



QNECT B2B

User Guide | Interior Renovation Prestige

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Step 1: Select Product



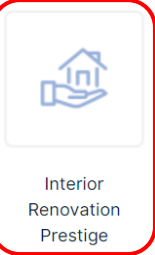
After login to Qnect portal:

- 1. Go to [Quotes > Get a new quote] on the header toolbar
- 2. Select [SME Insurance]
- 3. Select [Interior Renovation Prestige]

Create Quote

Personal Insurance **SME Insurance** Corporate & Specialty Insurance

Instant Quote and Bind ⓘ

 Business Insurance Solution	 Business Insurance SME	 Interior Renovation Prestige
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Step 2 : Fill in Policy Details

Step 2a: Fill in basic information and review Declaration

Interior Renovation Prestige

Product Highlights

- ✓ Scope of Covers
- Third Party Liability
- Material Damage**
 - Professional Fees
 - Removal of Debris
 - Principal Existing Property
- Employer's Liability

Quotation

Choose the account number

Account Number **1**

What is the contract period?

Start Date End Date **2**

Select the maintenance period(if any)

Maintenance Period **3**

Declaration

Qnect QBE Interior Renovation Prestige is restricted to Contracts Works/Projects that meet the following criteria ("Qnect Criteria");

- Cover is provided for a single contract only.
- The contract value does not exceed SGD 2,000,000
- Works in respect of the contract have not commenced.
- The principal contractor holds the necessary licensing and the contract has all the necessary planning and building approvals issued at the time construction commences.
- That only skilled or qualified tradespersons are used in the completion of the works
- That the estimated period of the contract (excluding maintenance period) is no more than 24 months at commencement.
- This contract does not involve works which relate to or involve any of the activities as outlined in the excluded exposures.
- You should make the Insured Customer aware of the major exclusions for each section in the Policy Wording as well as the Exclusions applying to all sections.
- The type of insurance proposed has not been declined, cancelled, or subject to any special terms by any other insurance company
- Premium is non-refundable once the works commence.
- The user has been properly authorised to generate a quotation on behalf of the business/insured


Should the business not meet any of the above Qnect Criteria or any other product restrictions, please contact your QBE Account Manager 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.

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1. Select your account number
2. Input the Contract Period Start Date and End Date (minimum 1 day)
3. Select the Maintenance Period (0 / 3 / 6 / 9 / 12 months for selection)
4. Read the Declaration and confirm the contracts works or projects can meet the criteria for Qnect QBE Interior Renovation Prestige
5. Click “Continue” to proceed


Step 2b: Fill in Contract Value and review list of Exclusions

 **Quotation**

What is the total contract value?

Contract Value

50,000

Exclusions to scope of work 

The following works cannot be insured under this policy, even if they make up only a minor component of the contract:

1. Works at any height exceeding 12 metres above ground or floor level. (means the height between the floor level and the roof level in any one storey level or atrium). You may refer any risk that does not meet this criteria for consideration by our underwriters.
2. Any work which involve internal excavations other than small trenches (less than 250mm deep).
3. Any works involving building demolition
4. External building works including painting, roofing works, neon signs, signboards, cages and cladding (except as provided for above).
5. Any works involving asbestos in any form
6. External works and scaffolding costs (represented by the cost of erection, hire and removal), exceeding 20% of the contract value.
7. Works involving lifts or public utilities
8. Works involving modification to a load-bearing structure of the building
9. Works involving the installation of a sprinkler system, but not excluding alterations to sprinkler system costing up to 10% of the contract value.
10. Works which are located over, in or under water courses (natural or otherwise) or any other body of water.
11. Any Civil Works such as tunnelling, road and bridge construction, drainage works etc.
12. Piling Works
13. Any works involving site or property remediation from toxic or hazardous substances
14. Works on building sites situated on or adjacent to power stations, petrol chemical plants, semi-conductor and semiconductor wafer plants, pharmaceutical manufacturers or aircraft hangers or production facilities.
15. Works on oil-rigs or onboard watercraft of any kind.
16. Work on aircraft.

*You may refer any risk that does not meet this criteria for consideration by our underwriters.

