



Qnect B2B User Guide

# Business Insurance Solution

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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 [\[SME Insurance\]](#) tab
3. Select [\[Business Insurance Solution\]](#)

### Create Quote

Personal Insurance

**SME Insurance**

Corporate & Specialty Insurance

#### Instant Quote and Bind ⓘ



SME Business  
Insurance  
Solution (New)



SME Industry  
Package (New)



SME Business  
Insurance  
Packages



Motor



Interior  
Renovation  
Prestige



Business  
Insurance  
Solution

#### New Quote

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

<b>Product Type*</b>	Business Insurance Solution
<b>Account number*</b>	DUMMY
	<input type="button" value="SEARCH"/>
<b>Reference</b>	<input type="text"/>
<b>Inception Date*</b>	01/04/2025
<b>Expiry Date*</b>	31/03/2026

Select Account Number, Inception Date and Expiry Date, then click [\[Create Quote\]](#)

- Inception Date cannot be earlier than current date
- Expiry Date must be between 6 to 18 months after Inception Date

## Step 2: Insurance Details

Business Insurance Solution
PRINT

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**Insurance Details**

**Account** DUMMY - ACCOUNT FOR UNKNOWN PAYMENT

**Inception Date\*** 01/04/2025

**Expiry Date\***

**Nature of Business\***

**Detailed Description**

**Location Occupied As\***

**Annual Turnover**

### Nature of Business/Location Occupied As

<b>Nature of Business*</b>	<input type="text" value="cloth whole"/>	
	Baby Clothing Wholesaling	472205
<b>Detailed Description</b>	Children'S Clothing Wholesale	472210
	Clothes Hoists Wholesaling	453967
<b>Location Occupied As*</b>	Clothing Wholesaling	472215
	Leather Goods Wholesaling (Ex. Clothing/Footw...	479953
<b>Annual Turnover</b>	Sail Cloth Wholesaling	472161

Type in keywords to search for similar Business categories (ANZSIC) in our database

- **Nature of Business** should cover the main business of the Insured
- **Location Occupied As** should cover the business activities carried out by the Insured in their risk location premises
- Click [\[Search by Industry\]](#) if your keywords cannot be found, or use smaller keywords
- For a list of common ANZSIC, please refer to [Appendix B](#)

### Detailed Description

**Detailed Description**

Freely describe the Insured's main business (using their own words)

- However, this description should be relevant to the **Nature of Business** selected

## Annual Turnover

**Annual Turnover**

Select the closest range of Annual Turnover for the Insured's business

- Up to \$25 million Annual Turnover can be covered
- This is only required if **Liability** Risk Cover is selected

## Risk Cover Sections

**Cover Sections**

- Property All Risks
- Business Interruption
- Liability
- Miscellaneous Property
- Money
- Machinery Breakdown and Electronic Equipment
- Group Personal Accident
- Work Injury Compensation
- Fidelity Guarantee
- Inland Transit

**Legend**

- Straight Through
- Referral
- Decline

Select the Risk Covers applicable to the Insured

- Some Risk Covers are restricted depending on the **Nature of Business** or **Location Occupied As** selected
  - **Referral Risks** will require **Underwriter approval**
  - **Decline** Risks will not be covered by QBE
- Some Risk Covers require **Property All Risks** to be selected first
  - **Business Interruption**
  - **Miscellaneous Property**
  - **Money**
  - **Machinery Breakdown and Electronic Equipment**
  - **Fidelity Guarantee**

## Risk Location

**Risk Location Details**

Address

Key in the Postal Code, then select the matching Address

- If the matching Address cannot be found, select **ENTER ADDRESS MANUALLY**
- Risk location is only required if **Property All Risks** or **Group Personal Accident** are selected

**Risk Location Details**

Address 1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE

After selecting the Risk Location Address, click **[Edit]** to input further details

