

# QBE FA Qnect Training

QBE Qnect: PA Prestige + B2B2C + Qnect Payment Functionality

Agency FA Channel
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Personal Lines

QBE PA Prestige



# QBE PA Prestige

### Benefits at a glance

- No medical examination required
- No claim bonus available
- Coverage up to **\$\$1,000,000** available
- Accidental Medical Expenses limit is on maximum any one accident basis with no aggregate limit
- Higher sub-limit for Chinese physician/ chiropractic treatment of up to S\$750 per Accident
- Zero Excess or co-payment for Accidental Medical Expenses
- Free cover for up to 3 dependent children under Family Plan on the condition that both parents are insured under the same policy.
- Maximum coverage of up to S\$250,000 for Accidental Death and Permanent Disablement' under Child's cover
- 24-hour worldwide cover



# QBE PA Prestige

### Benefits at a glance

- **Double Protection** should an accidental death or permanent disablement occur while travelling as a fare-paying passenger on a public conveyance
- **Personal Effects** for loss or damage to your personal belongings due to an accident
- Additional extensions under Basic Cover including:
  - Riot, strikes and civil commotion, disappearance, peacetime reservist training, hijacking, drowning and suffocation by gas, poisonous fumes or smoke, exposure, triple indemnity for medical expenses due to robbery, accidental poisoning, animal & insects bites, dengue fever and Zika Virus, terrorism, accidental death benefit due to natural catastrophe, comatose state lump sum benefit, automobile extension, credit card indemnity, domestic assistance, personal liability and unscheduled flight. Facial Disfigurement & Reconstructive Surgery benefit, Facial Trauma/Bereavement Counselling Expenses
- Additional Benefits including fracture benefit, mobility aid, ambulance benefit and personal coverage.
- Increased entry age from 65 to 70 years old, and renewable age from 75 to 80 years old.



# QBE PA Prestige (To be continued)

#### Premium table

**PA Prestige** (Revised Premium inclusive of 8% GST)

	Plan A			Plan B			Plan C			Plan D		
	Class1	Class 2	Class 3	Class1	Class 2	Class 3	Class 1	Class 2	Class 3	Class1	Class 2	Class 3
Adult Basic	167.40	221.40	248.40	329.40	361.80	399.60	685.80	750.60	820.80	1,009.80	1,128.60	NA
Adult Optional Cover	19.44	25.92	34.56	38.88	51.84	69.12	97.20	129.60	172.80	194.40	259.20	NA
Child	30.24	30.24	30.24	60.48	60.48	60.48	112.32	112.32	112.32	245.16	245.16	NA

#### Premium inclusive of GST

- 1. For Self-Employed, the Company shall pay the Temporary Total Disablement (Weekly Benefits) as specified in the Table of Benefits, or S\$500 per week, whichever is lower.
- 2. For Unemployed, retired or homemaker, the Company will not pay the Temporary Total Disablement (Weekly Benefits) as specified in the Table of Benefits.



# QBE PA Prestige (To be continued)

- <u>Class 1</u> Professions and occupations involving indoor work mainly of a sedentary (requiring much sitting) nature

  Examples: accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary), teachers, students.
- <u>Class 2</u> Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen

Examples: Superintending (builders/decorators/foreman/plumbers/civil, electrical, mechanical engineers), surveyors, grocers, hairdressers, pharmacists, tailors, outdoor sales representatives, insurance/property agents, housewife.

Class 3 – Profession and occupations involving manual work without cutting machinery

Examples: Plumbers/electrical, mechanical engineers, painters, bakers, butchers, fishmongers, veterinary surgeons, domestic helpers, drivers (not requiring class 2/2A/2B, class 4 or more restrictive licenses).

<u>Excluded Occupations</u> – Profession and occupations that are hazardous/high risk, and/ or involving manual work with use of cutting machinery

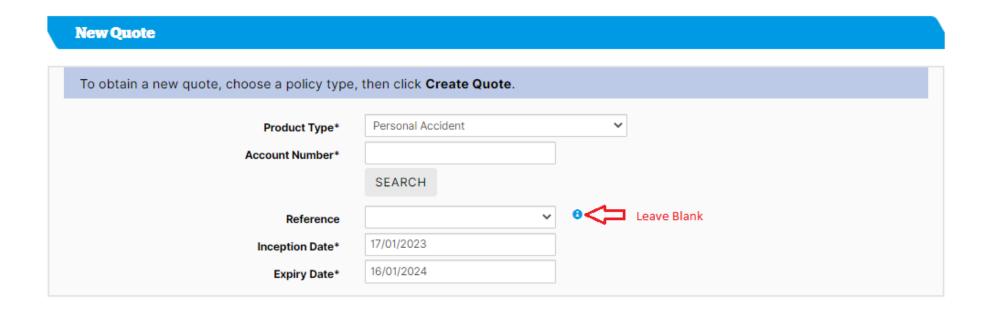
Examples: Occupations including construction workers/welders, professional entertainers/ performers, professional sports, divers, military & emergency service, crew of sailing vessels, ship repairers. Occupations involving the use of cutting equipment, driving of heavy machinery, carpentry, underground work or external work involving height above 10 meters, use or handling of firearms/ explosives/hazardous chemicals, rig platform and offshore work. Drivers requiring class 2/2A/2B, class 4 or more restrictive licenses.