Continue

Step 2c: Select Third Party Liability, Material Damage and Employer's Liability

The image displays three overlapping screenshots of the 'Quotation' interface, illustrating the step-by-step selection of liability options:

- Top Left Screenshot:** Shows the 'Third Party Liability' selection screen. The user has selected 'Yes' to 'Do you need Third Party Liability?'. A slider for 'Limit of Liability' is set to \$2,000,000. A price tag of +\$150.00 is shown. A 'Continue' button is at the bottom.
- Top Right Screenshot:** Shows the 'Material Damage' selection screen. The user has selected 'Yes' to 'Do you need Material Damage?'. A table lists limits: Professional Fees Limit (\$5,000), Removal of Debris Limit (\$5,000), and Principal Existing Property Limit (\$25,000). A price tag of +\$150.00 is shown. A 'Continue' button is at the bottom.
- Bottom Screenshot:** Shows the 'Employer's Liability' selection screen. The user has selected 'Yes' to 'Do you need Employer's Liability?'. A price tag of +\$150.00 is shown. A 'Continue' button is at the bottom.

Employer's Liability can only be selected if Third Party Liability or Material Damage is also selected

Step 3 : Finalise Application

The screenshot shows the 'Application' form with the following sections and callouts:

- Quotation Summary (Left Panel):**
 - Create Quote
 - Effective Date: 23/07/2021
 - Contract Period: 23/07/2021 - 22/07/2022
 - Maintenance Period: 12 months
 - Contract value: \$50,000
 - Account Number: DUMMY - DUMMY-OR COMMISSION
 - Premium: **SGD\$481.50** (with an Edit button)
 - View details (dropdown)
- Application Form (Main Panel):**
 - Contract Details (Callout 1):**
 - Contractor Name: ABC
 - Principal Name: DEF
 - Contract Named Parties (with an information icon)
 - Contract Title / Details:
 - Line 1
 - Line 2
 - Contract Site (Callout 2):**
 - Contract Site (with a search icon)
 - Claims Declaration (Callout 3):**
 - Text: "For the type of construction work which is the subject of this insurance, have you had more than 4 claims or any individual claim with a cost of over \$10,000 in the last 3 years?"
 - Radio buttons: Yes (unselected), No (selected)
 - Text: "If 'Yes' then this policy will refer and you will be asked to provide details for approval of the quote by us."
 - Continue Button (Callout 4):** A blue button labeled "Continue".

1. Fill in the **Contract Details** including the Contractor Name, Principal Name, Contract Named Parties, Contract Title and Details
2. Input **Contract Site** by searching the location and filling up the address details.
3. **Claims Declaration** - declare whether your client (the policy holder) had more than 4 claims or any individual claim with a cost of over \$10,000 in the last 3 years. If yes, our underwriters will ask you to provide more details for the approval of quote.
4. Click "Continue"

For the Contract Site, type in the Postal Code and select the Address from the list, click Edit to add/amend the Address details, then click Save.

Contract Site

A search dropdown menu for 'Contract Site'. The search input contains '333' and a magnifying glass icon. The dropdown list shows several address suggestions:

- 560333: ANG MO KIO AVENUE 1 BLK 3...
- 329765: 333 BALESTIER ROAD, S3297...
- 199563: 333 BEACH ROAD, S199563, ...
- 469507: 333 BEDOK ROAD, S469507, ...
- 469333: BEDOK SOUTH AVENUE 1 20...

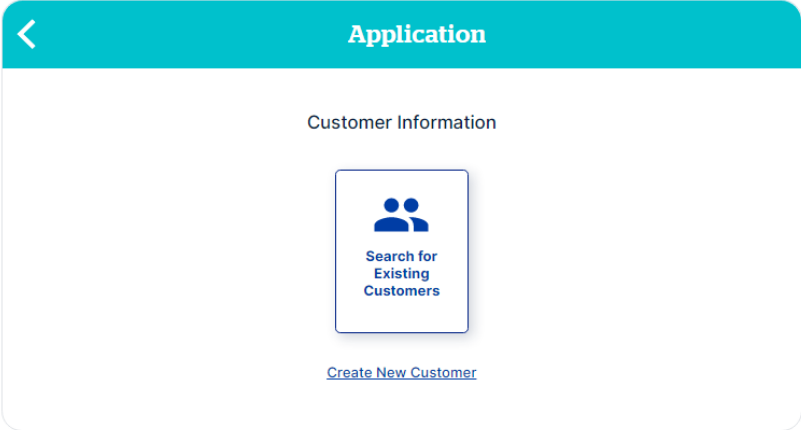
A form titled 'Edit contract site address' with a close button (X) in the top right corner. The form contains the following fields:

- Post Code: 199563
- Flat / Unit Number
- Floor
- Building Name
- Street Number
- Street Name: 333 BEACH ROAD
- Country: Singapore (with a dropdown arrow)

A blue 'Save' button is located at the bottom center of the form.

