

# 簽發新單- 裝修工程保險 (Qnect)



**Get a new quote**  
Create quote and issue policy



**Manage quotes**  
Find existing quotes

點擊[Get a new quote]  
進行報價

## New Qnect Insurance Knowledge Base

Find Qnect user guide and general insurance frequent-asked-questions

Read More

From  To  Account

**Personal Performance** Last refreshed on 20/02/2024 at 11:24

Gross Written Premium Distribution

Agents' Newsletter  
10 Dec 2023



Agents' Newsletter  
10 Nov 2023



Agents' Newsletter  
10 Oct 2023



**Renewal  
Notifications**

**Recovered  
Transactions**

List of Policies due for Manual Review



List of Policies Awaiting Renewal



List of Expired Policies



# Create Quote

Personal Insurance

Commercial Insurance

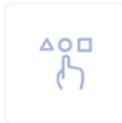
選擇商業類型保險

Please ensure that you meet the following requirement to apply for a SME insurance policy.

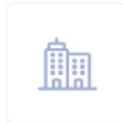


**Employee <= 200**  
Number of Employees  
is 200 or less

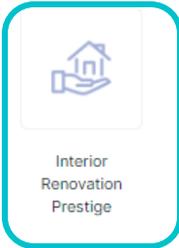
## Instant Quote and Bind ⓘ



SME Business  
Insurance  
Solution (New)



SME Business  
Insurance  
Packages



Interior  
Renovation  
Prestige

選擇 [Interior  
Renovation Prestige]

## Interior Renovation Prestige

1 Quote 2 Apply 3 Pay 4 Finish

**Product Highlights**

- ✓ Scope of Covers
- Third Party Liability
- Material Damage
  - Professional Fees
  - Removal of Debris
  - Principal's Existing Property
- Employees' Compensation

### Quotation

Choose the account number

Account Number

What is the contract period?

Start Date: 23/02/2024 End Date: 22/05/2024

Select the maintenance period (if any)

Maintenance Period: 6 Months

**Declaration**

Qnect QBE Interior Renovation Prestige is restricted to Contracts Works/Projects that meet the following criteria ("Qnect Criteria");

- Cover is provided for a single contract only.
- The contract value does not exceed HKD 12,000,000.
- Works in respect of the contract have not commenced.
- The principal contractor holds the necessary licensing and the contract has all the necessary planning and building approvals issued at the time construction commences.
- That only skilled or qualified tradespersons are used in the completion of the works.
- That the estimated period of the contract (excluding maintenance period) is no more than 12 months at commencement.
- This contract does not involve works which relate to or involve any of the activities as outlined in the excluded exposures.
- You should make the Insured Customer aware of the major exclusions for each section in the Policy Wording as well as the Exclusions applying to all sections.
- The type of insurance proposed has not been declined, cancelled, or subject to any special terms by any other insurance company.
- Premium is non-refundable once the policy issued.
- The user has been properly authorised to generate a quotation on behalf of the business/insured.
- That to the knowledge of the Main Contractor and Principal the Contract Site is in sound condition and does not have any illegal construction.

Should the business not meet any of the above Qnect Criteria or any other product restrictions, please contact your QBE Account Manager to discuss other options.

By proceeding to generate a quotation, I declare that the business meets the Qnect Criteria and that the Risk Statements are true and complete.

Continue

選擇工程開始及結束日期

輸入工程週期(執漏期)

在進行報價前，請先閱讀聲明，並確認工程或項目符合 Qnect QBE 室內裝修 保險的標準

完成後按繼續

**注意：**  
工程/項目的總額高於  
港幣5,000,000  
需要轉介至核保部

### Interior Renovation Prestige

**Quotation Summary**

Create Quote

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 22/05/2024

Maintenance Period  
6 months

Account Number

- 1 Quote
- 2 Apply
- 3 Pay
- 4 Finish

#### Quotation

What is the total contract value?

