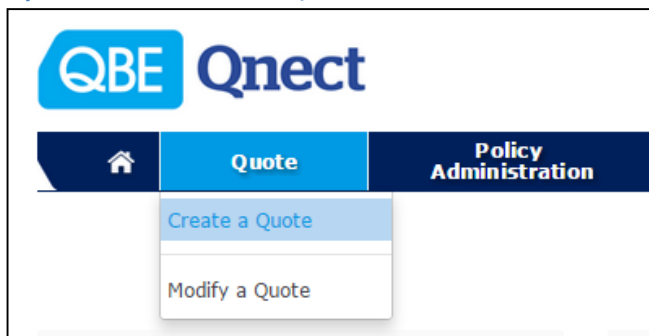


Packaged Quote Step-by-Step Guide

This step-by-step guide demonstrates how you can issue a Qnect Office/Retail Package.

Step 1 - Click on “Quote”, then “Create a Quote”.



Step 2 - Select “Business Insurance Solution”, then click “Create Quote”.

A screenshot of the 'New Quote' form. At the top, there's a blue header with 'New Quote'. Below it, a light blue box contains the text: 'To obtain a new quote, choose a policy type, then click **Create Quote**.' The form has several fields: 'Product Type*' with a dropdown menu showing 'Business Insurance Solution'; 'Account Number*' with the value '19L01815' and a 'SEARCH' button; 'Inception Date*' with the value '05/11/2014'; and 'Expiry Date*' with the value '04/11/2015'. At the bottom right, there is a blue button labeled 'CREATE QUOTE'.

Step 3 - Select the correct “Nature of business” & “Location occupied” and enter the “Business Description” (free text)

For office package – Examples of “Nature of business” & “Location occupied”

- Office Occupier (785405)
- Property Owner – Office (771240)

For retail package – Examples of “Nature of business” & “Location occupied”

- | | |
|--|---|
| - General Store Retailing (511010) | - Footwear Retailing (522210) |
| - Clothing Retailing (522130) | - Household Appliances Retailing (523425) |
| - Toys Retailing (5242400) | - Cosmetics Retailing (525105) |
| - Stationery Retailing (524351) | - Sporting Equip. Retail (524145) |
| - Furniture, Household, Retailing (523110) | - Books Retailing (524310) |

A screenshot of a form for selecting business details. It has two main sections. The first section is for 'Nature of Business' and 'Location Occupied', both with the value '511010: General Store Retailing'. Each has a 'BROWSE' button and a 'DETAILS' button. The second section is for 'Description', with the value 'Retail Package'.

Step 4 – Select the Annual Turnover Banding

Annual Turnover \$2,000,001 to \$3,000,000 ▼

Packaged Quote functionality is available for Nature of Business selected.
Risks have been bundled for your convenience and consideration.

When “Packaged Quote functionality is available” appears, you are on the right path to office/retail package.
IGNORE THE TRAFFIC LIGHT SECTION WHEN DOING PACKAGE QUOTE.

Cover Sections

☐ Property All Risks
☐ Business Interruption
☐ Liability
☐ Miscellaneous Property
☐ Money
☐ Machinery Breakdown and Electronic Equipment
☐ Group Personal Accident
☐ Work Injury Compensation
☐ Fidelity Guarantee
☐ Inland Transit

Legend
Straight ■
Through ■
Referral ■
Decline ■

Step 5 – Enter the risk location postal code

Risk Location Details

Address

- Type in the Postal Code for the Risk Location and select the risk address
- You can click on Edit to include the Floor & Unit Number
- If the Postal Code cannot be found, select ‘None of the Above - Enter Address Manually’ and fill in the fields

Address Details

Post Code*
Unit Number
Floor Number
Building Name
Street Number
Street Name
State* Singapore ▼

Step 6 – Answer the two claims questions and select “Packaged Quote” button

Claims Questions

In the last 3 years:

Have you had more than 4 claims or losses from any of the risks now proposed for insurance? ☐ Yes ☒ No

Have you had claims exceeding \$10,000 on any of the risks now proposed for insurance? ☐ Yes ☒ No

QUICK QUOTE

FULL-BINDING QUOTE

PACKAGED QUOTE

Step 7 – Read the package quote assumptions and click “Accept”

Quote - Business Insurance Solution PRINT

Please note that the following assumptions were made to provide the customer with Packaged Quotes. If any of the assumptions listed below do not apply, select the **TAILOR PACKAGE** button within the Packaged Quote screen and amend accordingly.

