

Personal Accident Protection Plus USER GUIDE

November 2019

Qnect
www.intermediary.qbe.asia/Insurance.html

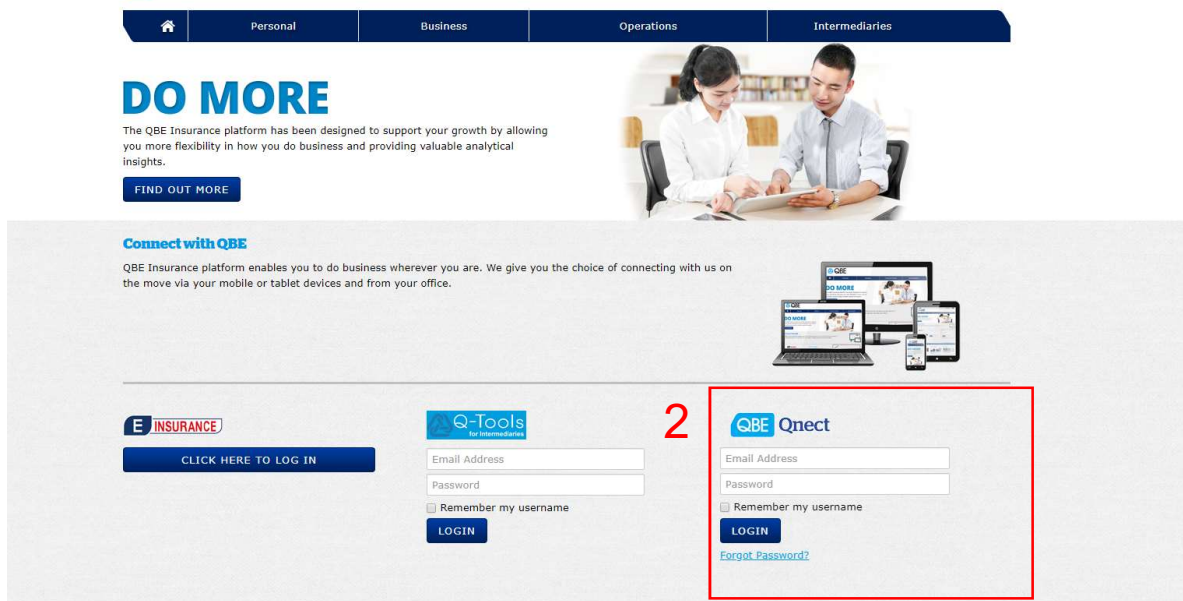
QBE Hong Kong Website
www.qbe.com/hk

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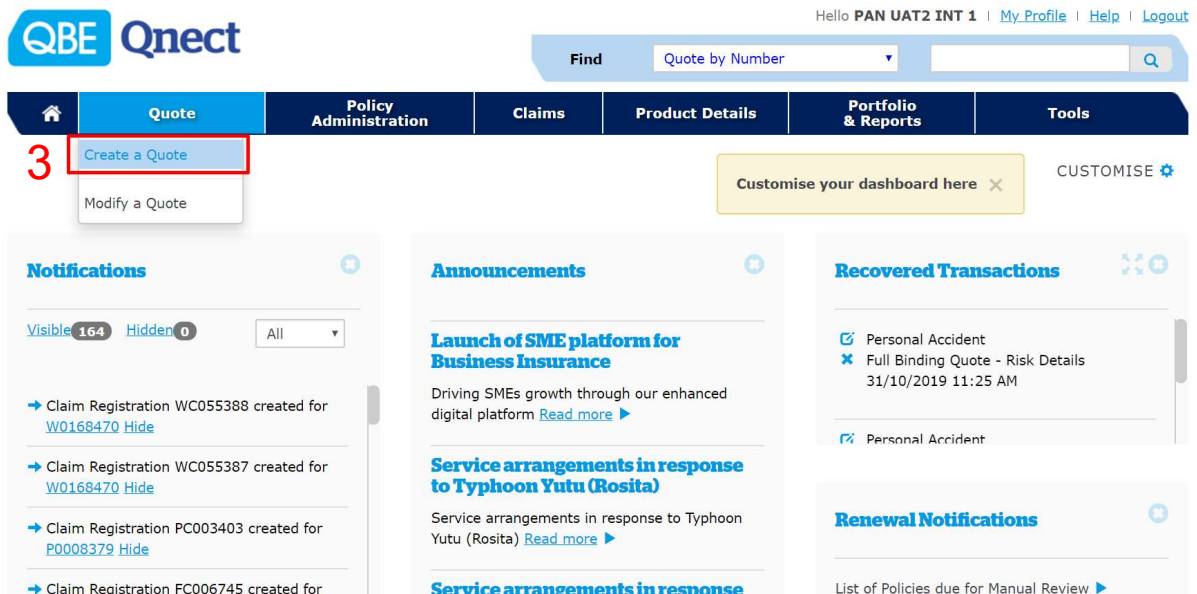
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1. How to start?

