



Qnect B2B User Guide

# Personal Accident 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 [\[Personal Accident\]](#)

### Create Quote

**Personal Insurance**

SME Insurance

Corporate & Specialty Insurance

#### Instant Quote and Bind ⓘ



Home



Personal Accident



Motor



Travel Prestige

#### New Quote

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

Product Type*	<input type="text" value="Personal Accident"/>
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"/>

Select **Account Number**, **Inception Date** and **Expiry Date**

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

### Before we start

Our quotation will be issued on the basis of the following Risk Statements:

- The applicant(s) is residing in Singapore and is a Singapore citizen, Permanent Resident or valid long term pass holder.
- The applicant(s) must be between the age of 18 to 70 years old, and the children between 1 month old to 18 years old (up to 25 years old if studying full time in a recognised institution).
- The applicant(s) has not been previously refused personal accident, financial protection, health or medical insurance, or had been imposed special conditions or had their policy cancelled or terminated.
- The applicant(s) is not in any of the excluded occupations. Occupations that are hazardous such as those involving the use of cutting equipment, professional sports, divers, welders, military service, crew of sailing vessels or aircraft, ship repairers, construction workers, external work involving height above 60 feet, manual work involving use of cutting machinery.
- Major exclusions (For full list of exclusions, please refer to the actual policy wordings.)

Professional sports, stunts, speed-testing, racing (other than on foot), flying or any aerial activity except as passenger in a properly licensed power driven aircraft, professional divers, military service (other than peacetime reservist training), ship crew, aircrew member, loss arising out of cosmetic surgery or treatment, intoxication by alcohol, pregnancy, suicide, sickness or disease or medical disorder, war and kindred risks, nuclear and atomic hazards.

By proceeding to generate a quotation, I declare that the Risk Statements are true and complete for the applicant(s)  (please tick the box)

### Review all requirements for this Product

- The applicant(s) is residing in Singapore and is a Singapore citizen, Permanent Resident or valid long term pass holder.
- The applicant(s) must be between the age of 18 to 70 years old, and the children between 1 month old to 18 years old (up to 25 years old if studying full time in a recognised institution).
- The applicant(s) has not been previously refused personal accident, financial protection, health or medical insurance, or had been imposed special conditions or had their policy cancelled or terminated.
- The applicant(s) is not involved in any hazardous occupations. (For a list of **Common Occupations** and their **Classifications**, please refer to [Appendix A](#))

By proceeding to generate a quotation, I declare that the Risk Statements are true and complete for the applicant(s)  (please tick the box)

CREATE QUOTE

Tick the checkbox to confirm, then click [\[Create Quote\]](#)

## Step 2: Quick Quote

### Personal Accident Quick Quote

**Cover Details**

Period 01/04/2025 to 31/03/2026

#### Insured Persons

Adult / Child

Occupation  ⓘ

Class  ⓘ

Plan  ⓘ

Optional Cover  ⓘ

No. of Insured

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

Adult / Child	Occupation	Class	Plan	Optional Cover	
<a href="#">Adult</a>	Class 1	Class 1	Prestige Plan A	NO	
<a href="#">Child</a>		N/A	Prestige Plan A	N/A	

Select **Covers** and add **Insured Persons**, then obtain an **indicative premium**

- You can click on the tooltip icon ⓘ beside each field for more information.

### Cover Type

#### Adult/Child

- Up to 2 Adults and 18 Children can be added
- At least 1 Adult must be added before Child

#### Occupation

- Class 1 (Sedentary Work)
- Class 2 (Outdoors/Light Duties)
- Class 3 (Manual Work)
- Excluded Occupations (Hazardous Work)
- For more information, please refer to [Appendix A](#)

#### Plan

- Plan A/B/C/D
- Plan D cannot be selected for Class 3 Occupation

#### Optional Cover

- Yes/No (Double Indemnity)

