



Qnect B2B User Guide

Travel 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 [\[Travel Prestige\]](#)

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="Travel Prestige"/>
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"/>

CREATE QUOTE

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

- For Single Trip, Inception Date should be the **expected Departure Date** of the trip
- Inception Date cannot be earlier than current date

Step 2: Select Cover

Single Trip Travel

Travel Insurance PRINT

Insurance Details

Account DUMMY - ACCOUNT FOR UNKNOWN PAYMENT

Inception Date* 01/04/2025 ⓘ

Expiry Date* 01/04/2025 ⓘ

Duration (days) 1

Cover Type

Annual Travel Prestige

Single Travel Prestige

[Policy Level](#) [Long Name](#) [General Pages](#)

[Clauses \(1\)](#)

Select **Single Travel Prestige** to cover a single trip

- You will need to select the Expiry Date (date of return) for the trip
- Trip duration will be calculated based on Inception Date and Expiry Date selected
- Maximum duration of the trip cannot exceed 90 consecutive days
- All Insured Persons must travel together

Annual Travel

Travel Insurance PRINT

Insurance Details

Account DUMMY - ACCOUNT FOR UNKNOWN PAYMENT

Inception Date* 01/04/2025 ⓘ

Expiry Date* 31/03/2026 ⓘ

Expiry date updated to reflect 1 calendar year. Duration per trip cannot exceed 90 days

Cover Type

Annual Travel Prestige

Single Travel Prestige

[Policy Level](#) [Long Name](#) [General Pages](#)

[Clauses \(1\)](#)

Select **Annual Travel Prestige** to cover multiple trips within the policy period


- Policy Period is for 1 year
- Unlimited number of trips can be covered within the policy period
- Maximum duration of each trip cannot exceed 90 consecutive days
- Insured Persons can travel separately

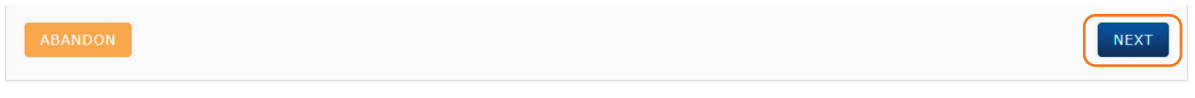
Trip Coverage

Policy coverage begins when the Insured Person(s) leaves their place of residence/business to embark on the trip (departure date), and ends:

- a) When the Insured Person(s) returns to their place of residence/business in Singapore
- b) 3 hours after the Insured Person(s) arrival in Singapore
- c) or when the policy expires, whichever is earlier

Notes:

- You can click on the tooltip icon  beside each field for more information
- For **Trip Delay** or **Trip Extension** scenarios, please refer to [Appendix B](#)



Once done, click [\[Next\]](#) to proceed with the Travel Details

You may click [\[Abandon\]](#) at any time to return to the Qnect landing page

Step 3: Travel Details

Travel Insurance CUSTOMER VIEW - OFF APPLY DISCOUNT - OFF PRINT

Travel

Travel Details

Destination* Worldwide (excl. Sanctioned) ⓘ

Cover Type Single Trip

Plan Type* Individual ⓘ

Duration (days) 1

No. of Persons*

Insured Persons *Not required for Quick Quotes. Input only for Policy Issuance*

Surname / Given name*

Date of Birth (DD/MM/YYYY)*

NRIC/FIN*

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

Surname/Given name	Date of Birth	ID Number
Number of Insured Person(s):		
Total Number of People: 0		

Select Plan

Plan* ⓘ

Top Ups ⓘ *We have suggested some Top Up covers for this trip. You may add or de-select any Top Ups, as required*

COVID-19_01 ⓘ

- Fields marked with an Asterisk * are mandatory
- Fields that are greyed out cannot be amended
- You can click on the tooltip icon ⓘ beside each field for more information

Destination

Asia Pacific

ASEAN countries, Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, Macau, Maldives, Mongolia, Nepal, New Zealand, Pakistan, South Korea, Sri Lanka, Taiwan, Tibet and the Pacific Islands, but shall exclude the Hawaiian Islands and Sanctioned Countries

Worldwide

Asia Pacific countries and the rest of the world, but shall exclude Sanctioned Countries

Sanctioned Countries

Afghanistan, Belarus, Crimea, Cuba, Democratic Republic of Congo, Donetsk, Iran, Kherson, Lebanon, Liberia, Libya, Luhansk People’s Republic, Myanmar, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen, and Zaporizhzhia Regions of Ukraine.

And any other countries classified under sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of any country, including but not limited to the European Union, United Kingdom and United States of America.