### Step 1 : Confirm Inception & Expiry Date



Upon selecting Inception
Date, Expiry Date will default
to end 1 year later.



#### **B2B** Personal Accident

### Step 2: Complete Declaration

#### Before we start

Our quotation will be issued on the basis of the following Risk Statements:

- The applicant(s) is residing in Singapore and is a Singapore citizen, Permanent Resident or valid long term pass holder.
- The applicant(s) must be between the age of 18 to 70 years old, and the children between 1 month old to 18 years old (up to 25 years old if studying full time in a recognised institution).
- The applicant(s) has not been previously refused personal accident, financial protection, health or medical insurance, or had been imposed special conditions or had their policy cancelled or terminated.
- The applicant(s) is not in any of the excluded occupations. Occupations that are hazardous such as those involving the use of cutting equipment, professional sports, divers, welders, military service, crew of sailing vessels or aircraft, ship repairers, construction workers, external work involving height above 60 feet, manual work involving use of cutting machinery.
- · Major exclusions (For full list of exclusions, please refer to the actual policy wordings.)

Professional sports, stunts, speed-testing, racing (other than on foot), flying or any aerial activity except as passenger in a properly licensed power driven aircraft, professional divers, military service (other than peacetime reservist training), ship crew, aircrew member, loss arising out of cosmetic surgery or treatment, intoxication by alcohol, pregnancy, suicide, sickness or disease or medical disorder, war and kindred risks, nuclear and atomic hazards.

By proceeding to generate a quotation, I declare that the Risk Statements are true and complete for the applicant(s

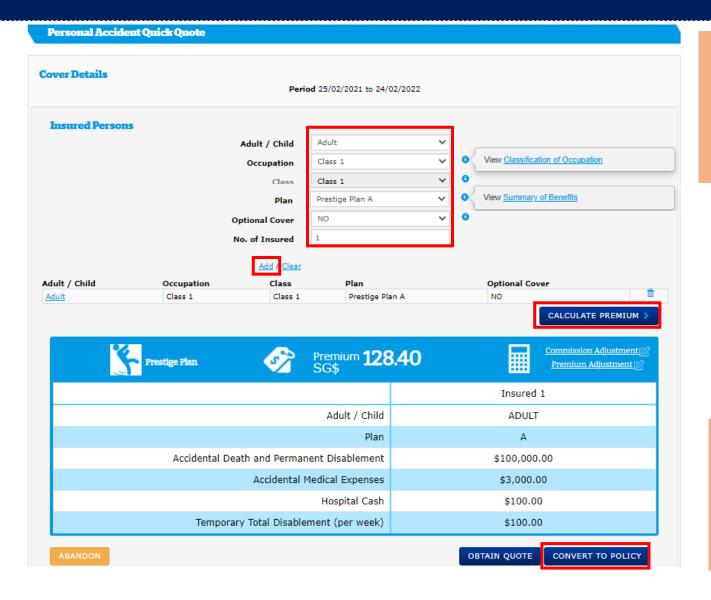


CREATE QUOTE

Please tick the box to acknowledge that you have verified the Risk Statements. Click 'Create Quote' to proceed.



### Step 3: Add coverage requirement

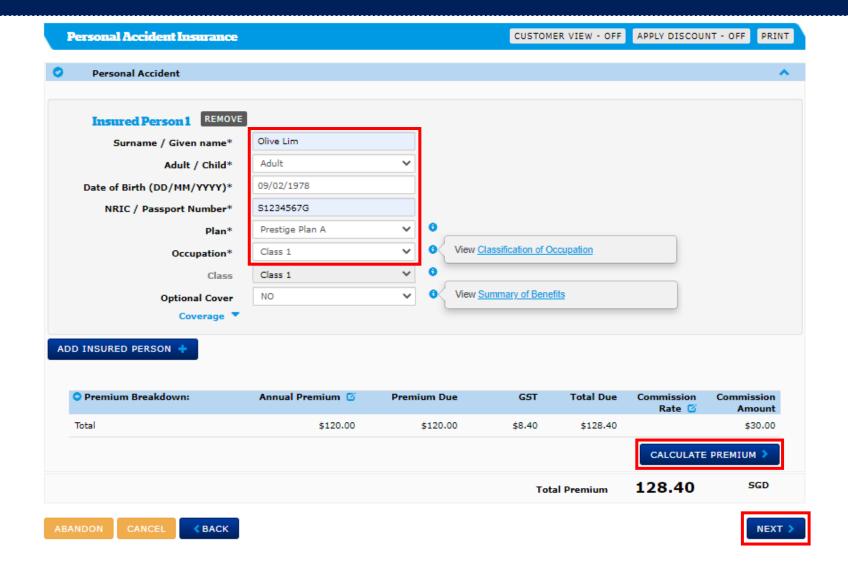


Remember to click 'Add' after filling in the details.

