



QBE Qnect Training

Introduction to Qnect, QBIS, eTravel

QBE insurance
- Keigo Tan



Imagine

**Work
Anywhere
, Anytime**

**Imagine if I could
quote a premium and
issue a policy - all whilst
at my client's premises!**

**.....What opportunities
would this create for my
business?**



**This opportunity is now a reality
with QBE Qnect!**



Qnect Benefits

- Work Anywhere (All Devices)
- Work Anytime (24hours daily)
- Be Responsive (Instant quote)
- Higher commission
- Full policy lifecycle
- Paperless Documents
- Competitive premium
- Extensive Coverage (QBIS Wording)
- Packaged Solutions
- Single Platform for Multiple Products

Qnect Hotline: 6477 1043

Commission 25%
Turnover <25Million
No. of employees <100

Commission 25%
Premium S\$250 + GST
S\$310 + GST

Commission 40%
For Individual & Family
Standard/ SuperCover

Same Commission
Instant renewal and
documents

For shipment
declaration under
Open Cover Policy

All Risks
BI
Liability
Money
FG
Breakdown
WICA
GPA
InlandTransit

**QBIS(SME
10Covers)**

Manufacturer/
Wholesaler/ Retailers/
Office/ F&B

**Office &
Retail
Package**

**Travel
(Single
trip)**

**Renewal
of Non-
Qnect**

**Marine
Cargo
(Annual)**

Why target small business (SME) clients?

99% of all enterprises in Singapore are SMEs. They employ 7 out of every 10 workers.

They contribute nearly half of national GDP (Gross Domestic Product)



It's a BIG market and getting BIGGER!

Note: QBE's SME definition is:

- Turnover up to S\$25m
- Up to 200 employees

QBE Business Insurance Solution (QBIS)

Broad Cover Options

1. Property All Risks
2. Business Interruption
3. Public and Products Liability
4. Miscellaneous Property
5. Money
6. Machinery Breakdown and Electronic Equipment
7. Work Injury Compensation
8. Fidelity Guarantee
9. Group Personal Accident
10. Inland Transit

Broad Industry Appeal

- Agriculture, Forestry and Fishing
- Manufacturing
- Construction (Interior Renovation)
- Wholesale Trade
- Retail Trade
- Accommodation, Cafes and Restaurants
- Transport and Storage
- Communication Services
- Finance and Insurance
- Property and Business Services
- Education
- Health and Community Services
- Cultural and Recreational Services
- Personal and Other Services

QBIS Benefits

Cover Sections

1. Property All Risks
2. Business Interruption
3. Public and Products Liability
4. Miscellaneous Property
5. Money
6. Machinery Breakdown and Electronic Equipment
7. Work Injury Compensation
8. Fidelity Guarantee
9. Group Personal Accident
10. Inland Transit

Target Segments



25%
Commission

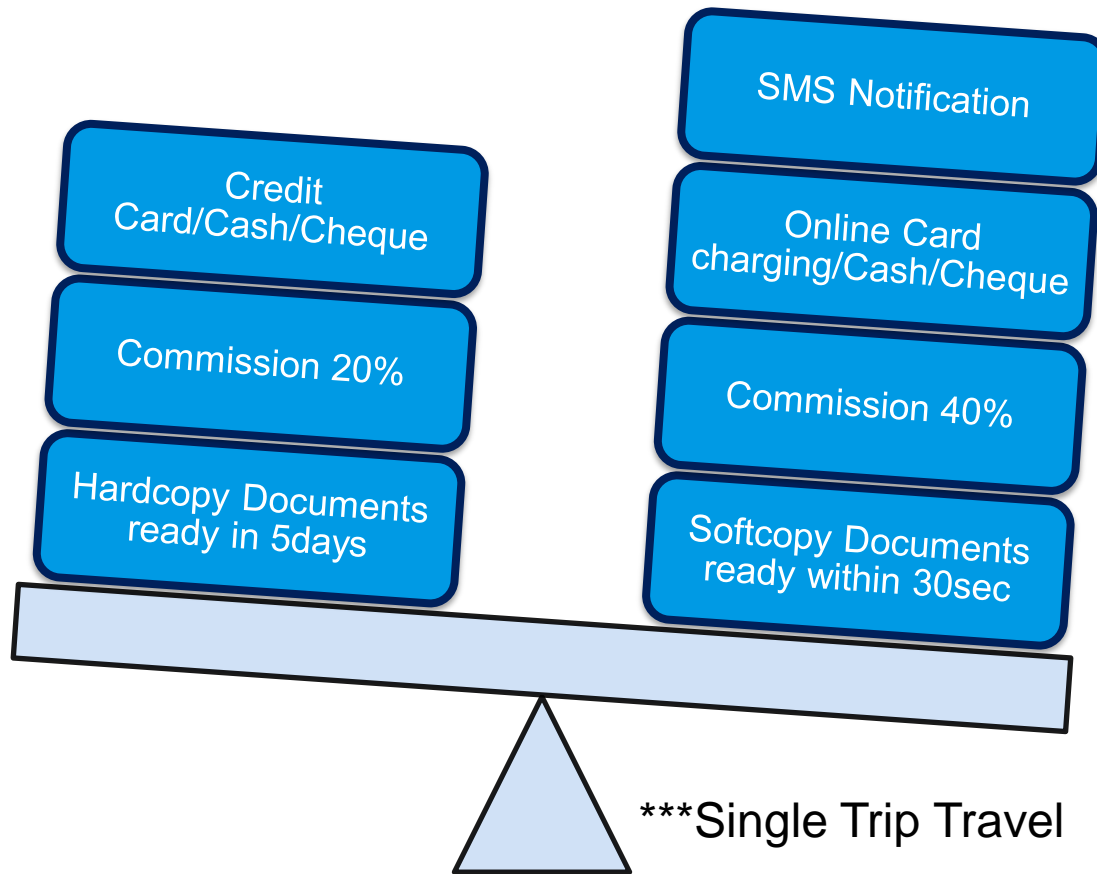
QBIS Product Cover Sections Access Rules

