QBE

USER MANUAL

Broker Xchange – User Manual

Contents

Introduction

The principles that define our risk boundaries, controls, and behaviours.

Underwriting and servicing

Processes bespoke to the new business, endorsements, and renewals of policies

Further Underwriting

The policy and administration controls to apply when writing risk.

Further information

Further resources to support the user

Introduction

This document should always be read in conjunction with any further instructions or guidelines issued by QBE.

If any instructions are received after this user manual has been issued, the instructions take precedence.

This document will be versioned and evolve in-line with emerging risks, market trends and ongoing requirements.

Should you have any immediate concerns around content, or require clarification on any item, please contact the document owner Russell Gill - Russell.Gill@qbe.com, your QBE Underwriter or email support at brokerxchange@qbe.com, prior to committing QBE to a risk.

The current SME Underwriting appetite is available on request.

Broker Xchange allows you to transact business full life cycle including mid-term adjustments and renewals.

Broker Xchange currently has the following products available:
- Cargo Plus
- Cargo Single Transit
- Civil Works
- Cold Cargo
- Contract Works
- General Liability
- Statutory Liability
- Employers Liability
- Motor
- Property

The following terms in relation to disclosure are declared against each quote

The information provided to QBE is for the purpose of obtaining a quotation for this application for insurance.

◆ It is understood that QBE relies on the information to be true and correct in deciding whether to accept this application for insurance.
◆ It is agreed that should there be any further information which affects this application for insurance, QBE will be entitled to amend its terms and conditions.
◆ The provisions of the Privacy Act 2020 shall apply, and I/ we understand that QBE will retain the information and may disclose such information to third parties for the purpose relevant to this insurance.
◆ Should any information given by you alter between the date of this application and the inception date of the insurance to which this application form relates, you must immediately notify us as term and conditions may be amended.

Underwriting and servicing

Broker Xchange

Broker Xchange is a website/ tool that gives you direct access to QBE where you as the broker can:

◆ Utilise full lifecycle functionality to transact new business quotes, endorsements and renewals.
◆ Immediately access customers policy documentation & insurance certificate upon close
◆ Efficiently access our market leading SME products, appetite and optimised rating
◆ Enjoy a consistent referral experience, serviced by your local QBE underwriter

All Broker placements should be made via the Broker Xchange portal accessed via the QBE NZ Homepage https://www.qbe.com/nz- navigating via '**Brokers**' then '**Broker Xchange**' to login https://brokers.qbe.co.nz/Nexus/login.aspx
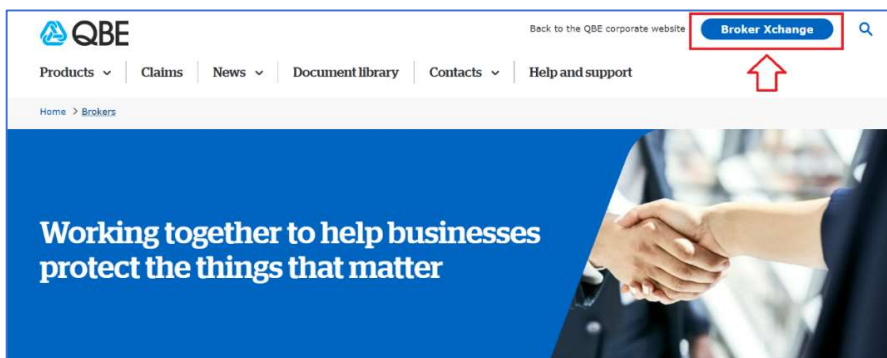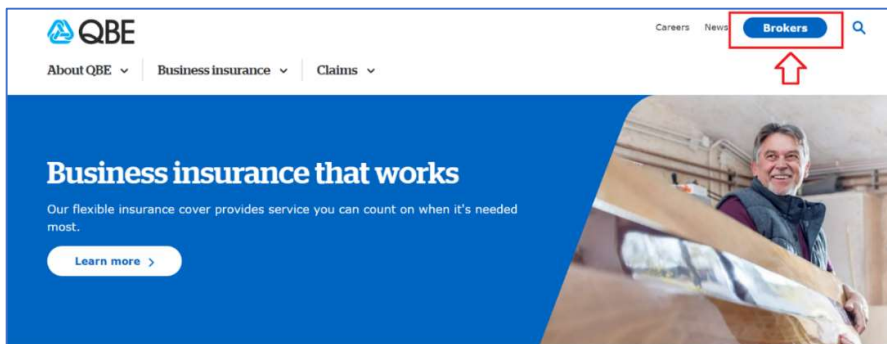
Access credentials are non-transferrable and based on individual applications.