After selecting **Covers**, click **[Add]** to record the **Insured Person**

- Child Plan** will match the **Adult** with the most **basic Plan** (e.g. Plan A)
- If 2 **Adults** are insured, the first 3 **Children** will have **free cover**
- All **Insured Persons** must belong to the same **family unit** (Insured + Married Spouse + Children)
- You can specify **No. of Insured** to add multiple Adults/Children at one time


### Additional Restrictions

- Children undergoing NSF** cannot be covered (they will be covered by SAF instead)
- Children above 25 years old** will need to purchase a separate policy

[Add / Clear](#)





Adult / Child	Occupation	Class	Plan	Optional Cover
Adult	Class 1	Class 1	Prestige Plan B	NO
Adult	Class 2	Class 2	Prestige Plan A	NO
Child		N/A	Prestige Plan A	N/A
Child		N/A	Prestige Plan A	N/A
Child		N/A	Prestige Plan A	N/A

Verify that all Insured Persons are added with correct information

- Click on the **Insured Person** to Edit and **[Update]** their information
- Click on the bin icon  to the right of the recorded **Insured Person** to remove them

### Indicative Premium

CALCULATE PREMIUM >

Prestige Plan 		Premium SG\$ <span style="font-size: 1.2em; font-weight: bold;">594.05</span>		 <a href="#">Commission Adjustment</a>  <a href="#">Premium Adjustment</a> 	
	Insured 1	Insured 2	Insured 3	Insured 4	Insured 5
Adult / Child	Adult	Adult	Child	Child	Child
Plan	B	A	A	A	A
Accidental Death and Permanent Disablement	\$200,000.00	\$100,000.00	\$25,000.00	\$25,000.00	\$25,000.00
Accidental Medical Expenses	\$5,000.00	\$3,000.00	\$750.00	\$750.00	\$750.00
Hospital Cash	\$100.00	\$100.00	\$25.00	\$25.00	\$25.00
Temporary Total Disablement (per week)	\$200.00	\$100.00	N/A	N/A	N/A

ABANDON
NEXT

After reviewing the **Covers** for your **Insured Persons**, click **[Calculate Premium]** to obtain an **Indicative Premium** and **Benefits** breakdown for each Insured Person you have recorded

If you are satisfied with the Cover, click **[Next]** to proceed with the Insured Details

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

## Step 3: Insured Details

Personal Accident

**Insured Person 1** REMOVE

Surname / Given name\*

Adult / Child\* Adult

Date of Birth (DD/MM/YYYY)\*

NRIC / Passport Number\*

Plan\* Prestige Plan B  ⓘ

Occupation\* Class 1  ⓘ

Class Class 1  ⓘ

Optional Cover NO  ⓘ

Coverage ▲

	Benefit	SGD
Accidental Death and Permanent Disablement		\$200,000.00
Accidental Medical Expenses		\$5,000.00
Temporary Total Disablement		\$200.00
Hospital Cash		\$100.00

**Insured Person 5** REMOVE

Surname / Given name\*

Adult / Child\* Child

Date of Birth (DD/MM/YYYY)\*

NRIC / Passport Number\*

Plan\* Prestige Plan A  ⓘ

Studying Full Time\*  ⓘ

Fill in the **Name**, **Date of Birth**, and **NRIC/FIN/Passport Number** for each Insured

- Fields marked with an Asterisk \* are mandatory
- 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
- You can click [\[Coverage\]](#) to review the Benefits for the selected Plan (Adult only)

### Age Restrictions

- **Adult entry age** is 18 to 70 years old, renewable up to 80 years old
- **Child entry age** is 6 months to 18 years old (up to 25 years old for Full-Time Students)
- **Children above 25 years old will need to purchase a separate policy as Adults**
- **Insured Age** is calculated as of **Policy Inception Date**

## Add/Remove Insured

**Insured Person 5** REMOVE

Surname / Given name\*

Adult / Child\*

Date of Birth (DD/MM/YYYY)\*

NRIC / Passport Number\*

Plan\*  ⓘ

Studying Full Time\*  ⓘ

ADD INSURED PERSON +

- Click **[Add Insured Person]** to add a New Insured
- Click **[Remove]** to remove the selected Insured