**Address Details**

Post Code\*

Unit Number

Floor Number

Building Name

Street Number

Street Name

State\*

Update the Floor/Unit Number, Building Name, and Street Name, then click **[Save]**

**Risk Location Details**

Address 1 RAFFLES QUAY, #B1-22, ONE RAFFLES QUAY, S048583, SINGAPORE

Verify that the updated Address is displayed correctly

- No swapped Floor/Unit Numbers
- No extra # or ,
- No double spaces

## Claims History

**Claims Questions**

**In the last 3 years:**

Have you had more than 4 claims or losses from any of the risks now proposed for insurance?  Yes  No

Have you had claims exceeding \$10,000 on any of the risks now proposed for insurance?  Yes  No

**Claims Details**

Risk Applicable To

Date of Loss

Amount of Claims Incurred

[Add](#) / [Clear](#)

Risk Applicable To	Date of Loss	Claims Incurred
--------------------	--------------	-----------------

Indicate whether the Insured had more than 4 claims or losses, or had any claims exceeding \$10,000 in the past 4 years for the proposed Risk Covers


**Claims Details**

Risk Applicable To

Date of Loss

Amount of Claims Incurred

[Add](#) / [Clear](#)

Risk Applicable To	Date of Loss	Claims Incurred
<a href="#">Liability</a>	01/01/2023	\$110,000.00 

If **Yes** is selected for any question, input the Claims Details and click **[Add]**

Once done, click **[Next]** to proceed with the Cover Details

You may click **[Abandon]** at any time to return to the Qnect landing page

## Step 3: Risk Cover Details

Business Insurance Solution - General Store Retailing CUSTOMER VIEW - OFF APPLY DISCOUNT - OFF PRINT

Property All Risks

**Section 1: Property All Risks**

Construction Type\*  ⓘ

Building Age\*

Security System on Site\*

Type of Area\*

Fire Protection\*  ⓘ

Additional Fire Protection Services

- Building Supplementary Water Supply
- Private Fire Brigade
- Fire Hydrants on Site
- Fire Extinguishers

Review all selected Risk Covers and update their details as necessary

- Fields marked with an Asterisk \* are mandatory
- Fields without an Asterisk \* can be left blank
- You can click on the tooltip icon ⓘ beside each field for more information

For the list of available Risk Covers and their limits, please refer to [Appendix A](#)

## Premium Calculation

Cluses (0)	General pages	Interested parties	Rates					
<b>Premium Breakdown:</b>		<b>Annual Premium</b> ✓	<b>Premium Due</b>	<b>GST</b>	<b>Admin Fee</b>	<b>Total Due</b>	<b>Commission Rate</b> ✓	<b>Commission Amount</b>
Building		\$367.25	\$367.25	\$33.05	\$0.00	\$400.30	25.0%	\$91.81
Contents / Other Contents		\$1,101.74	\$1,101.74	\$99.16	\$0.00	\$1,200.90	25.0%	\$275.44
Total		\$1,468.99	\$1,468.99	\$132.21	\$0.00	\$1,601.20		\$367.25

[CALCULATE PREMIUM >](#)

Click [\[Calculate Premium\]](#) to view the premium breakdown for the selected Cover

- All mandatory fields for the Cover Section must be filled in first
- The **Commission** will also be displayed in the premium breakdown

Total Premium **1,601.20** SGD

[ABANDON](#)
[CANCEL](#)
[< BACK](#)
[NEXT >](#)

- The **Total Premium** will be displayed at the bottom of the page (after all Cover Sections), and this value will be refreshed whenever [\[Calculate Premium\]](#) is clicked

Once done, click [\[Next\]](#) to proceed to the **Policy Review** page

Click [\[Back\]](#) to amend the Nature of Business/Covers selected

# Step 4: Policy Review

## Premium Breakdown

Business Insurance Solution - Clothing Wholesaling
CUSTOMER VIEW - OFF [PRINT](#)