Signing up

Broker Xchange is a secure website for our partners. Signing up is a simple two-step process:

Relevant forms can be found in the QBE **document library** by clicking here:
Broker Xchange Forms
Using the 'search' field, you can find the following forms to:

1. Sign up your Broker House with **the QBE Broker Xchange access request form**
2. Sign up each user with the **Broker Xchange user request form**

Support/ Contact Email: brokerxchange@qbe.com

The Broker Xchange homepage is intuitive. Core functions are accessed via the top ribbon. The majority of Broker functions will be under the **Quotes and policies** section.
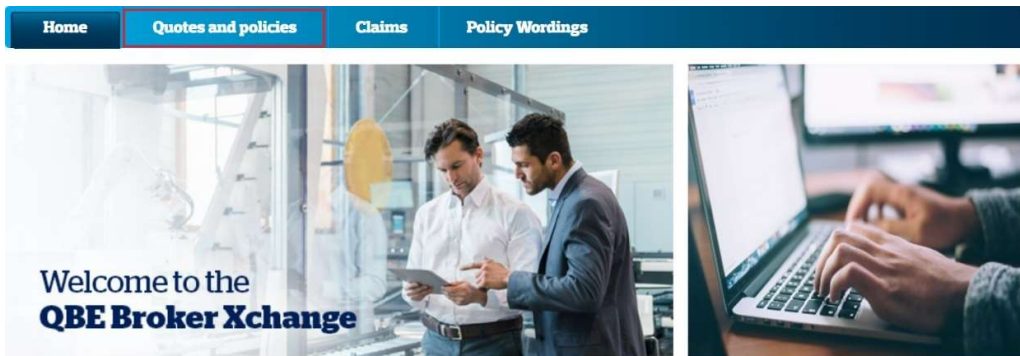
The **Quotes and policies** ribbon presents further options:

Loading a client

Find / add client: Here you can search by the client's name.

Search tip - You can use % as a wildcard, for example: sun% will find sung, suns, sunset, sunrise.

Every new policy must have a client to attach to. If there is no existing client, utilise the 'Add client' function

Upon entering the Insured Name, click 'Check for client'.

If the Client has no prior records, click the hyperlink under 'Add a new client' to progress. Note: You must add a risk to the client for the client to save.

Please refer to Loading a Quote for how to do this

Loading a quote

From the **Find/ add client** screen, search client and click 'New quote' to start

You will be presented with a list of currently available products to you. Employers Liability and Statutory Liability risks will become available only once General Liability risk is loaded.

Policy header page

The **Basic details** section is also known as the **header**

Dependant on the product you choose, the first screen will be the 'Basic details/ Policy header' page. Any fields that are shaded are not editable. The 'Holding Underwriter' selection is compulsory.

Utilise the calendar function or free type in the given format to enter date fields. Click 'Next'

Note, backdating cover (i.e. inception date prior to the transaction date) and extending past a 12-month insurance period may result in a referral.
Select 'Holding Underwriter' from drop-down menu

Answer **Policy Disclosure** questions selecting Yes/No as applicable. Read the **declaration** statement

Click 'Next' to progress.

Risk details page

Prior to proceeding with the Risk details, please ensure you are familiar with the 'agreed disclosure' statement which is explained in the Broker Xchange strategy section of this document

Types of Risks:

Property Risk

Occupation

The occupation descriptions are driven by ANZSIC Codes. **The correct occupation is critical to rating and risk rules**, please ensure this always accurate.

The typeahead function searches as you enter text or the relevant ANZSIC code*

If you are a **property owner,** it is essential to reflect what the tenant does and add in the tenant information.

Refer to Tenant section for further instructions.

*Note: QBE utilise a hybrid or the 1996-00 codes. This may differ from your policy administration/ closing system.

If you are unsure which Occupation to select, please contact the underwriter for guidance.

The Business Description is a free text field is **compulsory**. This should clarify the ANZSIC selected and will be reflected on the policy documentation.

The **Property owner ANZSIC codes** range between 571015 (Boarding House FRC construction) through to 571069 (Motel operation over two storey other construction, licensed)
When adding or editing a property risk, where the ANZSIC Code is that of a property owner (refer range below), Broker Xchange will not let you proceed unless one tenant is added.

If a tenant is not added against this property risk, you will be presented with a validation message and will be unable to proceed to the summary screen.

Anywhere in New Zealand
(available for selected SME products)

If Anywhere in New Zealand (AINZ) cover is required, select 'Yes'. Sections not applicable will be hidden as not required to be completed, however the main location of the Insured Assets will need to be provided.

Property

☐ Occupation

Search		Clear
Primary Activity Code	Description	
Business Description		

Do you require cover for Anywhere in New Zealand only? ⦿Yes ◯No

By proceeding you acknowledge that since it is a requirement and is material to the cover offered by QBE, in respect the "anywhere in New Zealand (AINZ)" cover, that the sums insured as declared are the total replacement costs for all plant and/or stock and/or contents placed within all vehicles and insured under the policy.