Contract Value  
5,000,000

Does the contract scope of work include scaffolding?

Yes  No

**Definition of Interior Renovation and Exclusions to the scope of works**

**Definition of Interior Renovation Works:**  
Interior decoration, renovation or maintenance works and which may involve related exterior works for installation or change or repair of air-conditioner, external pipes, windows or clothes racks, small signboards (Dimension: Sum of width and length not exceeding 20%), etc., where those works are at a height of no more than 5 metres above ground and do not project over a street or any common area of the building more than allowed under the Building Ordinance - Minor.

**Exclusions to Scope of Work:**  
The following works cannot be insured under this policy, even if they make up only a minor component of the contract:

1. Works at any construction site or building over 50 years of age.
2. Works at any height exceeding 5 metres above ground or floor level. For works at heights above 5 metres select contract scope including scaffolding.
3. Works which involve excavations other than internal small trenches (less than 250mm deep).
4. Works involving demolition or modification to any structural components of a building.
5. Works involving asbestos in any form.
6. External Works (other than as provided for above).
7. Works involving scaffolding &/or use of scaffold.
8. Works related to escalators or in lift cars (except for interior decoration of lifts), lift shafts &/or lift installation.
9. Works involving public utilities (except for service connections)
10. Works involving the installation of a sprinkler system, but not excluding alterations to sprinkler system coating up to 10% of the contract value.
11. Works which are located over, in or under water courses (natural or otherwise) or any other body of water.
12. Civil Works such as tunnelling, road and bridge construction, drainage works etc.
13. Works involving site or property remediation from toxic or hazardous substances.
14. Works on building sites situated on power stations, petrol chemical plants, semi-conductor and semiconductor wafer plants, pharmaceutical manufacturers or aircraft hangers or production facilities.
15. Works onboard aircraft or onboard watercraft of any kind or on oilrigs.
16. Works involving the use of gondolas or swing boats.
17. Works at non-class I (reinforced concrete) construction building
18. Works involving illegal structures.
19. Works in confined space or underground works.
20. Hoisting works

\* You may refer any risk outside the above criteria to our underwriters for consideration.

Continue

輸入您的工程/項目的總額

工程是否需要搭棚

請閱讀並確認您同意保險中的不保事項

完成後按繼續

 **Quotation Summary**

Create Quote

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 22/05/2024

Maintenance Period  
6 months

Contract value  
\$5,000,000

Not including scaffolding works

Account Number

Premium  
**HKD\$40,391.50**

[View details](#) 

**Quotation**

 >  > 

Do you need Third Party Liability?

Yes  No

Please select the Limit of Liability

Third party Liability

Limit of Liability 

\$5,000,000 \$10,000,000 \$20,000,000 \$30,000,000

[Interested Parties](#), [General Pages](#), [Clauses\(0\)](#)

 **+\$4,444.44**

**Continue**

是否需要購買第三者責任保險

購買第三者責任保險  
可按需要提高限額

完成後按繼續

# Interior Renovation Prestige



**Quotation Summary**

Create Quote

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 22/05/2024

Maintenance Period  
6 months

Contract value  
\$5,000,000

Not including scaffolding works

Account Number

Premium  
**HKD\$40,391.50**

[View details](#)

## Quotation

Third Party Liability > Material Damage > Employees' Compensation

Do you need Contractors All Risks (Material Damage) ?

Yes    No

Material Damage		
Professional Fees Limit	\$250,000	<a href="#">Edit</a>
Removal of Debris Limit	\$250,000	
Principal's Existing Property Limit	\$250,000	<a href="#">Edit</a>
<a href="#">Remove</a>		

[Interested Parties](#), [General Pages](#), [Clauses\(0\)](#)

**+ \$6,999.15**

[Continue](#)

是否需要購買材料損毀保險

可按需要按[Edit]編輯  
專業費用保額及  
清除雜物保額  
可按需要編輯或移除  
現有財產限額

點擊[計算]以反映更新後的最新報價

完成後按繼續

# Interior Renovation Prestige



 **Quotation Summary**

Create Quote

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 22/05/2024

Maintenance Period  
6 months

Contract value  
\$5,000,000

Not including scaffolding works

---

Account Number

Premium  
**HKD\$11,455.03**

[View details](#) 

 **Quotation**

 >  > 

Do you need Employees' Compensation?

