yiu Wah

Date: 13/7/2020

Packaged Quote

To* andrewyungasltd@email.com

Cc

Bcc

Subject Customer ANDREW YUNG ACCOUNTING SERVICE

Text

The following documents are attached to this email.

Quote Documents:

Attachments

☒ Policy Wording

☒ Quotation

SEND

Message Sent

Your e-mail has been sent.

OK

Customer ANDREW YUNG ACCOUNTING SERVICES LTD

QnectAsia@qbe.com

To andrewyungasltd@email.com



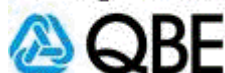
Attached file: Quotation-ASIA_17774839.pdf
64 KB







Attached file: Policy Wording-ASIA_17774849.pdf
664 KB

The following documents are attached to this email.

Made possible



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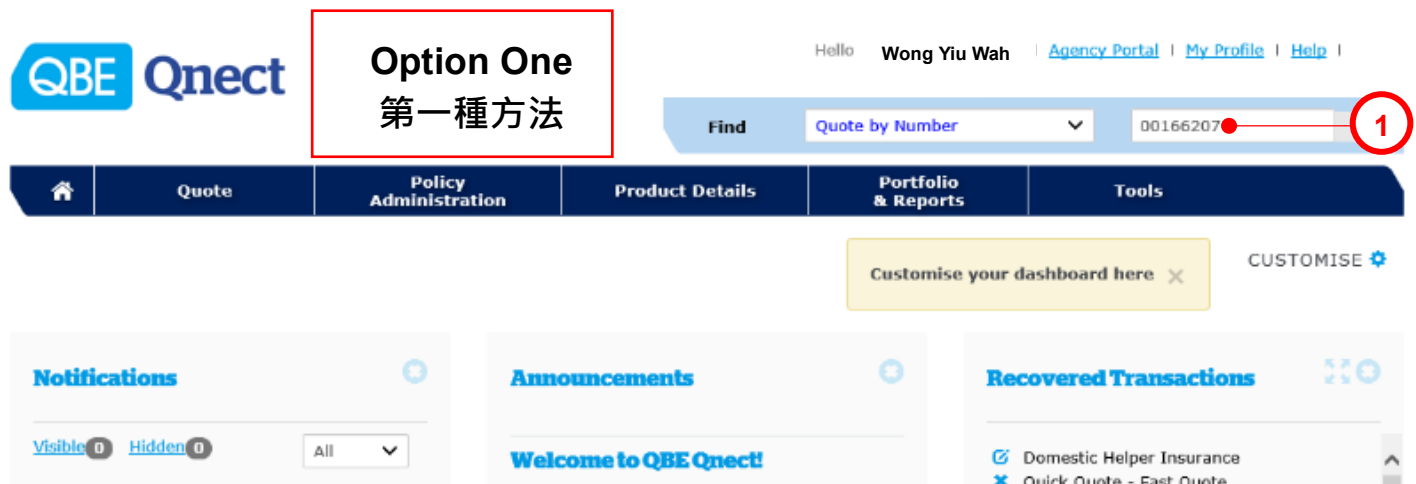
45. **“To”** – System will default it to be the customer email address
(can add other email addresses, using semicolon (;) to separate them)
“To” – 系統會預設它為客戶之電郵地址 (可以加入其他電郵地址；並以 (;) 相隔)
46. **“Subject”** – System will default the **“Subject”** to be the customer name but you may enter your own subject
“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

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

- Input **00166207** in **“Quote by Number”**
由 **“Quote by Number”** 輸入 **00166207**

1

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

Same Steps

相同步驟

“Search By” – “Quote Number”

從 **“Search By”** 中，選擇 **“Quote Number”**

- Input **00166207**
輸入 **00166207**

“Search By” – “Customer”

從 **“Search By”** 中，選擇 **“Customer”**

3

SEARCH FOR EXISTING CUSTOMER

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

Hello **Wong Yiu Wah** | [Agency Portal](#) | [My Profile](#) | [Help](#) |

Find

- [Home](#)
- [Quote](#)
- [Policy Administration](#)
- [Product Details](#)
- [Portfolio & Reports](#)
- [Tools](#)

[Home](#) / [Create Quote](#)

New Quote

To obtain a new quote, click **Create Quote**.