	Risk	Access Rules
1	Property All Risk	Accepted as a Mono Line Class
2	Business Interruption	Must also take up: Property All Risk section
3	Liability	Accepted as a Mono Line Class
4	Miscellaneous Property	Must also take up: Property All Risk section
5	Money	Must also take up: Property All Risk section
6	Machinery Breakdown and Electronic Equipment	Must also take up: Property All Risk section
7	Fidelity Guarantee	Must also take up: Property All Risk section
8	Inland Transit	Accepted as a Mono Line Class
9	Work Injury Compensation	Accepted as a Mono Line Class
10	Group Personal Accident	Accepted as a Mono Line Class

eTravel Benefits

Non-Qnect
Travel

Qnect
Travel



***Single Trip Travel

QBE Qnect Home page - Overview

Quick Search & User profile

Major Functions menu

Your Dashboard for quick access to information and records

The screenshot shows the QBE Qnect Home page interface. It features a top navigation bar with the QBE Qnect logo, a search bar, and user profile links. Below the navigation bar is a horizontal menu with options like Home, Quote, Policy Administration, Product Details, Portfolio & Reports, and Tools. The main content area is divided into several sections: Notifications, Announcements, Recovered Transactions, Quotes, and Reports. Each section contains specific information and links. Numbered callouts (1-9) highlight various elements: 1 points to the user profile links, 2 to the search bar, 3 to the Home button, 4 to the CUSTOMISE button, 5 to the Notifications section, 6 to the Announcements section, 7 to the Recovered Transactions section, 8 to the Quotes section, and 9 to the Reports section.

1 My Profile | Help | Logout

2 Quote by Number

3 Home

Quote Policy Administration Product Details Portfolio & Reports Tools

4 CUSTOMISE

5 Notifications

Visible 6 Hidden 181 All

Referral has been accepted for 00003509 Hide

Referral has been accepted for 00001899 Hide

Referral has been accepted for 00000405 Hide

Referral has been accepted for 00000363 Hide

Referral has been accepted for 00000264 Hide

Q123456BIZ: Referral triggered due to the construction type. Hide

6 Announcements

QBE Launches new SME commercial insurance product. [Read More](#)

Qnect eBusiness solution – challenges traditional ways of working [Read More](#)

7 Recovered Transactions

Business Insurance Solution

Full Binding Quote - Risk Details 03/06/2014 07:54 AM

8 Quotes

[Business Insurance Solution](#)

9 Reports

2 unpaid dues today

18 Renewals due this week

97 New business closed this month

32 Endorsements status

Quote menu



Hello **Sam Tang** | [My Profile](#) | [Help](#) | [Logout](#)

Find

Quote by Number



Quote

Policy
Administration

Product Details

Portfolio
& Reports

Tools

Create a Quote

Modify a Quote

Return to
Dashboard
(main page)