Yes     No

是否需要購買僱員補償

輸入完成後按繼續

保費總額會在左上方的方格內自動計算。  
您可以點擊【查看詳情】View Details，  
查看保費的詳細資料

Premium  
**HKD\$11,455.03**

Premium excluding levy  
\$11,443.59

Levy  
\$11.44

Commission Amount  
\$1,716.54

Customer View on/off

Hide details

在查看詳情內，您可以通過增加(不超過最大佣金率)或減少佣金率來編輯佣金金額。  
保費將會相應調整

更新佣金率後，按【計算】  
新的佣金和保費將會自動計算。

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 23/02/2025

Maintenance Period  
6 months

Contract value  
\$5,000,000

Not including

Account Number  
E300692 - LUM  
NELSON

Premium  
HKD\$11,455.03

Premium excluding  
\$11,443.59

Levy  
\$11.44

Commission Amount  
\$1,716.54

Claims Declaration

For the type of construction work which is the subject of this insurance, have you had more than 4 claims or any individual claim with a cost of over \$60,000 in the last 3 years?

**Commission Adjustment**

Commission Rate  
15.00%

Calculate

Cover Information	Current Commission	New Commission	New Premium
Third Party Liability	\$666.67		
Material Damage	\$1,049.87		
<b>TOTAL</b>	<b>\$1,716.54</b>		

Reset Save

點擊Save保存更改

## Interior Renovation Prestige

 **Quotation Summary**

Create Quote

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 22/05/2024

Maintenance Period  
6 months

Contract value  
\$5,000,000

Not including scaffolding works

---

Account Number

Premium  
**HKD\$11,455.03**

[View details](#) 

### Application

#### Contract Details

Main Contractor Name

---

Principal/Employer Name

---

Contract Named Parties 

#### Contract Title / Details

Line 1

---

Line 2

---

#### Contract Site

Contract Site 

---

填寫承包人名稱及僱主名稱

填寫工程詳情

## Interior Renovation Prestige

 **Quotation Summary**

Create Quote

Effective Date  
23/02/2024

Contract Period  
23/02/2024 - 22/05/2024

Maintenance Period  
6 months

Contract value  
\$5,000,000

Not including scaffolding works

---

Account Number

Premium  
**HKD\$11,455.03**

[View details](#) 

### Application

**Contract Details**

Main Contractor Name

---

Principal/Employer Name

---

填寫承包人名稱及僱主名稱

Contract Named Parties 

**Contract Title / Details**

Line 1

---

Line 2

---

填寫工程詳情

**Contract Site**

Contract Site 

---

通過搜尋位置輸入[工程地點]

ve Date  
2024

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2024 - 21

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st Number  
92 - LUM  
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\$11,45

excluding  
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View on

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Yes No

Main Contractor Name

### Edit contract site address

Flat / Unit Number

Floor  
33

Building Name  
OXFORD HOUSE

Street Number  
979

Street Name  
KING'S ROAD

District  
quarry bay

Save

填寫詳細的地址

完成後按[Save]保存



# Application

## Customer Information



[Create New Customer](#)

揀選現有客戶或新  
客戶



Customer Information



[Create New Customer](#)

Customer Type  
Business

Business Name  
ATOC

Business Registration No.  
68936289570980800

Business Telephone Number (Optional)  
12345678

Email Address  
[Input field]

