



User Guide

--- Business Insurance SME ---

(Shop Protection Pack)

Version: August 2020

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Part A

Login

登入

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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”](#)

Part B

Create Quote

建立報價

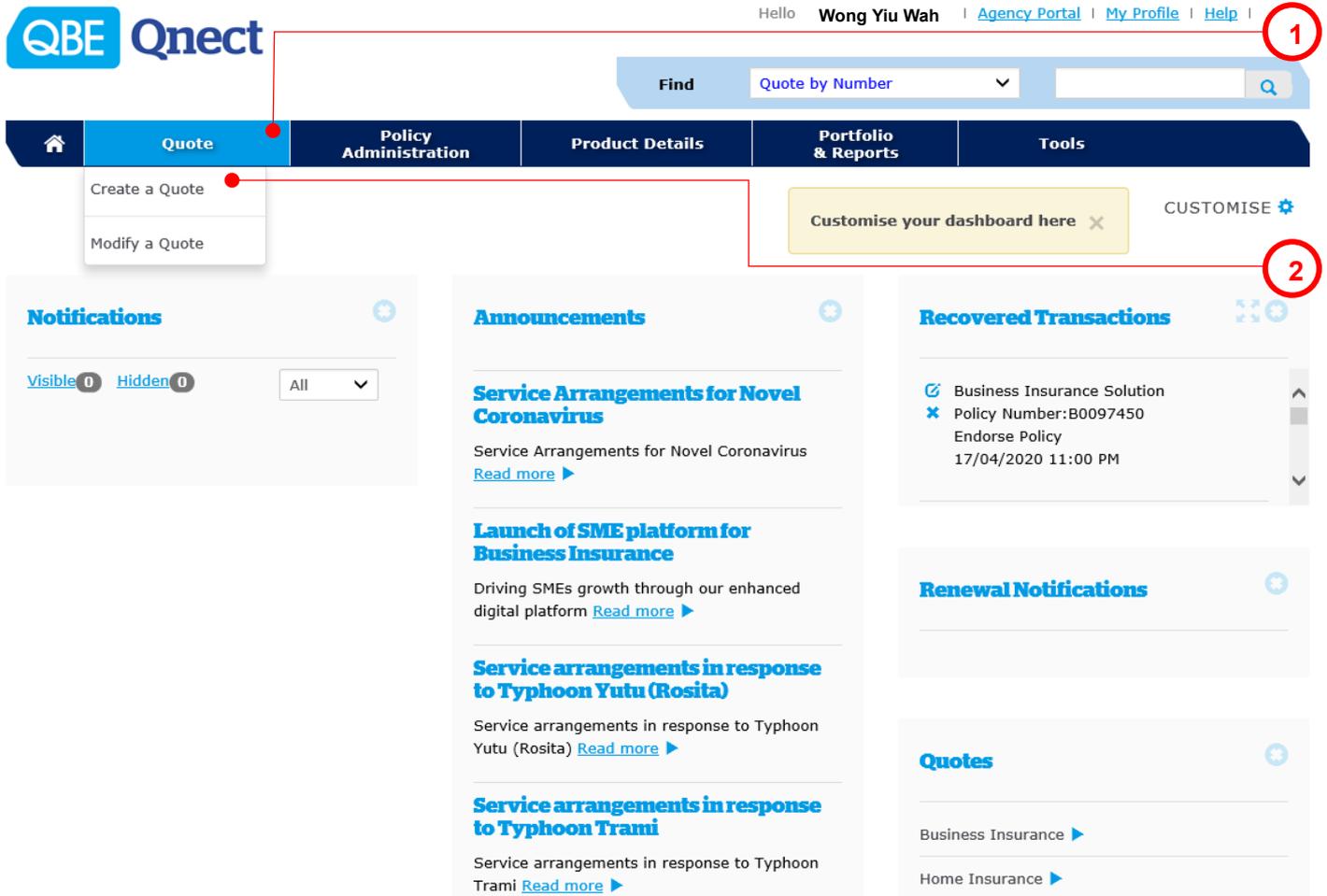
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Location 1

- Golden Golf Ltd
- BR: 987456321
- Email Address: goldengolftd@email.com
- SME (Shop Protection Pack)
- Policy Effective Date: 1 August 2020
- Shop 208, 2/F, 238 Centre, 238 Nathan Road, Hong Kong
- Building Age: 2005 (Fire Resistive Construction)
- Office: No security system on site but has fire extinguisher and sprinkler installed
- Annual Turnover: HK\$8,000,000
- Stock in trade and Goods in trust: HK\$500,000
- Trade fixture, fittings & furniture, machinery, equipment: HK\$200,000
- Employees' Compensation of two locations: 6 staff with total annual earnings of HK\$1,200,000

Location 2

- Shop 312, 3/F, Lucky Centre, 165-171 Wanchai Road, Wanchai, Hong Kong
- Building Age: 2005 (Fire Resistive Construction)
- Office: No security system on site but has fire extinguisher and sprinkler installed
- Policy Effective Date: 1 August 2020
- Annual Turnover: HK\$8,000,000
- Stock in trade And Goods in trust: HK\$500,000
- Trade fixture, fittings & furniture, machinery, equipment: HK\$200,000



The screenshot displays the Qnect user interface. At the top right, the user is identified as 'Hello Wong Yiu Wah' with links for 'Agency Portal', 'My Profile', and 'Help'. A search bar is present with the text 'Find Quote by Number'. 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' options. 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”**

Find

Quote by Number



Quote

Policy Administration

Product Details

Portfolio & Reports

Tools

[Home](#) / [Create 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**

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QBE Qnect 7

Business Type | Select Cover | Business Details | Summary | 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 handlers 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

Retail Trade
Supermarkets & groceries and department stores.