Step 3a: Fill in Customer Details

Click “Search for Existing Customers” or “Create New Customer”



Verify and fill in Customer details as necessary, then click Continue

Customer Type
Business

Business Name

ACRA Number

Business Telephone Number (Optional)

Email Address

Check the box if Customer Address is the same as Contract Site Address

Customer Address

Clear All Continue

Step 3b: Review Policy Details

The screenshot shows a 'Review' screen with a teal header and a back arrow. It is divided into two main sections: 'Contract Information' and 'Cover Information'. Each section contains several data points with edit icons.

Contract Information	
Contract Period	Maintenance Period
25/06/2021 - 24/06/2022	12 months
Contract Value	
\$50,000	

Cover Information	
Third Party Liability	
Limit of Liability	\$2,000,000
Material Damage	
Professional Fees Limit	\$5,000
Removal of Debris Limit	\$5,000
Principal Existing Property Limit	\$25,000
Employer's Liability	
Yes	

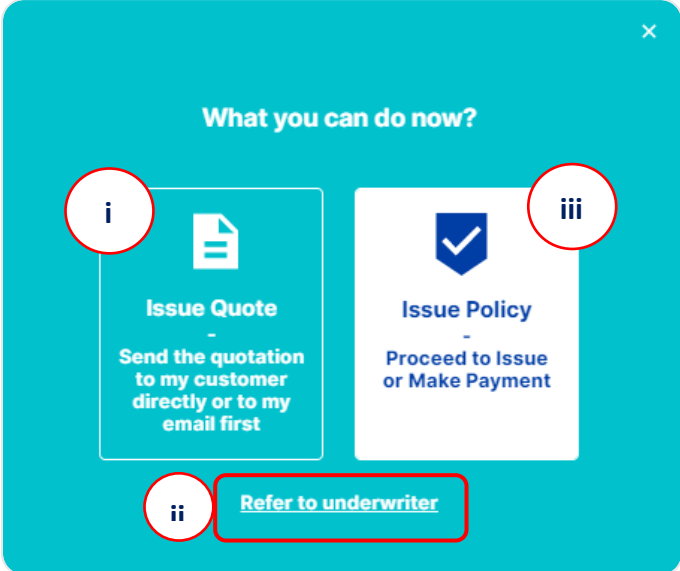
Supporting Documents can be added under the “File Upload” section

The screenshot shows a 'File upload' section with a red note: 'Important Note: Please attach the Letter of Award'. Below the note, it lists supported file types: gif, png, jpg, jpeg, txt, pdf, doc, docx, xls, xlsx, vsd, ppt, pptx, zip, and bmp files with a 4mb max file size. There is an 'Add files +' button with a plus icon. A checkbox is checked, indicating acceptance of the 'Declarations, Policy Wording, Exclusions to scope of work; and QBE Privacy Policy'. A blue 'Continue' button is at the bottom.