'Convert To
Policy' refers to
Full-binding
Quote



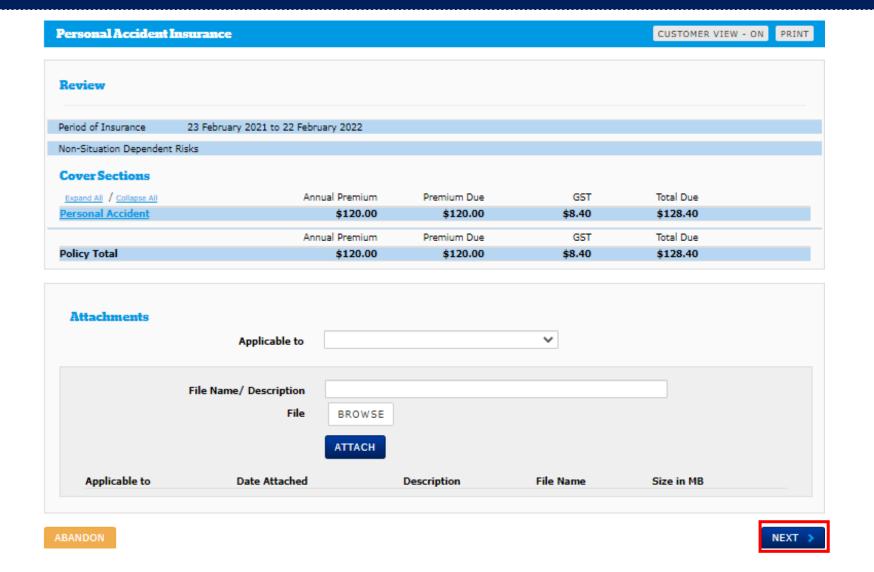
# Step 4: Add Insured Person's details





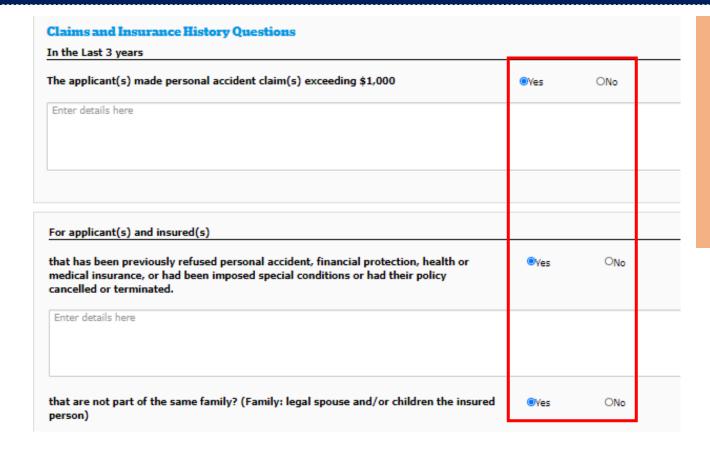
#### **B2B Personal Accident**

### Step 5: Confirm coverage requirement





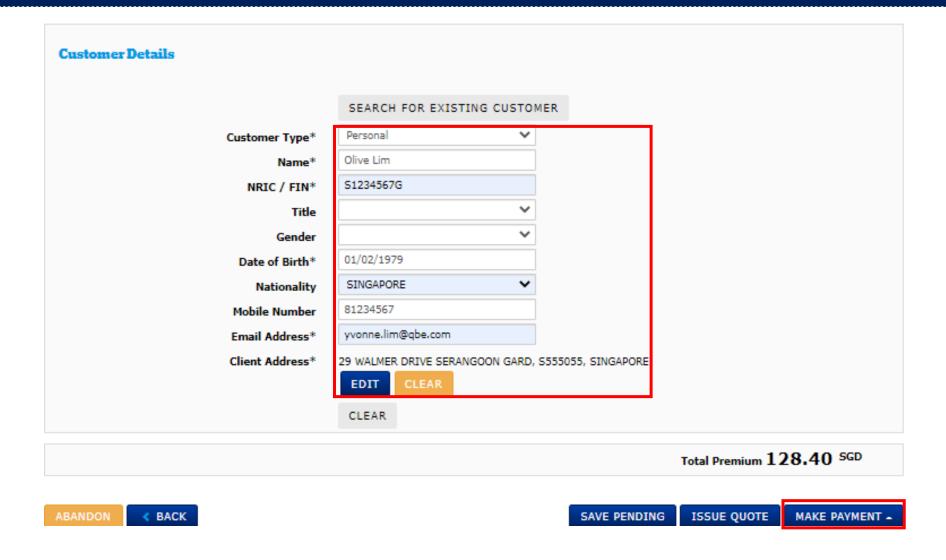
### Step 5: Claims & History declaration



If 'Yes' is selected in declaration, click on 'Refer to Underwriter' at the bottom of page

