



Qnect B2B User Guide

Home 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 [\[Personal Insurance\]](#) tab
3. Select [\[Home\]](#)

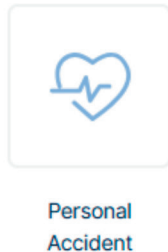
Create Quote

Personal Insurance

SME Insurance

Corporate & Specialty Insurance

Instant Quote and Bind ⓘ



New Quote

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

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

CREATE QUOTE

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

- Inception Date cannot be earlier than current date
- Expiry Date must be 12 months after Inception Date

Step 2: Quick Quote

Home Quick Quote

Plan Type* ⓘ

Housing Type* ⓘ

Occupancy Type*

Optional Covers

Domestic WIC (Number of Employees)

Unspecified Valuables

Specified Valuables Total Sum Insured

CALCULATE PREMIUM >

Select **Cover Type** and **Optional Covers** for your Insured, then obtain an **indicative premium**

- 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

Cover Type

Housing Type

- Public Housing
- Private Housing (excluding Landed Property)
- Landed Property

Occupancy Type

- Tenant
- Owner Occupied
- Landlord

Note: **Tenant** can mean an **occupant who is not the owner** (does not need to be paying rent)

Optional Covers

Domestic WIC

- Household Helpers or other domestic staff

Unspecified Valuables

- **Plan A:** \$1k per article limit, \$6k maximum limit per year
- **Plan B:** \$3k per article limit, \$12k maximum limit per year

Specified Valuables

- Up to the declared amount per article

Note: **Landlord** is not eligible to purchase any **Optional Covers**

- Only **Personal Valuables** can be covered by **Specified/Unspecified Valuables**
- Articles exceeding \$2k cover limit must be supported by Valuation Certificate &/or Receipt
- For a list of **Articles** and their **Classifications**, please refer to [Appendix A](#)

Indicative Premium

The screenshot shows a user interface for a 'Prestige Plan'. At the top right, there is a 'CALCULATE PREMIUM >' button. Below this, a blue header bar contains a house icon, the text 'Prestige Plan', a hand icon, and a box displaying 'Premium SG\$ 288.85'. To the right of the premium amount are links for 'Commission Adjustment' and 'Premium Adjustment'. The main area features seven cover options, each with an icon and text: 'Home Contents' (\$200,000), 'Home Building' (\$100,000), 'Liability to Others' (\$5,000,000), 'Personal Accident' (\$50,000), 'Domestic WIC' (1), 'Plan A Unspecified Valuables', and 'Specified Valuables' (\$1,000). A 'Customise Plan' button is centered below these options. At the bottom, there are 'ABANDON' and 'NEXT' buttons.

After selecting your **Cover Type** and **Optional Covers**, click [\[Calculate Premium\]](#) to obtain an **Indicative Premium** and breakdown for the Covers you have selected

- This premium is calculated based on the Sum Insureds listed in the breakdown

The screenshot shows a form titled 'Increase Limits'. It contains three input fields: 'Contents Sum Insured*' with a value of 200,000, 'Building Sum Insured*' with a value of 100,000, and 'Limit of Liability*' with a dropdown menu showing 5,000,000. A 'SAVE' button is located at the bottom right of the form.

You can click [\[Customise Plan\]](#) to amend the Sum Insured for these **Basic Covers**:

- **Contents** (can set to \$0 for **Landlord**, otherwise minimum \$200k)
- **Building** (minimum \$100k, covers possible Interior Renovations for Occupiers)

The screenshot shows a close-up of the 'Customise Plan' button, which is centered within a blue-bordered box. Below this box are 'ABANDON' and 'NEXT' buttons.

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

Basic Covers

Home Package

Home Contents and Buildings

Plan Type: Prestige ⓘ
Housing Type*: Public Housing ⓘ
Occupancy Type*: Tenant
Contents Sum Insured*: 200,000
Building Sum Insured*: 100,000

[Clauses \(0\)](#) [General pages](#) [Interested parties](#)

Liability to Others

Limit of Liability: 5,000,000

[Clauses \(0\)](#) [General pages](#) [Interested parties](#)

Personal Accident

Sum Insured: 50,000

[Clauses \(0\)](#) [General pages](#) [Interested parties](#)

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
- Fields that are greyed out cannot be amended (these values are fixed)
- You can click on the tooltip icon ⓘ beside each field for more information
- **Underwriter approval** is required for **Contents Sum Insured** >\$500k or **Building Sum Insured** >\$2m

Premium Calculation

Premium Breakdown:	Annual Premium ⓘ	Premium Due	GST	Total Due	Commission Rate ⓘ	Commission Amount
Home Package	\$100.00	\$100.00	\$9.00	\$109.00	25.0%	\$25.00
Total	\$100.00	\$100.00	\$9.00	\$109.00		\$25.00