Click “Continue” to proceed with issuing Quote/Policy

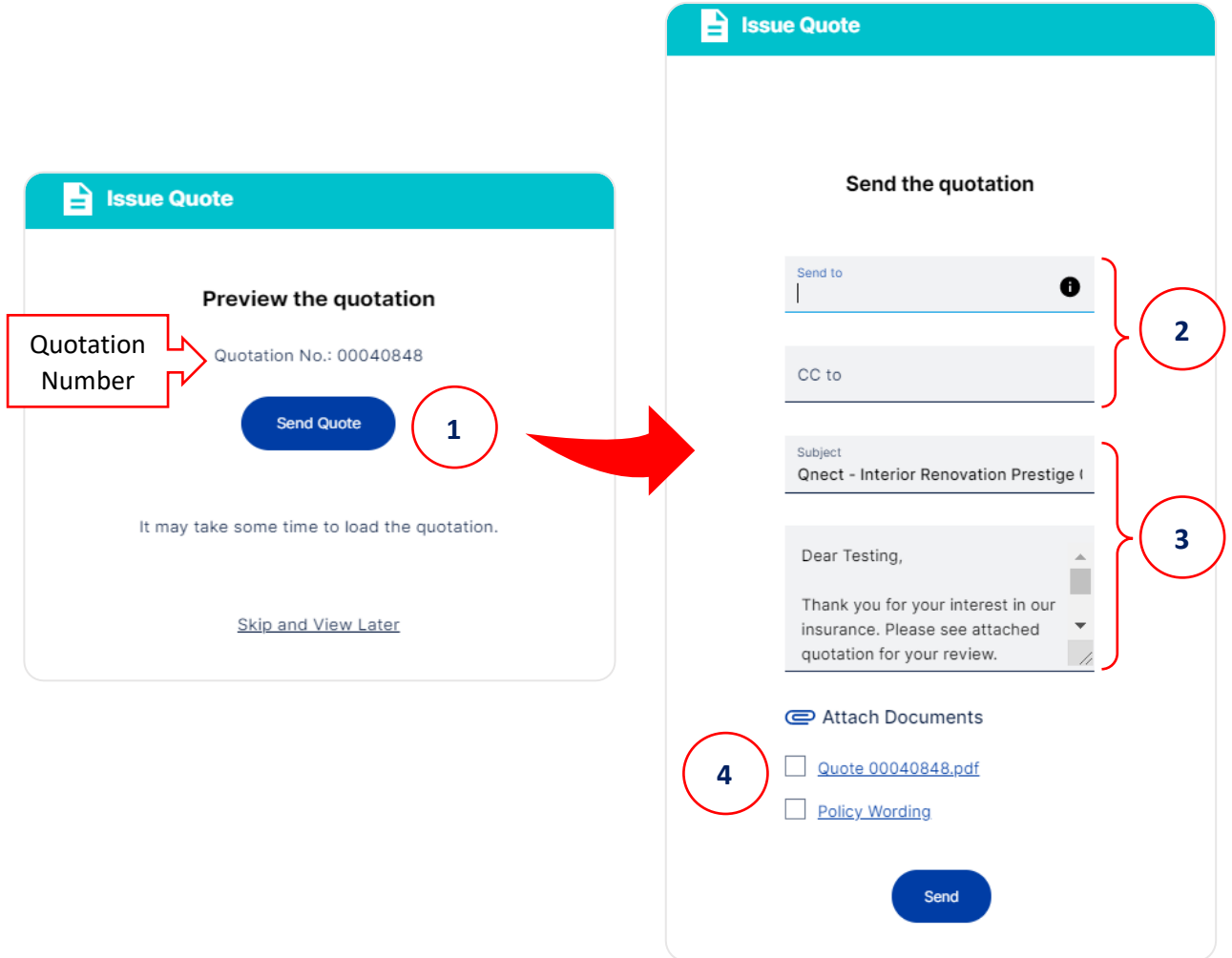
Step 4 : Issue Quote/Policy

Either click (i) issue quote, (ii) refer to underwriter, or (iii) issue policy.



i) Issue Quote

Clicking this option will generate a Quotation number, you can either (i) send the Quotation documents to a specified email address, or (ii) return to the Quote header (Skip and View Later).



1. When you Send the Quotation, you can specify the email address of the recipient(s) who you want to send the quotation and policy wording to.
2. Email subject and content is automatically generated, but you can modify it
3. Select the attachments that you want to enclose in the email
4. Click “Send”

ii) Refer to Underwriter

If a Referral is triggered, you will need to “Refer to Underwriter” before the Policy can be issued.

Interior Renovation
Prestige



Quotation Summary

Edit Quote
00040894

Effective Date
08/12/2020

Contract Period
08/12/2020 - 07/12/2021

Maintenance Period
12 months

Contract value
\$2,500,000

Account Number
10000001 - ABC CO LTD

Premium
SGD\$3,413.86

[View details](#) ▾

Refer to Underwriter

Referral Information

No Cover is in place until we confirm acceptance.