Check the box if Customer Address is the same as Contract Site Address

Customer Address  
OXFORD HOUSE, 979 KING'S ROAD, QUARRY, HONG KONG

Clear All

Continue

如是新客戶，請填寫客戶資料然後按繼續

請確認申請資料是否正確，如需進行修改請點擊此  圖像

### Review

#### Contract Information

Contract Period 23/02/2024 - 22/05/2024	Maintenance Period 6 months	
Contract Value \$5,000,000	Scaffolding works No	

#### Cover Information

Third Party Liability Limit of Liability	\$5,000,000	
Contractors All Risks (Material Damage)		
Professional Fees Limit	\$250,000	
Removal of Debris Limit	\$250,000	
Principal's Existing Property Limit	\$250,000	

Employees' Compensation No	
-------------------------------	---

#### Contract Details

Main Contractor Name ATOC	
Principal/Employer Name BOSS CHAN	
Contract Title / Details HOUSE RENOVATION	
Contract Site Address FLR 33, OXFORD HOUSE, 979 KING'S ROAD, QUARRY BAY, HONG KONG	

#### Claims Declaration

Claims Declaration No	
--------------------------	---

#### Customer Information

Customer type Business	
Business Name ATOC	Business Registration No. 68936289570980800
Business Telephone Number 12345678	Email Address crystal.ho@qbe.com
Customer Address OXFORD HOUSE, 979 KING'S ROAD, QUARRY, HONG KONG	

**Important Note:** Please attach job quotation for contract sum more than HK\$1,000,000

#### File upload

Only gif, png, jpg, jpeg, txt, pdf, doc, docx, xls, xlsx, vsd, ppt, pptx, zip and bmp files 4mb max file size.



Add files +

I/We have read, understood and accepted the [Declarations](#), [Policy Wording](#), [Definition of Interior Renovation and Exclusions to the scope of works](#) and [QBE Privacy Policy](#).

Save Pending

Continue

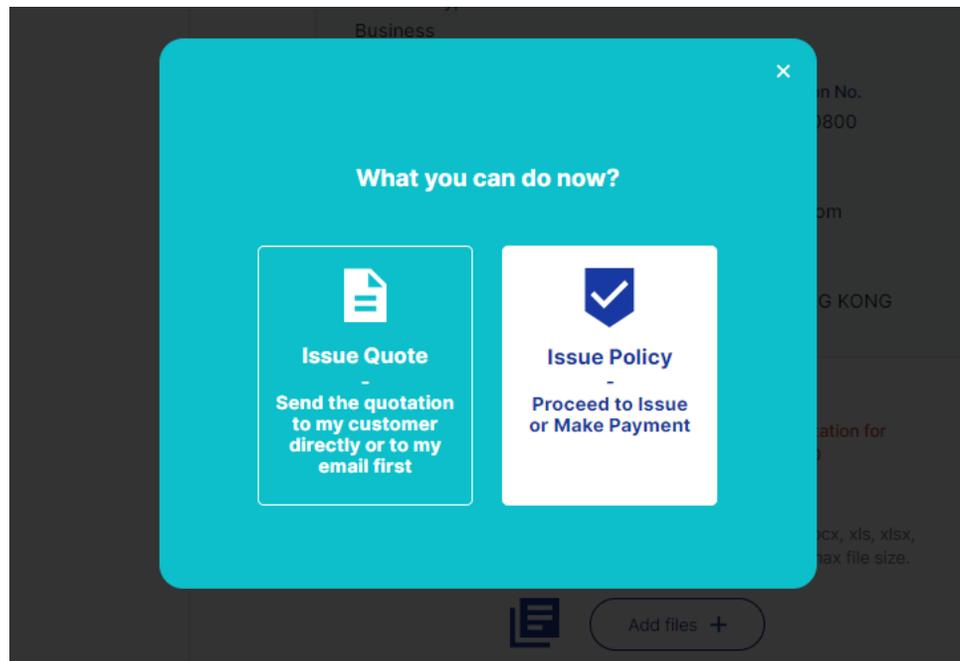
請上載報價單或其他所需文件

請別選接受條款及細則，以確認您已閱讀，理解並接受聲明

然後按[繼續]