Create a 'Quick' or
'Full Binding' quote

Modify an existing
'Quick' or 'Full Binding'
quote

Policy Administration menu

The screenshot displays the QBE Qnect web application interface. At the top left is the QBE Qnect logo. To the right, the user is logged in as 'Hello Sam Tang' with links for 'My Profile', 'Help', and 'Logout'. Below the header is a navigation bar with tabs: 'Quote', 'Policy Administration' (highlighted), 'Product Details', 'Portfolio & Reports', and 'Tools'. A search bar labeled 'Find' is positioned above the navigation bar, with a dropdown menu set to 'Quote by Number' and a search icon. The 'Policy Administration' dropdown menu is open, showing three options: 'Find a Quote', 'Find a Policy', and 'Endorse a Policy'. Three blue callout boxes provide descriptions for these options: 'Find a Quote' is for locating an existing quote to view or modify; 'Find a Policy' is for locating an existing policy to inquire or endorse; and 'Endorse a Policy' is for processing an endorsement for an existing policy. An orange callout box points to the home icon in the navigation bar, indicating a return to the dashboard.

QBE Qnect

Hello Sam Tang | [My Profile](#) | [Help](#) | [Logout](#)

Find

[Home](#) **Quote** **Policy Administration** **Product Details** **Portfolio & Reports** **Tools**

Return to Dashboard (main page)

Find a Quote

Find a Policy

Endorse a Policy

Locate an existing quote and view or modify it

Locate an existing policy to inquire or endorse it

Process an endorsement for an existing policy

Product Details menu



Hello **Sam Tang** | [My Profile](#) | [Help](#) | [Logout](#)

Find

Quote by Number ▾



Quote

Policy
Administration

Product Details

Portfolio
& Reports

Tools

Return to
Dashboard
(main page)

Provides information
about the products
available on the QBE
Qnect platform

Business Insurance Solution



Portfolio & Reports menu



Hello **Sam Tang** | [My Profile](#) | [Help](#) | [Logout](#)

Find



Return to Dashboard (main page)

Use filter parameters to create a list of policies in your portfolio. From here click on the link to inquire on a policy

Generate Statements, Portfolio Statistics and Policy Renewal lists to assist in managing your QBE portfolio

Policy Portfolio

To view policies on your selected account, enter search criteria and then click Submit.

Account Number:

Policy Type:

Status:

Type:

Expiry Date:

From*:

To*:

Search Results

Policy Number	Name of Insured	Policy type	Status	Expires
00002538	Cabansag Ryan, Rye	Business Insurance Solution	Pending	20/05/2015
00002593	Cabansag Ryan, Rye	Business Insurance Solution	Pending	20/05/2015
00002600	Cabansag Ryan, Rye	Business Insurance Solution	Pending	20/05/2015
00002601	Cabansag Ryan, Rye	Business Insurance Solution	Pending	20/05/2015
00003513	chan tai man	Business Insurance Solution	Pending	28/05/2015
00077398	chan tai man	Business Insurance Solution	In Force	18/05/2015
00077600	chan tai man	Business Insurance Solution	In Force	19/05/2015
00002974	Corporation	Business Insurance Solution	Issued	25/05/2015
00003505	Corporation	Business Insurance Solution	Converted	26/05/2015
00003507	Corporation	Business Insurance Solution	Issued	26/05/2015
00003509	Corporation	Business Insurance Solution	Converted	27/05/2015
00003520	Corporation	Business Insurance Solution	Issued	29/05/2015
00079153	Corporation	Business Insurance Solution	In Force	26/05/2015
00079160	Corporation	Business Insurance Solution	In Force	27/05/2015
00079167	Corporation	Business Insurance Solution	In Force	01/06/2015
00079168	Corporation	Business Insurance Solution	In Force	01/06/2015
00079169	Corporation	Business Insurance Solution	In Force	01/06/2015
00079178	Corporation	Business Insurance Solution	In Force	01/06/2015

Reports

Agent Portfolio Report

Currency: HKD
Inspector Code: HK0001

No. Policies	Gross Premium	GST on GrossPremium	Other Charges	Commission	GST on Commission	Net Premium
1	1,019.28	0.00	0.00	254.82	0.00	764.46
1	1,019.28	0.00	0.00	254.82	0.00	764.46
1	1,019.28	0.00	0.00	254.82	0.00	764.46
1	1,019.28	0.00	0.00	254.82	0.00	764.46