Sanctioned Countries cannot be selected as the Travel Destination

The Travel Policy will not be invalidated if the Insured Person(s) **travels through** a Sanctioned Country in the process of their trip, however any accidents or illnesses that occur within (or as a result of travelling through) the Sanctioned Country will not be covered by our Policy

Plan Type

Plan Type*	Individual	
Duration (days)	1	
No. of Persons*	20	

- Individual Plan**
- Up to 20 **Adults** can be covered
 - For **Child** cover, please contact your QBE Underwriter for assistance

Plan Type*	Family	
Duration (days)	1	
Adults*	2	
Children*	9	

- Family Plan**
- Up to 2 **Adults** and 9 **Children** can be covered
 - Family Plan premium is calculated using 2.5x Individual premium
- For **Annual Travel**, all Insured Persons must belong to the same immediate family unit (Insured + Married Spouse + Children)
 - For **Single Trip**, Adults do not need to belong to the same family unit, but each Child must belong to the extended family unit (Siblings, Cousins, Children, Nephews, Nieces, Grandchildren etc) of either Adult

Plan Type*	Couple	
Duration (days)	1	
No. of Persons*	2	

- Couple Plan**
- Only 2 **Adults** will be covered
 - Couple Plan premium is calculated using 1.9x Individual premium
- Insured Persons must be long-term residential partners (Parent-Child, Siblings and Extended Family not allowed)

Adding Insured Persons

Insured Persons Not required for Quick Quotes. Input only for Policy Issuance

Surname / Given name*

Date of Birth (DD/MM/YYYY)*

NRIC/FIN*

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

Surname/Given name	Adult / Child	Date of Birth	ID Number	
ADULT A	Adult	01/01/1980	S1234567D	
ADULT B	Adult	01/01/1980	S1234561E	
CHILD C	Child	01/01/2010	S1234562C	

Number of Insured Person(s):

Total Number of Adult(s): 2

Total Number of Children: 1

Input the **Insured Person's details**, then click **[Add]** to record the **Insured Person**

- Click on the **Insured Person's Name** to Edit and **[Update]** their information
- Click on the bin icon to the right of the recorded **Insured Person** to remove them
- The number of Insured Persons added must match the number of Insured Persons you have selected previously

Age Restrictions

- **Adults** must be 18 years old or older
- **Children** must be between 3 months to 18 years old (up to 25 years old for Full-Time Students)
- **Senior Adults** (>70 years old) will receive reduced benefits (please refer to our Travel Prestige Brochure for more details)
- **Children above 25 years old** cannot be covered by the same **Annual Family Plan** as their **Parents** and **Siblings** (please issue a separate Individual policy instead)
- Insured Age is calculated as of Policy Inception Date

Standard/Super Plan

Select Plan

Plan*

[View Summary of Benefits](#)

Select either **Standard Cover** or **Super Cover** for the Travel Plan

- Click on the tooltip icon to view the **Summary of Benefits** for each Plan
- The premium comparison for both plans can be viewed after **Premium Calculation**

Top Ups

Top Ups ⓘ We have suggested some Top Up covers for this trip. You may add or de-select any Top Ups, as required

COVID-19_01

ⓘ View [COVID-19 Extension](#)

The list of available **top-up covers** are displayed in this section

- Covers with a grey checkbox are mandatory (cannot be removed)
- Click on the tooltip icon ⓘ to view the details of each Cover

Premium Calculation

CALCULATE PREMIUM >					
Premium Breakdown:	Insurance Premium <input checked="" type="checkbox"/>	Premium Due	Total Due	Commission Rate <input checked="" type="checkbox"/>	Commission Amount
Standard Cover	\$195.00	\$195.00	\$195.00	25.0%	\$48.75
Super Cover	\$270.00	\$270.00	\$270.00	25.0%	\$67.50
Total Premium				\$195.00	SGD

Click **Calculate Premium** to view the premium comparison for Standard and Super Cover, based on the Insured and Policy Details you have selected

- Premium for **Single Trip** is calculated per **3 days**
- Premium for **Individual Plan** is calculated **per Individual**
- Premium for **Family Plan** is calculated as **2.5x Individual Premium**
- Premium for **Couple Plan** is calculated as **1.9x Individual Premium**
- **Minimum Premium** will apply (based on selected covers)

For the latest premium table, please refer to our **Travel Prestige Brochure**

[ABANDON](#) [← BACK](#)

[NEXT >](#)

Once done, click **[Next]** to proceed to the **Customer Details** page

Click **[Back]** to amend the Cover Type selected

Step 4: Finalise Policy

Customer Details

Customer Details

SEARCH FOR EXISTING CUSTOMER

Customer Type* Personal

Name*

NRIC / FIN* ⓘ

Gender

Date of Birth (DD/MM/YYYY)*

Nationality SINGAPORE

Email Address*

Client 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** (Personal/Corporate) to start creating a new record for your Customer