[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 288.85 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

Personal Valuables (Optional Cover)

✔ Personal Valuables
🗑️ ⬆️

Unspecified Valuables

Options Plan A - 1,000 article limit, 6,000 maximum ▼

Specified Valuables

Total Sum Insured 5,000

Type* ▼


Description*

Sum Insured*

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

Type	Description	Sum Insured	🗑️
Watches	Rolex	5000	🗑️

Total Specified: 5000

- Input the details for each **Specified Valuables Article** and click **[Add]** to record it
- Click on the bin icon  to the right of the recorded **Article** to remove it
- **Underwriter approval** is required for Articles with Sum Insured >\$10k

Domestic WIC (Optional Cover)

✔ Domestic WIC
🗑️ ⬆️

Number of Employees* 1

Employees

Name*

Nationality* ▼

NRIC/FIN/Passport Number*


Date of Birth (DD/MM/YYYY)*

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

Name	Nationality	NRIC/FIN/Passport Number	Date of Birth	🗑️
ADULTA	PHILIPPINES	F12345678	01/01/1980	🗑️

Number of Employee(s):

Total Number of Employees: 1



- Input the details for each **Insured** and click **[Add]** to record them
- Click on the bin icon  to the right of the recorded **Insured** to remove them

Once done, click **[Next]** to proceed to the **Policy Review** page


Click **[Back]** to amend the Covers selected

Step 4: Policy Review

Premium Breakdown

Home Insurance						CUSTOMER VIEW - OFF	PRINT
Review							
Period of Insurance	01 April 2025 to 31 March 2026						
Risk Address	SINGAPORE						Add Risk
Cover Sections							
Expand All / Collapse All							
	Annual Premium	Premium Due	GST	Total Due	Commission		
Home Package	\$100.00	\$100.00	\$9.00	\$109.00	\$25.00		
Domestic W/C 	\$50.00	\$50.00	\$4.50	\$54.50	\$12.50		
Personal Valuables 	\$175.00	\$175.00	\$15.75	\$190.75	\$43.75	Premium Varied	
	Annual Premium	Premium Due	GST	Total Due	Commission		
Policy Total	\$325.00	\$325.00	\$29.25	\$354.25	\$81.25		

Premium breakdown for the selected **Risk Covers** will be displayed

- Click [\[Add Risk\]](#) to amend the Risk Covers selected
- Click on the bin icon  to the right of the **Risk Cover** to delete it
- **Risk Address** (Insured Address) will be filled in later

Supporting Documents

Please attach valuations/proof of purchase for each specified item.

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 Risk Address, Client Details and Quote/Policy issuance

Step 5: Finalise Policy

Claims and Insurance History Questions

Home Insurance PRINT

Claims and Insurance History Questions

In the last 3 years?

Have you made any claim(s) over \$1000 for Home Insurance? Yes No

Enter details here

Have you

Ever been declined for Home Insurance? Yes No

All **Claims and Insurance History Questions** should be answered to the best of your knowledge

- If **Yes** is selected for any question, **Underwriter approval** will be required
- Please provide more details in the field below the question

Insured Address

Insured Address

Insured Address*

048583: 1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE

NONE OF THE ABOVE - ENTER ADDRESS MANUALLY

[Long Name](#)

Key in the Postal Code, then select the matching Address

- If the matching Address cannot be found, select **ENTER ADDRESS MANUALLY**

Insured Address

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

Please click "Edit" to input Flat/Unit number and Floor Number

[Long Name](#)

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

Address Details

Post Code* 048583

Unit Number 22

Floor Number B1

Building Name ONE RAFFLES QUAY

Street Number

Street Name 1 RAFFLES QUAY

State* Singapore

CANCEL SAVE

Update the Floor/Unit Number, Building Name, and Street Name, then click [\[Save\]](#)

Insured Address

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

EDIT CLEAR

Please click "Edit" to input Flat/Unit number and Floor Number

[Long Name](#)

Verify that the updated Address is displayed correctly

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

Long Name

Insured Address

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

EDIT CLEAR

Please click "Edit" to input Flat/Unit number and Floor Number

[Long Name](#)

Click [\[Long Name\]](#) if you need to declare multiple Interested Parties

Insured Long Name

INSURED A as 1st Homeowner and

INSURED B as 2nd Homeowner and

DBS BANK PTE LTD as Mortgagee

for their Respective Rights & Interests

CANCEL SAVE

For example, INSURED A as 1st Homeowner and INSURED B as 2nd Homeowner and BANK NAME as Mortgagee for their Respective Rights & Interests

Customer Details

Customer Details

SEARCH FOR EXISTING CUSTOMER

Customer Type* Personal

Name*

NRIC / FIN* ⓘ

Title

Gender

Date of Birth*

Nationality SINGAPORE

Mobile Number

Email Address*

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

Client Address* Type the postcode to initiate search...