1. Access the Qnect via web browser.
<http://www.intermediary.qbe.asia/Insurance.html>
2. Enter your username and password and click “Log In”.

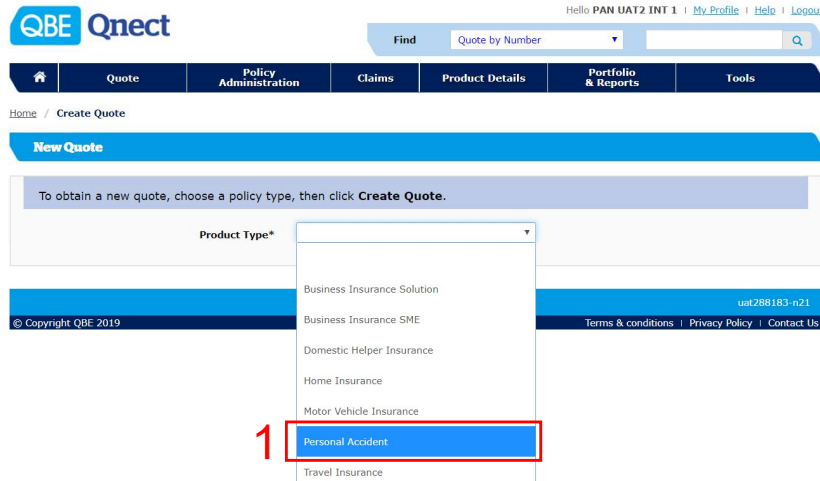


3. Click “Create quote”



2.1 Create Personal Accident quote

1. On “New Quote” screen, select “Personal Accident” from product type



QBE Qnect

Hello PAN UAT2 INT 1 | My Profile | Help | Logout

Find Quote by Number

Home / Create Quote

New Quote

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

Product Type*

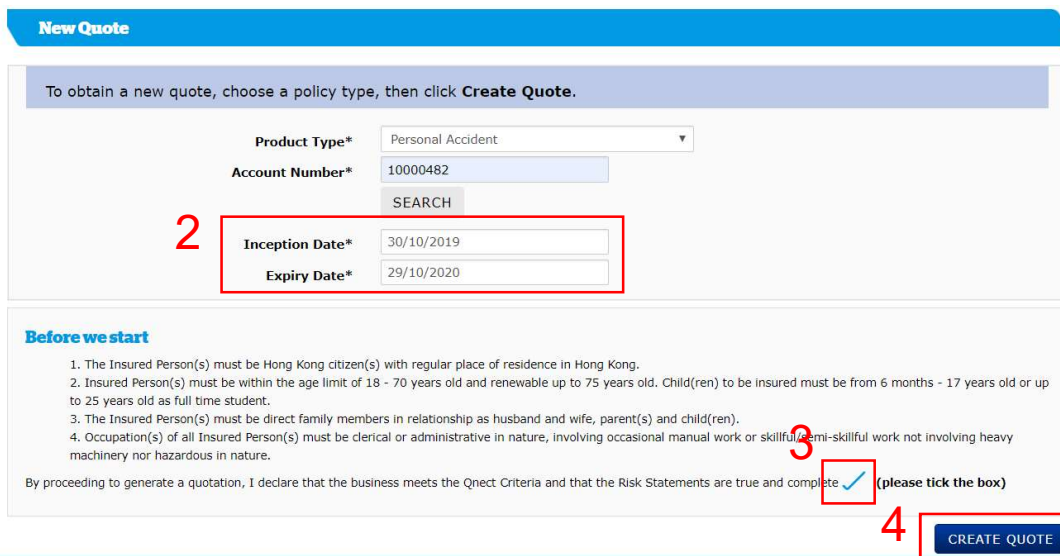
- Business Insurance Solution
- Business Insurance SME
- Domestic Helper Insurance
- Home Insurance
- Motor Vehicle Insurance
- Personal Accident**
- Travel Insurance