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**Review**

Period of Insurance: 01 April 2025 to 31 March 2026  
 Nature of Business: 472215 - Clothing Wholesaling

Risk Address: 123 CHUAN DRIVE, S554580, SINGAPORE [Add Risk](#) / [Modify Location](#) / [Delete Location](#)

**Cover Sections**

[Expand All](#) / [Collapse All](#)

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
<a href="#">Property All Risks</a>	\$700.95	\$700.95	\$63.09	\$0.00	\$764.04	\$175.24
Building	\$233.65	\$233.65	\$21.03	\$0.00	\$254.68	\$58.41
Stock	\$467.30	\$467.30	\$42.06	\$0.00	\$509.36	\$116.83
<a href="#">Money</a>	\$110.00	\$110.00	\$9.90	\$0.00	\$119.90	\$27.50
<b>Sub-Totals</b>	<b>\$810.95</b>	<b>\$810.95</b>	<b>\$72.99</b>	<b>\$0.00</b>	<b>\$883.94</b>	<b>\$202.74</b>

Risk Address: 5 ENG KONG DRIVE, S599333, SINGAPORE [Add Risk](#) / [Modify Location](#) / [Delete Location](#)

**Cover Sections**

[Expand All](#) / [Collapse All](#)

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
<a href="#">Property All Risks</a>	\$186.91	\$186.91	\$16.82	\$0.00	\$203.73	\$46.73
<a href="#">Money</a>	\$110.00	\$110.00	\$9.90	\$0.00	\$119.90	\$27.50
<b>Sub-Totals</b>	<b>\$296.91</b>	<b>\$296.91</b>	<b>\$26.72</b>	<b>\$0.00</b>	<b>\$323.63</b>	<b>\$74.23</b>

**Non-Situation Dependent Risks**

**Cover Sections**

[Expand All](#) / [Collapse All](#)

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
<a href="#">Liability</a>	\$232.68	\$232.68	\$20.94	\$0.00	\$253.62	\$58.17
<a href="#">Work Injury Compensation</a>	\$3,257.50	\$3,257.50	\$293.17	\$0.00	\$3,550.67	\$814.38
<b>Sub-Totals</b>	<b>\$3,490.18</b>	<b>\$3,490.18</b>	<b>\$314.11</b>	<b>\$0.00</b>	<b>\$3,804.29</b>	<b>\$872.55</b>

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
<b>Policy Total</b>	<b>\$4,598.04</b>	<b>\$4,598.04</b>	<b>\$413.82</b>	<b>\$0.00</b>	<b>\$5,011.86</b>	<b>\$1,149.52</b>

Premium breakdown for each **Risk Location** and **Risk Cover** will be displayed

- Click on the icon to the left of the **Risk Cover** to expand it
- Click on the bin icon to the right of the Risk Cover to delete it
- Each **Risk Location** must have at least 1 **Risk Cover**

## Add/Remove Risk Locations

ABANDON

ADD LOCATION
NEXT >

Click [\[Add Location\]](#) at the bottom of the page to add a new Risk Location

- You will return to the **Insurance Details** page to select Risk Covers for that location

Risk Address: 1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE [Add Risk](#) / [Modify Location](#) / [Delete Location](#)

**Cover Sections**

[Expand All](#) / [Collapse All](#)

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
<a href="#">Property All Risks</a>	\$1,468.99	\$1,468.99	\$132.21	\$0.00	\$1,601.20	\$367.25
<b>Sub-Totals</b>	<b>\$1,468.99</b>	<b>\$1,468.99</b>	<b>\$132.21</b>	<b>\$0.00</b>	<b>\$1,601.20</b>	<b>\$367.25</b>

Click [\[Delete Location\]](#) to remove the selected Risk Location and all attached Risk Covers

## Supporting Documents

**Attachments**

Applicable to

File Name/ Description

File

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

You can add supporting documents under the **Attachments** section below the Premium Breakdown section