Location details / Main Location of Insured Assets.

Type the full street address to trigger the search. Select from the results presented.

You also have the option of searching on a map by dropping a pin at the desired location. To use the 'Find on Map' function click on the 'Find on Map' button which will open a pop up

☐ Location Details

Full Address	125 Queen Street, Auckland Central, Auckland	Find on Map	Clear

To search for an address, click on the desired location on the map. The red pin will be placed on this location and a list of addresses will be shown to the left.

Click on the required address and click close. The field in Broker Xchange will be populated with the selected result. To remove the result, click 'Clear'

Page | 12
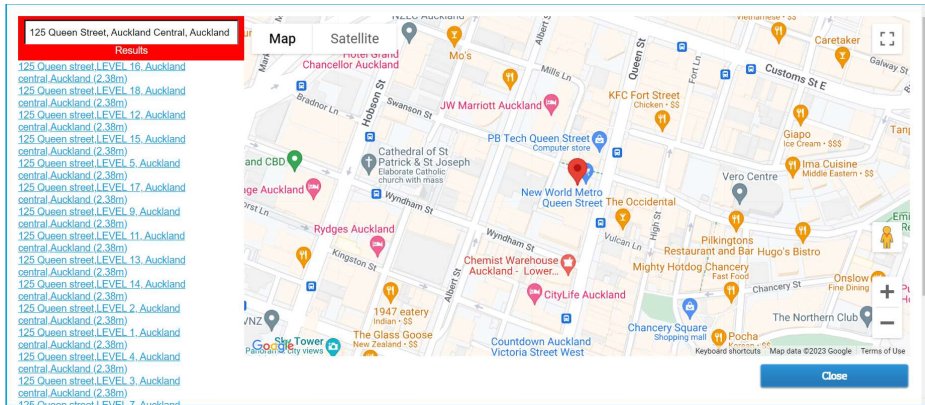
Alternatively, instead of placing the pin a search can be made by entering the address in the Search Box. Click on the required address and click 'Close' to populate the result in Broker Xchange.

All risks must have a location selected to progress.

Note: Can't find your address here? Refer to the FAQ section of this document

Survey details

Input the 'Last surveyed' and 'Valuation Date'. Provide the documentation via the 'Add Document' function

'Survey Next' indicates when the next survey will take place. 'Survey work outstanding' is a tick-box that indicates the same.

Construction/Protection

These sections utilise drop down list and text fields to accurately detail the risk of the broker submission. Please complete all fields.

NBS - **New Building Standards**. Earthquake-prone buildings are given an earthquake rating, commonly referred to as a percentage of the new building standard (NBS). Buildings that achieve less than a third of the new building standard (below 34% NBS) are considered earthquake prone

FSP - Foam Sandwich Panel can also be known as EPS. The term FSP is a broad term which for any time of panel that includes foam and can include EPS, PIR, ACP. These below are 5 main groups of FSP

- EPS/PIR (Polyisocyanurate) where the use of EPS or PIR forms the external walls as well and can include internal walls and ceilings
- EPS/PIR where the use of EPS or PIR is to line internally a building or structure, or where there is the use of chillers or other standalone FSP units within a building or structure
- Aluminium Composite Panels (ACP) also known as Aluminium Composite Material (ACM) used as an architectural design feature on the exterior of buildings
- Polystyrene insulation and cladding systems forming part of the external envelope of a building and externally clad typically with a plaster render type finish and affixed to the framing structure of a building. FSP insulation can be underfloor or wall and ceiling spaces
- Spray on Polyurethane Foam forming a skin on the inside of a building or structure.

Any of these types of FSP need to be disclosed and percentages entered into the 'FSP Level' field. For example, a butchery where half the floor area is fridges equals 50% FPS

