

# eFNOL Lodge Claim (Motor)

## Description

Thank you for using QBE Motor Insurance. This process shows how you can lodge or register your claim on eFNOL and helps you prepare required information/documents to expedite this claim process.

## How do I do it?

### Step 1: Register claim by authenticating the policyholder

#### Logging into eFNOL

1. Enter the **policy number**
2. Enter the **Date of Damage/Accident** within the policy period
3. Click **Start**
4. User can scroll down to watch a short video on how to file a insurance claim where necessary.
5. Click on the claim types under "Documents to prepare" to view a list of supporting documents required for submission.

The screenshot shows the QBE Motor Insurance Claims eFNOL interface. At the top, there is a blue header with the QBE logo and the text "Motor Insurance Claims" and "Simple Online Insurance Claim Experience". Below the header, there are two main sections. The left section is titled "Start your claim here" and contains two input fields: "Policy Number / Cover Note Number" and "Date of Damage/Accident\*". A blue "Start >" button is positioned to the right of the second input field. Below the input fields, there is a link "How to find my policy number?" and a button "If you are a repairer, click here". The right section is titled "or you may want to" and contains two buttons: "Check Claim Status" and "Read the FAQ". Below these sections, there is a video player showing a person's hands typing on a keyboard. The video has a play button and a caption: "We will email a link to you for re-opening your claim later." To the right of the video player, there is a section titled "Documents to prepare" with a list of claim types: "Damage of Windscreen", "Motor Accident/Damage", and "Theft/Attempted Theft".

## Get Started

As a reference point, a list of what you need to do is listed on the left of the screen.

6. In Policy Authentication you need to key in the **Policyholder's Full Name and Vehicle Registration Number**.
7. Click **Next**.

**Note: Policyholder full name and Vehicle Registration Number** should match with the information as shown in policy schedule.

QBE

Welcome  
Motor Insurance Policy V0100007

- Get Started
- Confirm Vehicle Details
- Claim details
- Payment & Contact
- Review & Submit

**Authentication**  
Full name of the policyholder and Vehicle Registration Number for verification

Policyholder full name\*

Vehicle Registration Number\*

Next →

## Confirm Vehicle Details

8. Review vehicle details pre-populated by the system based on Policy information and edit where updates are required.
9. Ensure that all mandatory fields with asterisk are populated.
10. Click **Next**.

**Note: Policyholder full name and Vehicle Registration Number** will be pre-populated and not editable.

QBE

Welcome VAN MAX (HAN MA LTD.)  
Motor Insurance Policy V0100007

- Get Started
- Confirm Vehicle Details
- Claim details
- Payment & Contact
- Review & Submit

**Confirm Vehicle Details**

Policyholder full name\*

VAN MAX (HAN MA LTD.)

Details of the Insured Vehicle

Vehicle Registration Number\*

EZ881B

Make and Model of the vehicle\*

M. BENZ S 500 COUPE

Year of manufacture\*

1995

Next →

## Step 2: Provide information by selecting the relevant claim type

### Claims Details

#### 11. Click on the claim type.

On the left column is a list of details to guide you through the process.

#### 12. Click **Next**.

**Note:** eFNOL will only show the applicable claim type subject to your policy coverage.

The screenshot shows the QBE claims process. On the left, a navigation menu includes: Get Started, Confirm Vehicle Details, Claim details (selected), Payment & Contact, and Review & Submit. The main content area is titled 'Tell us what happened' and asks the user to 'Select claim type'. Three options are presented as cards: 'Damage of Windscreen' (with a car icon), 'Motor Accident/Damage' (with a car crash icon), and 'Theft/Attempted Theft' (with a car and person icon). A 'Next' button is at the bottom right, and a 'Save for Later' link is at the bottom left.

Example here: **Motor Accident/ Damage** claim type:

### Details of the Damage/Accident

#### 13. Verify the Date of Damage/Accident

populated by the system based on user input on landing page.

#### 14. Provide additional details by filling in all mandatory fields with asterisks.

#### 15. Click **Next**.

The screenshot shows the QBE claims process for a 'Motor Accident/Damage' claim. The left navigation menu is updated to include 'Motor Accident/Damage' (selected), 'Accident/Incident Details', 'Driver Details', 'Details of the Damage to Insured Vehicle', 'Third Party Loss Details', 'Police Report', and 'Supporting documents'. The main content area is titled 'Tell us what happened' and 'Accident/Incident Details'. It contains several form fields: 'Date of accident/incident\*' (01/02/2020), 'Country where accident/incident happened?\*' (HONG KONG), 'Place where accident/incident happened?\*' (with a map of Hong Kong and Shenzhen), 'Was the vehicle parked when it was damaged?\*' (Yes/No buttons), and 'Purpose of use at the time of accident/incident' (Please select dropdown). A 'Next' button is at the bottom right.

