

Qnect User Guide

Auto-renewal service

自動續保服務用戶指南




 Credit card auto-payment
信用卡自動付款

 Continuous protection
持續保障

 Reduced admin work
減少管理流程


How to turn on Qnect product auto-renewal? 如何開啟Qnect產品自動續保服務?

 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.
- Renewal payment will be automatically debited using the credit card information you provided at application.
- The policyholder may turn off the auto-renewal function 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

ABANDON  BACK **SAVE PENDING** **ISSUE QUOTE** **REFER TO UNDERWRITER** **MAKE PAYMENT** 

1

During new business quote creation, get to the "Auto-renewal service" section on the Qnect **Customer Details Page** by following these steps:

- After login, select "Quotes" > "Get a new quote"
- Click any product under **Personal Insurance**
- Proceed with quote questions until you reach the Customer Details page

在 Qnect 開始新業務報價期間，「客戶詳情」頁面上將顯示「自動續保服務」部分以供選擇。您可以通過以下步驟到達頁面：

- 登錄後，選擇「報價」>「新報價」
- 點擊個人保險的任何產品
- 回答報價問題直到「客戶詳情」頁面

2

Auto-renewal is set as "on" by default
自動續保預設為「開啟」

Note: If the customer does not need auto-renewal (or is not paying by credit card), you may click "**TURN OFF AUTO-RENEWAL**."

注意：如客戶不需要自動續保服務（或不以信用卡付款），您可以通過點擊「關閉自動續保」將其關閉。

3

Issue the policy by clicking "Make Payment" or "Issue Policy"
點擊「付款」或「簽發保單」簽發保單

How to pay for auto-renewal?

自動續保服務有哪些付款方式？

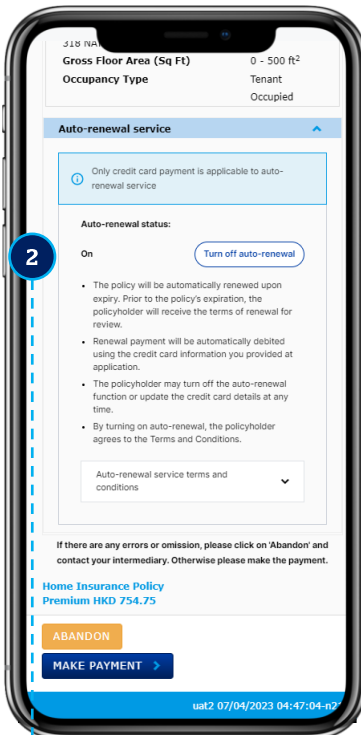
When you need digital service 當您需要網上服務



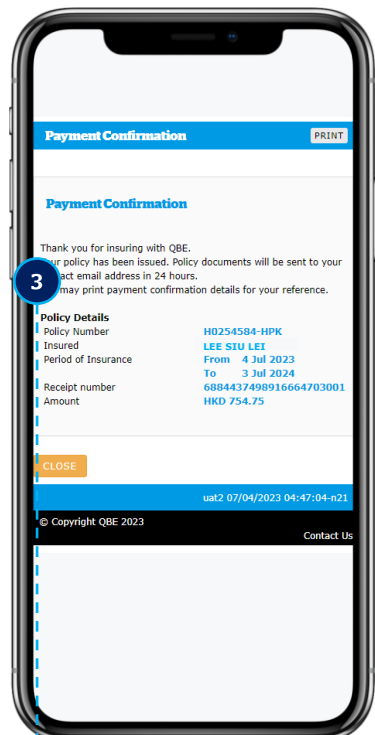
Send a payment link



Customer receives email and clicks on **Pay**
客戶收到電郵並點擊「付款」



Customer reviews quote and auto-renewal setup (editable) before making payment
客戶在付款前確認報價和自動續保選項（可編輯）



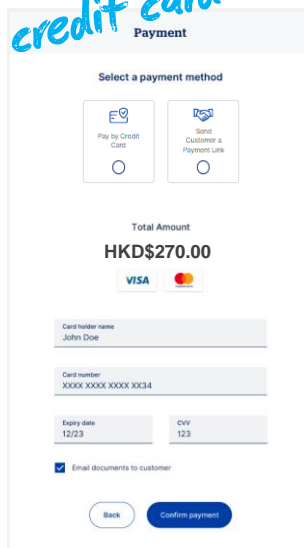
Customer gets immediate confirmation on successful payment
客戶付款確認



Pay by Credit card

When you are meeting the customer in person 當您與客戶會面

Pay by credit card



Frequently asked questions

常見問題

1. What is QBE's auto-renewal service?

QBE's auto-renewal service provides the policyholders with a convenient and reliable way to maintain continuous protection by annual auto-payment set up via credit card.

