



Qnect B2B User Guide

Commercial Motor Prestige

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Step 1: Select Product/Account number

After login to Qnect portal:

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

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 ⓘ



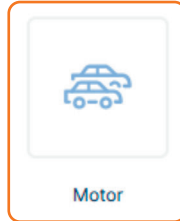
SME Business
Insurance
Solution (New)



SME Industry
Package (New)



SME Business
Insurance
Packages



Motor



Interior
Renovation
Prestige



Business
Insurance
Solution

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

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

New Quote

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

Product Type*	Motor
Account number*	
Reference	
Inception Date*	09/07/2025
Expiry Date*	08/07/2026
Cover Section	<input type="radio"/> Private Vehicle <input checked="" type="radio"/> Commercial Vehicle

CREATE QUOTE

Step 2: Fill in Basic Cover Details

Step 2a: Main Cover

1. Select Cover Type and Use of Vehicle
2. Mandatory Fleet/Flat Discount of 20% will be applied
3. Click **[SEARCH FOR VEHICLE]** beside the Vehicle Description box to select vehicle

Motor Quick Quote

Cover Type* ⓘ

Use of Vehicle*

Vehicle Description* **SEARCH FOR VEHICLE**

Fleet/Flat Discount*

Find your Vehicle by selecting the Year of Manufacture, Body Type, then click on a Vehicle in the displayed list.

Select Vehicle Classification ×

Search Vehicle

Year of Manufacture

Please select your car

Body Type

Search results

Description	Seats	Cyl	Good Retail	Avg. Retail
Lorry (Up to 2.8T)		0		0
Lorry (2.8T to 5.5T)		0		0
Lorry (5.5T to 7.5T)		0		0
Lorry (7.5T to 9.0T)		0		0
Lorry (9.0T to 16.0T)		0		0
Lorry (16.0T to 24.0T)		0		0
Lorry (24.0T to 40.0T)		0		0

Unable to find your Vehicle?

If you cannot find the Vehicle Body Type you are looking for, please contact your QBE Handler for assistance.

Step 2b: Optional Covers






Select any optional covers that are applicable.

Optional Covers	
Third Party Working Risk	<input type="text" value="No"/>
Airside Extension	<input type="text" value="No"/>
Waiver of Additional Excess for Franchise Workshop	<input type="text" value="No"/>


Step 2c: Indicative Premium (non-binding)

After filling in all relevant details, click **[CALCULATE PREMIUM]** to get an Indicative Premium, then click **[NEXT]** to proceed with Specific Cover Details.


CALCULATE PREMIUM >

 **Comprehensive**  Premium **2,327.62**  [Commission Adjustment](#) 
[Premium Adjustment](#) 

Section I - Own Damage


\$500
Authorized Employee/Driver Excess

All Claims


\$3500
Young &/or Inexperienced Drivers

ABANDON **NEXT**

Step 3: Fill in Specific Cover Details

Step 3a: Vehicle Details

Motor Vehicle Insurance CUSTOMER VIEW - ON PRINT

Commercial Motor

Vehicle Details

Cover Type* Comprehensive

Use of Vehicle* Goods Carrying (Own Goods)

Vehicle Description* 2020 Lorry (Up to 2.8T) **SEARCH FOR VEHICLE**

Make and Model*

Body Type* Lorry

Tonnage* 0.0

Vehicle Registration No.*

Engine Number*

Chassis Number*

New Vehicle?* No

Car Registration Date* 19/04/2022

Hire Purchase Owner Name

Fill in the new fields:

- Make and Model
- Tonnage
- Vehicle Registration Number
- Engine Number
- Chassis Number
- New Vehicle? (Yes or No)
- Car Registration Date (if New Vehicle is "No")
- Hire Purchase (if required)

* If Vehicle is new and does not have Registration Number yet, use Chassis Number as a placeholder for Registration Number and select **"Yes"** for New Vehicle.

* After vehicle registration, contact QBE for Endorsement to change New Vehicle to **"No"** and fill in Registration Number and Registration Date.

Step 3b: Optional Covers and Excess

Optional Covers selected from Step 2b will be retained but you're allowed to edit here.

Fleet/Flat Discount

Fleet/Flat Discount

Optional Extensions

Third Party Working Risk

Airside Extension

Waiver of Additional Excess for Franchise Workshop

Excess is automatically calculated.