在確認報價細節後，  
您將會被導航到以下頁面，並有兩個選項：

1. 進行報價
2. 簽發保單

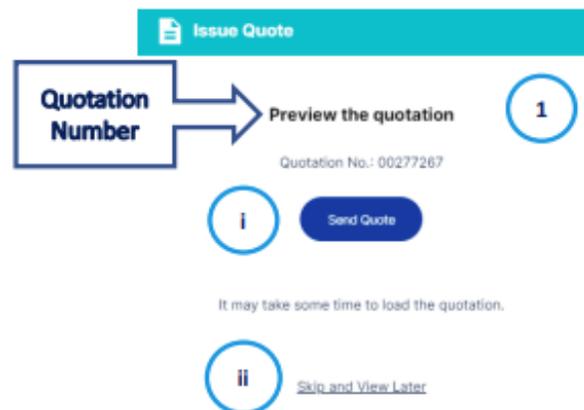


## 進行報價

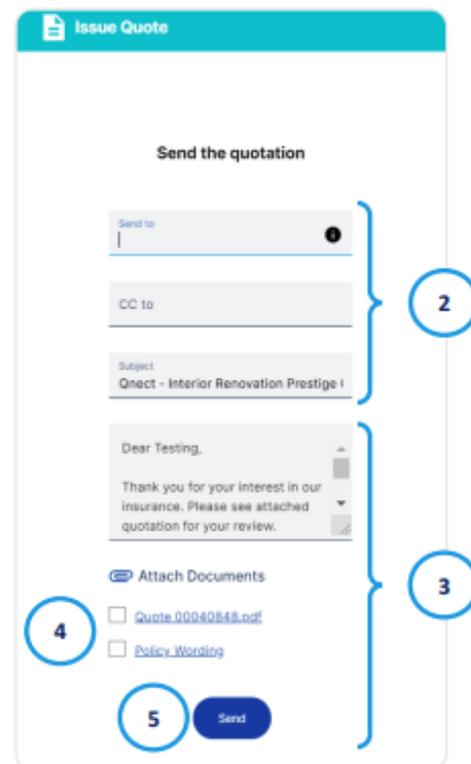
### i) 進行報價

該選項讓您能通過電郵先行發送報價單給予您或您的客戶

1. 如果選擇【進行報價】，報價編號將會即使發送到您所輸入的郵箱，以供記錄。請點擊【發出報價】 **Send Quote**

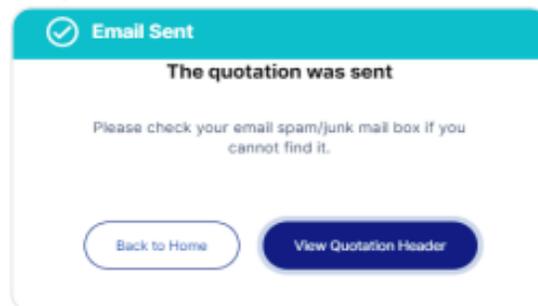


2. 請輸入收件人的電郵地址以收取報價和保單條款
3. 您可以自行更改電郵上的主題及內容
4. 檢查您想要在電郵內附上的附件，例如報價單及保險條款
5. 然後按【發送】 **Send**