CLEAR

CLEAR

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

- If no matching records are found, select **Customer Type** (Personal/Corporate) to start creating a new record for your Customer
- If your **Customer's Address** is the same as the declared **Insured Address**, you can tick the checkbox above the Client Address field to copy the Insured Address
- If your Customer is not using **NRIC/FIN**, please use S1234567D as a placeholder, then send an email to retail.sg@qbe.com for assistance

Auto-Renewal

✔ **Auto-renewal Service is turned on**
Only credit card payment is applicable to auto-renewal service

Auto-renewal service

Auto-renewal status: On

- The policy will be automatically renewed upon expiry. Prior to the policy's expiration, the policyholder will receive the terms of renewal for review.
- The payment for the policy renewal will be automatically debited using the credit card information you provided during application process.
- The policyholder may turn off the auto-renewal function at renewal period or update the credit card details at any time.
- By turning on auto-renewal, the policyholder agrees to the Terms and Conditions.

Auto-renewal service terms and conditions

Turn off auto-renewal

Home Prestige policies are covered by our **Auto-Renewal** service

- Auto-Renewal will be turned on by default
- You can click [\[Turn off Auto-Renewal\]](#) to deactivate it for this Policy
- If Auto-Renewal is turned on, only Credit Card payment will be allowed

For more information on our Auto-Renewal service, please refer to our **Auto-Renewal Guide**

Issue Quote

The screenshot shows a software interface with a header bar. On the right side of the header, it displays 'Total Premium 35' and a dropdown menu with 'Customer Payment' and 'Agent Payment' options. Below the header, there are several buttons: 'ABANDON' (orange), '< BACK' (dark blue), 'SAVE PENDING' (dark blue), 'ISSUE QUOTE' (dark blue, highlighted with an orange border), and 'MAKE PAYMENT -' (dark blue).

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**

Make Payment/Issue Policy

The screenshot shows a software interface similar to the one above. On the right side of the header, it displays 'Total Premium 35' and a dropdown menu with 'Customer Payment' and 'Agent Payment' options. Below the header, there are several buttons: 'ABANDON' (orange), '< BACK' (dark blue), 'SAVE PENDING' (dark blue), 'ISSUE QUOTE' (dark blue), and 'MAKE PAYMENT -' (dark blue). The 'Customer Payment' option in the dropdown menu is highlighted with an orange border.

To Issue Policy, click [\[Customer Payment\]](#) to send your Customer a **Payment Link Email**

- **Policy cover will not be effective until your Customer completes payment**
- **Payment cannot be made after Inception Date has passed**

If your Customer fails to make payment before the Policy Inception Date, you will need to **reissue a new Policy**

While Payment is Pending

- Quote will be converted to Policy and put in **Save Pending** status
- No policy documents will be generated

After Payment is complete

- Policy status will change to **In Force**
- Cover will be effective from the Inception Date selected
- Policy documents will be generated immediately (see Step 6 for Qnect retrieval)
- Policy documents will be automatically emailed to the Customer

For more details on the various **Payment Methods** and **Payment Process**, please refer to our **Qnect Payment Guide**

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:

- Specified Values exceed limits

ABANDON

< BACK

SAVE PENDING

ISSUE QUOTE

REFER TO UNDERWRITER

If a Referral is triggered, the **[Make Payment]** option will be replaced by **[Refer to Underwriter]**

- Click **[Issue Quote]** to generate Quote documents, however this is only for reference
- 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 Make Payment)
- **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

A screenshot of the 'Policy Details' and 'Documents' sections. The 'Policy Details' section shows a shield icon, 'Policy No. H0018138 Home (HPK)', 'Status In Force' with a green checkmark, and 'Period 01/04/2025 to 31/03/2026'. Below this is a table with columns for 'Insured', 'Address', and 'Auto-renewal Status'. The 'Documents' section has a teal header and a table with columns for 'Transaction Type', 'Effective Date', and 'Document Type'. A row for 'New Business Issue' is shown with a date of '01/04/2025' and document links for 'Schedule - Client Copy' and 'Schedule - Intermediary Copy'. Action buttons for 'Email' and 'Download All' are visible.

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

A screenshot of the 'Documents' section showing a list of document links. The table has columns for 'Transaction Type', 'Effective Date', and 'Document Type'. A row for 'New Business Issue' with date '01/04/2025' is shown. The 'Document Type' column contains a list of links: 'Schedule - Client Copy', 'Schedule - Intermediary Copy', 'Policy Wording', 'Tax Invoice - Intermediary Copy', 'Summary of Benefits', 'Receipt - 00891317', and 'Tax Invoice - Client Copy - 03548938'. Action buttons for 'Email' and 'Download All' are visible, along with a small arrow icon in a box.