Referral Reasons

- Contract Value
- Claims in the last 3 years over 10,000
- Professional Fees Limit
- Removal of Debris Limit
- Principal Existing Property Limit

Referral Reasons

Add Manual Referral Reasons 1

Please provide any other relevant information for QBE to consider when processing this referral

Relevant Information

2

Refer to underwriter@qbe.com 3

File upload

Only .jpg and .pdf files 500kb max file size.

Add files +

4

The risk will be referred for review by our underwriter for the reason stated.
This means that the terms provided here are an indicative only and the price may be varied by Us or We may apply special terms and conditions following the review.
Please inform the customer of this.

Refer

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Fill in your Referral reason under (2), then select the Referral email under (3).

Attach any Supporting Documents for your Referral under (4), then click “Refer” (5) to proceed.

iii) Issue Policy

This option is for you to proceed to issue policy or make a payment. Please refer to **Step 5 - Make Payment and Issue Policy** for details.

Step 5 : Make Payment

Once completed, you may proceed to payment. There are 3 payment methods for your selection: (i) Pay by credit card, (ii) Send customer a payment link, or (iii) Issue Policy

Interior Renovation Prestige

Quotation Summary

Edit Quote
00040848

Effective Date
07/12/2020

Contract Period
07/12/2020 - 06/12/2021

Maintenance Period
6 months

Contract value
\$50,000

Account Number
10000001 - ABC CO LTD

Premium
SGD\$345.94

[View details](#)

Payment

Select a payment method

- i** Pay by credit card
- ii** Send customer a payment link
- iii** Issue Policy

TOTAL AMOUNT
SGD\$345.94

VISA Mastercard

Card Holder Name

Card Number

Expiry Date

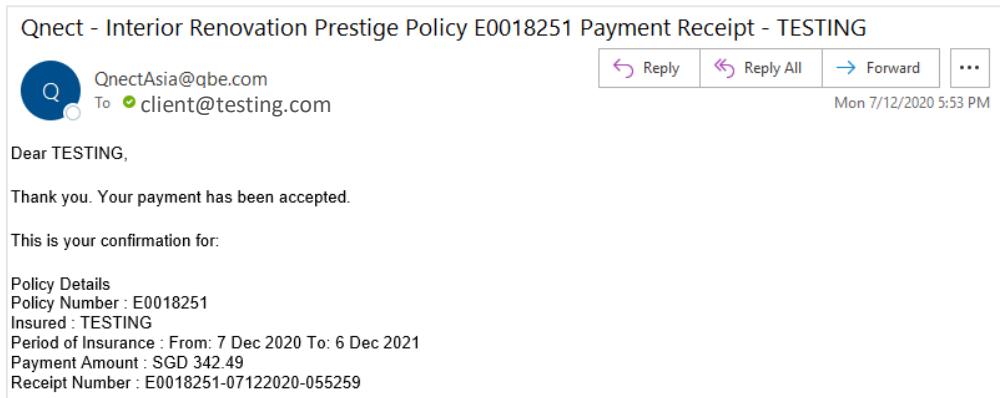
CVV

Pay

i) Pay by Credit Card

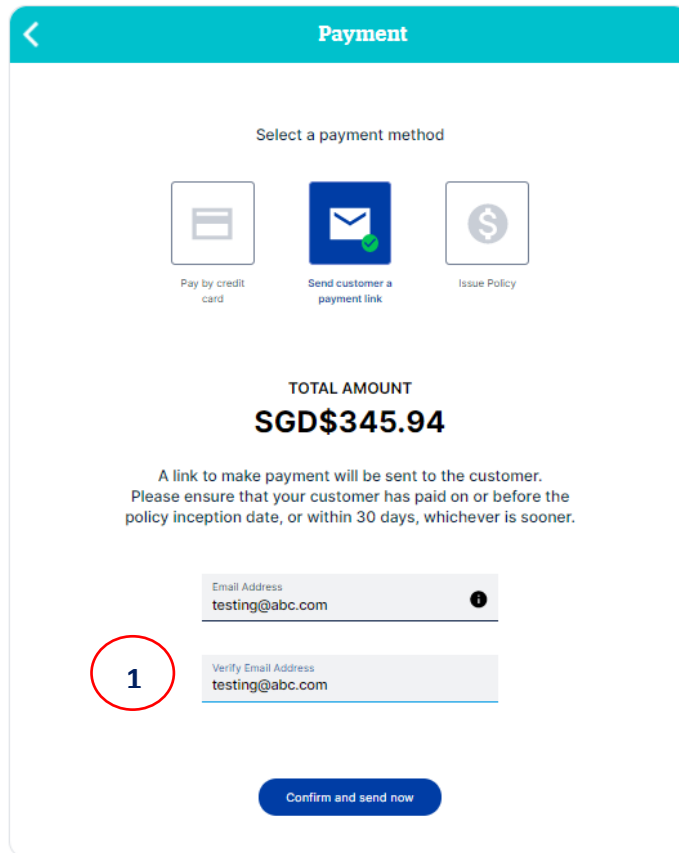
You can directly make Credit Card payment through our Payment Gateway. Please fill in the credit card information as requested on the page and click Pay.