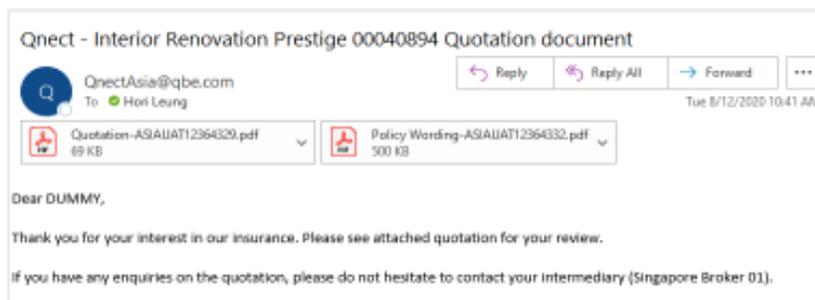


## 進行報價

- 郵件發出後，您將收到以下確認信息。如果您無法找到電子郵件，請檢查您的垃圾郵件或垃圾郵箱



- 您或您的客戶將會收到一封包含報價單的電郵，其中包含您所選擇的附件，如下：



## 進行報價

8. 您可以稍後通過搜索報價編號來檢索報價記錄，您可以在此查看、發送電郵文件或下載文件、編輯或發出保單

### Quote Details

 **Quote No. 00080884**  
Interior Renovation Package (CAR) **Period** 08/11/2020 to 07/11/2021  
**Quote Expiry Date** 22/07/2021

---

**Quote Details**

Customer No.	Customer Name	Address
03271382	DUMMY	dummy

### Documents

Issue Date	Quote Type	Quote Status	Document Type	
08/11/2020	Full Binding Quote	Issued with Referral	<ul style="list-style-type: none"><li>Policy Schedule</li><li>Declaration</li></ul>	 

下載或電郵

### Transaction History

Transaction No.	Quote Value	Quote Type	Quote Status	Date	Actions
001	Material Damage, Third Party Liability, Employer's Liability	Full Binding Quote	Issued with Referral	08/11/2020	 

簽發保單

## 簽發保單

如果您和您的客戶對建議的報價及其承保範圍感到滿意，您可以繼續前往付款。共有3種支付方式供您選擇：

- (i) 信用卡支付，
- (ii) 向客戶發送支付鏈接，
- (iii) 發出保單

### Payment

Select a payment method

 Pay by credit card

 Send customer a payment link

 Issue Policy and settle within credit terms

**TOTAL AMOUNT**  
**HKD\$11,455.03**

Card Holder Name

Card Number

Expiry Date

CVV

**Pay**

## 簽發保單-i)信用卡支付

### i) 信用卡支付

您可以當場用使用客戶的信用卡支付保險費用。請按上面所示填寫信用卡資料，然後點擊支付。一旦信用卡付款被接受，您的客戶將收到付款收據電郵。



## 簽發保單-i)信用卡支付

如果您以信用卡 (當場) 付款或選擇簽發保單後，您將會被引導到以下頁面，以確認已使用生成的保單編號及確認簽發保單。

### Interior Renovation Prestige



#### Finish



The insurance policy has been successfully issued.

Policy number: E0018251

A confirmation email has been sent to  
client@testing.com

Policy Details	
Issued	TSG7162
Period of Insurance	07/12/2020-06/30/2021
Receipt Number	E0018251-07022020-060258
Amount	HKD\$2718.94

[Back to Home](#) [View Policy Header](#)

請注意，一旦保單已經簽發，相關的報價狀態將會在報價頁面中更新為【已簽發】**Policy In Force**。請在 **管理保單 Policy Admin > 保單搜尋 Find Policy** 中搜尋已簽發的保單。

## 簽發保單-ii)向客戶發送支付鏈接

### ii) 向客戶發出支付鏈接

您也可以選擇向您的客戶發出支付鏈接，以要求其支付保險費用

Payment

Select a payment method

Pay by credit card Send customer a payment link Send Policy

TOTAL AMOUNT  
HKD\$2718.94

A link to make payment will be sent to the customer.  
Please ensure that your customer has paid on or before the policy inception date, or within 30 days, whichever is sooner.