Supermarket & Grocery Stores	Specialised Food Retailing	Personal and Household Good Retailing	Furniture Retailing	Sporting Goods, Toys and Games, Magazine and Books Retailing
Pharmacy, Personal Care, Watch & Jewellery Retailing	Florist and Plants Retailing	Household Equipment Repair Services	Motor Vehicle Retailing	Pure Office (for Retail Business)

! 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.

Sporting Goods, Toys and Games, Magazine and Books Retailing

What is included?

- ✓ Games & Hobby Equipment Retailing
- ✓ Newspapers & Magazines Retailing
- ✓ Sporting Goods Retailing
- ✓ Stationery and Craft Materials Retailing

If your Business Type is not included above, please contact your dedicated QBE handler for assistance

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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Business Insurance

Shop Protection Pack



What your business is protected for:

- Trade Contents – accidental loss/damage to trade contents, equipment, stock-in-trade, landlords fixtures and fittings.
- Loss of Income – the event of loss resulting from an interruption to the Business
- Breakage of Glass – accidental breakage of fixed glass
- Money – loss of money while it's at premises or in-transit
- Melicious 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**.

Recommended
Select Shop Pack

Shop Protection Pack

QBE's Business Insurance – Shop Protection Pack aims to provide retail businesses 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.

11

To discuss non-package options, please contact your QBE Account handler for assistance

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11. Review the coverage details

檢閱保障範圍內容

12.

Recommended
Select Office Pack

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- 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

- 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
- Select “**Building Age**” to choose information
選擇 “**Building Age**” 去揀選資料
- Select “**Construction Type**” to choose information
選擇 “**Construction Type**” 去揀選資料

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Enter your business details

Insured Location Address * SHOP 208 / FLR 2/F, 238 CENTRE, 238 NATHAN ROAD, HONG KONG

Building Age * 2000-2009

Construction Type * Fire Resistive construction

Security System on Site * None

Additional Fire Protection * Fire Extinguishers & Sprinkler installed

Description of Business Sporting Goods, Toys and Games, Magazine and Books Retailing

Annual Turnover * \$5,000,001 to \$10,000,000

Trade Contents All Risks

Stock in trade and Goods in trust \$ 500,000

Trade fixture, fittings & furniture, machinery, equipment \$ 200,000

Get quote

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 **“Stock in trade and Goods in trust”** and **“Trade fixture, fittings & furniture, machinery, equipment”**
輸入 **“Stock in trade and Goods in trust”** 及 **“Trade fixture, fittings & furniture, machinery, equipment”** 之投保額
- 21.

Cover details

Covers	Sum Insured / Limits
<p>Trade Contents All Risks</p> <p>Additional Cover Information</p> <p>Excess 10% of each and every loss due to water damage subject to a minimum of \$3,000 The first \$1,000 of each and every other loss</p>	\$700,000
<p>Loss of Income</p> <p>Basis Of Cover Loss of Income</p> <p>Indemnity Period (months) 12</p> <p>12-Month Loss of Income Value \$500,000</p>	\$500,000
<p>Breakage of Glass</p> <p>Special Extension Add Special Glass</p> <p>Excess The first 1,000 of each and every loss caused by typhoon, windstorm, flood, falling tree or malicious act</p>	<p>\$50,000 or 10% of Trade Contents, whichever is lesser</p> <p>\$0</p>
<p>Money</p> <p>In Transit \$30,000</p> <p>Inside business premises during business hours \$30,000</p> <p>Inside business premises outside business hours \$30,000</p> <p>In residence \$5,000</p> <p>Increase Limit for Peak Season 20%</p>	\$30,000
<p>Malicious Attack</p> <p>Death and Permanent Disablement \$100,000</p> <p>Total any one period of insurance \$1,000,000</p>	\$100,000
<p>Public Liability</p> <p>Limit of Liability \$10,000,000</p> <p>Excess The first \$1,000 for each and every third party property damage claim 10% of each and every the party property damage claim due to water damage, subject to a minimum of HK\$3,000</p>	\$10,000,000
Optional Covers	
Add Employees' Compensation	
Add Location	
Total Premium	\$2,169.58

22

22. Review the “Cover details” and you can also each arrow 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”

Optional Covers

Add Employees’ Compensation 23

Add Location

23. **Add Employees’ Compensation**

Employees’ Compensation

Total Number of Employees * 24

Total Estimated Annual Earnings * 25

Save 26

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**

Optional Covers

▼ **Employees’ Compensation** \$200,000,000

Total No. of Employees 6

Total estimated annual earnings \$1,200,000

Add Location 27

Total Premium **Next** 28

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 - Shop Protection Pack

Customer View - OFF [Print](#)

Insured Location Address
SHOP 208 / FLR 2/F, 238 NATHAN ROAD, HONG KONG

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Trade Contents All Risks and Loss of Income	\$1,389.72	\$1,389.72	\$1.18	\$1,390.90	\$555.89	Actions
Breakage of Glass	\$300.00	\$300.00	\$0.26	\$300.26	\$120.00 <small>40.0%</small>	Actions
Money	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 <small>40.0%</small>	View Edit
Malicious Attack	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 <small>40.0%</small>	Clauses (2)
Sub Total	\$1,889.72	\$1,889.72	\$1.62	\$1,891.34	\$755.89	

Insured Location Address
SHOP 312 / FLR 3/F, LUCKY CENTRE, 165-171 WANCHAI ROAD, WANCHAI, HONG KONG