- Create a Marine Declaration
- Find a Quote
- Find a Policy / Cover Note
- Endorse a Policy
- Find Renewal Policies

Quote Search

For a quote search, enter either the quote number or client name.

Search By

☐ Include Expired Quotes

Search Results

Quote Number	Client Name	Policy type	Status	Expires
--------------	-------------	-------------	--------	---------

Search Customer

Customer Type

Search By

Name

Search Customer

Customer Type

Search By

BR Number

Search Customer

Customer Type

Search By

Name

Search Customer

Customer Type

Search By

BR Number

Search Results

Quote Number	Client Name	Policy type	Status	Expires
0016620Z	ANDREW YUNG ACCOUNTING SERVICES LTD	Business Insurance (BIZ-SME)	Issued	31/07/2021

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Find

Quote by Number



Quote

Policy
Administration

Product Details

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& Reports

Tools

[Home](#) / [Quote Header](#)

Quote

Quote Header (based on Recent Quote)

Quote No: 00166207	Period of Insurance: 01/08/2020 to 31/07/2021
Quote Type: Business Insurance SME (BIZSME)	Quote Expiry Date: 11/10/2020
Customer No: 04728869	Wording: QBE1000-1018
Customer Name: ANDREW YUNG ACCOUNTING SERVICES LTD	Branch: 01
Address: #20F-RM 2015 WAI YIP COMM. BLDG. 100 DES VOEUX ROAD C CENTRAL	
Agent: Wong Yiu Wah	
Agent No: 10000000	

[Transaction History](#)

[Documents](#)

Trans No.	Covers Taken	Quote Type	Quote Status	Date	Actions
001	Office Contents All Risks and Business Interruption, Money, Malicious Attack, Liability, Employees' Compensation	Packaged Quote	Issued	13/07/2020	Edit Clone Issue Policy

Issue Policy

Inception Date* 01/08/2020

Expiry Date* 31/07/2021

ISSUE POLICY

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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Your summary

11

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

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Office Contents All Risks and Business Interruption	\$2,446.54	\$2,446.54	\$2.08	\$2,448.62	\$978.61	Actions
Money	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 40.0%	Actions
Malicious Attack	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 40.0%	Actions
Public Liability	\$379.00	\$379.00	\$0.32	\$379.32	\$151.60 40.0%	Actions
Employees' Compensation	\$15,600.00	\$15,600.00	\$1,698.06	\$17,298.06	\$6,240.00 40.0%	Actions
Policy Totals	\$18,625.54	\$18,625.54	\$1,700.64	\$20,326.18	\$7,450.21	

Attachments

Applicable to Employees' Compensation

File Name / Description Wage Roll

File

BROWSE

ATTACH

Applicable to

Date Attached

Description

File Name

Employees' Compensation

13-07-2020

Wage Roll

MPF.pdf

Public Liability

Employees' Compensation

Location 1: Trade Contents All Risks

Location 1: Breakage of Glass

Location 1: Money

Location 1: Malicious Attack

Location 2: Trade Contents All Risks

Location 2: Breakage of Glass

Location 2: Money

Location 2: Malicious Attack

Add Location

Finalise



13

11. Review “Your Summary”

檢閱 “Your Summary”

12. Upload the evidence of “Wage Roll”

上載 “Wage Roll” 之證明

13. Finalise

Finalise

[Back to Contents](#) 返回目錄

Customer details

SEARCH FOR EXISTING CUSTOMER

CREATE NEW CUSTOMER

Customer Type* Corporate ▼

Name of Company* ANDREW YUNG ACCOUNTING SERVICES LTD

BR Number* 123456789

Business Telephone Number

Fax Number

Email Address andrewyungasltd@email.com

☐ [Update from Insured Location address](#)

Unit / Floor Number #2F-RM 2015

Building Number and Name WAI YIP COMM. BLDG.