BROKER XCHANGE - USER MANUAL

QBE NEW ZEALAND

Helpful hint:
For property risks, guidance has been provided for the terms NBS and FSP in the construction tab.
When the user hovers their curser over the field a description of each term if provided as shown.
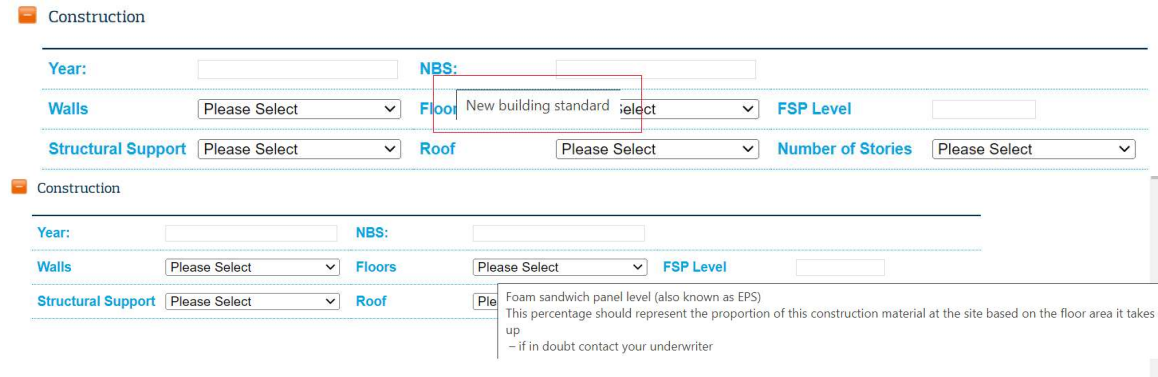
Construction and **Protection** risk detail should reflect the brokers evidence from their submission. If evidence is not forthcoming to reflect the decision, please utilise 'Unknown'.

The 'Water supply'' will default based on the location entered. This may be overridden if more accurate detail is available from the submission.

Summary: Select by clicking each type of risk/ cover you want to include in the policy:

Material Damage

By default, all perils reflect **Replacement value** coverage. Indemnity Value will default on the same but can be overridden as required. This detail is required for subsequent FENZ declarations, please ensure it is as accurate as possible against the risk detail on file.

The Building Total include all perils above. If 'Other Property' is utilised, please ensure the description is added.

Material Damage	Indemnity value	Replacement value	Coverage	Sum Insured	Rate	Actual premium
Building	$ 2,500,000	$ 2,500,000				
Inflationary			70.00 %	**Inflationary provision**		
Demolition						
Building Total	$ 2,500,000	$ 2,500,000	Replacement ⌄	$ 2,500,000		
Contents			Replacement ⌄			
Stock	$ 10,000			$ 10,000		
Other Property	$ 1,000		Replacement ⌄			
Anywhere in New Zealand			Replacement ⌄			
Other Property Description	Description here					

Material Damage Natural Disaster

- The peril-based data defaults into this section. The only additional information requirement is the **NHC (Natural Hazards Commission)** Dwelling Count.

- If dwelling count is greater than zero (0) then the following message will appear - "*Is Residential proportion of building more than 50% of floor area*" with dropdown **"Yes"/" No"**

  o If dwelling count is greater than zero (0), floor area more than 50% and answer = 'Yes', then rate as a Residential property.

  o If dwelling count is greater than zero (0), floor area more than 50% and answer = 'No', then rate as a commercial property.

If you enter a value in this field, then the 'NHC Declared Values' section will appear.

Business Interruption

For this section, the 'All MD Locations' should be checked if the BI declaration is for all subsequent risks (see Add risk section in this document). The Indemnity Period input will default down to each period as a Sum Insured is entered

Business Interruption Natural Disaster

This section will reflect Business Interruption from above, this can be edited as required.

Tenants

For Property Owners, the tenant detail is imperative to accurately rate and underwrite.

Click 'Add'. A dialog box will open to capture the detail. Please complete in full.

Add all tenants starting with the highest risk to the lowest (i.e. you would load a Laundromat and/ or a café over before a retail shop)

Interested Party

Click 'Add' to open the dialog box and enter relevant details. Having this detail as accurate as possible will add value at Claims time. Populating this information will mean that your certificate correctly shows interested party details.

When all the risk detail is presented accurately to reflect the submission, click 'Save' to progress.

Answer **Underwriting Questions** by selecting Yes/No as applicable

The system will prompt you with a red validation message at the bottom of the page should you be missing any mandatory information:

 Once corrected, click 'Next'

This will also save the risk for the first time.

PLEASE DO NOT NAVIGATE VIA THE BROWSER BACK/ FORWARD BUTTONS.

You run the risk of the data being erased.

If all parameters are met, then you will be prompted to the 'summary' page and have the following options available:

Referral required - Policy detail screen

This now includes the summary data and will tell you why this is being referred for QBE's consideration for assessing/ reviewing

Select 'Submit referral'

You will then be given a prompt to add any additional information for the Underwriter. Type in the comments field and click 'proceed'

At the bottom of the **Policy details** page, you will be prompted with three Actions buttons:

Actions

| Back to client | View Documents |
| Add Document |

Adding Documents

Utilise this function to exchange documents with your underwriter.

The 'Add document' button opens a dialog box.

Here you can select the 'Type' of document from the dropdown with options visible most file types are supported. Click 'Choose file' to open the File Explorer and select the document. Ensure the 'file name' size is less than the maximum of 110 characters.