Tools menu

The screenshot shows the QBE Qnect web application interface. At the top left is the QBE Qnect logo. At the top right, it says "Hello Sam Tang" with links for "My Profile", "Help", and "Logout". Below this is a search bar with the text "Find Quote by Number" and a search icon. The main navigation bar has several tabs: "Home" (with a house icon), "Quote", "Policy Administration", "Product Details", "Portfolio & Reports", and "Tools" (which is highlighted in blue). A dropdown menu is open under the "Tools" tab, showing three options: "Forms", "Training Material", and "Promotions". Three blue callout boxes provide additional information: one points to the "Home" icon with the text "Return to Dashboard (main page)"; another points to the "Forms" option with the text "Locate existing forms"; and a third points to the "Promotions" option with the text "Access details regarding any promotional material supplied by QBE". A fourth blue callout box points to the "Training Material" option with the text "Access additional on-line / self service training materials and demonstration videos".

QBE Qnect

Hello Sam Tang | [My Profile](#) | [Help](#) | [Logout](#)

Find Quote by Number

Home Quote Policy Administration Product Details Portfolio & Reports **Tools**

Forms

Training Material

Promotions

Return to Dashboard (main page)

Locate existing forms

Access additional on-line / self service training materials and demonstration videos

Access details regarding any promotional material supplied by QBE

Find menu



Hello **Sam Tang** | [My Profile](#) | [Help](#) | [Logout](#)



Return to
Dashboard
(main page)

Quick search option to
locate a Quote or a
Policy if you already
know the number

Policy

Insurance Details

Policy No:	B0077601	Policy Status:	In Force
Policy Type:	Business Insurance Solution (BIZ)	Period of Insurance:	20/05/2014 to 19/05/2015
Insured:	Vicente Eleanor	Wording:	eBusiness Policy Word Test
Address:	Sample HONGKONG Address	SP Attn code:	00
Agent:	EBUSINESS INSURANCE BROKERS		

[Risks](#) | [Transaction History](#) | [Documents](#)

Section	Risk	Location / Type of Business	Commenced	Terminated
Property All Risks	001	1 JULIA AVENUE, HONG KONG Drinking Chocolate Mfg	20/05/2014	

[← BACK TO SEARCH RESULTS](#) [POLICY OPTIONS -](#)