Email address  
client@testing.com

Mobile Email address  
client@testing.com

Confirm and send now

1. 輸入客戶的電郵地址，然後點擊【確認發送】
2. 您的客戶將會收到一個付款請求的電郵 **Payment Request Email**。請點擊【付款】 **Make Payment** 進行繳費

Qnect - Interior Renovation Prestige Payment Request for E0018252

QnectAsia@qbe.com  
To: client@testing.com

Reply Reply All Forward ...

Tue 5/12/2020 1:00 PM

Dear ABC,

Thank you for insuring with QBE.

Your Interior Renovation Prestige quotation has been successfully processed for the period from 06/12/2020 to 07/12/2021.

To ensure the validity of your insurance coverage, please click on the 'Make Payment' link below to make payment. This link will be valid for the next 30 days (upon receiving this email) or up to and including the Inception Date of your policy, whichever is sooner. Please ensure you complete the premium payment process, otherwise, your insurance will not be in force.

Should you have any queries, please do not hesitate to contact your intermediary Singapore Broker 01.

Make Payment >

## 簽發保單-ii)向客戶發送支付鏈接

3. 點擊【支付】鏈接 **Make Payment Link**后，您的客戶將會被導航到QBE的支付頁面，其中將會包括購買產品的條款及細則

客服同意並確認其保單及保費的條款細節後  
他們就可以點擊【繼續支付】 **Continue to Pay** 以進行信用卡支付

The screenshot shows a mobile interface for paying for an insurance policy. At the top, the QBE logo is visible. The main heading is 'Pay for the insurance of Interior Renovation Prestige'. Below this, the policy summary 'Policy Summary-E0018252' is shown. An 'Important Notice' section contains a declaration and a list of requirements. The 'Insured' section lists the customer number (03371245) and full name (ABC). The 'Insurance Details' section lists the contract site address (123 ARAB STREET #8-8, TEST, S199618, SINGAPORE), contract period (From 08/12/2020 to 07/12/2021), and premium (HKD\$2718.94). The 'Covers' section lists 'Third Party Liability, Material Damage and Employer's Liability'. At the bottom, there is a checkbox for agreement, a 'Cancel' button, and a 'Continue to Pay' button. A callout box with the number '3' points to the 'Continue to Pay' button.

QBE

Pay for the insurance of  
**Interior Renovation Prestige**

Policy Summary-E0018252

**Important Notice**

I declare that my business meets the following requirements:

- The type of insurance proposed has not been declined, cancelled, refused renewal or subject to any special terms by any other insurance company.
- All reasonable precautions to prevent and mitigate for loss or damage, liability to others or injury to workers have been and will be taken.
- That the contract site will be run in compliance with all current occupation health & safety standards as regards to workers and as these duties extend to the public.

If the information contained herein is incorrect or incomplete or the insurance does not meet Your requirements, please tell us as soon as possible.

You are reminded of the need to tell Us immediately of any facts which We would take into account in Our assessment of acceptance of this insurance. Failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

The Insured Person(s) has/have read and consented to the [Personal Information Collection Statement](#).

Insured

Customer No. 03371245

Full Name ABC

Insurance Details

Contract Site Address 123 ARAB STREET #8-8, TEST, S199618, SINGAPORE

Contract Period From 08/12/2020 to 07/12/2021

Premium HKD\$2718.94

Covers

Third Party Liability, Material Damage and Employer's Liability

If there are any errors or omission, please click on "Cancel" and contact your intermediary. Otherwise please make the payment.