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Trade Contents All Risks and Loss of Income	\$1,389.72	\$1,389.72	\$1.18	\$1,390.90	\$555.89	Actions
Breakage of Glass	\$300.00	\$300.00	\$0.26	\$300.26	\$120.00 <small>40.0%</small>	Actions
Money	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 <small>40.0%</small>	Actions
Malicious Attack	\$100.00	\$100.00	\$0.09	\$100.09	\$40.00 <small>40.0%</small>	Actions
Sub Total	\$1,889.72	\$1,889.72	\$1.62	\$1,891.34	\$755.89	

Non-Location Dependent Risks

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Public Liability	\$278.00	\$278.00	\$0.24	\$278.24	\$111.20 <small>40.0%</small>	Actions
Employees' Compensation	\$7,200.00	\$7,200.00	\$783.72	\$7,983.72	\$2,880.00 <small>40.0%</small>	Actions
Policy Totals	\$11,257.44	\$11,257.44	\$787.20	\$12,044.64	\$4,502.98	

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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Non-Location Dependent Risks						
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Public Liability	\$278.00	\$278.00	\$0.24	\$278.24	\$111.20 40.0%	Actions 32
Employees' Compensation	\$7,200.00	\$7,200.00	\$783.72	\$7,983.72	\$2,948.00 37.0%	Actions -
Policy Totals	\$11,257.44	\$11,257.44	\$787.20	\$12,044.64	\$4,502.78	

Commission Adjustment

Cover	Commission	New Commission Rate	New Commission Amount
Public Liability	\$111.20	15 33	\$41.70
Total	\$111.20		\$41.70

Commission	New Commission Rate	New Commission Amount
\$111.20	<input type="text" value="40"/>	
\$111.20		

Message 3

Save Data?

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.

35.

36.

37.

Attachments

Applicable to

File Name / Description

File

Applicable to	Date Attached	Description	File Name	Size in MB

37

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38

Customer details

Search for Existing Customer

Create a new customer

[Refer to QBE](#) [Save quote](#) [Make Payment / Issue Policy ▲](#)

Search Customer

Customer Type ▼

Search By ▼

Name

[SEARCH](#)

39

Customer Type* ▼

Name of Company*

BR Number*

Business Telephone Number

Fax Number

Email Address

Unit / Floor Number

Building Number and Name

Street Number and Name

District

Country* ▼

[Clear](#)

[Refer to QBE](#) [Save quote](#) [Make Payment / Issue Policy ▲](#)

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41

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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: 00166195	Period of Insurance: 01/08/2020 to 31/07/2021
Quote Type: Business Insurance SME (BIZSME)	Quote Expiry Date: 07/10/2020
Customer No: 04729167	Wording: QBE1001-0320
Customer Name: GOLDEN GOLF LTD	Branch: 01
Address: #2/F-SHOP 208 238 CENTRE 238 NATHAN ROAD	
Agent: Wong Yiu Wah	
Agent No: 10000000	

Transaction History | **Documents**

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

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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Correspondence 00166195BIZ

From: Wong Yiu Wah **Date:** 9/7/2020 Packaged Quote

To* goldengolftd@email.com

Cc

Bcc

Subject Customer GOLDEN GOLF LTD

Text

The following documents are attached to this email.

- Attachments**
- Quote Documents:**
- Policy Wording
 - Quotation

SEND

Message Sent

Your e-mail has been sent.

OK

Customer GOLDEN GOLF LTD

QnectAsia@qbe.com

To goldengolftd@email.com

 Attached file: Policy Wording-ASIA_18150531.pdf
757 KB

 Attached file: Quotation-ASIA_18150530.pdf
71 KB

The following documents are attached to this email.



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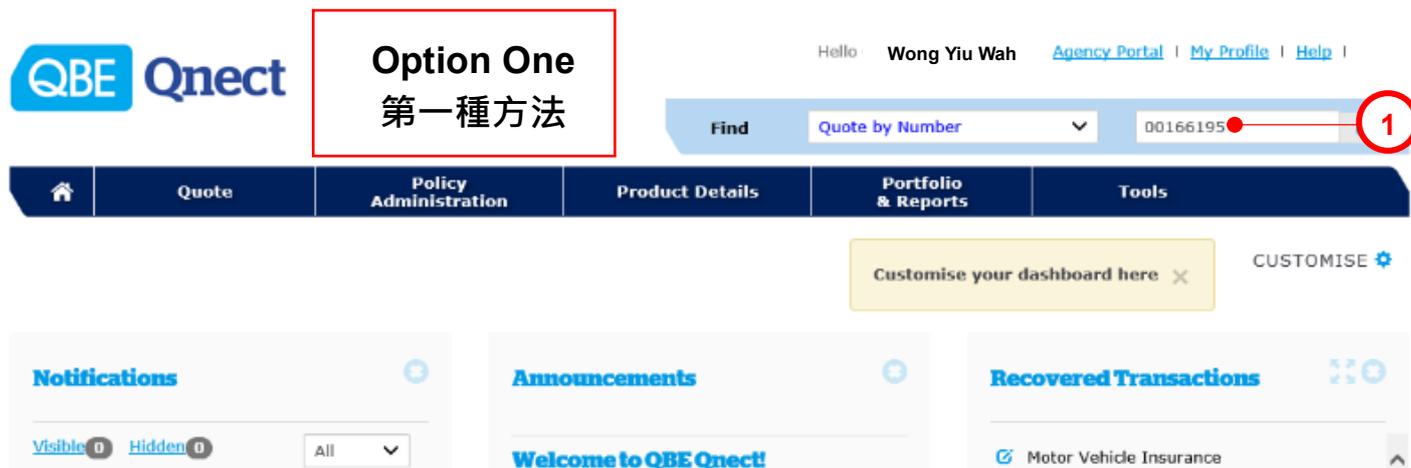
45. **“To”** – System will default it to be the customer email address
(can add other email addresses, using semicolon (;) to separate them)
“To” – 系統會預設它為客戶之電郵地址 (可以加入其他電郵地址 ; 並以 (;) 相隔)
46. **“Subject”** – System will default the **“Subject”** to be the customer name but you may enter your own subject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