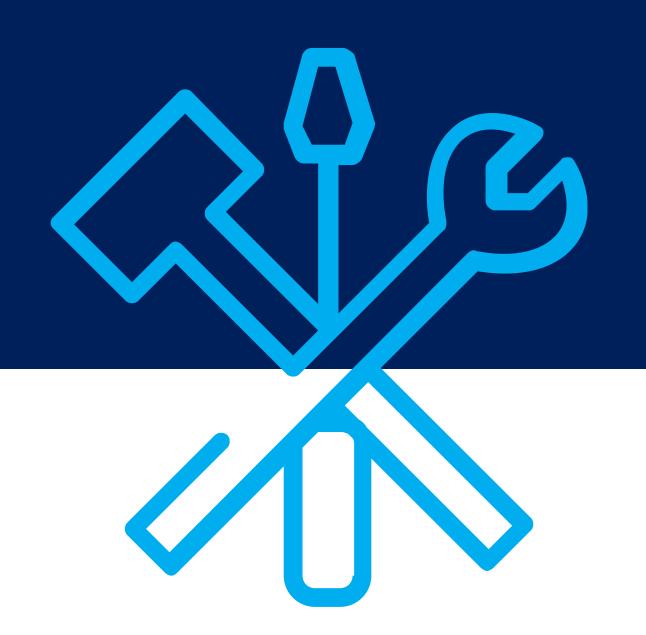


# Step 6: Complete Proposer Details & Payment



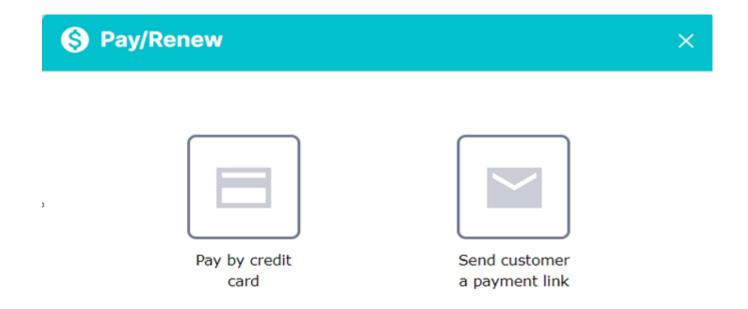


Qnect: Payment Functionality





# **Payment Options**



For Personal Lines, there are 3 preferred payment options namely:

- Agent Payment
- Customer Payment
- PAYNOW

\*Only Visa and MasterCard are acceptable forms of credit card payment via Qnect for instant policy issuance. Do note that payment must be made prior to policy coverage.



### **Agent Payment Option**



#### **Agent Payment Option**

After activating the agent payment option, this section will demonstrate how to make payment for a policy using a credit card on the last page of quote.



# Agent Payment Option (To be continued)

Billing Information		Your Order	
	* Required field		
First Name * testing		Total amount	SGD 107
Last Name *			
External account			
Company Name			
qbe			
Address Line 1 *			
blk 123 ABC ROAD			
Address Line 2			
City *			
Singapore			
Country/Region *			
Singapore	~		
State/Province			
ZipiPostal Code			
Phone Number			
94999949			
Email 1			
dummy@test.com			

Complete client's particulars, then click 'Next'.



# Agent Payment Option (To be continued)

Payment Details	-	Your Order	
Card Type *	* Required field	Total amount	SGD 107.00
Card Number * xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx			
Enter a valid card number  Expiration Month * Expiration \( \)  01 \( \sqrt{2042} \)  CVN *  This code is a three or four digit number preards.  Exxx \( \)  Enter a valid CVN	~		
Back	Next		
Cancel Order			

Key in credit card number, Expiry date and CVV. Click 'Next'.



### Payment confirmation

#### **Payment Confirmation**

Thank you. Your payment has been accepted.

This is your confirmation for:

#### Policy Details

Policy Number:

Insured:

Period of Insurance: From 20 Oct 2014

To 30 Oct 2014

Receipt Number: T0091415-17102014-075806

Amount: SGD 79.2

#### **Policy Header**

You will now be returned to the Policy Header page which confirms with full policy coverage details.

Click on the 'Documents' tab so that you can email the policy documents to your client.



# **Customer Payment Option**



#### **Customer Payment Option**

After activating the customer payment option, this section will demonstrate how to send payment link to client's email.



# Customer Payment Option (To be continued)



#### **Customer Payment pop-up**

You will be prompted to input client's email address for customer payment. Next, click on the 'Submit' button to send out payment link to client.



# Customer Payment Option (To be continued)

#### **Customer Payment Link Email**

An email will be sent directly to your client with a link to the secured QBE payment gateway via 'Pay'.

The Client must then click on the 'Make Payment' button to proceed.

#### **Your Policy Payment Requisition**

Dear TESTING,

Thank you for insuring with QBE Singapore. Your quotation has been successfully processed for the period from 23/02/2021 to 22/02/2022.

Please proceed to payment by clicking the "PAY" button below. The button is valid for the next 2 days upon receiving this email, or up to and inclusive of the policy inception date, whichever earlier. Just a warm reminder that no insurance cover is in place until further completion of the application process.

Should you have any enquiries on the insurance coverage, Policy Schedule or Policy Wording, please do not hesitate to contact your Registered Agent of QBE.