Street Number and Name 100 DES VOEUX ROAD C

District CENTRAL

Country* HONG KONG ▼


Clear

14

Issue Policy

Refer to QBE
Save quote
Make Payment / Issue Policy ▲

15



14. Review “Customer details”

檢閱 “Customer details”

15. Make Payment / Issue Policy ▲

“Make Payment” by “Issue Policy”

16. Select “Issue Policy”

選擇 “Issue Policy”

Issue Policy **16**

[SAVE PENDING](#)[ISSUE QUOTE](#)[REFER TO UNDERWRITER](#)[MAKE PAYMENT ▾](#)

Confirmation

You are about to issue a policy contract with QBE. Are you sure that you have checked all information and that it is correct?

Clicking on 'Yes' will mean that all information entered is accurate and that a policy document will be issued and your Agent account debited for the premium payable.

Click on 'No' if you have not checked the accuracy of all information entered or if you have incorrectly selected the Issue Policy option.

YES **17**

Nationality

HONG KONG ▾

Home Telephone Number

Business Telephone Number

Mobile Number

Fax Number

17.

[YES](#)

Qnect User Guide – SME (Office Protection Pack)



Hello **Wong Yiu Wah** | [Agency Portal](#) | [My Profile](#) | [Help](#) |

Find

Quote by Number



Quote

Policy
Administration

Product Details

Portfolio
& Reports

Tools

[Home](#) / [Policy Header](#)

Policy and risk details based on effective date of 01/08/2020

Policy

Insurance Details

Policy No: B0097968
Policy Type: Business Insurance SME (BIZSME) **Packaged**
Insured: ANDREW YUNG ACCOUNTING SERVICES LTD
Address: #20F-RM 2015 WAI YIP COMM. BLDG. 100 DES
 VOEUX ROAD C CENTRAL
Agent: Wong Yiu Wah

Policy Status: In Force
Policy of Insurance: 01/08/2020 to 31/07/2021
Wording: QBE1000-1018
SP Attn Code: 00
Branch: 01

[Risks](#)

[Transaction History](#)

[Documents](#)

18

Transaction Type (expand/collapse)

Effective Date

Email

Document Type

New Business Issue

01/08/2020

Policy Documents:

[General Advice Warning EC](#)

[Policy Wording](#)

[Schedule - Client Copy](#)

[Schedule - Intermediary Copy](#)

[Debit Credit Note - Client Copy](#)

[Debit Credit Note - Intermediary Copy](#)

[Notice of Insurance Employees Compensation Loc. 001](#)

19

20

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

QBE Hongkong & Shanghai Insurance Limited
 22/F, Oneview House, Telford Place, 279 King's Road, Quarry Bay, Hong Kong
 Customer Service Hotline +852 2388 1888 • Customer Service Fax +852 2672 0380
 香港保險有限公司
 香港保險有限公司之中國及香港分公司
 客戶服務熱線 +852 2388 1888 • 客戶服務傳真 +852 2672 0380
 www.qbe.com.hk

Page 1 of 6 Date of Issue 13/07/2020

Business Insurance - Office Protection Pack
POLICY SCHEDULE **New Business**

Name and Address of the Insured
 ANDREW YUNG ACCOUNTING SERVICES LTD
 100 DES VOEUX ROAD, C
 #20F-RM 2015
 WAI YIP COMM. BLDG.
 CENTRAL
 HONG KONG

Policy Number 保險號碼	Period of Insurance 保險期間	Account Number 記帳號碼
01-80097968-802	01/08/2020 22:57 to 31/07/2021 23:59 (Both Dates Inclusive)	100000000 Wong Yiu Wah

The Insured
 ANDREW YUNG ACCOUNTING SERVICES LTD
 This policy is issued/renewed from information you have disclosed. If there are any material changes during the period of this cover, please inform us.

IMPORTANT NOTE:
 A levy collected by the Insurance Authority has been imposed on relevant policy (except for certain exempted insurance classes) at the applicable rate and would be remitted in accordance with the prescribed arrangements. Policy holders / customers should pay the levy in accordance with the law. For further information, please visit: www.qbe.com.hk or www.iia.org.hk.