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2. Input inception date. System will default Expiry Date as 1 year after Inception Date
3. Review the message in “Before we start” and then tick the box if you agreed
4. Click “Create quote”



New Quote

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

Product Type* Personal Accident

Account Number* 10000482

SEARCH

Inception Date* 30/10/2019

Expiry Date* 29/10/2020

Before we start

1. The Insured Person(s) must be Hong Kong citizen(s) with regular place of residence in Hong Kong.
2. Insured Person(s) must be within the age limit of 18 - 70 years old and renewable up to 75 years old. Child(ren) to be insured must be from 6 months - 17 years old or up to 25 years old as full time student.
3. The Insured Person(s) must be direct family members in relationship as husband and wife, parent(s) and child(ren).
4. Occupation(s) of all Insured Person(s) must be clerical or administrative in nature, involving occasional manual work or skillful/semi-skillful work not involving heavy machinery nor hazardous in nature.

By proceeding to generate a quotation, I declare that the business meets the Qnect Criteria and that the Risk Statements are true and complete (please tick the box)

CREATE QUOTE

2.2 Create Personal Accident quote

5. On “Insurance Details” screen, select the correct information in “Insured Persons” section
6. Select “Add” or “Clear”
7. If you select “Add”, the summary will be shown as below
8. Click “Calculate Premium”

Effective Date: 30/10/2019 • Period of Insurance: 30/10/2019 to 29/10/2020 Account: 10000482 • Quick Quote:

Personal Accident Quick Quote

Cover Details Period of Insurance: 30/10/2019 to 29/10/2020

Insured Persons

5 **Adult / Child** Adult

Occupation Clerk

Class Class 1

Plan Plan B

Optional Cover(s) Hospital Cash (daily)
 Temporary Total Disablement (per week)

No. of Insured 1

6 Add / Clear

Adult / Child	Occupation	Class	Plan	Optional Cover
Adult	Clerk	Class 1	Plan B	Hospital Cash and Temporary Total Disablement

8 CALCULATE PREMIUM >

9. After you click on “Calculate Premium”, policy summary will be shown as below. Please carefully check the information.
10. Click “Obtain Quote” to prepare Quick Quote for the customer or click “Convert to Policy” to issue the policy directly.

Adult / Child	Occupation	Class	Plan	Optional Cover
Adult	Accountant	Class 1	Plan B	N/A