All documents are saved against the customer record and into the underwriting system. Please clearly label/ name each document based on what you are submitting i.e: valuation, survey report etc.

Clicking 'Save' this document will be uploaded to the policy. This may not appear immediately. After a few minutes, when clicking on 'View Document' you will be able to see the list of successfully uploaded documents.

If no further action from the underwriter required for this risk, you can select 'Add risk' to add the next risk or 'Back to client' to review the client profile.

Edit FENZ

If the FENZ levy needs to be amended the 'Edit FENZ' button is to be selected, this opens a dialogue box and the amended FENZ levies can be entered and submitted. In order for the amended levies to be reviewed, QBE will require copies of the relevant FENZ levy calculations to be provided. Once calculations are uploaded the 'Submit referral' button is selected to refer to QBE for review.

Adding additional risks

Some risks can only be selected once, others multiple times. All available options will be presented here (please note that you will need to add General Liability risk first before you can enter Statutory or Employers Liability)

Motor Vehicles

The Occupation will carry through from the prior risk but this can be changed if necessary. You can add up to 11 Motor Vehicle risks per policy.

Select from the drop-down options for 'Vehicle Cover and Usage'

If the vehicle registration is not known at the time of quote request, tick the select 'Registration Unknown' box

'Heavy Vehicle' indicates a higher FSL Levy. The flag can only be changed by the underwriter – please utilise the 'Submit Referral' function if you believe this is not a heavy vehicle for the underwriter to update accordingly. Heavy vehicles are not in QBE's appetite.

Excess

To add Windscreen excess, please select. Should you wish to change the Minimum Amount' value, the excess type with automatically switch to 'Voluntary'. 'Imposed' excess cannot be edited and is what QBE underwriters have actioned.

Loss of Use

If you require Loss of use coverage, you need to select the tick box. If you hover over the 'Maximum Daily Limit' and 'Excess', an explanatory message will appear.

Enter the 'Sum Insured' value and 'Interested Party' details if required
Answer **Underwriting Questions** by selecting Yes/ No as applicable

General Liability

The Occupation will carry through from the prior risk – for Liability it is imperative the Business Description matches the true exposure. For that reason, the occupation is editable by risk. This is particularly relevant for property owners, whereby the liability exposure may be over and above that of a property owner (i.e. a manufacturing risk)

Input the risk detail and Limit as required. You also need to add the building count (number of buildings)

Ensure the Building count is present for accurate property owners liability rating.

Our expectation is the minimum Limit of Indemnity is $1m

Page | 23

Add/ Remove Territory

Any territory outside New Zealand will trigger a referral. You can add up to 4 additional territories.

Answer **Underwriting Questions** by selecting Yes/ No as applicable

Click 'Next'

Statutory Liability

Statutory Liability can only be added once General Liability is added

Data input should reflect other liability risks. Where Retroactive Date is Unlimited or back-dated, please ensure evidence is to hand of continuous prior cover.

The Retroactive Date will default to the Inception Date of the policy. When you add either a Statutory Liability and/ or Employer Liability, the Expected Turnover from a General Liability risk, will pull through. You can still change/ update the expected turnover values for Statutory or Employer liability.

When an occupation of a property owner is selected, the user will have to complete a building count. Building count will only be visible to a user against a Statutory Liability risk for property owner occupations.

Employers Liability

Employers Liability can only be added once General Liability is added

Follows same format as 'Statutory Liability' above.
When you add either a Statutory Liability and/ or Employer Liability, the Expected Turnover from a General Liability risk, will pull through.
You can still change / update the expected turnover values for Statutory or Employer liability.

Submitting a referral process

Should a quote require further consideration from a QBE Underwriter, you will be prompted to 'Submit Referral' via the 'Referral Required' status. Once you click

'Submit referral' this will trigger the referral process and lock the quote file to editing.

BROKER XCHANGE - USER MANUAL

QBE NEW ZEALAND

To:

Risks					
Description	Company Premium	Levies	GST	Status	
General Liability	$0.00	$0.00	$0.00	Referred to Underwriter	View

At this time, no other changes can be made (only by QBE).

The dialog will open, please add any covering comments to aid a prompt decision and response from the QBE Underwriter.

Referral expectations – It is expected that full underwriting information be presented to QBE along with a recommendation of what outcome you are looking for. The better, more concise submission, the easier it will be for QBE Underwriters to return a decision

Once submitted, the policy detail screen will reflect 'Referred to Underwriter' status

'Back to client' will navigate back to the client screen and you can monitor the state of your referral here under 'Status'

If the Status shows as 'Incomplete' the risk detail still requires updating and resubmitting to QBE. Referral responses may include a Decline. Where this status is shown, the user will not be able to bind this version of the risk.

Next Step:

Once a referral has been completed by your QBE Underwriter, a notification email will be sent.