Signed for and on behalf of
 QBE Hongkong & Shanghai Insurance Limited

[Signature]
 Authorized Signature

Premium (HKD)	18,625.54	Total Premium Due HKD	20,326.18
IL Levy	15.84		
EC Levy	1,684.80		

[Back to Contents](#) 返回目錄

From: Wong Yiu Wah

Date: 23/7/2020

New Business Issue

To* andrewyungasltd@email.com

Cc

Bcc

Subject Qnect - Business Insurance Policy B0097968 Polk

Text Dear ANDREW YUNG ACCOUNTING SERVICES LTD,

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

Attachments

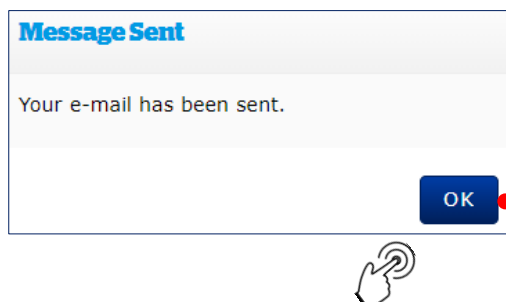
Policy Documents:

- ☒ General Advice Warning EC
- ☒ Policy Wording
- ☒ Schedule - Client Copy
- ☐ Schedule - Intermediary Copy
- ☒ Debit Credit Note - Client Copy
- ☐ Debit Credit Note - Intermediary Copy
- ☒ Notice of Insurance Employees Compensation Loc. 001

SEND



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.



26. 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  







27. The customer will receive the “Policy Documents” email with the attachments

客戶收到 “Policy Documents” 電郵及附件

Customer ANDREW YUNG ACCOUNTING SERVICES LTD

QnectAsia@qbe.com

To andrewyungasLtd@email.com

 Attached file: Policy Wording-ASIA_17796888.pdf 664 KB	 Attached file: Schedule - Client Copy-ASIA_17796881.pdf 80 KB
 Attached file: Receipt-ASIA_17796880.pdf 37 KB	 Attached file: Notice of Insurance Employees Compensation Loc. 001-ASIA_17796889.pdf 53 KB
 Attached file: Debit Credit Note - Client Copy-ASIA_17796886.pdf 40 KB	 Attached file: General Advise Warning - Workmen's Compensation-ASIA-HKGAWEC.pdf 80 KB

Dear ANDREW YUNG ACCOUNTING SERVICES LTD,

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

If you have any enquiries on the coverage, Policy Schedule and Policy Wording, please do not hesitate to contact your intermediary (Wong Yiu Wah).

Please find your policy documents attached.



Part D

Endorsement

更改保單

[Back to Contents](#) [返回目錄](#)

Find

Home	Quote	Policy Administration	Product Details	Portfolio & Reports	Tools
		<ul style="list-style-type: none"> Create a Marine Declaration Find a Quote Find a Policy / Cover Note Endorse a Policy Find Renewal Policies 			<div>Customise your dashboard here <input type="button" value="X"/></div> <div>CUSTOMISE <input type="button" value="G"/></div>

Notifications

Visible Hidden

Announcements

Service Arrangements for Novel Coronavirus

[Read more](#)