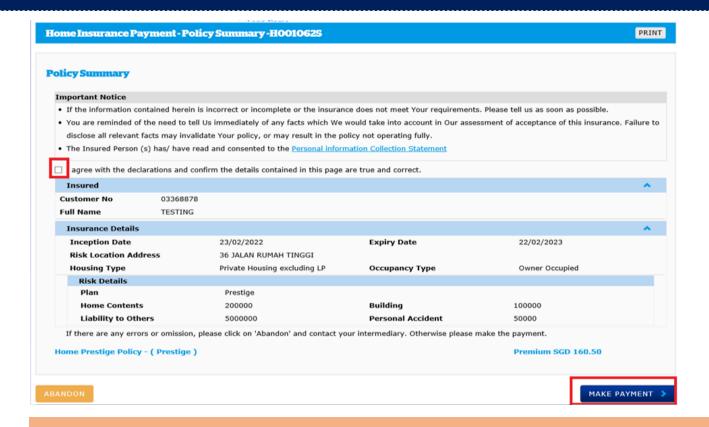
#### **Policy Details**

Policy Number:	H0009752
Customer Name:	TESTING
Payment Amount:	S\$107.00





# Customer Payment Option (To be continued)



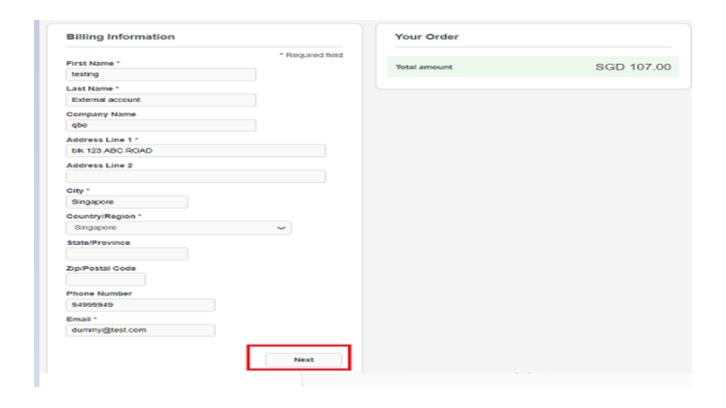
#### **Customer Confirmation Summary**

Tick the box on the left to confirm declaration is true.

Select 'Make Payment' button to proceed with online credit card payment via secured payment gateway.



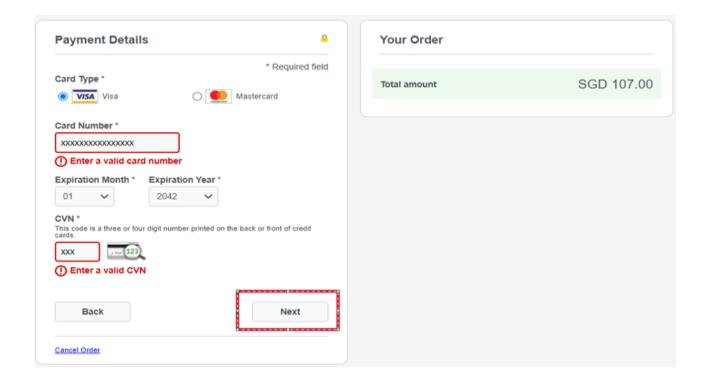
# Customer Payment Option (To be continued)



Client to input their particulars, then click 'Next'.



# Customer Payment Option (To be continued)



Client to key in credit card number, Expiry date and CVV. Then, click 'Next'.



### **Customer Payment confirmation**

#### **Payment Confirmation**

Thank you. Your payment has been accepted.

This is your confirmation for:

#### **Policy Details**

Policy Number:

Insured:

Period of Insurance: From 20 Oct 2014

To 30 Oct 2014

Receipt Number: T0091415-17102014-075806

Amount: SGD 79.2

#### **Payment Confirmation**

If payment is successful, Payment Confirmation page will be displayed. Client will also receive an email confirmation for successful payment.



### Customer Payment confirmation

#### **Email Confirmation for Successful Payment**

1<sup>st</sup> email as per below snippet will be sent directly to client for payment acknowledgement. 2<sup>nd</sup> email containing full set of policy documents including policy schedule, policy wording and client invoice will be sent within 24hours.

Dear

Thank you for insuring with QBE.

Your policy has been issued. Policy documents will be sent to your contact email address in 24 hours. You may print policy confirmation details for your reference.

Policy Details Policy Number :

Insured

Period of Insurance: From: 20 Oct 2014 To: 30 Oct 2014

Payment Amount : SGD 79.2

Receipt Number: T0091414-17102014-073518



# Payment Functionality Scenario Discussion

### Question: How long is the payment link valid for?

Qnect have a customer payment option for personal line products, where the intermediary can send payment link to the customer. And customer need to pay before the policy is incepted. Payment link is valid for 48hours, or up to policy inception date 2359, whichever earlier.