Settings menu

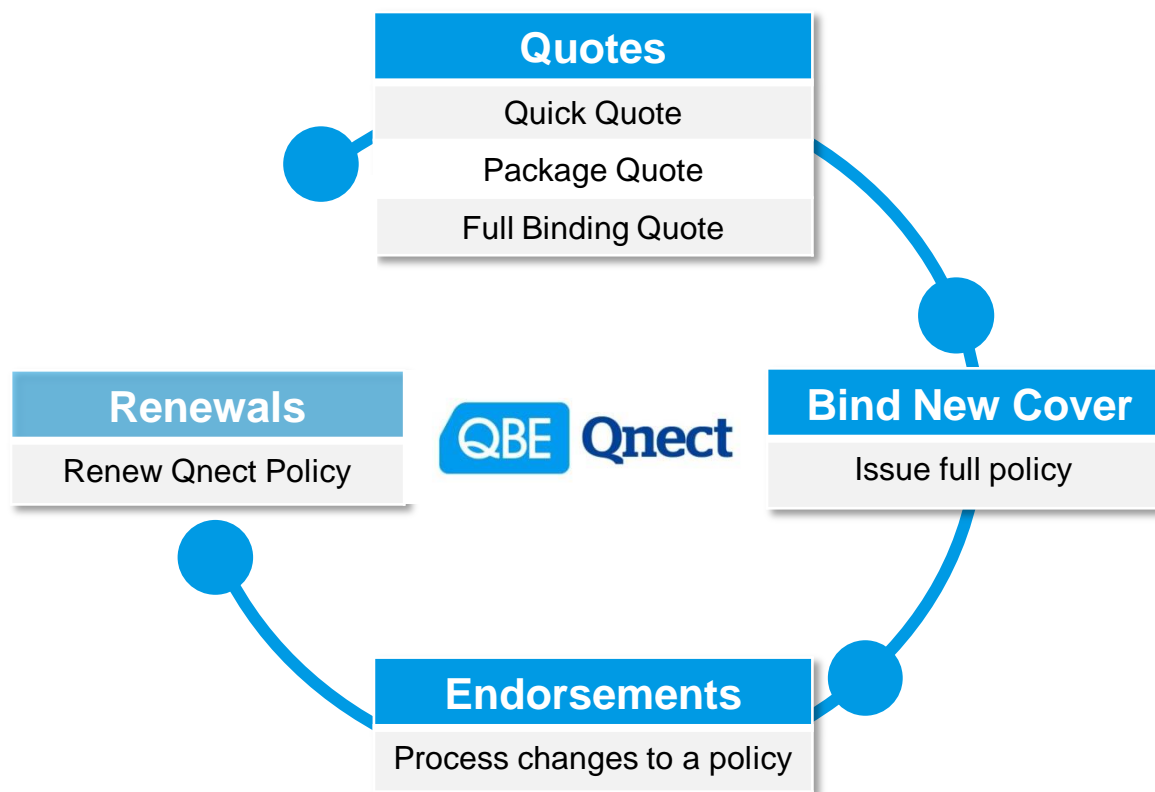


Return to
Dashboard
(main page)

Access Help page information

Logout from QBE
Qnect on this device

Full Insurance Lifecycle



Other Features:

- Automated Referrals workflow
- Modify an existing Quote
- Quote & Policy Inquiry
- On Line Reports
- Claims Lodgment Confirmation Advice
- Industry News feeds

Qnect Functions Not Yet Available

The following functionality is not yet available in Qnect

- **Cancellations**
- **Claims Functionality**

Information is split into Pages for easy reference

Insurance
Period

General Info
Page

Cover
Section
Page

Review Page

Insured
Declaration
Page

Transactions
Page

[Home](#) / [Create Quote](#)

New Quote

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

Product Type	Business Insurance Solution <input type="button" value="v"/>
Account Number*	10000156 - SUPER GROW INSURANCE <input type="button" value="v"/>
Inception Date*	18/07/2014
Expiry Date*	17/07/2015

CREATE QUOTE

- Define insurance Date
- Select product options

Information is split into Pages for easy reference

Insurance
Period

General Info
Page

Cover
Section
Page

Review Page

Insured
Declaration
Page

Transactions
Page

Business Insurance Solution - PRINT

Insurance Details

Account 10000156 - SUPER GROW INSURANCE

Inception Date 18/07/2014

Expiry Date*

Nature of Business / Occupation* X

783426: Software Developer, Financial/Accounting

784210: Accounting Service

Description

Cover Sections

☒ Property All Risks

☐ Business Interruption

☒ Liability

☐ Miscellaneous Property

☐ Machinery Breakdown and Electronic Equipment

☐ Group Personal Accident

☐ Money

☐ Employees' Compensation

☐ Fidelity Guarantee

☐ Inland Transit

Legend

Straight Through ■

Referral ■

Decline ■

Annual Turnover ?

- Business Activity Details
- Cover Sections
- Claims History
- Risk Location Details
- Policy Clause Page

Information is split into Pages for easy reference

Insurance
Period

General Info
Page

Cover
Section
Page

Review Page

Insured
Declaration
Page

Transactions
Page

Section 1: Property All Risks

Construction Type*

Class 1

Building Age*

Less than 10 years

Security System on Site*

None of the above

Type of Area*

Business District

Fire Protection*

Class 1

Additional Fire Protection Services

☒ Building Supplementary Water Supply

☐ Private Fire Brigade

☒ Fire Hydrants on Site

☒ Fire Extinguishers

☒ Hose Reels

☒ Sprinkler Installed

☒ Public Water Hydrants <100m

☐ Public Water Hydrants >100m

Excess Applying to Entire Risk*

1,000

Covers and Sums Insured

Building

HKD

Contents

HKD

- General Underwriting Information
- Sums Insured per section
- Excess
- Premiums
- Access to sub pages:
 - Standard wording Clauses sub page
 - Interested Parties sub page

Information is split into Pages for easy reference

Insurance
Period

General Info
Page

Cover
Section
Page

Review Page

Insured
Declaration
Page

Transactions
Page

Business Insurance Solution - Accountant

PRINT

Review


Period of Insurance	18 July 2014 to 17 July 2015				
Nature of Business	784205 - Accountant				
Risk Address	YUE KING BUILDING, 1 LEIGHTON ROAD, HONG KONG				Add Risk / Modify Location / Delete Location

Cover Sections

Expand All / Collapse All	Annual Premium	Premium Due	Levy	Total Due	Commission
Property All Risks 	\$967.64	\$967.64	\$0.00	\$967.64	\$387.06
Sub-Totals	\$967.64	\$967.64	\$0.00	\$967.64	\$387.06