Client Address

Client Address*

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	i
Floor / Unit No.	#B1-22	i
Building Number and Name	ONE RAFFLES QUAY	i
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 ▼

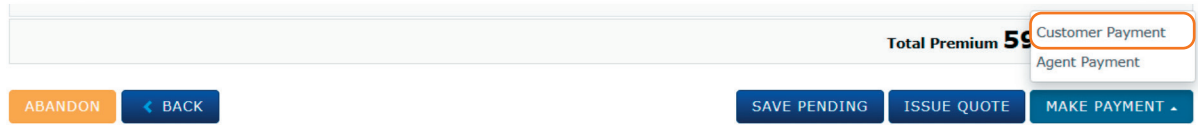
[Turn off auto-renewal](#)

Annual Travel 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**

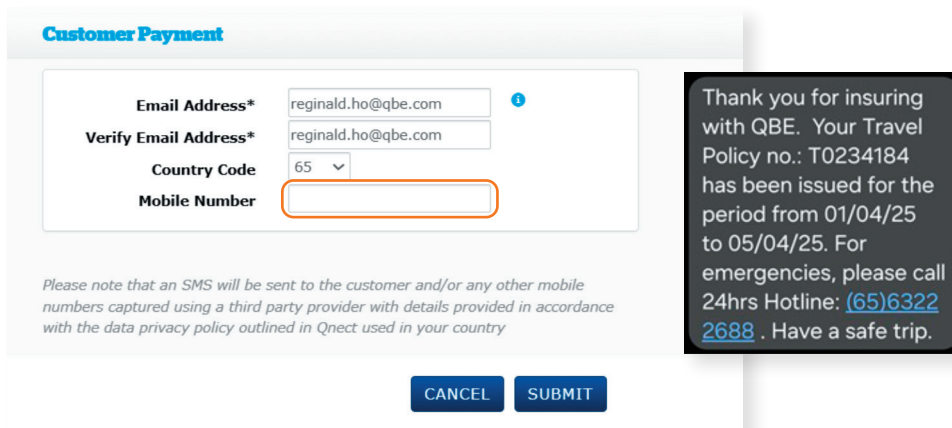
Make Payment/Issue Policy



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**



If you input a **Mobile Number** in the **confirmation popup**, an **SMS notification** will be sent to this mobile number on successful issuance of the Policy

While Payment is Pending

- Quote will be converted to Policy and put in **Save Pending** status
- **Cover is not yet effective**

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 5 for Qnect retrieval)
- Policy documents will be automatically emailed to the Customer
- SMS notification will be automatically sent to the registered Mobile Number


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


Step 5: 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: T0234185**
Travel Prestige (PTR)




Policy Status: ✔ In Force
Policy of Insurance:  01/04/2025 to 01/04/2025

[Policy Options](#) 

Policy Details

Insured: QWE QWEE Address: 221B BOON LAY PLACE Master Policy: 


Documents

Transaction Type (expand / collapse)	Effective Date	Document Type		
New Business Issue	01/04/2025	<ul style="list-style-type: none">Schedule - Client CopySchedule - Intermediary Copy	 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">Schedule - Client CopySchedule - Intermediary CopyPolicy WordingTax Invoice - Intermediary CopySummary of BenefitsTravelon Emergency Assistance CardReceipt - 00891346Tax Invoice - Client Copy - 03548938Certificate of Insurance	 Email	 Download All 

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

Step 6: Follow-up Transactions

Clone Policy

The screenshot displays the Policy Header for Policy No: T0234186, Travel Prestige (PTR). The Policy Status is 'In Force' and the Policy of Insurance is '01/05/2025 to 05/05/2025'. The Policy Details section includes Insured: QWE QWEE, Address: 221B BOON LAY PLACE, and Master Policy. A 'Policy Options' dropdown menu is open, with 'Clone' highlighted.

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

- This allows you to create a **duplicate** of the policy with a **new Inception Date**
- Make Payment/Issue Policy process is the same as a normal policy
- A new Policy Number will be generated for the Cloned Policy

Endorsement

The screenshot displays the Policy Header for Policy No: T0234186, Travel Prestige (PTR). The Policy Status is 'In Force' and the Policy of Insurance is '01/05/2025 to 05/05/2025'. The Policy Details section includes Insured: QWE QWEE, Address: 221B BOON LAY PLACE, and Master Policy. A 'Policy Options' dropdown menu is open, with 'Endorsement' highlighted.