1. Select which Cover the attachment is **Applicable to**
2. Input the attachment file name
3. Click **[Browse]** to select the file to be attached
4. Click **[Attach]**

Once done, click **[Next]** to proceed with Client Details and Quote/Policy issuance

## Step 5: Finalise Policy

### Underwriting Questions

**Underwriting Questions**

Have you or your partner(s) or director(s) of the business(es):

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Had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Ever been declared bankrupt?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Ever been involved in a company which became insolvent or subject to any form of insolvency administration (e.g. Liquidation or receivership)?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Ever been convicted of any criminal offence within the last 5 years (other than minor traffic violations)?	<input type="radio"/> Yes	<input checked="" type="radio"/> No

All **Underwriting Questions** should be answered to the best of your knowledge

- If **Yes** is selected for any question, **Underwriter approval** will be required

### Customer Details

**Customer Details**

SEARCH FOR EXISTING CUSTOMER

Customer Type*	Corporate
Name of Corporation*	<input type="text"/>
ACRA Number*	<input type="text"/>
Business Telephone Number	<input type="text"/>
Client Address*	<input type="text"/>

Check the box if Customer Address is the same as Risk Address

CLEAR

CLEAR

Use [\[Search for Existing Customer\]](#) to retrieve any existing records for your Customer

- If no matching records are found, select **Customer Type** (Corporate/Personal) to start creating a new record for your Customer

## Issue Quote/Policy

Customer Payment  
Agent Payment  
Issue Policy

Total Premium 25

ABANDON < BACK SAVE PENDING **ISSUE QUOTE** MAKE PAYMENT >

Click **[Issue Quote]** to save Quotation and generate Quotation documents

- Quotation documents will be generated immediately (see Step 6 for Qnect retrieval)
- The Quotation can be further edited and new transactions (versions) issued
- If your Client is satisfied with the Quotation, please proceed to **Issue Policy**

Customer Payment  
Agent Payment  
Issue Policy

Total Premium 25

ABANDON < BACK SAVE PENDING **ISSUE QUOTE** MAKE PAYMENT >

Click **[Issue Policy]** to bind Policy cover on **credit terms**

- Quote will be converted to Policy and changed to **In Force** status
- Cover will be effective from the Inception Date selected
- Policy documents will be generated immediately (see Step 6 for Qnect retrieval)
- Follow-up payment to be made with QBE

Suggested Payment methods can be found in our [Digital Payments](#) page

## Referral

Total Premium **Pending Referral**

**Referral Messages**  
This quote must be referred to QBE for acceptance using the 'REFER TO UNDERWRITER' button (which is only available in Full Binding Quote stage). You can still provide an indicative premium to your client but the final terms will be subject to formal acceptance from QBE once it is referred to us. No cover is in place until QBE confirms acceptance. The risk is referred due to the following reasons:

- Nature of Business
- Nature of Business

ABANDON < BACK SAVE PENDING **REFER TO UNDERWRITER**

If a Referral is triggered, the **[Issue Policy]** option will be replaced by **[Refer to Underwriter]**, and premium will be hidden

- Click **[Issue Quote]** to generate Quote documents, however this is only for reference (no premium will be indicated)
- Click **[Refer to Underwriter]** to submit your Quote for **Underwriter approval**

### Referral Statuses

- **Issued with Referral** (not yet Referred to Underwriter)
- **Referred to Underwriter** (not yet approved)
- **Referral Approved** (can proceed to Resume and Issue Policy)
- **Referral Declined** (this Quotation has been rejected after review)

## Step 6: Retrieve Documents



Input the Quote or Policy number in our Quick Search bar (top right corner of Qnect) and press Enter to navigate to the Quote or Policy Header page