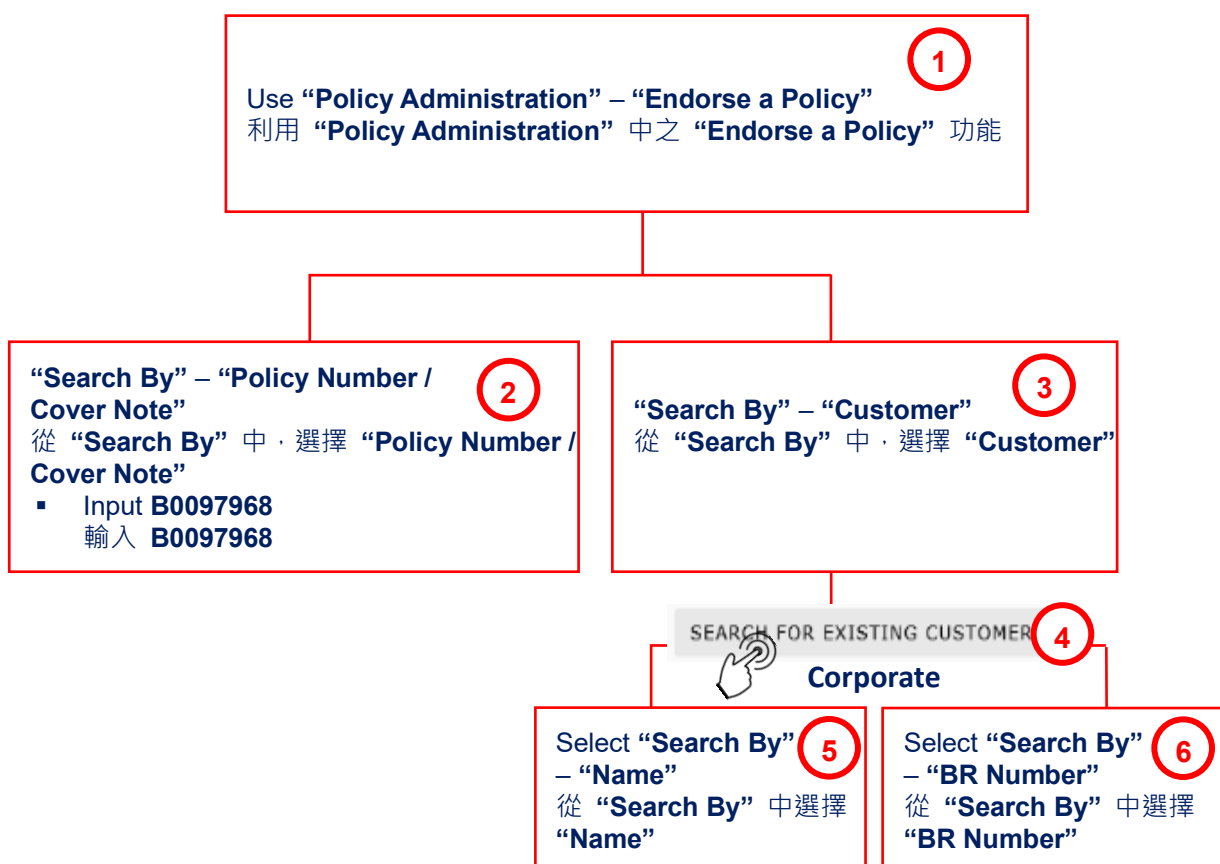
Launch of SME platform for Business Insurance

Driving SMEs growth through our enhanced digital platform [Read more](#)

Recovered Transactions

- ☒ Business Insurance Solution
- ☒ Full Binding Quote
- 17/04/2020 09:22 PM
- ☒ Business Insurance Solution

Renewal Notifications



Policy Search

Enter information you know into the fields below..

Search By

Product Type

Customer

All

SEARCH FOR EXISTING CUSTOMER

Search Customer

Customer Type Corporate

Search By Name

Name Andrew Yung Accountin

SEARCH

Search Customer

Customer Type Corporate

Search By BR Number

BR Number 123456789

SEARCH

Policy

Policy Search

Enter information you know into the fields below..

Effective Date*

Search By

Policy Number*

13/07/2020

Policy Number / Cover Note

B0097968

SEARCH

Search Results

Policy / Cover Note #	Name of insured	Policy type	Status	Expires	Links
B0097968	ANDREW YUNG ACCOUNTING SERVICES LTD	BIZ SME	In Force	31/07/2021	

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

Policy

Insurance Details

Policy No: B0097968
Policy Type: Business Insurance SME (BIZSME) [Packaged](#)
Insured: ANDREW YUNG ACCOUNTING SERVICES LTD
Address: #20F-RM 2015 WAI YIP COMM. BLDG. 100 DES
 VOEUX ROAD C CENTRAL
Agent: Wong Yiu Wah

Policy Status: In Force
Policy of Insurance: 01/08/2020 to 31/07/2021
Wording: QBE1000-1018
SP Attn Code: 00
Branch: 01

8

[Risks](#) [Transaction History](#) [Documents](#)

Section	Risk	Location / Type of Business	Commence	Terminated
No risks are active based on the effective date of inquiry. Click here to inquire based on Inception Date of the policy.				