### Details of driver

- 16. Select **name of the driver** from the dropdown list. If not in drop down, select **Others** and enter the **name, age and contact number** for the unnamed Driver manually.
- 17. Provide additional details by filling in all mandatory fields with asterisks.
- 18. Click **Next**.

The screenshot shows the QBE website interface for a motor insurance claim. The user is logged in as VAN MAX (HAN MA LTD.) with policy number V0100007. The navigation menu on the left includes: Get Started, Confirm Vehicle Details, Motor Accident/Damage (selected), Accident/Incident Details, Driver Details, Details of the Damage to Insured Vehicle, Third Party Loss Details, Police Report, Supporting documents, Contact, and Review & Submit. The main content area is titled 'Tell us what happened' and 'Insured Vehicle Driver Details'. It contains the following questions and options: 'Who was the driver?' with a dropdown menu; 'Did the driver have valid driving license?' with Yes/No buttons; 'Did the driver drink alcohol and/or take drugs (including prescription medicine) in the 12 hours before the incident?' with Yes/No buttons; and 'Who caused the accident/incident?' with Driver of your Vehicle, Driver of other Vehicle, and Not Sure buttons. There are 'Back' and 'Next' buttons at the top and bottom right, and a 'Save for Later' button at the bottom left.

### Details of repair

- 19. If you claim the repair cost for your vehicle, click Yes.
- 20. If you do not, click No.
- 21. If Yes, Select the area where the vehicle has been damaged;
- 22. You will also need to Provide additional details by filling in all mandatory fields with asterisks

The screenshot shows the QBE website interface for a motor insurance claim. The user is logged in as VAN MAX (HAN MA LTD.) with policy number V0100007. The navigation menu on the left is the same as in the previous screenshot. The main content area is titled 'Tell us what happened' and 'Details of the Damage to Insured Vehicle'. It contains the following questions and options: 'Are you claiming the repair cost of your vehicle?' with Yes/No buttons; 'Please tell us which area of your vehicle got damaged' with a diagram of a car showing a blue shaded area on the roof and rear window, enclosed in a dashed blue box; and 'Is there any mechanical parts damaged, including engine, seats, airbags, car bottom, etc.?' with Yes/No buttons. There are 'Back' and 'Next' buttons at the top and bottom right, and a 'Save for Later' button at the bottom left.

## Panel motor repairing service

23. If you repair your vehicle in one of the repairer in the QBE panel motor repairing service, select the applicable repairer in the drop down menu.
24. If you repair your vehicle in other repairer, select **Choose my own repairer in the drop down menu** and enter **name** and **address** for the repairer.
25. You will also see the list of Panel Repairer Details by click on **Click here** under the **Select Repairer** box.
26. Select a district in the drop down menu to filter the repairer by location.

Extent of damage\*

Slight Moderate Serious

Is your vehicle leaking any fluids, such as water, oil or any drips?\*

Yes No

Have the air bags gone off?\*

Yes No

Any wheel/tyre damage that would stop the vehicle from being driven?\*

Yes No

Has the vehicle been detained by the government vehicle examination centre for inspection after the accident?\*

Yes No

Current location of the vehicle

Please select

Select Repairer\*

Please select

Click here for Panel Repairer Details

Save for Later

Next →

Panel Repairer Details

Select a district

**CHALLENGER AUTO SERVICES LTD. (KWUN TONG)**  
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Fax: 2557 8052  
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<http://www.gfcar.hk/>  
Mr. Poon  
Tel: 3678 2675  
pun@gainfullgroup.hk

**GRACE MOTORS SERVICE CENTRE LTD**

Next →

## Step 3 : Fill up the general informations and upload the supporting document(s)

### Third party loss details

27. If you have involved third party claim in the motor accident, click **Yes**.
28. If you do not, click **No**.
29. Provide additional details by filling in all mandatory fields with asterisks;
30. Click **Next**.

**Note:** you are unable to submit a “Motor Accident/ Damage” claim if you select “No” for both questions “Are you claiming the repair cost of your vehicle” and “Did the accident involve another Vehicle(s)/ Person(s)/ Property?” (Number 19 & 27)

The screenshot shows the QBE online claim form for 'Third Party Loss Details'. The left sidebar contains a navigation menu with the following items: 'Get Started', 'Confirm Vehicle Details', 'Motor Accident/Damage' (highlighted), 'Accident/Incident Details', 'Driver Details', 'Details of the Damage to Insured Vehicle', 'Third Party Loss Details', 'Police Report', 'Supporting documents', 'Contact', and 'Review & Submit'. The main content area is titled 'Tell us what happened' and includes a 'Back' button. The first question is 'Did the accident involve another Vehicle(s) / Person(s) / Property?' with 'Yes' and 'No' radio buttons. Below this are three tabs: 'Vehicle(s)', 'Person(s)', and 'Property'. The 'Vehicle(s)' tab is active, showing 'Vehicle 1' with a 'Vehicle Registration Number\*' field. Other fields include 'Owner's name', 'Owner's contact phone number', and 'Insurance Company of the other vehicle'. There is an '+ Add another Vehicle' link and a 'Save for Later' button at the bottom left, and a 'Next ->' button at the bottom right.