### Policy Details

	<b>Policy No. B0038199</b> Business Insurance Solution (BIZ)	<b>Status</b> In Force <b>Period</b> 01/04/2025 to 31/03/2026	<a href="#">Policy Options</a>
<b>Policy Details</b>			
Insured	Address		
QBE UAT2	3 JALAN BUROH #01-22 THE JB		
<b>Documents</b>			
Transaction Type (Expand/Collapse)	Effective Date	Document Type	
New Business Issue	01/04/2025	<ul style="list-style-type: none"><li>Policy Wording</li><li>Schedule - Client Copy</li></ul>	Email    Download All

1. Click on the respective **document links** to download each document individually
2. Click on **[Email]** to send the documents as attachments in an Email
3. Click on **[Download All]** to download all documents for the transaction in a ZIP file

All documents generated are in PDF format

<b>Documents</b>			
Transaction Type (Expand/Collapse)	Effective Date	Document Type	
New Business Issue	01/04/2025	<ul style="list-style-type: none"><li>Policy Wording</li><li>Schedule - Client Copy</li><li>Schedule - Duplicate</li><li>Schedule - Intermediary Copy</li><li>Singapore - Declaration - Workmen's Compensation</li><li>Tax Invoice - Client Copy</li><li>Tax Invoice - Intermediary Copy</li><li>Workmen's Comp Certificate (03548939)</li><li>Work Injury Compensation Act 2019 Guide</li></ul>	Email    Download All

**Note:** You can click on the little arrow beside the transaction to view the full list of documents!

## Step 7: Follow-up Transactions

### Edit Quote

Transaction History					
Transaction No.	Covers Taken	Quote Type	Quote Status	Date	Actions
<a href="#">002</a>	Work Injury Compensation	Full Binding Quote	Issued	09/04/2025	<a href="#">Edit</a> <a href="#">Clone</a>
<a href="#">001</a>	Work Injury Compensation	Full Binding Quote	Issued	09/04/2025	<a href="#">Edit</a> <a href="#">Clone</a>

In the Quote Header page, scroll down to Transaction History and click [\[Edit\]](#)

- You can make changes to the Quote and issue a new version (transaction)
- Click on the transaction number to just view the Quote details

### Resume Quote

Transaction History					
Transaction No.	Covers Taken	Quote Type	Quote Status	Date	Actions
<a href="#">002</a>	Work Injury Compensation	Full Binding Quote	Referral Approved	09/04/2025	<a href="#">Resume</a> <a href="#">Clone</a>
<a href="#">001</a>	Work Injury Compensation	Full Binding Quote	Issued with Referral	09/04/2025	<a href="#">Edit</a> <a href="#">Clone</a>

In the Quote Header page, scroll down to Transaction History and click [\[Resume\]](#)





- This action is only for **Referral Approved** Quote Status
- You cannot make changes when Resuming a Quote (only Issue Policy is allowed)
- **Please Issue Policy as soon as possible after your Referral has been approved**

**If the Inception Date has passed, you will not be able to Issue Policy after Resuming**



Please contact your QBE Underwriter for assistance in this scenario





## Endorsement

### Policy Details

	<b>Policy No. B0038219</b> Business Insurance Solution (BIZ)	<b>Status</b>  In Force	<b>Period</b>  01/04/2025 to 31/03/2026	<b>Policy Options</b> 
<b>Policy Details</b>				<b>Endorsement</b>
<b>Insured</b> QBE UAT2				<b>New Claim</b>
<b>Address</b> 3 JALAN BUROH #01-22 THE JB				<b>View Policy</b>

In the **Policy Header** page, click on **[Policy Options]**, then click **[Endorsement]**

 **Endorsement** 

<b>Effective Date</b> 29/04/2025 
<b>Modified Section</b> Modify Cover Section 
<b>Period</b>
<b>From</b> 01/04/2025 
<b>To</b> 31/03/2026 

**Submit**

Input the **Effective Date** and **Reason** for Endorsement, then click **[Submit]**