[Endorsement](#)
[View Policy](#)

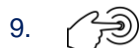
[POLICY OPTIONS](#)

10

9

8. “Insurance Details” main page

“Insurance Details” 頁面



[POLICY OPTIONS](#)

10. Select “Endorsement”

選擇 “Endorsement”

1. Address (Correct Error)

Rm **3015, 30F**, Wai Yip Comm Bldg, 100 Des Voeux Road C, Central, Hong Kong

2. Add a new Location:

- Rm 1015, 10F, Golden Dragon Comm., 522 Nathan Road, Kowloon, Hong Kong
- Building Age: 2004 (Fire Resistive Construction)
- Office: No security system on site but has fire extinguisher and sprinkler installed
- Annual Turnover: HK\$12,000,000
- Office Contents: HK\$500,000
- Employees’ Compensation: 10 staff with total earnings of HK\$4,000,000

[Back to Contents](#) [返回目錄](#)

The screenshot shows the 'Endorsement' form in the Qnect system. Callout 11 points to the 'Effective Date*' field, which is set to 01/08/2020. Callout 12 points to the 'Reason*' dropdown menu, which is open and shows 'Add Location' as the selected option. Callout 13 points to the 'SUBMIT' button. Below the form, the 'Insurance Details' section is visible, showing policy information for B0097968.

Endorsement

Effective Date* 01/08/2020

Reason* Add Location

Period 01/08/2020 to 31/07/2021

Insurance Details

Policy No: B0097968	Policy Status: In Force
Policy Type: Business Insurance SME (BIZSME) Packaged	Policy of Insurance: 01/08/2020 to 31/07/2021
Insured: ANDREW YUNG ACCOUNTING SERVICES LTD	Wording: QBE1000-1018
Address: #20F-RM 2015 WAI YIP COMM. BLDG. 100 DES VOEUX ROAD C CENTRAL	SP Attn Code: 00
	Branch: 01

- 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

- Select “**Reason**” (e.g. “**Add Location**”)

選擇 “**Reason**” (例如 “**Add Location**”)

- SUBMIT**

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

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	Actions
Office Contents All Risks and Business Interruption	\$2,446.54	\$0.00	\$0.00	\$0.00	\$0.00	View Edit 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	

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

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](#)

[Back to Contents](#) [返回目錄](#)

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

OK

Insured Location Address* RM 3015 / FLR 30, WAI YIP COMM. BLDG., 100 DES VOEUX ROAD C, CENTRAL, HONG KONG

17

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

17. The address has been changed
地址已更新

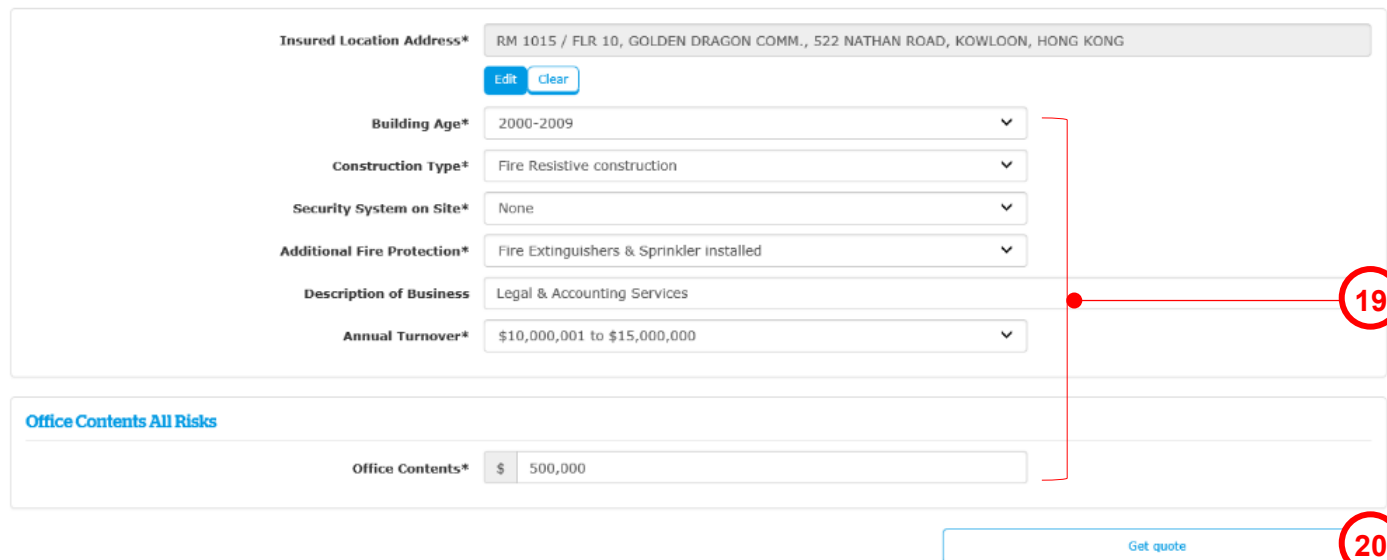
Cover details

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
<div style="display: flex; justify-content: space-between; align-items: center;"> 18 </div>	
Total Premium	\$0.00