**Scenario 01**: today is 19/03/2021.

Policy start date is on 21/03/2021, client got 48 hours to make payment

**Scenario 02**: today is 19/03/2021.

Policy start date is on 19/03/2021, client got only up to today 2359 to make payment

**Scenario 03**: today is 19/03/2021.

Policy start date is on 25/03/2021, if client miss out 48hrs, You still can activate the link again for client to make payment, because policy not yet incepted.





QBE Personal Lines
Made easy for
agents & customers



### QBE Personal Lines

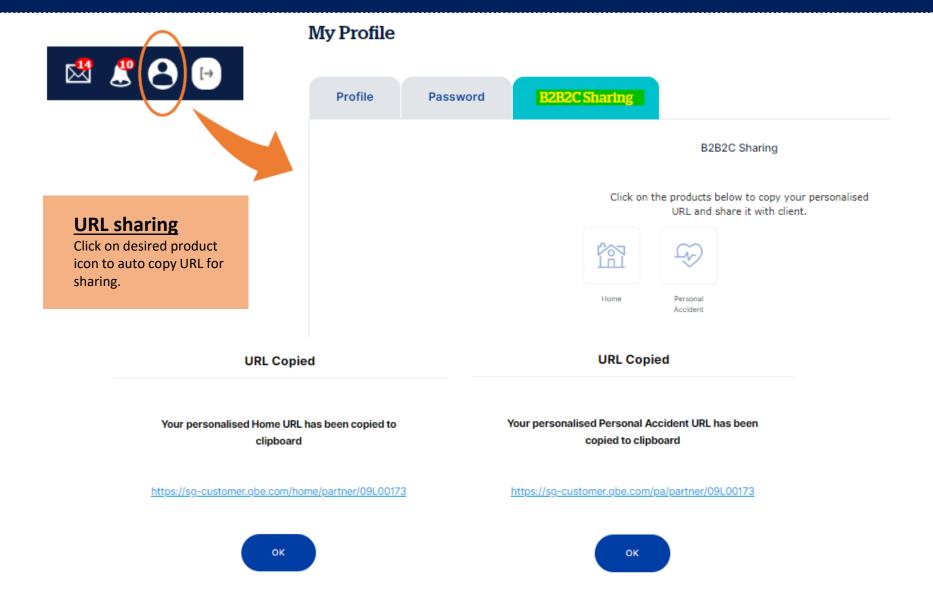
Benefits of B2B2C URL sharing

- Agent can share his/her unique B2B2C URL with their customers on various social platforms
- No login is required
- Comparison of product features with different plan selections in one quick glance
- Straight-through process
- Instant policy issuance after successful payment
- Payment before policy issuance and coverage; No bad debts
- Commission is paid to agent with each successful issuance
- 1 set of policy documents will be emailed to client directly and another will be sent to agent
- Agents can manage B2B2C policy renewals and/or cross-selling to client according to details documented in B2B2C reports
- Customer self-service portals provides higher efficiency and more bandwidth for agent's everincreasing portfolio