- Effective Date for **Qnect Endorsement** must be on or after current date
- Please contact your QBE Underwriter if you need to backdate your Endorsement

Business Insurance Solution - Clothing Wholesaling							CUSTOMER VIEW - OFF	PRINT
<b>Review</b>								
Period of Insurance	01 April 2025 to 31 March 2026							
Nature of Business	472215 - Clothing Wholesaling							
Risk Address	123 CHUAN DRIVE, S554580, SINGAPORE						<a href="#">Add Risk</a> / <a href="#">Modify Location</a> / <a href="#">Delete Location</a>	
<b>Cover Sections</b>								
<a href="#">Expand All</a> / <a href="#">Collapse All</a>								
	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission		
Property All Risks	\$700.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
Money	\$110.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
<b>Sub-Totals</b>	<b>\$810.95</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>		
Non-Situation Dependent Risks								
<b>Cover Sections</b>								
<a href="#">Expand All</a> / <a href="#">Collapse All</a>								
	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission		
Liability	\$232.68	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
Work Injury Compensation	\$3,257.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
<b>Sub-Totals</b>	<b>\$3,490.18</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>		
	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission		
<b>Policy Total</b>	<b>\$4,301.13</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>		

In the **Review** page, click on the Risk you want to modify

Business Insurance Solution - Clothing Wholesaling							CUSTOMER VIEW - OFF	PRINT	
Property All Risks							<b>MODIFY</b>		
<b>Section 1: Property All Risks</b>									
Construction Type*	Class 1								
Building Age*	Below 20 years								
Security System on Site*	None of the above								
Type of Area*	Business District								
Fire Protection*	Class 1								
<b>Additional Fire Protection Services</b>	<input checked="" type="checkbox"/> Building Supplementary Water Supply <input type="checkbox"/> Private Fire Brigade <input type="checkbox"/> Fire Hydrants on Site <input checked="" type="checkbox"/> Fire Extinguishers								

Click **[Modify]** to unlock the fields for the Risk you want to modify

- While fields are locked, no changes can be made
- **Additional/Refund Premium** for any changes will be calculated **Pro-Rata**
- Please contact your QBE Underwriter for assistance with Endorsement

## Cancellation

This product does not allow **Cancellation** to be carried out through Qnect

- Please contact your QBE Underwriter for assistance with Cancellation
- **Refund Premium** for Cancellation will be calculated **Pro-Rata**

## Appendix A: Risk Cover Limits

### Property All Risks + Business Interruption

Referral Total Sum Insured >\$20m (including Sub-Limits)  
Full Theft Sum Insured >20% Contents + Stock  
Construction Type Class 2 or 3 (e.g. Zinc Warehouses)

Decline Total Sum Insured >\$50m (including Sub-Limits)  
Full Theft Sum Insured >100% Contents + Stock

- **Property All Risks** and **Business Interruption** are in the same **Cover Section**
- **Property All Risks** covers Building, Contents, Machinery & Plant, and Stock
- **Business Interruption** covers Gross Profit, Gross Revenue, Increased Cost of Working, and Weekly Benefits (14 x 7 = 98 days)

### Liability (Public, Products, Broadform)

Referral Limit of Liability >\$5m  
Property in Care, Custody & Control >\$100k

Decline Limit of Liability >\$15m  
Annual Turnover >\$25m  
Property in Care, Custody & Control >\$500k

- **Broadform Liability** is a combination of **Public** and **Products Liability**
- Territorial coverage is **Anywhere in Singapore** (not specific to any one Risk Location)
- Liability coverage is **Any One Occurrence, Unlimited Any One Period**

### Money

Referral Money in Transit/Premises >\$100k

Decline Money in Transit/Premises >\$500k

- **Increased Limit for Peak Season** multiplier is included for Referral/Decline Limits

### Group Personal Accident

Referral Death & Permanent Disablement >\$1m (any Insured)