Your client will receive a **Payment Receipt email** once the credit card payment is accepted.

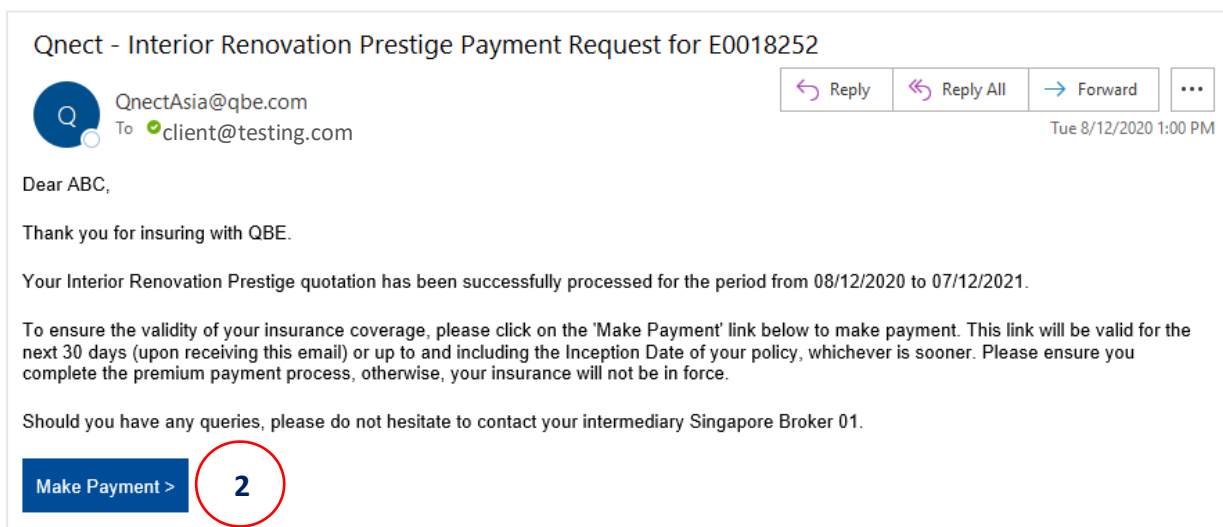


ii) Send Customer a Payment Link

You can also send a payment link to your customer to ask for the premium payment.



1. Input the email address of your customer and click “Confirm and Send Now”
2. You client will receive a **Payment Request email** (as below) to ask for the premium payment. Click “Make Payment” to proceed the payment.



- After clicking the “Make Payment” link, your customer will be navigated to a QBE payment page with a policy summary of the purchased product.

Once the customer has agreed with the declarations and confirmed the premium and details of the policy, they can click “Continue to Pay” to proceed the payment by credit card.

Pay for the insurance of
Interior Renovation Prestige

Policy Summary-E0018252

Important Notice

I declare that my business meets the following requirements:

- The type of insurance proposed has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company.
- All reasonable precautions to prevent and mitigate for loss or damage, liability to others or injury to workers have been and will be taken.
- That the contract site will be run in compliance with all current occupation health & safety standards as regards to workers and as these duties extend to the public.

If the information contained herein is incorrect or incomplete or the insurance does not meet Your requirements, please tell us as soon as possible.