Excess

Section I - Own Damage **All Claims**

Young &/or Inexperienced Drivers

Authorized Employee/Driver Excess

Click **[CALCULATE PREMIUM]**, then click **[NEXT]** to proceed

Clauses (5) [General pages](#)

Premium Breakdown:	Annual Premium <input checked="" type="checkbox"/>	Premium Due	GST	Total Due	Commission Rate <input checked="" type="checkbox"/>	Commission Amount
Commercial Motor	\$2,135.43	\$2,135.43	\$192.19	\$2,327.62	0.0%	\$0.00
Total	\$2,135.43	\$2,135.43	\$192.19	\$2,327.62		\$0.00

CALCULATE PREMIUM >

Total Premium 2,327.62 SGD

ABANDON CANCEL < BACK **NEXT >**

Step 4: Review Premium and Attachments

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

* Vehicle Logcard must be attached before Issuing Policy (not required for Quote)

Motor Vehicle Insurance CUSTOMER VIEW - ON PRINT

Review

Period of Insurance 09 July 2025 to 08 July 2026

Non-Situation Dependent Risks

Cover Sections

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

	Annual Premium	Premium Due	GST	Total Due
Commercial Vehicle: 2020 ISUZU / EXR52E	\$2,135.43	\$2,135.43	\$192.19	\$2,327.62
Sub-Totals	\$2,135.43	\$2,135.43	\$192.19	\$2,327.62

	Annual Premium	Premium Due	GST	Total Due
Policy Total	\$2,135.43	\$2,135.43	\$192.19	\$2,327.62

Attachments

Applicable to

File Name/ Description

File

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

Click **NEXT** to proceed.

Step 5: Issue Quote/Policy

Step 5a: Claims and Underwriting Questions

Claims Experience (Count) >2 times and/or Claims Experience (Incurred) >\$10,000 will trigger Referral

Claims Question

In the Last 3 years?

Have you had any claims/losses for this vehicle? Yes No

Claims Details

Claims Experience (Count)* 1 2 3 4 or more

Claims Experience (Incurred)* Less than or equal to S\$10000 More than S\$10000

Underwriting Questions

Have you

Ever been declined insurance or had your motor insurance cancelled or renewal refused by any insurer in the past three years? Yes No

Enter details here

Step 5b: Customer Details

Search for an Existing Customer or fill in the New Customer Details manually.

Customer Details

SEARCH FOR EXISTING CUSTOMER

Customer Type* Corporate

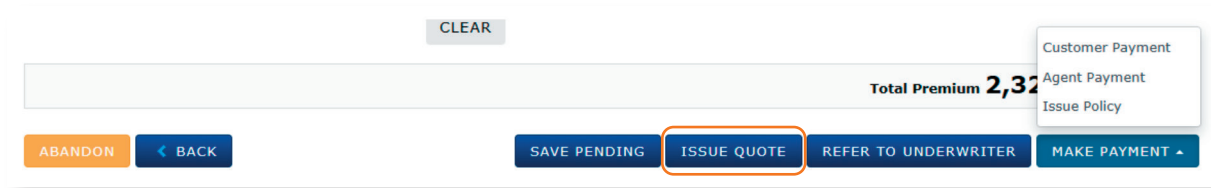
Name of Company*

ACRA Number*

Client Address*

Step 5c: Issue Quote

Click **[ISSUE QUOTE]** to generate Quotation documents for Customer's review. Quote can be edited and reissued.