Decline New Insured <18 years old or >70 years old  
Existing Insured >80 years old on Renewal

- Please select **Cover by Insured Person (up to 10)** if total headcount does not exceed 10

## Employees' Compensation

Referral Total headcount >100

Decline Multiple Insured (different UEN) sharing workers  
Backdated Cover (effective date before current date)

- Also referred to as **Work Injury Compensation** or **WICA**
- Territorial coverage is **Anywhere in Singapore** (not specific to any one Risk Location)
- Covers up to \$15m **Common Law Limit**
- **Two-Wheeler Extension** can be selected
- **Temporary Work Overseas** is automatically covered

For shared coverage by multiple Insured, please contact your QBE Underwriter for assistance

## Fidelity Guarantee

Referral Total headcount >100

- Covers up to \$500k Limit of Liability (any one period of insurance)

## Miscellaneous Property

Referral Sum Insured >\$1k (any item)

## Machinery Breakdown and Electronic Equipment

Referral Sum Insured >\$50k (any item)  
Increased Cost of Working >\$100k

- **Deterioration of Stock** should only be selected for Refrigerator items

## Inland Transit

Referral Transit Sum Insured >\$250k

- Inland Transit Sub-Limit of \$5k (Any One Period of Insurance) is covered for free under **Property All Risks**

## Appendix B: Common ANZSIC

Please enter the 6-digit ANZSIC code or type the keywords into the **Nature of Business** or **Location Occupied As** fields

If you cannot find a matching ANZSIC, try using [\[Search by Industry\]](#) or send an email to our Qnect Support: [reginald.ho@qbe.com](mailto:reginald.ho@qbe.com)/[marvin.tan@qbe.com](mailto:marvin.tan@qbe.com)

<b>Nature of Business*</b>	Enter your keyword(s) here e.g. "Retail Clothing" to locate a match <b>SEARCH BY INDUSTRY</b>
<b>Detailed Description</b>	Enter your detailed description of the business activities here
<b>Location Occupied As*</b>	Enter your keyword(s) here e.g. "Head Office" to locate a match <b>SEARCH BY INDUSTRY</b>

Code	Nature of Business
<b>Office</b>	
785405	Office Occupier
<b>Retail Outlets</b>	
511010	General Store Retailing
512910	Health Food Retailing
522120	Clothing Accessories Retailing
522130	Clothing Retailing
522210	Footwear Retailing
522335	Fabrics, Textile, Retailing
523110	Furniture, Household, Retailing
523220	Floor Tiles Retail, Lino/Vinyl/Cork/Carpet/Rubber
523335	Cooking Utensils Retailing
523357	Hardware, Domestic, Retailing
523361	Tools, Household, Retailing
523410	Computer Retailing
523411	Computer Software Retailer
523425	Household Appliances Retailing
523505	Compact Disc/Dvd/Music Retailing
524145	Sporting Equip. Retail
524240	Toys Retailing
524310	Books Retailing
524351	Stationery Retailing
525105	Cosmetics Retailing
525115	Toiletries Retailing
525130	Pharmacy, Retail, Operation
525953	Leather Goods Retailing
<b>Property Owner</b>	
771257	Property Owner - Multi Tenanted
771245	Property Owner - Retail
771240	Property Owner - Office
<b>Food &amp; Beverages Industry</b>	
573065	Restaurant, Licensed, with Wok Frying
573058	Catering Service Operation