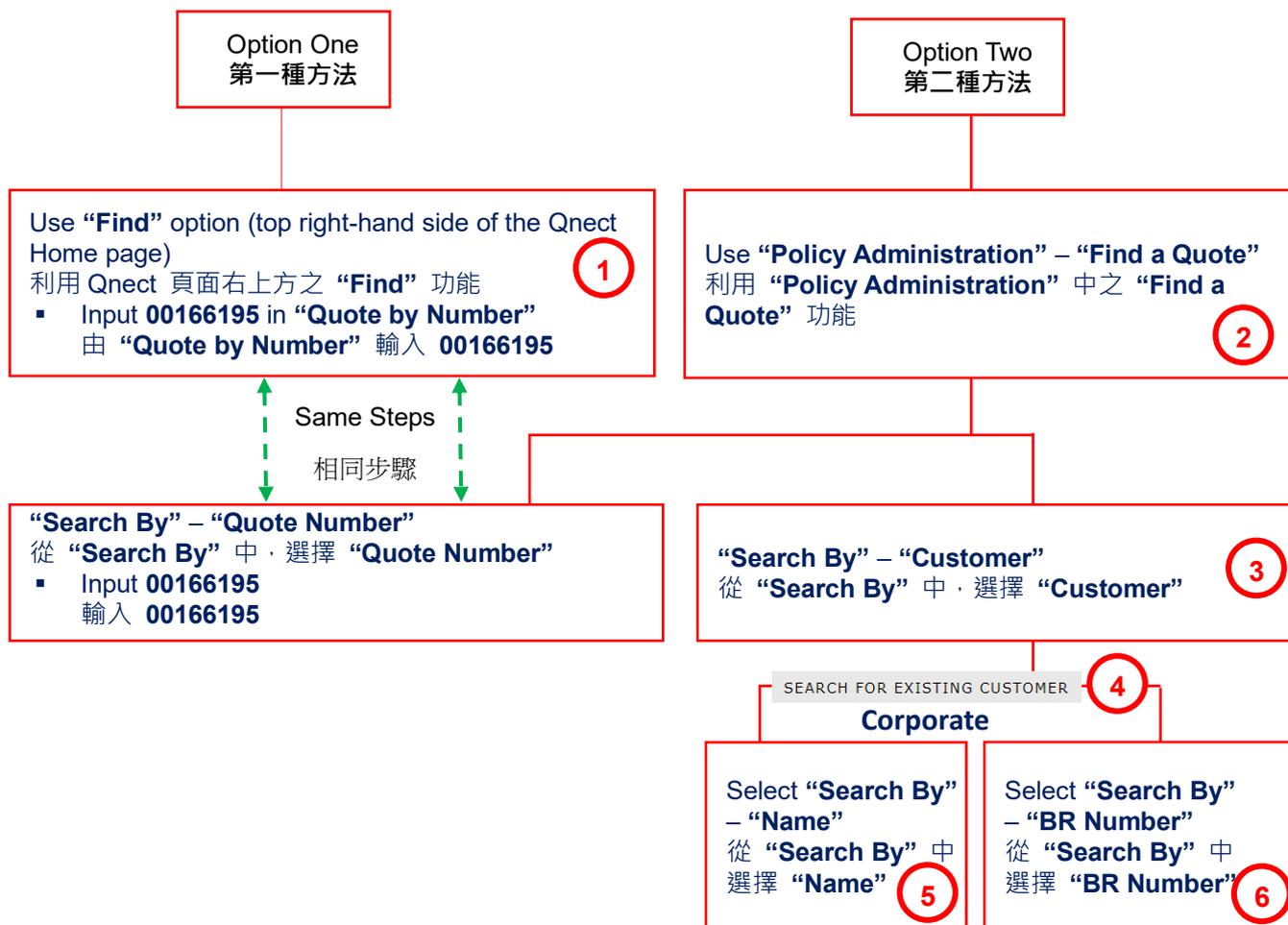
Issue Policy

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:



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Option Two 第二種方法

Find

Home / **Create Quote**

- Quote
- Policy Administration**
- Product Details
- Portfolio & Reports
- Tools

Home / **Create Quote**

New Quote

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

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

2

Quote Search

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

Search By

Include Expired Quotes

3

4

Search Results

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

5

Search Customer

Customer Type

Search By

Name

Search Customer

Customer Type

Search By

BR Number

6

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
00166195	GOLDEN GOLF LTD	Business Insurance (BIZ-SME)	Issued	31/07/2021

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Quote

Quote Header (based on Recent Quote)

Quote No: 00166195	Period of Insurance: 01/08/2020 to 31/07/2021
Quote Type: Business Insurance SME (BIZSME)	Quote Expiry Date: 07/10/2020
Customer No: 04729167	Wording: QBE1001-0320
Customer Name: GOLDEN GOLF LTD	Branch: 01
Address: #2/F-SHOP 208 238 CENTRE 238 NATHAN ROAD	
Agent: Wong Yiu Wah	
Agent No: 10000000	

7

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

Trans No.	Covers Taken	Quote Type	Quote Status	Date	Actions
001	Trade Contents All Risks and Loss of Income, Breakage of Glass, Money, Malicious Attack, Trade Contents All Risks and Loss of Income, Liability, Employees' Compensation	Packaged Quote	Issued	09/07/2020	Edit Clone Issue Policy

8

Issue Policy ✕

Inception Date*

Expiry Date*

9

10

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.