The updated status will be reflected on the risk through multiple views including the Find quote/policy.

The Policy details screen will now show the premium and detail any additional clauses added of the risk, including the any commentary from the Underwriter.

Underwriter Notes:	Hi Team, Please supply details of the fire protection system via Add Documents. QBE UW

Documents will now become available assigned to the status. We recommend reviewing this document prior to sending and to review the full package terms.

You can either download the document or email a copy to yourself

You can either continue your negotiation by editing risks as new details come to hand or elect to Bind.

Bind cover

Clicking Bind cover will move the risk to a Bound status. Please ensure all risk details accurately reflect your placement on behalf of the Insured and Broker.

Close Cover

Prior to clicking close, we recommend using 'Add Document' to save the Invoice/Coverage Summary.

The 'Alternative Reference' needs to be updated with your Final **Invoice Number**. This is imperative for accurate payment matching against the premium bordereaux. There is a limit of 80 characters in this field.

If you have multiple closing numbers, please use the word '**Multiple**' as your reference

Click 'Proceed'

The policy is now **Live,** and this will be reflected on the Client Details screen.

You will navigate back to the summary screen where you can access the policy schedule and certificates as required.

Once processed, the Policy Schedule and Certificate will now be available to 'download' or 'email to yourself'

To check the library at any time, you can use the '**View Documents**' function

Closing an expired quote

Users now can now Close an expired quote that has already been bound if the following criteria has been met

- Broker Xchange policy status is shown as "Bound – Awaiting Closing"
- The quote expired 120 days or less from the policy inception date.

If a user attempts to Close a quote that has the policy status of "Bound- Awaiting Closing" but the quote expired by more than 120 days before the inception date, they will not be able to Close. Message will be displayed asking the user to email brokerxchange@qbe.com for further assistance

Finding a quote

Quotes and policies > Find quote / policy: search by the unique identifier (quote/ policy number)

Clicking on the 'Client Name' will take you to the client's home page where you can see all quotes against that client

Clicking on any of the other hyperlinks, will navigate to the Policy details screen.

Viewing terms

The 'View terms' button has can be found in the Policy Summary page. When selected, a pop up is shown which presents the terms for the quoted risk. Terms are only displayed if the following criteria is met.

- Risk is Material Damage, Material Damage Natural Disaster, Business Interruption, Business Interruption Natural Disaster.
- Status is Quoted or UW Accepted
- Transaction type is New Business, Endorsement or Renewal
- The sum insured value is greater than zero

Detail of status

Status description	When it will display	Can the quote be edited?
Quoted	When all risks are quoted.	Yes
Referral Required	When a risk(s) requires referral, even if there are other risks that are quoted, or underwriter accepted.	Yes
Underwriting Processing	When the quote has been referred to an underwriter for one or more risks.	No
Underwriter Declined	When a risk(s) has been declined, even if there are other risks that are quoted, or underwriter accepted.	Yes
Underwriter Accepted	When some risks are quoted, and underwriter accepted.	Yes
Bound – Awaiting Closing	A quote that you have bound.	No
Live	A quote is now bound and closed – made Live	No

Cancelling/ Deleting a risk

When adding a risk, but don't want to save that risk to the quote, you can **cancel** out of the risk. Note: When you add a risk and cancel, the risk will not be saved to the quote. When you edit a risk and cancel, the changes you made will not be saved.

You can only delete a risk that you can edit. Click the 'Delete Risk' button. A pop-up will be presented to you to validate your request.

> a. If you click Ok, the risk will be deleted.
> b. If you Cancel, you will be routed back to the Summary screen. The risk will still be ticked within the delete column. Please untick the risk if you no longer wish to proceed with the deletion.

When can a risk not be deleted?

- You cannot delete the last remaining property risk.
- You cannot delete a General Liability risk when the quote also has a Statutory Liability or Employer Liability risk.

If you are not allowed to delete a risk, a warning message will display.

Loading an endorsement/ Update cover

The policy **must be live** in order to use the Update cover feature

Search for the policy you wish to update by either searching via 'Find/add client' or via the 'Find quote/ policy'

Once you are in the policy details page, select 'Update cover' button. Record the 'Reason Description' and the 'Effective Date'. Click Next

At this stage, you can either 'Edit', 'Add Risk', 'Delete Risk', 'Bind' or 'Submit Referral'. Same process to be followed as noted previously under 'Loading a Quote'

Page | 31

Renewing Cover

When a policy is up for renewal, you will be notified via email of this.