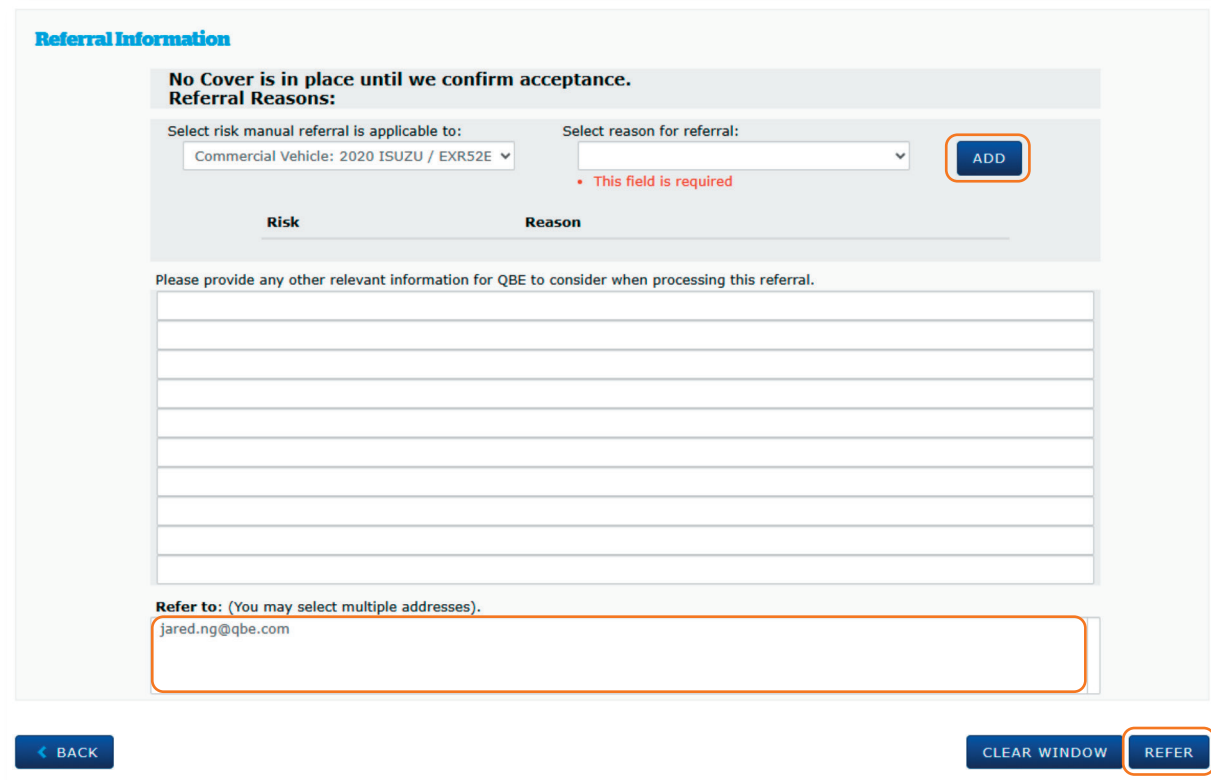
A navigation bar with a 'CLEAR' button on the left. On the right, there is a dropdown menu with options: 'Customer Payment', 'Agent Payment', and 'Issue Policy'. Below the dropdown, the text 'Total Premium 2,32' is visible. At the bottom of the bar are five buttons: 'ABANDON' (orange), '< BACK' (dark blue), 'SAVE PENDING' (dark blue), 'ISSUE QUOTE' (dark blue, highlighted with an orange border), 'REFER TO UNDERWRITER' (dark blue), and 'MAKE PAYMENT ^' (dark blue).

Step 5d: Refer to Underwriter

Select reason for referral and click **[ADD]**.

Next, add the Underwriter's email address. You may select multiple addresses.

Lastly, click **[REFER]** to refer this Quotation to the Underwriter.



Referral Information

No Cover is in place until we confirm acceptance.
Referral Reasons:

Select risk manual referral is applicable to: Commercial Vehicle: 2020 ISUZU / EXR52E
Select reason for referral: [Empty dropdown menu]
[ADD]
• This field is required

Risk	Reason

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

Refer to: (You may select multiple addresses).
jared.ng@qbe.com

[< BACK] **[CLEAR WINDOW]** **[REFER]**

Step 5e: Make Payment (Customer Payment, Agent Payment, Issue Policy)

Click **[MAKE PAYMENT]** and the dropdown will display 3 options to select from: Customer Payment, Agent Payment, and Issue Policy.

The screenshot shows a payment interface with a 'CLEAR' button at the top. Below it is a large input field. To the right of the input field, the text 'Total Premium 2,3' is visible. Below the input field, there are several buttons: 'ABANDON' (orange), 'BACK' (blue with left arrow), 'SAVE PENDING' (blue), 'ISSUE QUOTE' (blue), 'REFER TO UNDERWRITER' (blue), and 'MAKE PAYMENT' (blue with a dropdown arrow). A dropdown menu is open from the 'MAKE PAYMENT' button, showing three options: 'Customer Payment', 'Agent Payment', and 'Issue Policy'. The dropdown menu is highlighted with an orange border.

