



Qnect B2B User Guide

Business Insurance Solution – SME (BIS-SME Package)

Contents

Step 1: Select Product	3
Step 2: Select Package	5
Step 3: Insurance Details	6
Step 4: Policy Review	8
Step 5: Issue Quote/Policy	9
Step 5a: Save Quote	10
Step 5b: Customer Payment	10
Step 5c: Agent Payment	10
Step 5d: Issue Policy	11

Step 1: Select Product

After login to Qnect portal:

1. Go to [\[Quotes > Get a new quote\]](#) on the header toolbar
2. Select [\[SME Insurance\]](#) tab
3. Select [\[SME Business Insurance Packages\]](#)

Create Quote

Personal Insurance

SME Insurance

Corporate & Specialty Insurance

Please ensure that you meet the following requirement to apply for a SME insurance policy.



Employee <= 200
Number of Employees
is 200 or less

Instant Quote and Bind ⓘ



SME Business
Insurance
Solution (New)



SME Industry
Package (New)



SME Business
Insurance
Packages



Motor



Interior
Renovation
Prestige



Business
Insurance
Solution

Select Account Number, Inception Date and Expiry Date.

Read through the Qnect Criteria and Risk Statements before ticking the box.

Click [\[Create Quote\]](#) to proceed.

New Quote

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

Product Type*	SME Business Insurance Packages
Account number*	01000003 - KLOON RISK UAT2
Reference	<input type="text"/> ⓘ
Inception Date*	15/07/2025
Expiry Date*	14/07/2026

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 \$20,000,000
- Property Sum Insured value less than \$30,000,000

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 50 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

Step 2: Select Package

Note: It is important to note that this BIS-SME Package **only** offers 3 different package types: (1) Pure Office, (2) Retail, (3) Grocery Shop.

1. Select the **Industry**: Click on the relevant industry below to proceed

Let's get started – Select your industry

Abandon

2. Select the **Business type**: Choose one business type below to proceed

Select your business type

Back **Abandon**

3. **Confirm selection** of package

Read through the description of the package cover and click on the “Select _____Pack” to proceed. If the package does not meet your requirements, please try the “Business Insurance Solution (BIS)” option in Qnect instead.

Business Insurance
Retail Protection Pack

What your business is protected for:

- Property All Risks – incidents of loss/damage to building, contents, stocks and machinery and plant
- Business Interruption – the event of loss resulting from an interruption to the business
- Public Liability – cover for legal liability to 3rd party due to bodily injury or property damage, in connection with the business
- Money – loss of money while it's on site or in-transit
- Work Injury Compensation – legal obligations to protect for staff work injury
- Fidelity Guarantee – loss of money/goods by fraudulent or dishonest acts of employees
- Group Personal Accident – death and permanent disablement of employees caused solely and directly by accidental means.

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

Recommended
Select Retail Pack

Retail Protection Pack

QBE's Business Insurance – Retail 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.

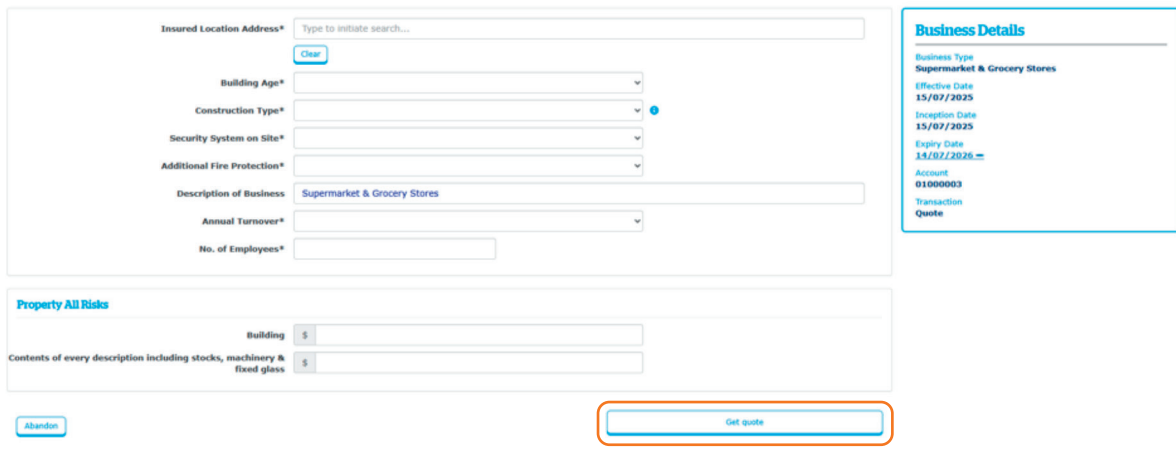
QBE

Step 3: Insurance Details

Fill in all required details


Click on the tooltip icon  beside the fields for more information

Enter your business details



Insured Location Address*

Building Age*

Construction Type* 

Security System on Site*

Additional Fire Protection*

Description of Business

Annual Turnover*

No. of Employees*

Business Details

Business Type
Supermarket & Grocery Stores

Effective Date
15/07/2025

Inception Date
15/07/2025

Expiry Date
14/07/2026

Account
01000003

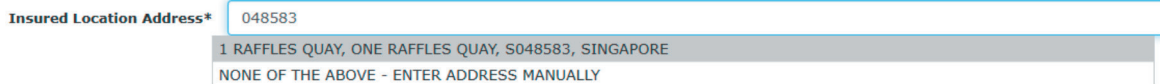
Transaction
Quote

Property All Risks

Building \$

Contents of every description including stocks, machinery & fixed glass \$

For Insured Location Address, Enter the postal code and a dropdown containing the address will appear. Select the correct address. If none are, enter the address manually.