#### New Qnect interface

# My Profile



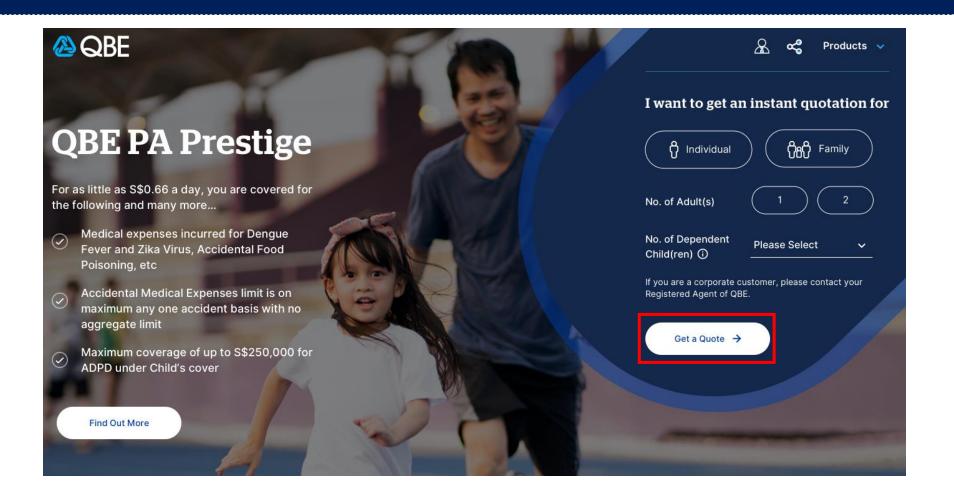




B2B2C – PA Prestige



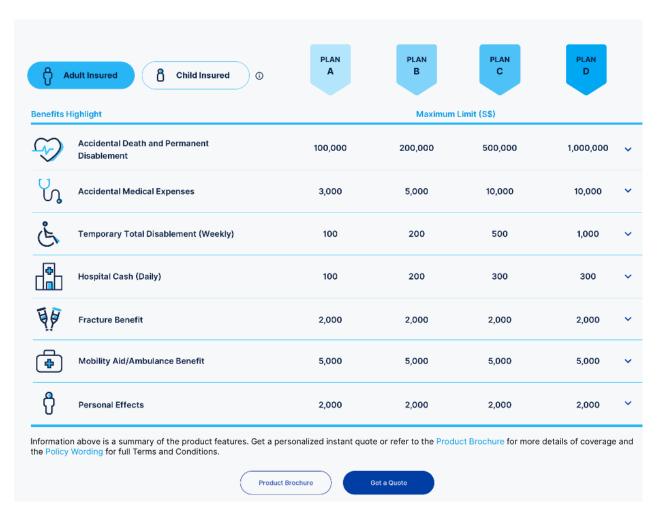
Step1: Get Quote





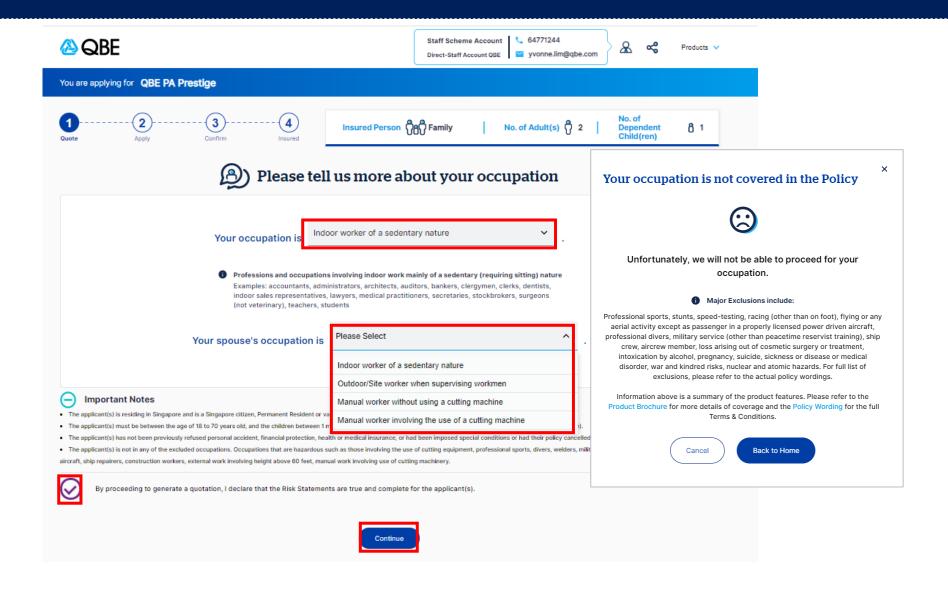
Step1: Compare Product Features

#### **Product Features**



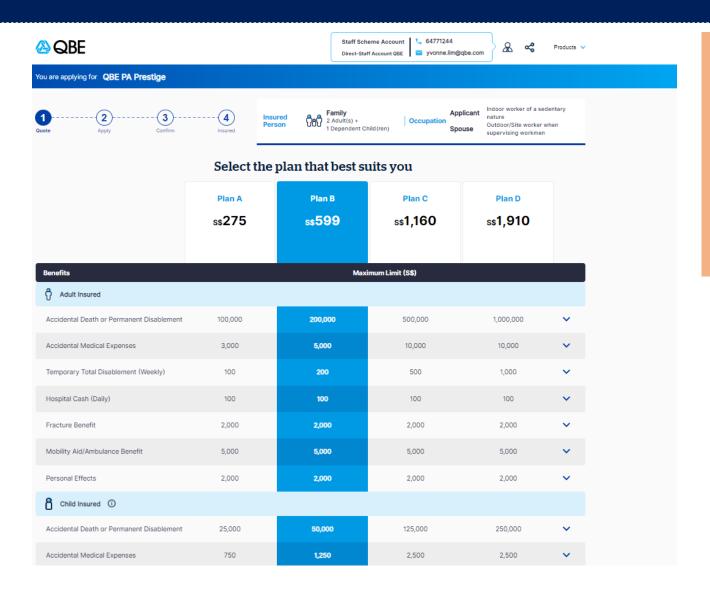


Step2: Select Occupation





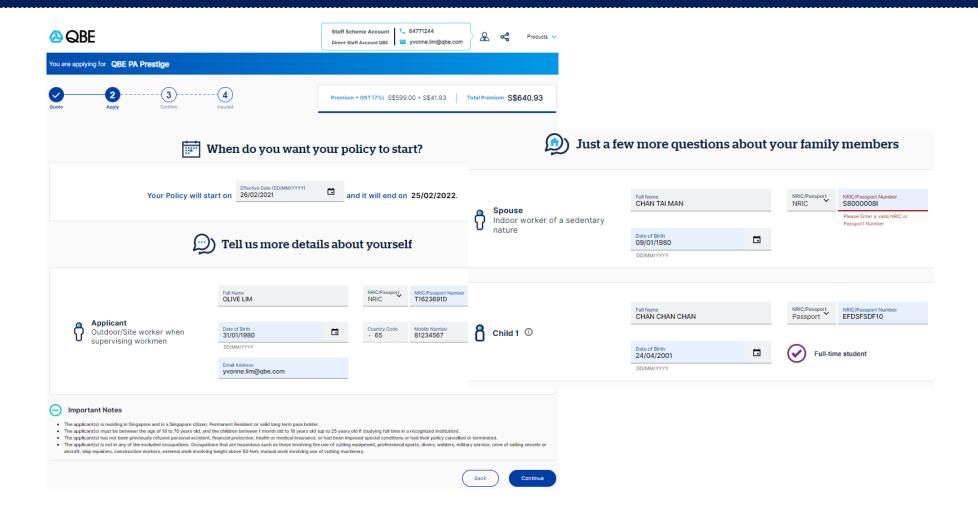
Step3: Plan Selection



Customer can compare and select their desired plan coverage in one quick view.