Packaged Quote is only available for single situation policies.

Property All Risks & Business Interruption

- Construction Type: Class 1
- Building Age: 20-50 years
- Security System on Site: Burglar Alarm System
- Type of Area: Commercial/trade complex
- Fire Protection: Class 1
- Additional Fire Protection Services: Building Supplementary Water Supply/
Fire Extinguishers/ Public Water Hydrants <100m
- No Floating Locations

Liability

- Territorial Jurisdiction Limit: Anywhere in Singapore
- Products exported to USA/Canada: No
- Property in Custody or Control: No

Group Personal Accident

- Aggregate Limit: S\$10,000,000
- Number of Employees: 1 Registered proprietor/partner/director

Money

- Increase Limit for Peak Season: None
- Money in Transit onboard vessels anchored at Singapore Territorial Waters: No
- Money in Transit by Professional Courier Services: No

Work Injury Compensation

- Common Law Limit: S\$10,000,000
- Temporary Work Overseas: No
- Travelling on two-wheeler: No
- Increase in Medical Expenses limit: No

Fidelity Guarantee

- Discovery Period: 12 months

CANCEL ACCEPT

Step 8 – Select either Standard or Superior Package And adjust the Property All Risks Sum Insured (if required)

☒ **Standard Package** **Total Premium 331.71 SGD**

☒ **Superior Package** **Total Premium 706.21 SGD**

If you modify any values for Property All Risks, you will need to click Calculate Premium.

Property All Risks

Building

Contents 50,000

Machinery and Plant

Stock

CALCULATE PREMIUM >

Sub-Limits

Removal of Debris

Architect and Surveyor Fees

Capital Additions

Escalation Clause

Excess Applying to Entire Risk **100**

TAILOR PACKAGE >

NEXT >

If you need to amend any of the other cover sections sum insured, select “Tailor Package” instead

Step 9 – Enter the Name & DOB of the Director for the Personal Accident Cover

Then click Submit.

Group Personal Accident Details Required ×

Insured Name*

Date of Birth of Insured*

CANCEL

SUBMIT

Step 10 – View Premium at “Review Page”, then click “Next”

Review

Period of Insurance
Nature of Business

05 November 2014 to 04 November 2015
511010 - General Store Retailing

Risk Address

60 ANSON ROAD, MAPLETREE ANSON, S079914, SINGAPORE

[Add Risk](#) / [Modify Location](#)

Cover Sections

[Expand All](#) / [Collapse All](#)

	Annual Premium	Premium Due	GST	Admin Fee	Total Due	Commission
Property All Risks and Business Interruption	\$64.07	\$64.07	\$4.49	\$0.00	\$68.56	\$16.02

ABANDON

NEXT

Step 11 – Answer the underwriting questions and enter the insured particulars Before quote/policy issuance

Underwriting Questions

Have you or your partner(s) or director(s) of the business(es):

Had any insurance declined or cancelled, proposal/application rejected, renewal refused, claim rejected, special conditions or excess imposed by an insurer?

☐ Yes ☒ No

Ever been declared bankrupt?

☐ Yes ☒ No

Ever been involved in a company which became insolvent or subject to any form of insolvency administration (e.g. Liquidation or receivership)?

☐ Yes ☒ No

Ever been convicted of any criminal offence within the last 5 years (other than minor traffic violations)?

☐ Yes ☒ No

Customer Details

SEARCH FOR EXISTING CUSTOMER

Customer Type*

Corporate

Name of Corporation*

ABC Office

ACRA Number*

ABC12345

Business Telephone Number

Mobile Number

Fax Number

Client Address*

60 ANSON ROAD, MAPLETREE ANSON, S079914, SINGAPORE

EDIT

CLEAR

Select “Issue Quote” or “Issue Policy”

ISSUE QUOTE

ISSUE POLICY

Step 12 – Retrieve the Quote or Policy Documents in Documents tab

Transaction History		Documents			
	Effective Date	Email	Quote Type	Quote Status	Document Type
1	05/11/2014		Packaged Quote	Issued	Policy Wording Quotation