Your summary

11

Business Insurance - Shop Protection Pack

Customer View - OFF [Print](#)

Insured Location Address

SHOP 208 / FLR 2/F, 238 CENTRE, 238 NATHAN ROAD, HONG KONG

[Actions](#)

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Trade Contents All Risks and Loss of Income	\$1,389.72	\$1,389.72	\$1.18	\$1,390.90	\$555.89	Actions
Breakage of Glass	\$300.00	\$300.00	\$0.26	\$300.26	\$120.00 40.0%	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	\$1,889.72	\$1,889.72	\$1.62	\$1,891.34	\$755.89	

Non-Location Dependent Risks

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Public Liability	\$278.00	\$278.00	\$0.24	\$278.24	\$111.20 40.0%	Actions
Employees' Compensation	\$7,200.00	\$7,200.00	\$783.72	\$7,983.72	\$2,880.00 40.0%	Actions
Policy Totals	\$11,257.44	\$11,257.44	\$787.20	\$12,044.64	\$4,502.98	

Attachments

Applicable to

File Name / Description

File [BROWSE](#)
[ATTACH](#)

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

Applicable to	Date Attached	Description	File Name
Employees' Compensation	09-07-2020	Wage Roll	MPF.pdf

[< Back](#) [Abandon](#)

[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](#)

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Customer details

SEARCH FOR EXISTING CUSTOMER CREATE NEW CUSTOMER

Customer Type *

Name of Company *

BR Number *

Business Telephone Number

Fax Number

Email Address

Unit / Floor Number

Building Number and Name

Street Number and Name

District

Country *

Issue Policy

14. Review “Customer details”

檢閱 “Customer details”

15. 

“Make Payment” by “Issue Policy”

16. Select “Issue Policy”

選擇 “Issue Policy”



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 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.



17. 



Policy

Insurance Details

Policy No: B0097966	Policy Status: In Force
Policy Type: Business Insurance SME (BIZSME) Packaged	Policy of Insurance: 01/08/2020 to 31/07/2021
Insured: GOLDEN GOLF LTD	Wording: QBE1001-0320
Address: #2/F-SHOP 208 238 CENTRE 238 NATHAN ROAD	SP Attn Code: 00
Agent: Wong Yiu Wah	Branch: 01

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

Transaction Type (expand / collapse)	Effective Date	Email	Document Type
<input checked="" type="radio"/> 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. 002 Notice of Insurance Employees Compensation Loc. 001

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
301, Central Plaza, Lakeside, 279 King's Road, Quarry Bay, Hong Kong
 Customer Service Hotline: +852 2322 1998 - Customer Service Fax: +852 2607 0380

QBE

Page 1 of 8 Date of Issue 13/07/2020

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

Name and Address of the Insured
 GOLDEN GOLF LTD
 238 NATHAN ROAD
 #2/F-SHOP 208
 238 CENTRE
 HONG KONG

Policy Number 保單號碼	Period of Insurance 保單日期	Account Number 賬戶號碼
01 B0097966-BIZ	01/08/2020 15:20 to 31/07/2021 23:59 (Both Dates Inclusive)	10000000 Wong Yiu Wah

The Insured
GOLDEN GOLF 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.sio.org.hk.

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

Authorized Signature

Premium (HKD)	11,257.44	
IL Levy	3.60	
EC Levy	777.60	Total Premium Due HKD 12,044.64

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Find

Home |
 Quote |
 Policy Administration |
 Product Details |
 Portfolio & Reports |
 Tools

Home / Correspondence

Correspondence B0097966BIZ

From: **Wong Yiu Wah** Date: 13/7/2020 New Business Issue

To* 21

Cc

Bcc

Subject 22

Text 23

Policy Documents:

- Attachments**
- 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. 002
 - Notice of Insurance Employees Compensation Loc. 001
- 24

25

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  

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 GOLDEN GOLF LTD

QnectAsia@qbe.com

To goldengolftd@email.com 

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 Attached file: Notice of Insurance Employees Compensation Loc. 001-ASIA_17766758.pdf 52 KB	 Attached file: Debit Credit Note - Client Copy-ASIA_17766749.pdf 40 KB
 Attached file: General Advise Warning - Workmen's Compensation-ASIA-HKGAWEC.pdf 80 KB	 Attached file: Notice of Insurance Employees Compensation Loc. 002-ASIA_17766759.pdf 53 KB
 Attached file: Schedule - Client Copy-ASIA_17766746.pdf 87 KB	 Attached file: Policy Wording-ASIA_17766757.pdf 640 KB

Dear GOLDEN GOLF 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.