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

- **Endorsements** allow you to make changes to the policy details
- For the full list of **Endorsement Rules**, please refer to **Appendix A**
- Please send an email to retail.sg@qbe.com for assistance with Endorsement

Cancellation

The screenshot displays a policy header for 'Travel Prestige (PTR)' with policy number T0234186. The policy status is 'In Force' and the insurance period is from 01/05/2025 to 05/05/2025. A 'Policy Options' dropdown menu is open, listing 'Clone', 'Endorsement', 'Cancellation', 'New Claim', and 'View Policy'. The 'Cancellation' option is highlighted with an orange border. Below the header, a 'Policy Details' section shows the insured name 'QWE QWEE', the address '221B BOON LAY PLACE', and a 'Master Policy' field.

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

- For the full list of **Cancellation Rules**, please refer to **Appendix A**
- Please send an email to retail.sg@qbe.com for assistance with Cancellation

Free Look Period (Annual Travel only)

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 **Annual Travel 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: Endorsement Rules

The following policy details can be amended through Qnect Endorsement:

Before Inception	Single Trip	Annual Travel
Cover Details	<ul style="list-style-type: none"> Plan Destination Insured Persons 	<ul style="list-style-type: none"> Plan Destination Insured Persons
Insured Details	<ul style="list-style-type: none"> Name Date of Birth NRIC/IN 	<ul style="list-style-type: none"> Name Date of Birth NRIC/FIN
Travel Period	<ul style="list-style-type: none"> Departure Date Expiry Date 	

On/After Inception	Single Trip	Annual Travel
Cover Details		<ul style="list-style-type: none"> Plan (upgrade only) Destination (upgrade only)
Travel Period	<ul style="list-style-type: none"> Departure Date Expiry Date 	

- Upgrading **Plan** or **Destination** will charge the **full difference** in Annual Premium (**no pro-rata**)
- **Departure Date** cannot be amended if Departure Date is in the past

For details that cannot be amended through Qnect, please send an email to retail.sg@qbe.com

Appendix B: Cancellation Rules

Cancellation Date	Refund %
Before Policy Inception Date	100% (minus \$25 admin fee)
Within 3 months from Policy Inception	50%
3 to 6 months from Policy Inception	25%
After 6 months from Policy Inception	0%

Qnect Cancellation can only be done **up to 7 days before Policy Inception Date**

For Cancellations after this deadline or **Free Look Cancellations**, please send an email to retail.sg@qbe.com

Appendix C: Trip Delay/Trip Extension

The screenshot shows a teal header bar with a pencil icon and the text 'Endorsement' and a close 'X' button. Below the header, the form contains the following fields:

- Effective Date:** 01/05/2025 (with a calendar icon)
- Modified Section:** Change Period of Insurance (highlighted with an orange border)
- Period:** (label)
- From:** 01/05/2025 (with a calendar icon)
- To:** 05/05/2025 (with a calendar icon)
- Submit:** (blue button)

For Trip Delays or Extensions, an Endorsement can be issued to change the **Period of Insurance**

Trip Delay (Single Trip)

The screenshot shows a blue header bar with the text 'Travel Insurance' and a 'PRINT' button. Below the header, the form contains the following fields:

- Insurance Details:** (Section header)
- Account:** 04L02014 - NANCIALINANCNANCIAL ALLIAN
- Inception Date*:** 01/05/2025 (with an information icon)
- Expiry Date*:** 05/05/2025 (with an information icon)
- Modify Departure Date*:** 01/05/2025 (with an information icon)
- Duration (days):** 5
- Cover Type:** (Section header)
- Annual Travel Prestige
- Single Travel Prestige

Departure Date Must be on or after Current Date
Expiry Date Must be on or after Departure Date
Inception Date Cannot be amended (will need to issue new Policy)

- **Trip duration** will be recalculated based on amended **Departure Date** and **Expiry Date**
- If there is no change in Trip duration, no additional premium will be required

If your Client wishes to issue a replacement Policy instead, please send an email to retail.sg@qbe.com for assistance

Trip Extension (>90 days)

If your Client needs to extend their trip beyond 90 days, please send an email with the details to retail.sg@qbe.com as soon as possible (**do not wait for the trip duration to expire**)

- Additional premium will be calculated based on Single Trip (per 3 days)
- 20% Loading will be applied
- Maximum trip extension is 90 days (up to 180 days total trip duration)
- Trip extension beyond 90 days will not be allowed

Note: If the Trip Extension request is submitted **after the trip duration has expired**, QBE will not issue the Endorsement

Undeclared Trip Extensions may cause the existing cover to be forfeited!

Visit
qbe.com/sg



JUL2025