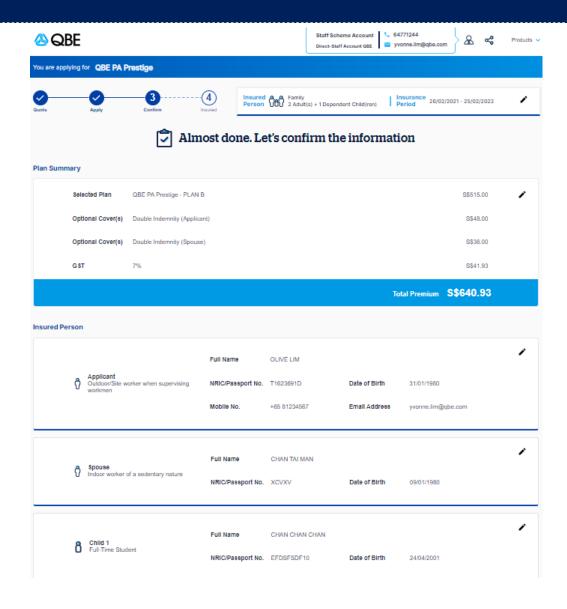


Step4: Include Insured Person's details



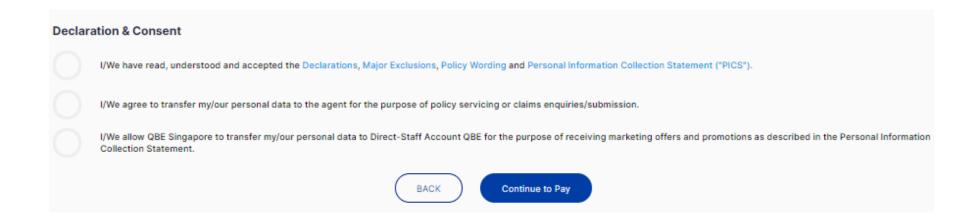


Step5: Summary Review



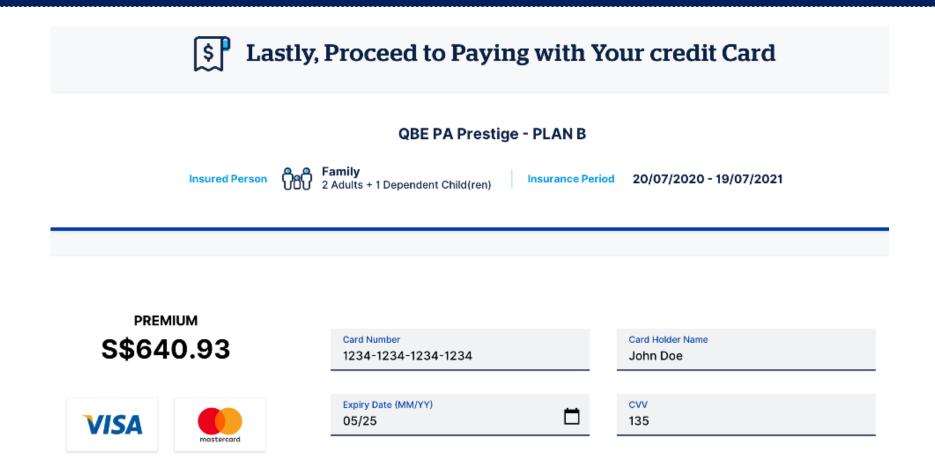


Step6: Declaration & Consent



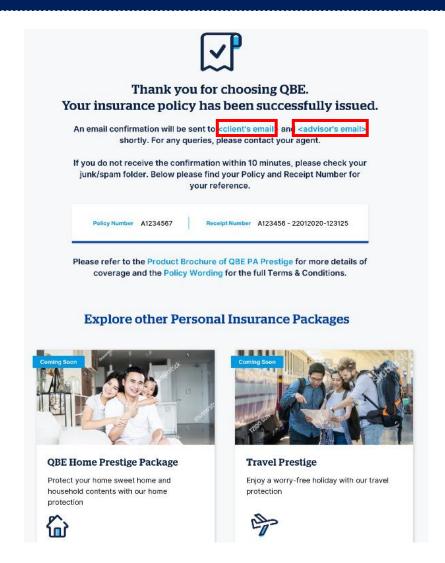


Step7: Payment





Step8: Completion







# Thank You