On the client page you will see the relevant policy with the status 'Under Renewal'

Renewals					
Client name	**Policy number**	**Product**	**Status**	**Expiry**	**Modified**
John Smith	P000551225IAD / 2		Under Renewal	11/10/2024	14/10/2022

Actions available:

• Review the terms (View terms)

• QBE needs to be informed if there are any material changes to the risk, including any unreported claims or circumstances that might result in a claim prior to binding

• Utilise the BIND function prior to the inception date of the renewal invitation.

• Utilise the CLOSE function within 30 days. Please ensure you upload the invoice and input the Alt Ref

Same process to be followed as noted previously under 'Loading a Quote'

Please note that this email communication can only be sent out if your status in Broker Xchange is 'active'. If it has become 'inactive' you will not receive this email and will need to contact the Underwriter

Lapsing renewal

Should you wish to lapse/ cancel the renewal, select the reason from the drop-down menu and click 'OK'

QBE support

All referrals are sent to the local QBE office via Sirius and will be received in task manager for underwriting and risk related issues. Please contact the transacting QBE Underwriter.

At QBE, we proactively manage platform incidents. Should you have any issues with Broker Xchange access, credentials or functionality, please follow the steps shown at:
https://www.qbe.com/nz/brokers/help/broker-xchange-support

Referral process

Referrals are received from Broker Xchange for varying reasons.
Whilst business rules exist, Broker Xchange users may wish to manually refer the risk to QBE. The QBE Underwriter will action these.

Further Underwriting

Further Underwriting

Even though the risk may be suitable, there are other controls and restrictions to ensure we align to QBE's risk appetite.

1. Endorsements/Clauses/Exclusions

Endorsements can apply:

◆ automatically, driven by rules (e.g. by ANZSIC, Hazard Class)

◆ on system referral as part of an underwriting review

◆ on system referral, as requested by the broker

◆ QBE requested (e.g. post Risk Survey)

Endorsements may also be referred to as Warranties, Exclusions or Clauses.

Unless otherwise covered by this document; any non-standard endorsement must be approved by QBE in the first instance.

2. Period of insurance and Backdating coverage

All insurance periods are limited to 12-months.

There are several system-based rules that may cause referral;

Scenario 1 – Where the broker tries to backdate the policy inception date more than 2 days however, you can allow where you can prove and document there has been:

◆ A former prior instruction from the customer aligned to a correct period

◆ There is no material change the risk, including no claims or no known circumstance that may give rise to a claim (currently unnotified).

Or

Scenario 2 – Where the broker tries to bind more than 60 days in the future. Where a period falls outside of your authority, refer internally.

Backdating coverage is defined as agreeing to issue a new policy, reinstate a cancelled or non-renewed policy, or add coverage to an existing policy, where the effective date occurs earlier than

the date the underwriter originally agreed to issue or reinstate or change the affected policy. The QBE platform allows brokers to backdate a policy two days.

QBE's philosophy is not to back date cover. However, if there are good reasons to do so, (e.g. client relationship / strategic considerations/ system issues). Where required, the following process may be required:

◆ Evidence of client instruction

◆ An acceptable "No Claims Declaration" or "no known circumstances" letter must be secured from the client. (Broker completed documents are not acceptable)

◆ Finally, the risk should be referred to QBE for sign-off supported by a covering email summarising the rationale behind the backdate request.

3. Certificate of Insurance/ Currency

Certificates of currency are available once the policy is closed/ made live

Documentation

Certificate	Download	Email to myself
Schedule	Download	Email to myself

4. Underwriting declarations questions

We ask disclosure questions as the answers to these questions could affect the level of premium or excess, any exclusions or the decision to provide insurance at all. While this may take time, it is important to answer in full to ensure that we have all the information we need when we make the decision to provide insurance and on what terms.

Frequently asked questions

What ANZSIC do I select if there are multiple tenancies?

Select the highest risk ANZSIC first and then add all others. If you need further help please refer to QBE with all information or give your QBE Underwriter a call.

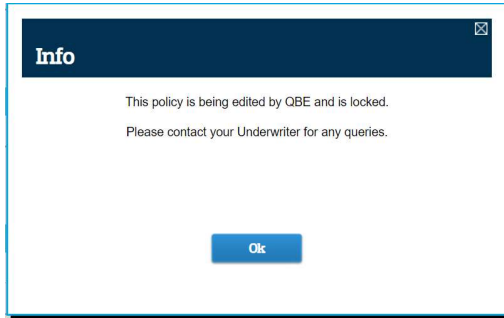## What if I cannot find the correct address?

Please refer the quote back to QBE via 'Submit Referral' with the address details and a QBE Underwriter will assess and respond to you.