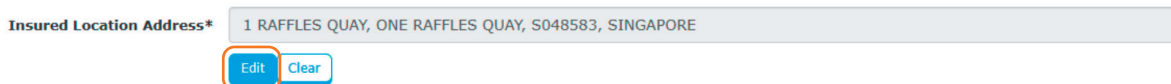


Insured Location Address*

1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE

NONE OF THE ABOVE - ENTER ADDRESS MANUALLY

Click [\[Edit\]](#)



Insured Location Address*

Enter the Unit Number, Floor Number, and Street Number before clicking [\[SAVE\]](#)

Address Details

Postcode*	048583
Unit Number	Unit Number
Floor Number	Floor Number
Building Name	ONE RAFFLES QUAY
Street Number	Street Number
Street Name	1 RAFFLES QUAY
State*	Singapore

Cancel

Save

After filling in all the required details, click [\[Get quote\]](#) to generate the Cover details.

Verify the details of the cover and click [\[Next\]](#) to proceed.

Cover details

Covers	Sum Insured / Limits
Property All Risks	\$1,088,888
Business Interruption	\$1,400
Money	\$5,000
Group Personal Accident	\$30,000
Liability	\$5,000,000
Fidelity Guarantee	\$5,000
Optional Covers	
Add Work Injury Compensation	
Total Premium	\$1,191.68

Abandon

Next

In the "Group Personal Accident" popup that appears, fill in the Proprietor details and click Save to proceed.

Group Personal Accident

Insured Name*	<input type="text"/>
Date Of Birth of Insured*	<input type="text"/>

Close Save

Step 4: Policy Review

A summary of the selected cover section will be displayed.

Click **[Actions]** to view more details like Clauses, Interested Parties, General Pages.

Your summary

Business Insurance - Retail Protection Pack		Policy Level Clauses (1) Adjust Policy Level Commission				Customer View - OFF	Print
Insured Location Address 1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE							
Cover Section	Annual Premium	Premium Due	GST	Total Due	Commission	Actions	
Property All Risks and Business Interruption	\$921.98	\$921.98	\$82.98	\$1,004.96	\$226.81	Actions	
Money	\$50.00	\$50.00	\$4.50	\$54.50	\$12.50 25.0%	View Edit	
Group Personal Accident	\$12.00	\$12.00	\$1.08	\$13.08	\$3.00 25.0%	Clauses (4) Interested Parties General Pages	
Liability	\$59.30	\$59.30	\$5.34	\$64.64	\$11.86 20.0%	Actions	
Fidelity Guarantee	\$50.00	\$50.00	\$4.50	\$54.50	\$12.50 25.0%	Actions	
Policy Totals	\$1,093.28	\$1,093.28	\$98.40	\$1,191.68	\$266.67		

Additional supporting documents can be included under the "Attachments" section.

Attachments

Applicable to

File Name / Description

File


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


< Back Abandon

Click **[Finalise]** to proceed.

Step 5: Issue Quote/Policy

Customer details


Search for Existing Customer


Create a new customer

< Back Abandon

Refer to QBE Save quote Make Payment / Issue Policy ▾

Click [\[Search for Existing Customer\]](#) or [\[Create a new customer\]](#)

For creating a new customer, fill in all the required details below.

Customer Type* Corporate ▾

Name of Company*
 ⓘ
[Long Name](#)

ACRA Number*

Business Telephone Number

Email Address

Client Address* 1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE
Edit Clear
Clear

< Back Abandon

Refer to QBE Save quote Make Payment / Issue Policy ▾

Choose one of the 4 options here: Save quote, Customer Payment, Agent Payment, Issue Policy

Customer Payment

Agent Payment

Issue Policy

Save quote Make Payment / Issue Policy ▾

Step 5a: Save Quote

Click **[Save Quote]** to issue this as a Quotation. Quotation can be edited and reissued

Transaction History					
Transaction No.	Covers Taken	Quote Type	Quote Status	Date	Actions
001	Property All Risks and Business Interruption, Money, Group Personal Accident, Liability, Fidelity Guarantee	Packaged Quote	Issued	15/07/2025	Edit Clone Issue Policy

Step 5b: Customer Payment

Use case: Ideal for B2B2C models where the customer completes the transaction independently.

Enter the customer's email address and click **[Submit]** to proceed

Qnect will send an email with the quotation and a payment link

Customer Payment

Email Address*

Verify Email Address*

[CANCEL](#) [SUBMIT](#)


Step 5c: Agent Payment

Use case: Useful when the agent manages the entire process and prefers to control the payment and issuance.

A pop-up with the PayNow QR code will appear for agent to make payment

Agent Payment

Select a payment method



Pay by PayNow

Total Amount

SGD\$1,191.68

Step 5d: Issue Policy

Click **[YES]** if all the information is correct


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.


A policy document will be issued and your account debited for the premium payable

In this example, the allocated policy number is B0038398


Policy Details

**Policy No. B0038398**
SME Business Insurance Packages
(BIZSME) Packaged


Status  In Force
Period  15/07/2025 to 14/07/2026

[Policy Options](#) 

Policy Details

Insured	Address	
TEST	1 RAFFLES QUAY ONE RAFFLES QUAY	

Documents



Transaction Type (Expand/Collapse)	Effective Date	Document Type
New Business Issue	15/07/2025	

The "Issue Policy" button will be replaced with "Refer to QBE" if a Referral is triggered.

For endorsements and cancellations, please contact your QBE Handler for advice and assistance.

Visit
qbe.com/sg



JUL2025