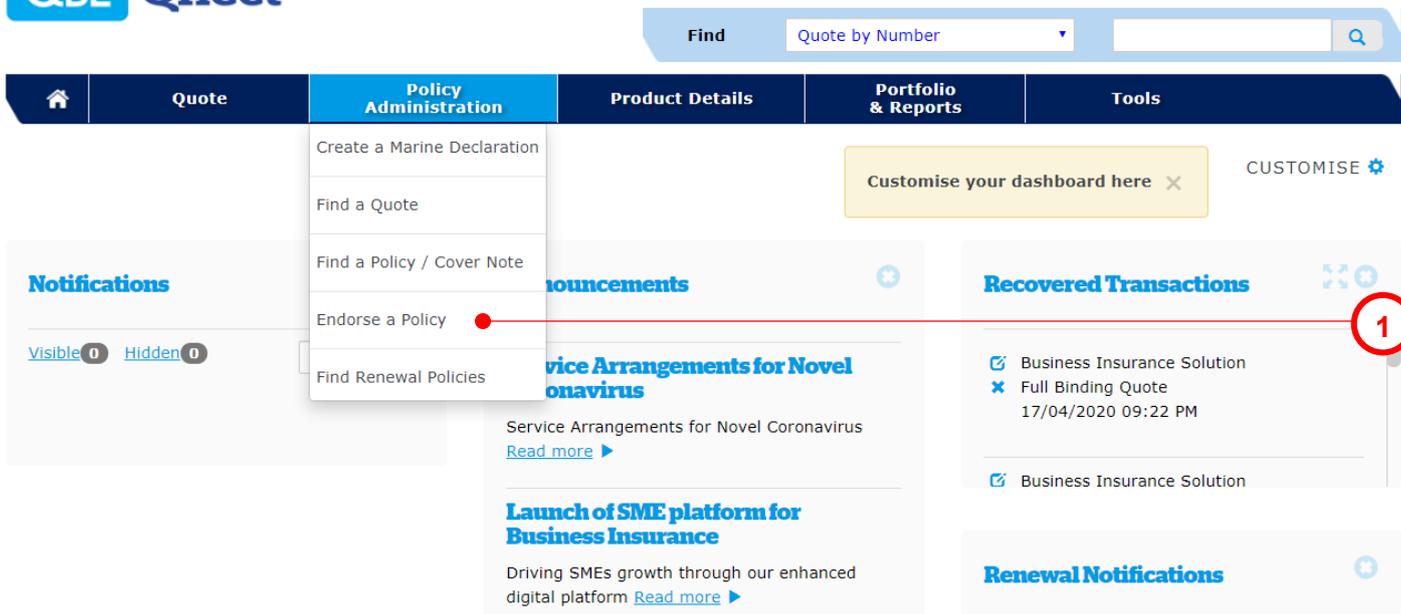
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Part D

Endorsement

更改保單

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1
Use “Policy Administration” – “Endorse a Policy”
利用 “Policy Administration” 中之 “Endorse a Policy” 功能

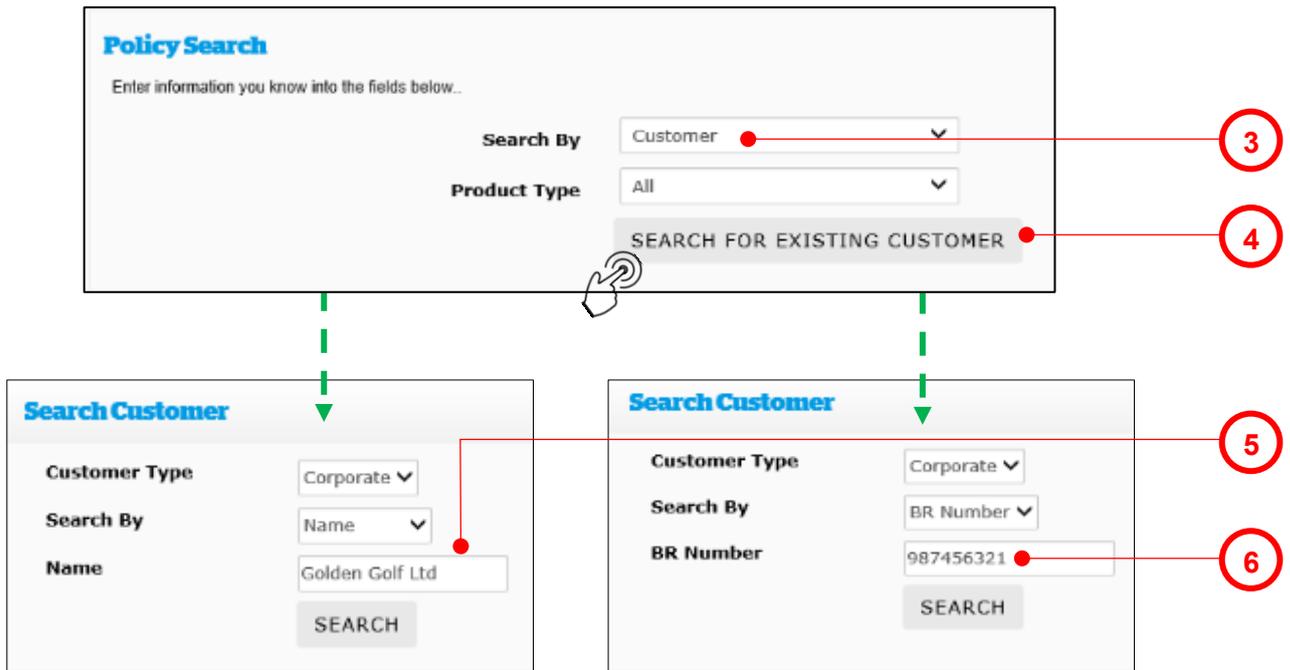
2
“Search By” – “Policy Number / Cover Note”
從 “Search By” 中，選擇 “Policy Number / Cover Note”
▪ Input **B0097966**
輸入 **B0097966**

3
“Search By” – “Customer”
從 “Search By” 中，選擇 “Customer”

4
SEARCH FOR EXISTING CUSTOMER
Corporate

5
Select “Search By” – “Name”
從 “Search By” 中選擇 “Name”

6
Select “Search By” – “BR Number”
從 “Search By” 中選擇 “BR Number”



Policy

Policy Search
Enter information you know into the fields below..