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
002	Home Package, Domestic WIC, Personal Valuables, Liability to Others, Personal Accident	Full Binding Quote	Issued	01/04/2025	Edit Clone
001	Home Package, Domestic WIC, Personal Valuables, Liability to Others, Personal Accident	Full Binding Quote	Issued	01/04/2025	Edit Clone

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
002	Home Package, Personal Valuables, Liability to Others, Personal Accident	Full Binding Quote	Referral Approved	11/04/2025	Edit Resume Clone
001	Home Package, Personal Valuables, Liability to Others, Personal Accident	Full Binding Quote	Issued with Referral	11/04/2025	Edit Clone

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 Make Payment is allowed)
- **Please Make Payment 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

Click [\[Edit\]](#) to change the Inception Date, and Refer to Underwriter again

You may also contact your QBE Underwriter for assistance in this scenario

Endorsement

The screenshot shows the Policy Header page for Policy No. H0018139, Home (HPK). The status is 'In Force' and the period is '12/04/2025 to 11/04/2026'. The 'Policy Options' dropdown menu is open, with 'Endorsement' highlighted. Other options include 'New Claim', 'Manage Auto-renewal', and 'View Policy'. The 'Auto-renewal' status is 'ON'. The insured name is 'QWE QWEE' and the address is '221B BOON LAY PLACE'.

Policy Details	
Insured	Address
QWE QWEE	221B BOON LAY PLACE
Auto-renewal	ON

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

The screenshot shows the Endorsement form. The 'Effective Date' is '29/04/2025'. The 'Modified Section' is 'Change Risk Detail'. The 'Period' is defined by 'From' '17/04/2025' and 'To' '16/04/2026'. A 'Submit' button is at the bottom.

Effective Date
29/04/2025

Modified Section
Change Risk Detail

Period

From
17/04/2025

To
16/04/2026

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 send an email to retail.sg@qbe.com if you need to backdate your Endorsement

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
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
Sub-Totals	\$810.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Non-Situation Dependent Risks

Cover Sections

Expand All / Collapse All	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
Sub-Totals	\$3,490.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
Policy Total	\$4,301.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Personal Accident ^

Insured Person 1 [REMOVE](#)

Surname / Given name*

Adult / Child*

Date of Birth (DD/MM/YYYY)*

NRIC / Passport Number*

Plan* ⓘ

Occupation* ⓘ

Class ⓘ

Optional Cover ⓘ

[Coverage](#) ▼

In the **Review** page, click on you want to modify, then update the Insured details

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 send an email to retail.sg@qbe.com for assistance with Cancellation
- Premium for any changes will be calculated **Pro-Rata**
- 5% Premium will be retained by QBE

Free Look Period

New Customers to QBE are entitled to 14 days **Free Look Period** (Money Back Guarantee)

- Only applicable if this Customer has not issued any other Home Prestige policy with QBE
- Full Refund will be given if Cancellation is requested **within 14 days** from Policy Issuance
- Please send an email to retail.sg@qbe.com for assistance with Free Look Cancellation

Appendix A: Common Articles and Classifications

Building

Installed Air-Conditioner
Fixed Floor Coverings
Installed Heater
Ovens/Stoves
Installed Hot Water
Machinery
EV Charger

Valuables

Antiques
Furs
Artworks/Paintings/Curios
Persian Textiles
Gold and Silver Objects
Vintage Wines
Jade/Gemstones

Personal Valuables

Personal Valuables

Jewellery
Musical Instruments (carried)
Luxury Watches
Antiques (carried)
Luxury Handbags
Furs (worn)

Contents

Furniture
LCD Screens
Furnishings
Sound Systems
Domestic Appliances
Vehicle Parts or Accessories
Household Goods
Musical Instruments (Large)
Common Textiles
Professional Equipment
Documents or Books
Photographic Equipment
Collectibles (e.g. Coins, Stamps, Cards, Games, Figurines, Dolls, Toys)
Sporting or Recreational Equipment
Personal Accessories (e.g. Contact Lenses, Hearing Aids, Dentures)
Electronic Equipment
(e.g. Mobile Phone, Tablet, Laptop)

Not Covered

Pipes
Plumbing

Note: Any undeclared **Valuables** will be covered under **Contents**

- Per Article: Up to 5% of total Home Contents Sum Insured or \$20k (whichever is the lesser), unless specified otherwise in the Schedule
- Per Claim: Up to 35% of total Home Contents Sum Insured, unless specified otherwise in the Schedule

If you need more assistance with this product, please send an email to retail.sg@qbe.com

Visit
qbe.com/sg



JUL2025