## Premium Calculation

Premium Breakdown:	Annual Premium	Premium Due	GST	Total Due	Commission Rate	Commission Amount
Personal Accident	\$545.00	\$545.00	\$49.05	\$594.05	25.0%	\$136.25
Total	\$545.00	\$545.00	\$49.05	\$594.05		\$136.25

CALCULATE PREMIUM >

Total Premium **594.05** SGD

ABANDON CANCEL < BACK NEXT >

Click **[Calculate Premium]** to view the **premium breakdown** for all Insured Persons

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

The **Total Premium** will be displayed at the bottom of the page

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

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

## Step 4: Policy Review

### Premium Breakdown

**Personal Accident Insurance** CUSTOMER VIEW - OFF PRINT

**Review**

Period of Insurance 01 April 2025 to 31 March 2026

Non-Situation Dependent Risks

**Cover Sections**

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

	Annual Premium	Premium Due	GST	Total Due	Commission	
<b>Personal Accident</b>	<b>\$545.00</b>	<b>\$545.00</b>	<b>\$49.05</b>	<b>\$594.05</b>	<b>\$136.25</b>	<b>Premium Varied</b>

	Annual Premium	Premium Due	GST	Total Due	Commission
<b>Policy Total</b>	<b>\$545.00</b>	<b>\$545.00</b>	<b>\$49.05</b>	<b>\$594.05</b>	<b>\$136.25</b>

- Verify that the premium breakdown matches the previous page

### 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 Customer Details and Quote/Policy issuance

## Step 5: Finalise Policy

### Claims and Insurance History Questions

**Personal Accident Insurance** PRINT

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**Claims and Insurance History Questions**

**In the Last 3 years**

The applicant(s) made personal accident claim(s) exceeding \$1,000 in total, or total claims count 3 (or more) times  Yes  No

Enter details here

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**For applicant(s) and insured(s)**

that has been previously refused personal accident, financial protection, health or medical insurance, or had been imposed special conditions or had their policy cancelled or terminated.  Yes  No

that are not part of the same family? (Family: legal spouse and/or children the insured person)  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

### 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\*

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

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 is not using **NRIC/FIN**, please use S1234567D as a placeholder, then send an email to [retail.sg@qbe.com](mailto:retail.sg@qbe.com) for assistance

## Client Address

Client Address\* 048583

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

NONE OF THE ABOVE - ENTER ADDRESS MANUALLY

CLEAR

Key in the Postal Code, then select the matching Address

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

Client Address\* 1 RAFFLES QUAY, ONE RAFFLES QUAY, S048583, SINGAPORE

EDIT CLEAR

CLEAR

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

**Address Details**

Post Code\* 048583

Street Number and Name 1 RAFFLES QUAY ⓘ

Floor / Unit No. #B1-22 ⓘ

Building Number and Name ONE RAFFLES QUAY ⓘ

Country SINGAPORE

CANCEL SAVE

Update the Street Name, Floor/Unit No, Building Name, then click **[Save]**

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

EDIT CLEAR

CLEAR

Verify that the updated Address is displayed correctly

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

## 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](#)

PA 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

Total Premium 59

Customer Payment  
Agent Payment

[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**

## Make Payment/Issue Policy

Total Premium 59

Customer Payment

Agent Payment

ABANDON < BACK SAVE PENDING ISSUE QUOTE MAKE PAYMENT -

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 Applicable to Intermediaries**

Please review Risk/s based on the following referral reasons:

- Claims in the last 3 years over \$1,000

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


 **Policy No. A0023474**  
Personal Accident (PAN)

**Status**  In Force  
**Period**  01/04/2025 to 31/03/2026

[Policy Options](#) 