Effective Date*: 13/07/2020

Search By: Policy Number / Cover Note

Policy Number*: B0097966 (2)

SEARCH

Search Results

Policy / Cover Note #	Name of insured	Policy type	Status	Expires	Links
B0097966 (7)	GOLDEN GOLF LTD	BIZ SME	In Force	31/07/2021	

7. Policy Number **B0097966** and go to the policy details
 Policy Number **B0097966** 去進入保單內容

Policy

Insurance Details

Policy No: B0097966 **Policy Status:** In Force
Policy Type: Business Insurance SME (BIZSME) Packaged **Policy of Insurance:** 01/08/2020 to 31/07/2021
Insured: GOLDEN GOLF LTD **Wording:** QBE1001-0320
Address: #2/F-SHOP 208 238 CENTRE 238 NATHAN ROAD **SP Attn Code:** 00
Agent: Wong Yiu Wah **Branch:** 01

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.				

[← BACK TO SEARCH RESULTS](#) **POLICY OPTIONS** ▾

- Endorsement
- View Policy

8. “Insurance Details” main page

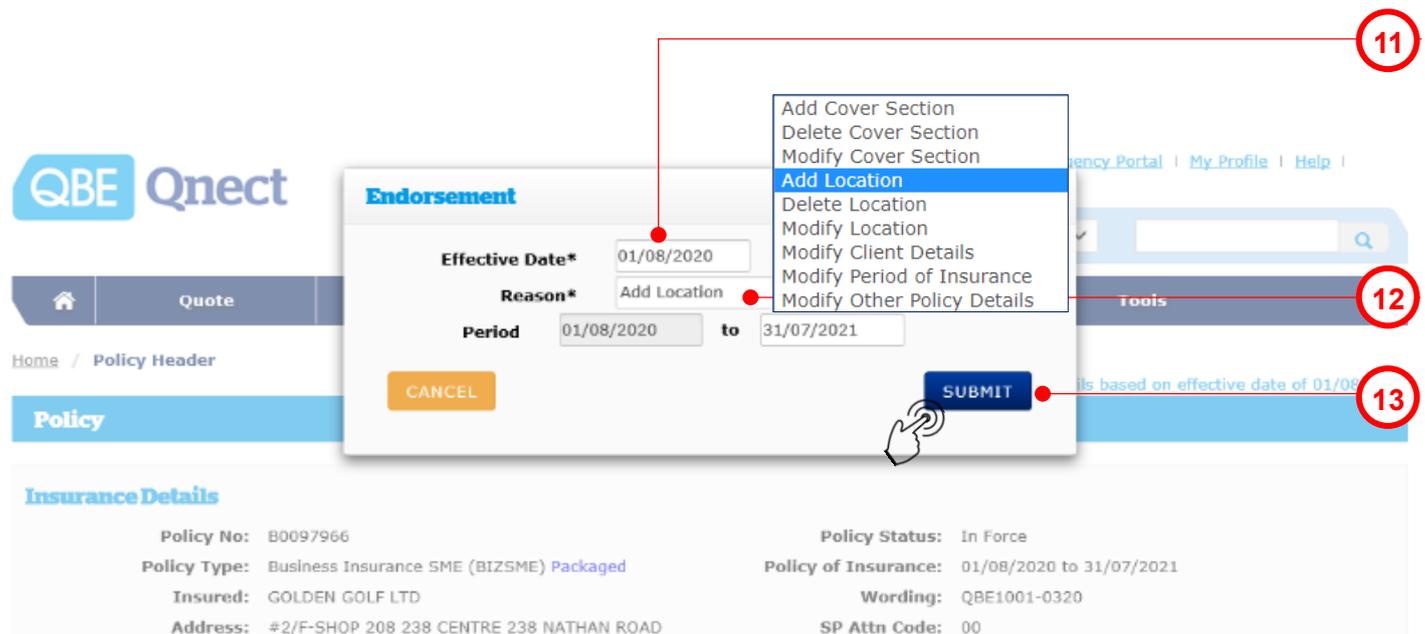
“Insurance Details” 頁面

9. **POLICY OPTIONS** ▾

10. Select “Endorsement”

選擇 “Endorsement”

1. Address (Error Correction)
Shop **228**, 2F, 238 Centre, 2328 Nathan Road, Hong Kong
2. Add a new Location:
 - a. Policy Effective Date: 1 August 2020
 - b. Rm 338, 3F, Good Luck Building, 101 Hill Road, Kowloon, Hong Kong
 - c. Building Age: 2004 (Fire Resistive Construction)
 - d. Office: No security system on site but has fire extinguisher and sprinkler installed
 - e. Annual Turnover: HK\$3,000,000
 - f. Stock in trade And Goods in trust: HK\$250,000
 - g. Trade fixture, fittings & furniture, machinery, equipment: HK\$100,000
 - h. Employees’ Compensation (all locations): 10 staff with total earnings of HK\$2,000,000

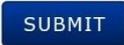


11. System will default endorsement “**Effective Date**” as policy effective date but you can change it according to the customer’s needs.

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.  