### Police report

31. If you have reported to the police for the incident, click **Yes**.
32. If you do not, click **No**.
33. Provide additional details by filling in all mandatory fields with asterisks;
34. Click **Next**.

The screenshot shows the QBE online claim form for 'Police Report'. The left sidebar contains a navigation menu with the following items: 'Get Started', 'Confirm Vehicle Details', 'Motor Accident/Damage' (highlighted), 'Accident/Incident Details', 'Driver Details', 'Details of the Damage to Insured Vehicle', 'Third Party Loss Details', 'Police Report', 'Supporting documents', 'Contact', and 'Review & Submit'. The main content area is titled 'Tell us what happened' and includes a 'Back' button. The first question is 'Was the incident reported to the police?' with 'Yes' and 'No' radio buttons. Below this is a 'Date of report' field with a calendar icon. Other fields include 'Report reference number' and 'Name of the police station reported to\*'. A note states: 'Have you lodged a complaint to the police against the other party / parties? Note: If the other party was at fault, you must lodge a complaint to the police within 10 days of the accident.' with 'Yes' and 'No' radio buttons. There is a 'Save for Later' button at the bottom left, and a 'Next ->' button at the bottom right.

## Supporting Documents

35. Upload supporting documents for this particular claim type as listed below.
36. If there are additional documents, click on **Upload here** and add more documents.
37. Click **Next**.

 QBE

Welcome VAN MAX (HAN MA LTD.  
Motor Insurance Policy V0100007

- Get Started
- Confirm Vehicle Details
- Motor Accident/Damage** Success
  - Accident/Incident Details
  - Driver Details
  - Details of the Damage to Insured Vehicle
  - Third Party Loss Details
  - Police Report
  - Supporting documents
- Contact
- Review & Submit

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### Upload your supporting documents

Please submit the following 11 document(s) to process the claim

Form download links: [Letter of Authorization](#)

**Letter of Authorization duly signed by the driver**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Driver's Hong Kong Identity Card**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Driver's driving licence**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Vehicle Registration Document (Both sides)**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Motor Vehicle Licence**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Police statement**

 Drag and Drop file here or Choose file(s)

**Screening breath test result form, if any**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Photos showing the accident scene and involved vehicles, if available**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Car camera record, if any**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Repair quotation, if available**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

**Any third party correspondences**

 Drag and Drop file here or Choose file(s)

[+ Add another file](#)

If you have more documents that will help us process your claim. [Upload Here](#)

Please retain the original copy of the submitted documents for 3 months.

[Save for Later](#) [Next →](#)

## Another Insurance

38. If you have another insurance covering this claim, click **Yes**.
39. If you do not, click **No**.
40. If Yes, provide the **name of insurance company** and the **policy number**;
41. You will also need to update if the claimant is going to submit a claim to the other policy.
42. If No, click **Next**.

Welcome VAN MAX (HAN MA LTD.)  
Motor Insurance Policy V0100007

Get Started  
Confirm Vehicle Details  
Motor Accident/Damage  
Accident/Incident Details  
Driver Details  
Details of the Damage to Insured Vehicle  
Third Party Loss Details  
Police Report  
Supporting documents  
Contact  
Review & Submit

← Back

Covered by another insurance policy?

Is the claim covered by any other insurance policy?\*

Yes No

Name of insurance company\*

Policy Number\*

Are you making a claim under the other policy?\*

Yes No

Save for Later

Next →

## Contact information

43. Fill in **Name**, **Mobile number** and **Email address** for further updates. Select if you would like your agent or broker to be cc'ed in all email notifications.
44. Click **Next**

Welcome VAN MAX (HAN MA LTD.)  
Motor Insurance Policy V0100007

Get Started  
Confirm Vehicle Details  
Motor Accident/Damage  
Accident/Incident Details  
Driver Details  
Details of the Damage to Insured Vehicle  
Third Party Loss Details  
Police Report  
Supporting documents  
Contact  
Review & Submit

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Contact information

We may contact you for any update of the claim

Name\*

VAN MAX (HAN MA LTD.)