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Policy Details

<b>Insured</b> QWE QWEE	<b>Address</b> 221B BOON LAY PLACE	<b>Auto-renewal Status</b> OFF 
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### Documents

Transaction Type (Expand/Collapse)	Effective Date	Document Type		
New Business Issue	01/04/2025	<ul style="list-style-type: none"><li>Schedule - Client Copy</li><li>Schedule - Intermediary 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

### Documents

Transaction Type (Expand/Collapse)	Effective Date	Document Type		
New Business Issue	01/04/2025	<ul style="list-style-type: none"><li>Schedule - Client Copy</li><li>Schedule - Intermediary Copy</li><li>Policy Wording</li><li>Tax Invoice - Intermediary Copy</li><li>Summary of Benefits</li><li>Tax Invoice - Client Copy - 03548938</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>	Personal Accident	Full Binding Quote	Issued	01/04/2025	<a href="#">Edit</a> <a href="#">Clone</a>
<a href="#">001</a>	Personal Accident	Full Binding Quote	Issued	01/04/2025	<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>	Personal Accident	Full Binding Quote	Referral Approved	16/04/2025	<a href="#">Resume</a> <a href="#">Clone</a>
<a href="#">001</a>	Personal Accident	Full Binding Quote	Issued with Referral	16/04/2025	<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 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

**Policy No. A0023475**  
Personal Accident (PAN)

**Status** In Force  
**Period** 17/04/2025 to 16/04/2026

**Policy Options**

- Endorsement
- New Claim
- Manage Auto-renewal
- View Policy

**Policy Details**

<b>Insured</b> QWE QWEE	<b>Address</b> 221B BOON LAY PLACE	<b>Auto-renewal</b> OFF
----------------------------	---------------------------------------	----------------------------

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

- **Endorsements** allow you to make changes to the policy details
- **Endorsement effective date** cannot be earlier than current date
- Premium for any changes will be calculated **Pro-Rata**
- Please send an email to [retail.sg@qbe.com](mailto:retail.sg@qbe.com) 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](mailto: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](mailto:retail.sg@qbe.com) for assistance with Free Look Cancellation

## Appendix A: Common Occupation Classes

### Class 1

Indoor Sales Representatives  
Medical Practitioners/Doctors  
Clerks/Secretaries/Receptionists  
Surgeons (Non-Veterinary)  
Administrators  
Dentists  
Accountants  
Architects  
Bankers/Stockbrokers  
Auditors  
Lawyers  
Teachers/Professors  
Clergymen  
Students  
Other professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature

### Class 3

Plumbers  
Domestic Helpers  
Electricians  
Veterinary Surgeons  
Mechanical Engineers  
Drivers (Class 1, Class 3/3A license only)  
Wall Painters  
Butchers/Fishmongers  
Bakers/Cooks/Chefs  
Cleaners/Janitors  
Other profession and occupations involving manual work without handling dangerous equipment or heavy machinery (see Excluded list)

### Class 2

Outdoor Sales Representatives  
Housewives  
Grocers  
Nurses/Caregivers  
Pharmacists  
Insurance/Property Agents  
Hairdressers/Barbers  
Work Supervisors/Foremen  
Tailors  
Surveyors  
Other professions and occupations involving outdoor or site work, or occasional manual work (only when supervising workmen)

### Excluded

Construction Workers  
Military & Emergency Services  
Welders  
Crew Of Sailing Vessels  
Professional Entertainers/Performers  
Ship Repairers  
Professional Sports/Trainers  
Divers  
Other profession and occupations involving the use or handling of cutting equipment/ crushing equipment/firearms/explosives/ hazardous chemicals, driving of heavy machinery, carpentry, external work involving height above 10 meters, underground work, offshore work, and Drivers requiring Class 2/2A/2B, Class 4/4A or Class 5 restrictive licenses

If you need more assistance with this product, please send an email to [retail.sg@qbe.com](mailto:retail.sg@qbe.com)

Visit  
[qbe.com/sg](http://qbe.com/sg)



JUL2025