Your summary

Business Insurance - Shop Protection Pack

Customer View - OFF [Print](#)

Insured Location Address

SHOP 208 / FLR 2, 238 CENTRE, 238 NATHAN ROAD, HONG KONG

Actions ▾

Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	View Edit
Trade Contents All Risks and Loss of Income	\$1,389.72	\$0.00	\$0.00	\$0.00	\$0.00	View Edit 14
Breakage of Glass	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00 40.0%	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	\$1,889.72	\$0.00	\$0.00	\$0.00	\$0.00	

Enter your business details

Insured Location Address* SHOP 208 / FLR 2F, 238 CENTRE, 238 NATHAN ROAD, HONG KONG **15**

[Edit](#)

Building Age* 2000-2009 ▾

Construction Type* Fire Resistive construction ▾

Security System on Site* None ▾

Additional Fire Protection* Fire Extinguishers & Sprinkler installed ▾

Description of Business Sporting Goods, Toys and Games, Magazine and Books Retailing

Annual Turnover* \$3,000,001 to \$10,000,000 ▾

Address Details

Unit Number SHOP 228 **16**

Floor Number 2F

Building Name 238 CENTRE

Street Number 238

Street Name NATHAN ROAD

District District

[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 and
更新地址，然後

Enter your business details

Insured Location Address* SHOP 228 / FLR 2F, 228 CENTRE, 238 NATHAN ROAD, 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

17. The address has been changed
地址已更新

Cover details

Covers	Sum Insured / Limits
Trade Contents All Risks	\$700,000
Loss of Income	\$500,000
Breakage of Glass	\$50,000
Money	\$30,000
Malicious Attack	\$100,000
Public Liability	\$10,000,000
Optional Covers	
<div style="border: 1px solid #ccc; padding: 5px;"> Employees' Compensation Total No. of Employees 6 Total estimated annual earnings \$1,200,000 Modify Delete </div>	\$200,000,000
Add Location 18	
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)

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Enter your business details

Insured Location Address*	RM 338 / FLR 3F, GOOD LUCK BUILDING, 101 HILL ROAD, KOWLOON, HONG KONG
	<input type="button" value="Edit"/> <input type="button" value="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	Sporting Goods, Toys and Games, Magazine and Books Retailing
Annual Turnover*	\$2,500,001 to \$5,000,000

All Risks

Stock in trade and Goods in trust	\$ 250,000
Trade fixture, fittings & furniture, machinery, equipment	\$ 100,000

19

Get quote

20

19. Input the business details of the new location

輸入新受保地址之投保資料

20. 

Cover details

Covers	Sum Insured / Limits
Trade Contents All Risks	\$350,000
Loss of Income	\$500,000
Breakage of Glass	\$50,000
Money	\$30,000
Malicious Attack	\$100,000
Public Liability	\$10,000,000
Optional Covers	
Employees' Compensation Total No. of Employees 10 Total estimated annual earnings \$2,000,000 Modify Delete	\$200,000,000 10 \$2,000,000
Total Premium	\$6,705.53

Employees Compensation

Total Number of Employees*

Total Estimated Annual Earnings*

[Save](#)

[Next](#)

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						
SHOP 228 / FLR 2, 238 CENTRE, 238 NATHAN ROAD, HONG KONG Actions ▾						
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
▲ Trade Contents All Risks and Loss of Income	\$1,389.72	\$0.00	\$0.00	\$0.00	\$0.00	Actions ▾
Breakage of Glass	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00 40.0%	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	\$1,889.72	\$0.00	\$0.00	\$0.00	\$0.00	

Insured Location Address						
SHOP 312 / FLR 3, LUCKY CENTRE, 165-171 WANCHAI ROAD, WANCHAI, HONG KONG Actions ▾						
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
▲ Trade Contents All Risks and Loss of Income	\$1,389.72	\$0.00	\$0.00	\$0.00	\$0.00	Actions ▾
Breakage of Glass	\$300.00	\$0.00	\$0.00	\$0.00	\$0.00 40.0%	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	\$1,889.72	\$0.00	\$0.00	\$0.00	\$0.00	

Insured Location Address						
RM 338 / FLR 3, GOOD LUCK BUILDING, 101 HILL ROAD, KOWLOON, HONG KONG Actions ▾						
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
▲ Trade Contents All Risks and Loss of Income	\$894.86	\$894.86	\$0.76	\$895.62	\$357.95	Actions ▾
Breakage of Glass	\$300.00	\$300.00	\$0.26	\$300.26	\$120.00 40.0%	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	\$1,394.86	\$1,394.86	\$1.20	\$1,396.06	\$557.95	

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Non-Location Dependent Risks						
Cover Section	Annual Premium	Premium Due	Levy	Total Due	Commission	
Public Liability	\$265.00	-\$13.00	-\$0.01	-\$13.01	-\$5.20 40.0%	Actions
Employees' Compensation	\$12,000.00	\$4,800.00	\$522.48	\$5,322.48	\$1,920.00 40.0%	Actions
Policy Totals	\$17,439.30	\$6,181.86	\$523.67	\$6,705.53	\$2,472.75	

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	
Employees' Compensation	13-07-2020	Wage Roll	MPF.pdf	0.024	Actions

[Finalise](#)



25. Upload the evidence of **“Wage Roll”**

上載 **“Wage Roll”** 之證明

26.

[Finalise](#)

Customer details

SEARCH FOR EXISTING CUSTOMER

CREATE NEW CUSTOMER

Customer Type* Corporate ▼

Name of Company* GOLDEN GOLF LTD

BR Number* 987456321

Business Telephone Number

Fax Number

Email Address trainingHKSI@qbe.com

Update from Insured Location address

Unit / Floor Number #2/F-SHOP 208

Building Number and Name 238 CENTRE

Street Number and Name 238 NATHAN ROAD

District

Country* HONG KONG ▼

Issue Endorsement

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

27



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 ~