CALCULATE PREMIUM >

9 Premium HK\$ 540.32

Personal Accident Protection Plus Commission Adjustment

Premium Adjustment

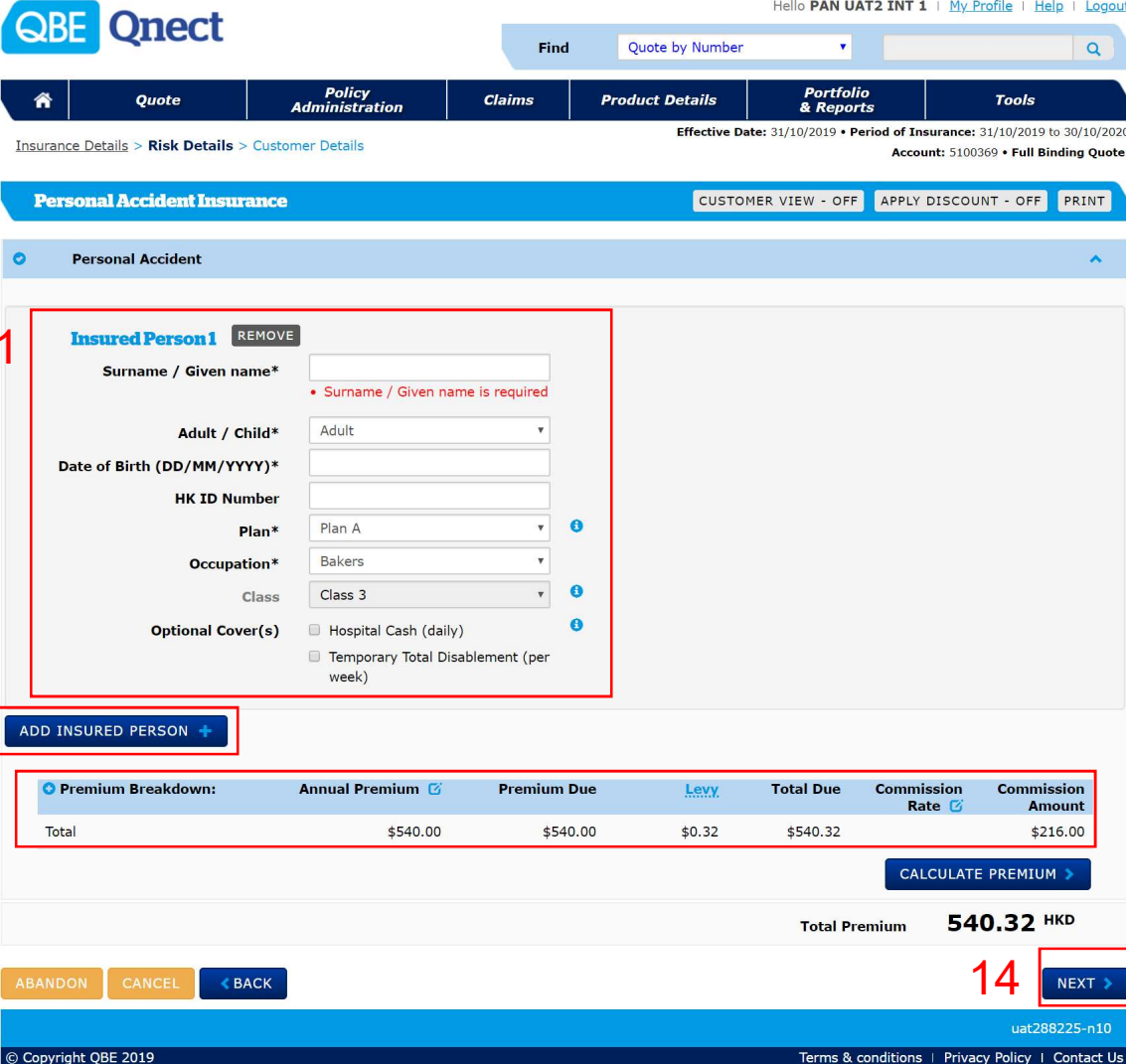
	Insured 1
Adult / Child	ADULT
Plan	B
Accidental Death and Permanent Disablement	\$500,000.00
Accidental Medical Expenses	\$5,000.00

10 OBTAIN QUOTE CONVERT TO POLICY

ABANDON

2.3 Create Personal Accident quote

11. On “Risk Details” screen, fill in insured person’s details
12. Click “Add Insured Person” if needed
13. Review “Premium Breakdown”
14. Click “Next”



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Find Quote by Number

Quote Policy Administration Claims Product Details Portfolio & Reports Tools

Insurance Details > Risk Details > Customer Details Effective Date: 31/10/2019 • Period of Insurance: 31/10/2019 to 30/10/2020 Account: 5100369 • Full Binding Quote:

Personal Accident Insurance CUSTOMER VIEW - OFF APPLY DISCOUNT - OFF PRINT

Personal Accident

Insured Person 1 REMOVE

Surname / Given name*
 • Surname / Given name is required

Adult / Child* Adult

Date of Birth (DD/MM/YYYY)*

HK ID Number

Plan* Plan A

Occupation* Bakers

Class Class 3

Optional Cover(s) Hospital Cash (daily)
 Temporary Total Disablement (per week)

ADD INSURED PERSON +

Premium Breakdown:	Annual Premium	Premium Due	Levy	Total Due	Commission Rate	Commission Amount
Total	\$540.00	\$540.00	\$0.32	\$540.32		\$216.00

CALCULATE PREMIUM >

Total Premium **540.32** HKD

ABANDON CANCEL < BACK **14** **NEXT** >

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2.4 Create Personal Accident quote

15. On “Customer Details” screen, answer 4 “Yes/No” questions. If your answer is “Yes”, you should fill in detailed description

16. Input “Replaces Policy Number” if needed

15

Claims and Insurance History Questions

- Please answer questions below.