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

[Back to Contents](#) 返回目錄

Enter your business details



Insured Location Address* RM 1015 / FLR 10, GOLDEN DRAGON COMM., 522 NATHAN ROAD, KOWLOON, 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* \$10,000,001 to \$15,000,000


Office Contents All Risks

Office Contents* \$ 500,000

[Get quote](#)

19. Input the business details of the new location

輸入新受保地址之投保資料

20. 

[Get quote](#)

Cover details

Covers	Sum Insured / Limits
Office Contents All Risks	\$500,000
Business Interruption	\$1,000,000
Money	\$50,000
Malicious Attack	\$100,000
Public Liability	\$10,000,000
Optional Covers	
Employees' Compensation Total No. of Employees 15 Total estimated annual earnings \$6,000,000 Modify Employees' Compensation Delete Employees' Compensation	\$200,000,000
Add Location	
Total Premium	\$2,015.26

Employees' Compensation

Total Number of Employees*	25
Total Estimated Annual Earnings*	\$ 10,000,000
Save	

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](#)

Insured Location Address RM 3015 / FLR 30, WAI YIP COMM. BLDG., 100 DES VOEUX ROAD C, CENTRAL, HONG KONG							Actions ▾
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 ▾
Sub Total	\$2,646.54	\$0.00	\$0.00	\$0.00	\$0.00		

Insured Location Address RM 1015 / FLR 10, GOLDEN DRAGON COMM., 522 NATHAN ROAD, KOWLOON, HONG KONG							Actions ▾
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission		
Office Contents All Risks and Business Interruption	\$1,902.54	\$1,902.54	\$1.62	\$1,904.16	\$761.01		Actions ▾
Money	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 40.0%		Actions ▾
Malicious Attack	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 40.0%		Actions ▾
Sub Total	\$2,102.54	\$2,102.54	\$1.80	\$2,104.34	\$841.01		

Non-Location Dependent Risks							
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission		
Public Liability	\$290.00	-\$89.00	-\$0.08	-\$89.08	-\$35.60 40.0%		Actions ▾
Employees' Compensation	\$26,000.00	\$10,400.00	\$1,132.04	\$11,532.04	\$4,160.00 40.0%		Actions ▾
Policy Totals	\$31,039.08	\$12,413.54	\$1,133.76	\$13,547.30	\$4,965.41		

Important Note: Wage Roll evidence for the current year such as MPF records must be attached now or within 30 days from the policy inception.

Attachments

Applicable to Employees' Compensation ▾

File Name / Description Wage Roll

File

BROWSE

ATTACH

Applicable to	Date Attached	Description	File Name	Size in MB	
Employees' Compensation	13-07-2020	Wage Roll	MPF.pdf	0.024	Actions ▾
Employees' Compensation	14-07-2020	Wage Roll	MPF 2.pdf	0.024	Actions ▾

Add Location

Finalise

25. Upload the evidence of “Payroll”

上載 “Payroll” 之證明

26.

Finalise

[Back to Contents](#) 返回目錄

Customer details

[SEARCH FOR EXISTING CUSTOMER](#)[CREATE NEW CUSTOMER](#)

Customer Type* Corporate

Name of Company* ANDREW YUNG ACCOUNTING SERVICES LTD

BR Number* 123456789

Business Telephone Number

Fax Number

Email Address andrewyungasltd@email.com

☐ Update from Insured Location address

Unit / Floor Number #20F-RM 2015

Building Number and Name WAI YIP COMM. BLDG.


Street Number and Name 100 DES VOEUX ROAD C

District CENTRAL

Country* HONG KONG

Issue Endorsement

[Refer to QBE](#)[Make Payment / Issue Endorsement](#)

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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