You are reminded of the need to tell Us immediately of any facts which We would take into account in Our assessment of acceptance of this insurance. Failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

The Insured Person(s) has/have read and consented to the [Personal Information Collection Statement](#).

Insured

Customer No.	03371245
Full Name	ABC

Insurance Details

Contract Site Address	123 ARAB STREET #8-8, TEST, S199818 , SINGAPORE
Contract Period	From 08/12/2020 to 07/12/2021
Premium	SGD\$345.94

Covers

Third Party Liability, Material Damage and Employer’s Liability

If there are any errors or omission, please click on "Cancel" and contact your intermediary. Otherwise please make the payment.

I agree with the declarations and confirm the details contained in this page are true and correct.

- Once the payment is accepted, the Policy will be issued instantly, and the Policy Number will be displayed in the confirmation window.

Insurance Details	
Insured	ABC
Period of Insurance	08/12/2020 - 07/12/2021
Receipt Number	E0018252-08122020-010545
Amount	SGD\$345.94

- You and your customer will receive Policy Payment Receipt emails.

QBE - Your Insurance Policy Payment Receipt E0018252

QnectAsia@qbe.com
To client@testing.com

Tue 8/12/2020 1:06 PM

Thank you for insuring with QBE.

Your policy has been issued. Policy documents will be sent to your contact email address in 24 hours.

You may print policy confirmation details for your reference.

Policy Details
 Policy Number : E0018252
 Insured : ABC
 Period of Insurance : From: 8 Dec 2020 To: 7 Dec 2021
 Payment Amount : SGD 345.94
 Receipt Number : E0018252-08122020-010545

Qnect - Interior Renovation Prestige Policy E0018252 Payment Receipt - ABC

QnectAsia@qbe.com
To intermediary@testing.com

Tue 8/12/2020 1:06 PM

Dear Singapore Broker 01,

Please note that the insured (ABC) online credit card payment for Policy E0018252 with payment amount SGD 345.94 was successful.

The policy documents will be sent to the insured under a separate email shortly.

If you have any further queries, please contact your designated account handler.

iii) Issue Policy

The policy will be issued on Credit terms. Payment will be settled as per your current agreement with QBE.

Payment

Select a payment method

Pay by credit card

Send customer a payment link

Issue Policy

TOTAL AMOUNT
SGD\$345.94

The payment of the premium will be settled as per your current agreement with QBE.

[Confirm now](#)

Interior Renovation Prestige



Finish

The insurance policy has been successfully issued.

Policy number: E0018251

A confirmation email has been sent to **client@testing.com**

Policy Details

Insured	TESTING
Period of Insurance	07/12/2020-06/12/2021
Receipt Number	E0018251-07122020-055259
Amount	SGD\$342.49

[Back to Home](#) [View Policy Header](#)

Step 6: Retrieve Documents

If the Policy was issued through Customer Payment, an email notification with the Policy Documents will be sent to you and your customer’s email addresses.

Qnect - Interior Renovation Prestige E0018251 Policy Document

QnectAsia@qbe.com
To client@testing.com

Reply Reply All Forward

Mon 7/12/2020 5:54 PM

Tax Invoice - Client Copy-ASIAUAT12266260.pdf 28 KB	Receipt-ASIAUAT12266257.pdf 26 KB
Schedule - Client Copy-ASIAUAT12266258.pdf 67 KB	Policy Wording-ASIAUAT12266262.pdf 500 KB

Dear TESTING,

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

If you have any enquiries on the coverage, Policy Schedule and Policy Wording, please do not hesitate to contact your intermediary XYZ.

Please find your policy documents attached.

If the Policy was issued through Agent Payment or Issue Policy, you will need to go to the Policy header then click on the Email icon to send the Policy documents to your customer.

Policy Details

Policy No. E0018251
Interior Renovation Prestige (CAR)

Status In Force
Period 07/12/2020 to 06/12/2021

[Policy Options](#)

Policy Details

Insured	Address
TESTING	123 BEACH ROAD #8-8 TESTING

Documents

Transaction Type (Expand/Collapse)	Effective Date	Document Type	
New Business Issue	07/12/2020	<ul style="list-style-type: none"> Confirmation of Cover Policy Wording 	Email Download All

Note: Click on the little arrow on the right side of the transaction (as shown above) to view the full list of documents!