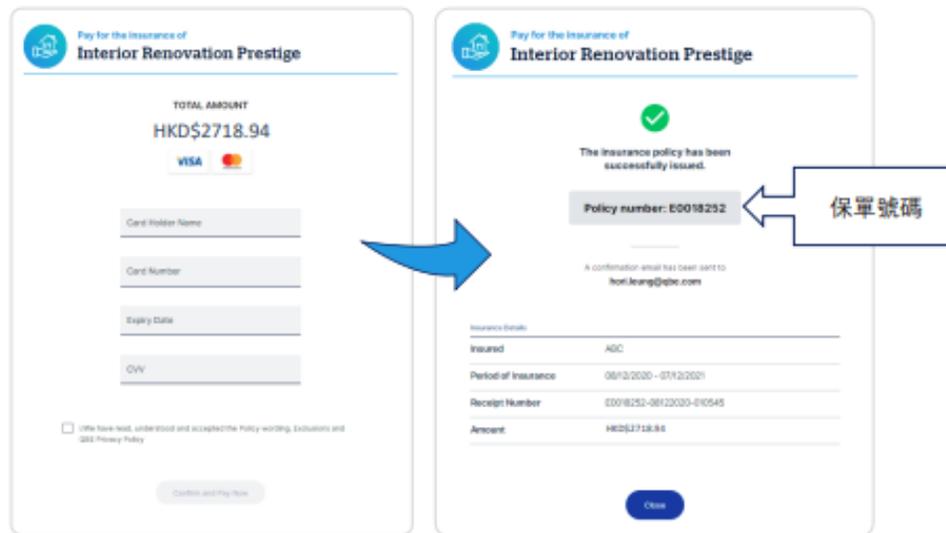
I agree with the declarations and confirm the details contained in this page are true and correct.

Cancel Continue to Pay

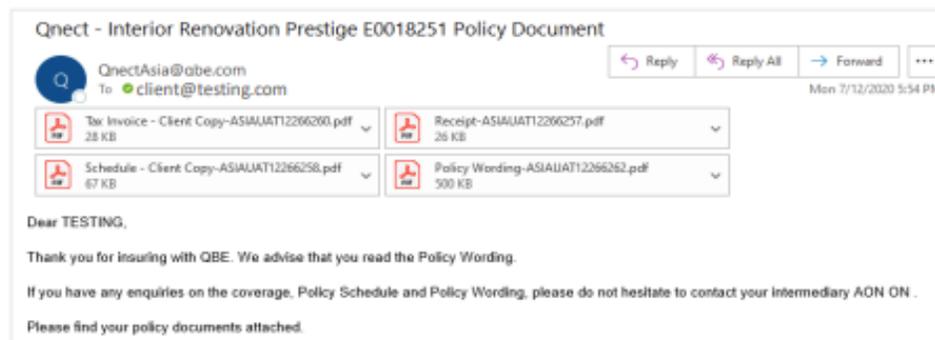
3

簽發保單-ii)向客戶發送支付鏈接

4. 一旦付款被接納，保單就會即使發出，保單編號將會出現在確認頁面中



5. 您和您的客戶將會收到保單付款通知和收據的電郵 **Policy Payment Receipt Emails**



## 簽發保單-iii)發出保單

### iii) 簽發保單

這種付款方式意味著保險費用的支付將會按照您目前與QBE的協議進行結算。  
一旦確認，保單將會即時簽發

Payment

Select a payment method

Pay by credit card    Send customer a payment link    Issue Policy

HKD\$2718.94

The payment of the premium will be settled as per your current agreement with QBE.

Confirm now

## 簽發保單-iii)發出保單

如果您以信用卡 (當場) 付款或選擇簽發保單後，您將會被引導到以下頁面，以確認已使用生成的保單編號及確認簽發保單

Interior Renovation  
Prestige

Quote   Apply   Pay   Finish

**Finish**



The insurance policy has been successfully issued.

Policy number: E0018251

A confirmation email has been sent to  
client@testing.com

Policy Details	
Insured	TESTING
Period of Insurance	07/12/2020-08/12/2021
Receipt Number	E0018251-07/22/20-056258
Amount	HKD\$2718.94

[Back to Home](#) [View Policy Details](#)

請注意，一旦保單已經簽發，相關的報價狀態將會在報價頁面中更新為【已簽發】**Policy In Force**。請在 **管理保單 Policy Admin > 保單搜尋 Find Policy** 中搜尋已簽發的保單