什麼是自動續保服務？

透過信用卡年度自動繳費，昆士蘭保險自動續保服務為保單持有人提供方便可靠的持續保障。

2. What are the benefits of using the auto-renewal service?

With auto-payment, the auto-renewal service saves the policyholder and intermediary time, while ensuring the coverage is continuous (unless the renewal is rejected by QBE due to underwriting reasons).

自動續保服務有什麼好處？

自動續保服務可節省保單持有人和中介人的續保處理時間，同時確保持續保障（除非因承保原因被拒絕續保）。

3. What are the payment options available for auto-renewal?

Only online payment by credit card is accepted for auto-renewal because the same credit card will be used during auto-payment at renewal. Please note credit terms and other payment methods are **NOT** applicable for auto-renewal.

自動續保可以使用什麼付款方式？

自動續保僅接受信用卡在線付款，因為續保時同一信用卡將進行自動付款。請注意，信用條款和其他付款方式不適用於自動續保。

4. What products are eligible for the auto-renewal service?

All Qnect personal line products are eligible for auto-renewal service. However, please note the customer type must be a personal customer and paying via credit card. The same credit card will be used for the auto-payment at renewal.

哪些產品可享用自動續保服務？

所有Qnect個人產品均可享受自動續費服務。客戶必須是個人客戶，並通過信用卡付款。續訂時，自動付款將使用同一的信用卡。

5. Is auto-renewal service applicable to existing policies?

Only new business on Qnect will have the options to select auto-renewal service. However, function to turn on auto-renewal for existing policies will be launched soon.

自動續保服務是否適用於現有保單？

只有Qnect的新業務才能選擇自動續訂服務。請留意即將推出的現有保單啟用功能。

6. Can the policyholder cancel the auto-renewal service later?

The policyholder may cancel the auto-renewal service during the upcoming renewal period. An auto-renewal email reminder will be sent to the customer and they can log into [eService](#) to manage the setup.

保單持有人可否取消自動續保服務？

保單持有人可在續保期內取消自動續保服務。自動續保電郵提醒將發送給客戶，以登錄 [eService](#) 來管理設置。

7. What happens at renewal when a policy has the auto-renewal service turned on?

The intermediary will receive a monthly email summary on the list of policies that have auto-renewal turned on. **No follow-up action is required** for these policies (i.e. email renewal notice to the customer requesting for renewal confirmation and payment). The intermediary will also receive a weekly email summary on the auto-renewal status of the policies (i.e. successful payment and policy issuance vs. failed renewal with reasons provided).

The policyholder will receive an email notification on the policy's auto-renewal 1-2 months before policy expiry. No action is required if the policyholder wishes to renew as QBE will automatically debit the credit card (provided at application) 15 days before policy expiry and immediately issue the policy upon successful payment.

當保單啟用自動續保服務，續保時會收到通知嗎？

中介人將每月收到有關已啟用自動續訂保單的電郵摘要。這些保單**不需要任何跟進工作**（例如通過電郵向客戶發出續保通知，並要求續保確認和付款）。中介人每周亦會收到有關保單自動續保狀態的電郵摘要（即成功繳付及簽發保單與未能自動續保保單並提供原因）。

保單持有人將於保單期滿前1至2個月收到有關保單自動續保的電郵通知。如保單持有人需要續保，則無需採取任何行動。昆士蘭保險將於保單到期前15天自動從信用卡中扣款，並在成功繳付保費後立即簽發保單和發送確認電郵。

8. What happens at renewal if the auto-renewal service is turned off?

The intermediary will be required to send out the renewal reminder email via Qnect "Manage Renewal" function.

The policyholder will be required to notify QBE (via intermediary) to confirm renewal and arrange payment every year.

如果關閉自動續訂服務，續訂時中介人需要跟進什麼？

中介人需要由Qnect的“管理續保”功能發送電郵提醒保單持有人續保。

保單持有人須每年通過中介人通知昆士蘭保險確認續保並安排付款。