What do I do if I get an 'error' message when processing an Endorsement
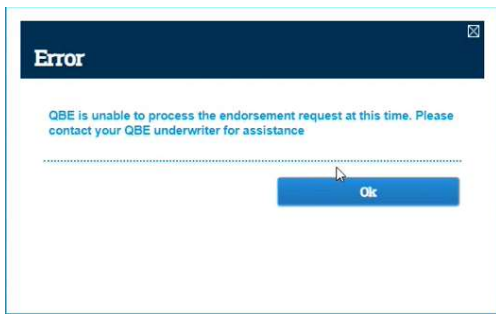
You will need to contact your QBE Underwriter for assistance

What are the next steps if I get the 'info' message

Please send a screen shot of this message as well as the Policy number to Broker Xchange support email address: brokerxchange@qbe.com

Quote Requests that do not originate from Broker Xchange – what to look out for?

If your original policy was not loaded by yourselves in BrokerXchange - when processing an Update Cover or Renewal Quote, please check the fields within the Construction section of the Property Risk to ensure they are entered and correct.
Please note the following three fields in particular:
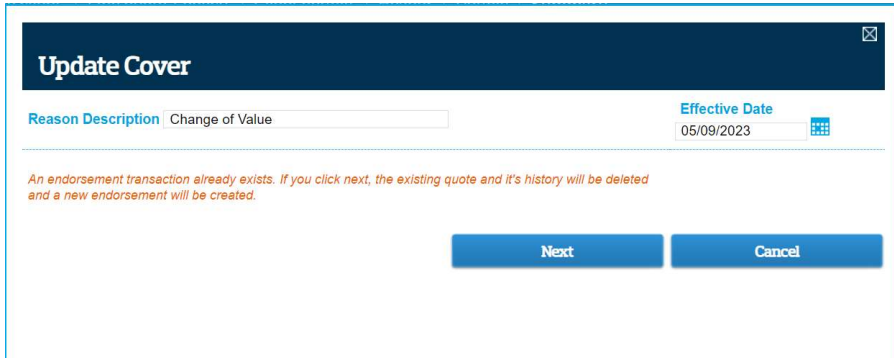
Why can I not see the correct documentation to download in a Quote?

Please check that ALL Risks have been quoted. The status of each risk must be either read 'Quoted' or 'UW Accepted' to enable you to download and/or email the Certificate or Schedule.

Why can I not see the 'Update Cover' button in my Quote?

In order to process an 'Update Cover' or 'Renew Cover' the Policy must be Closed and Bound therefore reflected as a 'Live' Policy.
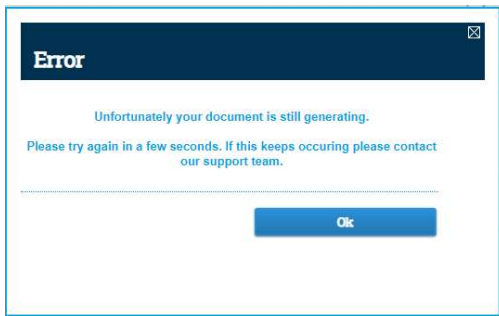
What does this message mean when trying to 'Update Cover'?

Click on 'Back to client' to view any Endorsements you have loaded against the client. Broker Xchange brings up this warning prompt when you have an existing 'Endorsement/ Update Cover' loaded which has not been closed/ bound. If you click 'next' on this screen, the current 'Update Cover' will override the previous one.

I get this message when trying to download quotes in Broker Xchange

Our system is working in the background to compile this for you. If you close this message and then click back in after a few minutes, the document will be available to download.

Why does my renewal quote not show the details from my 'Update Cover' quote ?

If you have multiple OPEN quotes for the client (i.e.: Renewals & Update Covers), the Renewal quote will not include any updates from the Update Cover quote even if the Renewal was executed after the Update Cover date. Update Cover must made 'live' to rectify this.

How do I change the the cover start date on a Quote ?

If you need to change any of the details on the 'Policy Details' (Header) page after the quote has been generated, this will need to be referred into a QBE Underwriter using 'Submit Referral' to action this for you as these fields become un-editable at this stage

Home	Quotes and policies	Claims	Policy Wordings

Find / add client | Find quote / policy | Client details | Header | Details | **Summary**

Policy details

Quote number	P000551468IAD	Cover start date	13/10/2022	Policy type	New Business
Insured name	John Smith	Cover end date	13/10/2023	Total Premium (excl. GST + Levies)	$750.00
Underwriter	Deanne Smith	QBE Branch	6 Wellington	Quote Expiry	12/11/2022

Document Control

Document ID: QBENZIANZ			
Version	**Date**	**Author**	**Summary of Changes**
0.1	01/06/2023	Dipika Chandra	Draft version 0.1
1.0	13/06/2023	Mikayla Dixon	Approved and converted to 1.0
2.0	01/08/2024	Rachel Deng	Updates: • 'Anywhere in New Zealand' property risk • NHC dwelling count requirement • New action: 'Edit FENZ'