Has any insured person:

Ever made any Personal Accident claim(s) over HK\$1,000 against any insurance company in the last 3 years? Yes No

Enter details here
Enter detailed description

Has any/Is any insured person:

Ever been declined or imposed with special terms under any Personal Accident Insurance? Yes No

Currently insured against any life or accident insurance(s) with total sum insured of those insurances over HKD1,000,000? Yes No

Currently not in good health or suffering from any physical deformity or disease? Yes No

16 Replaces Policy Number

2.5 Create Personal Accident quote

17. In “Customer Details” section, if the client is an existing customer, select “Search for existing customer” to retrieve his/her details

18. Select “Customer Type”

19. Fill in the details

20. Click “Save Pending” to save the new Quote/

Click “Issue Quote” to generate a new Quote/

Click “Make Payment” to issue Policy (see section 3 for more details)

Customer Details

17 SEARCH FOR EXISTING CUSTOMER

18 Customer Type* Personal

19

Name* A

ID Number*
 • ID Number is required

Gender

Date of Birth*
 • Date of Birth is required

Nationality HONG KONG

Home Telephone Number

Business Telephone Number

Mobile Number

Fax Number

Email Address

Floor / Unit No.

Building Number and Name

Street Number and Name*
 • Street Number and Name is required

District

Country* HONG KONG

CLEAR

Total Premium **540.32** HKD

ABANDON < BACK

20 SAVE PENDING ISSUE QUOTE MAKE PAYMENT

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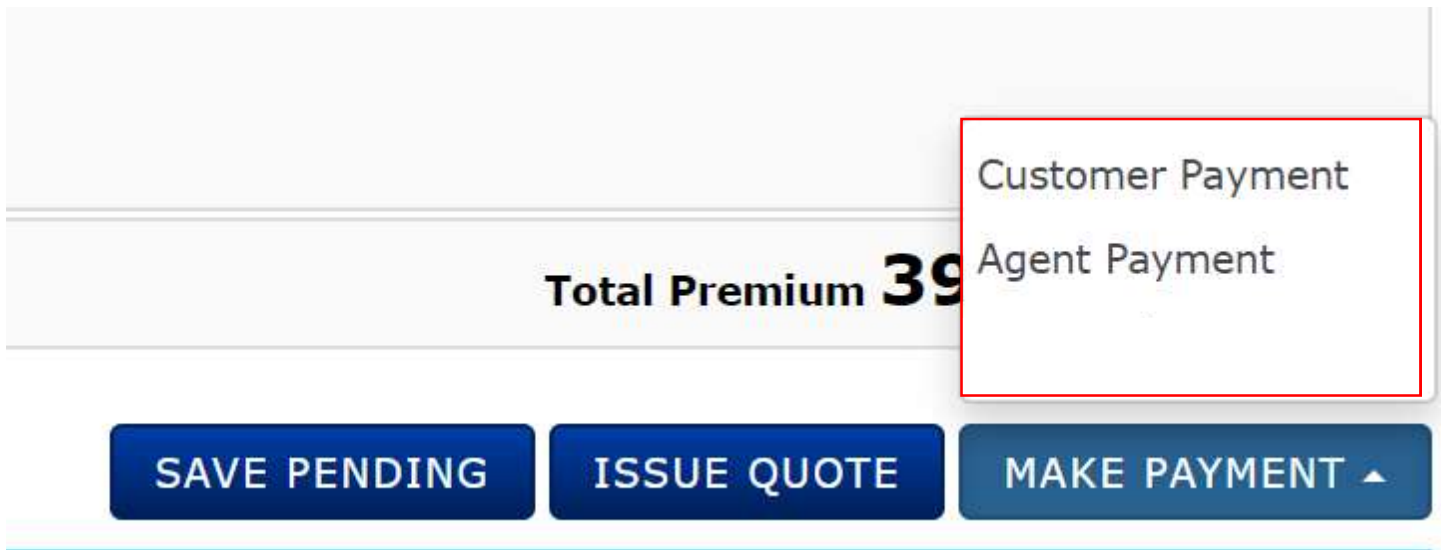
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3. Payment Methods

There are total 2 payment options:

3.1 Customer payment

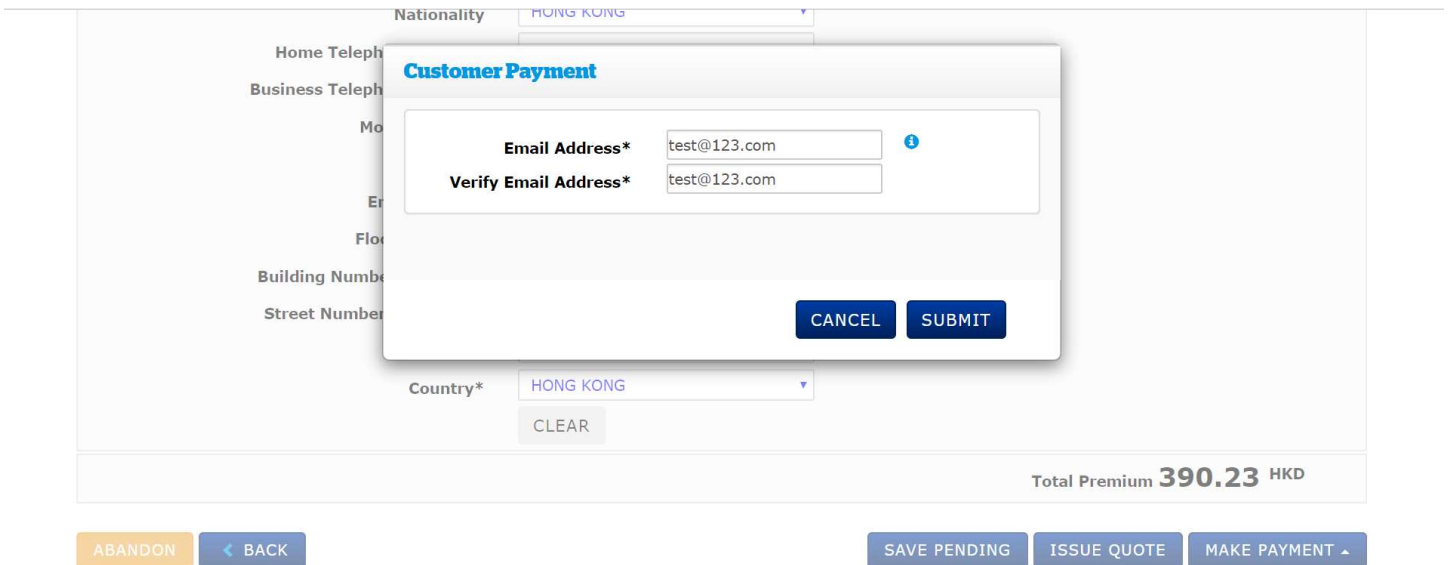
3.2 Agent payment



The screenshot shows a payment interface with a dropdown menu open. The dropdown menu is highlighted with a red border and contains two options: "Customer Payment" and "Agent Payment". Below the dropdown menu, the text "Total Premium 39" is visible. At the bottom of the interface, there are three buttons: "SAVE PENDING", "ISSUE QUOTE", and "MAKE PAYMENT" with a small upward-pointing triangle icon.

3.1 Option 1: Customer payment

- The payment request will allow the customer to make an online credit card payment (Mastercard/Visa).
- Policy documents will be sent directly to the customer following successful payment.



The screenshot shows a web form for a 'Customer Payment' process. A modal dialog box is open, titled 'Customer Payment', with the following fields:

- Email Address***: test@123.com
- Verify Email Address***: test@123.com

Buttons for 'CANCEL' and 'SUBMIT' are located at the bottom of the modal. The background form includes fields for 'Nationality' (HONG KONG), 'Country*' (HONG KONG), and 'Total Premium 390.23 HKD'. At the bottom of the page, there are navigation buttons: 'ABANDON', '< BACK', 'SAVE PENDING', 'ISSUE QUOTE', and 'MAKE PAYMENT >'.

3.2 Option 2: Agent payment


- You can pay by credit card (Mastercard /Visa).
- After the payment is made, you can send the policy documents to the customer via Qnect Documents tab.

Policy

Insurance Details

<p>Policy No: A0586928</p> <p>Policy Type: Personal Accident Insurance (PAN)</p> <p>Insured: A BC</p> <p>Address: 111</p> <p>Agent: MANULIFE (ANULI(INT</p>	<p>Policy Status: In Force</p> <p>Policy of Insurance: 07/11/2019 to 06/11/2020</p> <p>Wording: UWD.PANPLU.V1.1911</p> <p>SP Attn Code: 00</p> <p>Branch: 01</p> <p>Campaign Code:</p>
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[Risks](#) [Transaction History](#) [Documents](#) [Claims](#)

Transaction Type (expand / collapse)	Effective Date	Email	Document Type
+ New Business Issue	07/11/2019	<div style="border: 1px solid red; padding: 2px; display: inline-block;">  </div>	<p>Schedule - Client Copy</p> <p>Schedule - Intermediary Copy</p> <p>Policy Wording</p> <p>Debit Credit Note - Client Copy</p>