Mobile Number\*

Email Address\*

Confirm Email Address\*

Would you like us to send a copy of all email notifications to your agent / broker on this claim?\*

Yes No

Save for Later

Next →

## Summary of the claim submission.

45. Review the information in summary of claim submission.
46. Scroll down to review Payment and Contact information to ensure accuracy.
47. Click on the links to read **Declaration** and **Personal Information Collection Statement**.
48. Check the box under Terms and Conditions to indicate acceptance.
49. If all information is in order, click **Submit**.

The screenshot shows the QBE website interface for a claim submission summary. The page is titled "Summary of claim submission" and includes a "Back" button. The user is identified as VAN MAX (HAN MA LTD.) with Motor Insurance Policy V0100007. A sidebar on the left contains navigation links: "Get Started", "Confirm Vehicle Details", "Motor Accident/Damage" (selected), "Accident/Incident Details", "Driver Details", "Details of the Damage to Insured Vehicle", "Third Party Loss Details", "Police Report", "Supporting documents", "Contact", and "Review & Submit". The main content area displays the following information:

- Policy V0100007**
- Details of the Insured Vehicle:**
  - Policyholder full name: VAN MAX (HAN MA LTD. EZ8818)
  - Vehicle Registration Number: M. BENZ S 500 COUPE
  - Year of manufacture: 1995
- Motor Accident/Damage Accident/Incident Details:**
  - Date of accident/incident: 01/02/2020
  - Country where accident/incident happened: HONG KONG
  - Place where accident/incident happened: 5675 Freeport Blvd, Sacramento, CA 95822, USA
  - Was the vehicle parked when it was damaged?: No
  - Purpose of use at the time of accident/incident: Private
  - Description of how accident/incident happened: Hit by others in the round about
  - Has the driver paid to / or received from any third part vehicle owner, driver, passenger and / or other person(s) any compensation for the damaged property and / or bodily injury? If "Yes" attach a copy of the relevant receipt /agreement.: No
- Driver Details:**
  - Who was the driver?: VAN MAX (HAN MA LTD.)
- Terms and Conditions:**
  - I/ We hereby confirm that I/ we have read and fully understood the below documents/ notice:
    - Personal Information Collection Statement "PICS" Acknowledgment
    - Declaration & Authorization

Buttons for "Save for Later" and "Submit" are visible at the bottom.

50. A claim submitted notification and a case number will appear.
51. Retain this information for future reference to follow up on the claim.
52. Click **Save** to download PDF of the summary claim submission document for your future reference.
53. Please close this claim submission.

The screenshot shows the QBE website interface for a claim submission confirmation. The page is titled "CLAIM SUBMITTED" and includes a checkmark icon. The claim number is CN-HK-8656 EZ8818, Motor Accident/Damage. The page includes the following information:

- Please submit following document(s) within 14 days by replying the confirmation email
- Motor Accident/Damage:**
  - Letter of Authorization duly signed by the driver
  - Driver's Hong Kong Identity Card
  - Driver's driving licence
  - Vehicle Registration Document (Both sides)
  - Motor Vehicle Licence
  - Police statement
  - Screening breath test result form, if any
  - Photos showing the accident scene and involved vehicles, if available
  - Car camera record, if any
  - Repair quotation, if available
  - Any third party correspondences
- Your claim will be processed once all necessary documents are provided**
- If more information / document is required, we will contact you by email or by phone.
- If you need any clarification, please contact us by replying to the confirmation email or calling our claims hotline 2887 8608. Please quote the claim number in any correspondence.

Buttons for "Save" and "Close" are visible at the bottom.

## End of Process

## Add-on Function: Save later

### IF YOU WOULD LIKE TO SAVE FOR LATER

54. At any point you need to stop, click **Save for later**.
55. Key in your email address.
56. Click Next. An email will be sent to you with a link that you click on later to resume your claim registration, at a time convenient to you.
57. If you want to continue, simply click the “X” to close this window and continue with your claim submission.

**Note:** The link embedded in the email is **only valid for 7 days**. Within 7 days, user can click and be re-directed to the authentication screen. Once authenticated, user will be able to see saved data.

The screenshot displays the QBE user interface for a claim registration. On the left, a navigation menu shows the following steps: 'Get Started', 'Confirm Vehicle Details', 'Damage of Windscreen' (highlighted in blue with a 'Success' badge), 'Details of the Damage/Accident' (sub-steps: Details of repair, Supporting documents), 'Payment & Contact', and 'Review & Submit'. The main content area is titled 'Tell us what happened' and includes a 'Date of Damage/Accident\*' field with the value '01/01/2020' and a 'Cause of Damage/Accident\*' field. A blue modal window titled 'Save for later' is overlaid on the page, containing the text: 'Please provide your email address below and we will email you the link for resuming your claim submission.' Below this text is an email input field and a 'Send' button with a right-pointing arrow. At the bottom of the main content area, there is a 'Save for Later' link and a 'Next' button with a right-pointing arrow.