Customer Payment

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

Enter the customer's email address and Qnect will send an email with the quotation and a payment link.

The screenshot shows a form titled 'Customer Payment'. It has two input fields: 'Email Address*' and 'Verify Email Address*', both containing the text 'TESTEMAIL@QBE.COM'. There is a blue information icon to the right of the first field. Below the fields are two buttons: 'CANCEL' and 'SUBMIT'.

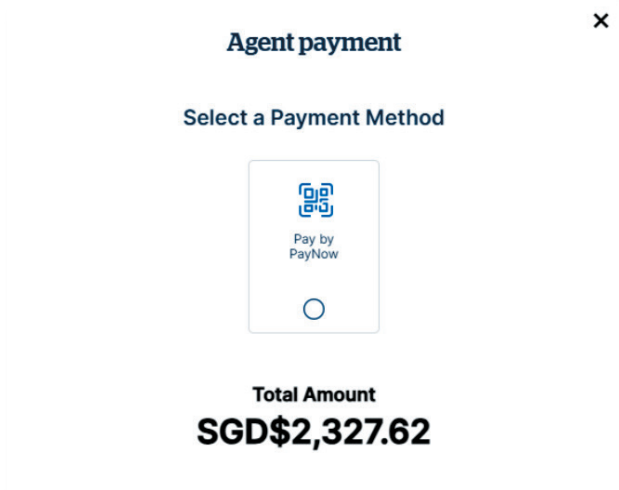
Agent Payment

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

Click **[Send customer email]** if you want the policy documents emailed to customer directly after payment is made. Else, click **[I will send later]**

The screenshot shows a dialog box titled 'Auto-send Customer Email' with a close button (X) in the top right corner. The text inside reads: 'If you wish to have the policy documents emailed to customer directly after payment is completed, please select "Send customer email"'. Below this, it says: 'Otherwise, please select "I will send later."'. At the bottom, there are two buttons: 'Send customer email' (blue) and 'I will send later' (blue).

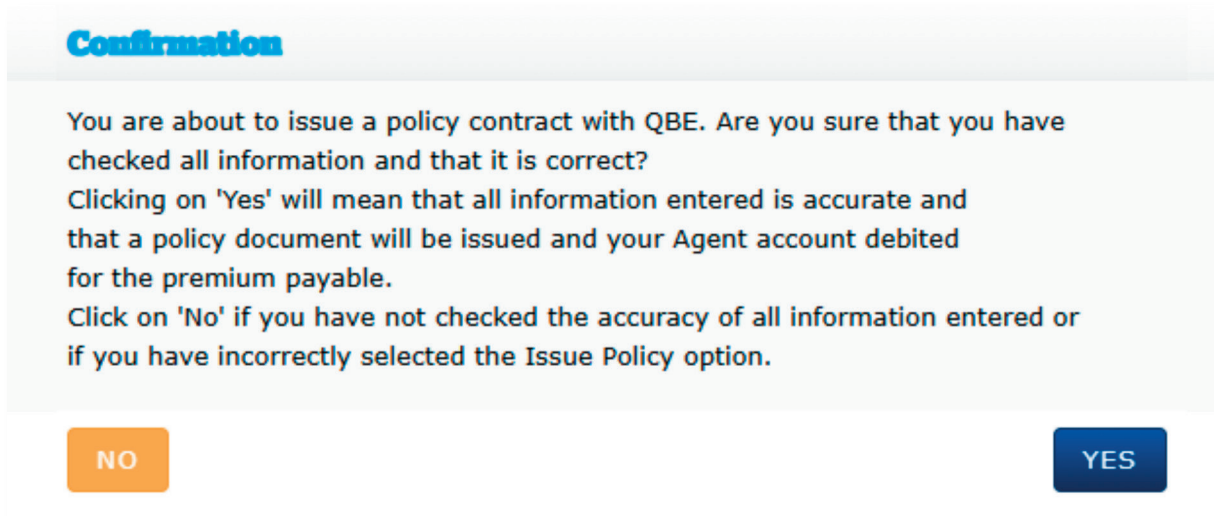
A pop up with a PayNow QR code will appear for you to scan and make payment.



Issue Policy

A pop up will appear to confirm that all the information entered is correct and that a policy document will be issued and your Agent account debited for the premium payable.

Click **[YES]** and the policy is issued.



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