Code	Nature of Business
<b>Wholesaler</b>	
452205	Metal & Steel Wholesaling
453920	Bathroom or Toilet Fittings Wholesaling
453960	Tiles Wholesaling (Ex. Non-Ceramic Floor Tiles)
453987	Civil Construction Supplies Wholesale
461115	Construction Machinery or Equipment Wholesaling
461210	Medical Equipment Wholesaling
461220	Scientific Equipment Wholesaling
461305	Computers, Electronic, Wholesaling
461505	Air Conditioning Equipment, Commercial Wholesaling
461510	Alarm Systems, Electric or Electronic, Wholesaling
461551	Electric Components, Industrial, Wholesaling
461552	Electronic Equipment, Industrial, Wholesaling
461556	Light Fittings, Electric, Dealing
461566	Communications Equipment, Industrial, Wholesaling
461951	Industrial Machinery or Equipment Wholesaling
461957	Machine Tools Wholesaling
461976	Office Equipment and Supplies Wholesaling
462315	Motor Vehicle Parts, New, Dealing
471615	Confectionary Wholesaling
471910	Canned Foods Wholesaling
471950	Food Wholesaling
471951	Groceries Wholesaling
471952	Health Foods Wholesaling
472168	Textiles Wholesaling
472215	Clothing Wholesaling
472310	Footwear Wholesaling
473135	Household Appliances Wholesaling
473210	Furniture Wholesaling
473925	Cooking Utensils Wholesaling (Ex. Electric)
473954	Kitchenware Wholesaling
479635	Medicines Wholesaling (Ex. Veterinary)
479962	Cleaning Products Supplies

Code	Nature of Business
<b>Maintenance/Repair</b>	
224962	Clothing Alteration/Repair Service
286999	Industrial Mechanical Maintenance Contractors
423140	Plumber
526105	Air Conditioners, Household, Repair/Install
526110	Heating Equipment, H'Hold Electric, Repair/Install
532925	Motor Mechanics
<b>Manufacturer</b>	
217974	Food Mfg
212205	Confections, Frozen, Mfg
216245	Pastry Manufacturing (Ex. Frozen Pastry Dough)
217966	Food Dressings Mfg
217965	Seasonings, Food, Mfg
218140	Soft Drink Mfg
216110	Bread Bakery Operation
224935	Clothing Mfg
256610	Plastic Goods Mfg - No Fibreglass
226220	Leather or Leather Substitute Goods Mfg
233915	Paper Products Mfg
256652	Kitchenware, Plastic, Mfg
271160	Steel Manufacturing
276255	Wire Products Mfg
286453	Pneumatic Tools Mfg
283250	Medical Equipment Mfg
283951	Scientific Instruments or Equipment Mfg
285145	Household Appliances Mfg
285154	Refrigeration Equip., Commercial/Industrial, Mfg
285940	Electrical Equipment or Machinery Mfg
286415	Machine Tool Attachments or Equipment Mfg
286905	Industrial Machinery or Equipment Mfg
276950	Furniture Fittings, Metal, Mfg
281905	Automotive Parts Mfg
285420	Elements, Electrical, Mfg

Code	Nature of Business
<b>Interior Renovation Contractor</b>	
411350	Commercial Buildings, Renovation/Addition
411345	Renovation/Addition - Domestic Building
<b>Freight Forwarding and Transport</b>	
664215	Freight Forwarding Service By Road Inc Storage
664205	Freight Forwarding Service (Road) - No Storage
664305	Freight Forwarding Service (Ex By Road) No Storage
664905	Crating or Packing Service (For Transport)
<b>Others</b>	
712005	Cable Installation Service (Communication)
751930	Investment Portfolio Management (For Fee/Commission)
752040	Insurance Consultant Service
782220	Engineering Surveying Service
782320	Building Inspection Service
784126	Legal Services / Advisory Bodies
784210	Accounting Service
785105	Advertising Agency Service
786105	Employment Agency Operation (No Labour Hire)
786705	Contract Packing/Filling (Ex. Goods for Transport)
844040	Education Services
862105	Clinic, General Practice Medical, Operation
862235	Medical Service, Specialist
862305	Clinic, Dental, Operation
863955	Massage Therapy Service
863969	Health Services NEC
871005	Child Care Service
872910	Adult Day Care Centre Operation
931910	Sports Coaching Service
962146	Industry Association Operation
962210	Trade Union Operation

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