Non-Situation Dependent Risks

Cover Sections

Expand All / Collapse All	Annual Premium	Premium Due	Levy	Total Due	Commission
Liability 	\$12,820.86	\$12,820.86	\$0.00	\$12,820.86	\$5,128.34
Sub-Totals	\$12,820.86	\$12,820.86	\$0.00	\$12,820.86	\$5,128.34

	Annual Premium	Premium Due	Levy	Total Due	Commission
Policy Total	\$13,788.50	\$13,788.50	\$0.00	\$13,788.50	\$5,515.40

- Options to:
 - Amend any section details
 - Add any sections
 - Add any additional locations
- Attach Electronic Files

Information is split into Pages for easy reference

Insurance
Period

General Info
Page

Cover
Section
Page

Review Page

Insured
Declaration
Page

Transactions
Page

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 Accounting

- Insured Insurance and Credit Rating Declaration
- Insured Name and Address Details



Information is split into Pages for easy reference

Insurance
Period

General Info
Page

Cover
Section
Page

Review Page

Insured
Declaration
Page

Transactions
Page

- Transaction History
- Documents Folder
- Print / Email Documents



Policy No: B0076620
Policy Type: Business Insurance Solution (BIZ)
Insured: ABC Accounting
Address: test
Agent: Super Grow Insurance Consultants

Policy Status: In Force
Period of Insurance: 18/07/2014 to 17/07/2015
Wording: eBusiness Policy Word Test
SP Attn code: 00

[Risks](#)

[Transaction History](#)

[Documents](#)

Section	Risk	Location / Type of Business	Commenced	Terminated
Property All Risks	001	YUE KING BUILDING, 1 LEIGHTON ROAD, HONG KONG Accountant	18/07/2014	
Liability	002	HONG KONG Accountant	18/07/2014	

[Endorsement](#)
[Resume](#)
[Delete Referral](#)
[View Policy](#)

[← BACK TO SEARCH RESULTS](#)

[POLICY OPTIONS ▾](#)



Introduction to to Decline and Referral Function



What causes a quote to be flagged as **Decline**?

A Decline means that QBE is not prepared to quote the risk under the QBE Business Insurance Solution policy.

A Decline will occur if the:

1. Business Activity is not desirable or not typically SME business
2. Product access rules exceeded e.g. sum insured, staff numbers.
3. The claims or insurance history exceeds QBE's limits

NOTE: Qnect will not allow you to place this business so you will need to contact your QBE representative to determine if they can assist under another product and pricing basis.

Decline – System Alerts

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

RED TRAFFIC LIGHT

Legend

Straight Through
Referral
Decline



Decline Messages

WARNING MESSAGE

The risk has been declined under the eBusiness platform due to the following reasons. Please consult your Underwriter to obtain terms.

- Number of Employees exceeds maximum allowed

Cover Sections

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

Annual Premium

Premium Due

Levy

Total Due

Commission

 [Work Injury Compensation](#)



COVER SECTION STATUS

DECLINED

What causes a quote to be flagged as Referral?

A Referral means that a QBE underwriter needs to review the risk before final acceptance.

A Referral will occur if:

1. Business Activity is flagged as a referral risk
2. If any of the special QBE underwriting rules have been exceeded


NOTE: Qnect will still allow you to register and 'Pend' the quote and provide indicative terms to your client. If they wish to proceed you must convert it to a Full Binding quote and click on the 'Refer To Underwriter' button

ABANDON

← BACK

SAVE PENDING

REFER TO UNDERWRITER



Referral – System Alerts

Referral Messages

WARNING MESSAGE

No cover is in place until QBE confirms acceptance. The risk is referred due to the following reasons:




- Nature of Business

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

AMBER TRAFFIC LIGHT

Legend

Straight Through 
Referral 
Decline 

Cover Sections

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

Annual Premium


Premium Due

Levy

Total Due

Commission

 [Work Injury Compensation](#) 

 [Inland Transit](#) 

\$1,000.00

\$1,000.00

\$0.00

\$1,000.00

\$400.00

REFER

Sub-Totals

\$1,000.00

\$1,000.00

\$0.00

\$1,000.00

\$400.00

COVER SECTION STATUS

Referring via Qnect to QBE is easy!

There is no need to call QBE simply use the system workflow feature after you have registered the quote as Full Binding

REFER TO UNDERWRITER

STEP1: Click on the 'Refer To Underwriter' button on the 'Underwriting Questions' page

STEP2: Provide as much information about the risk in the Information page and client on the 'Refer' button to submit to QBE

STEP3: QBE underwriter will review and the result of the review will appear in the Notifications section of on your Dashboard page. You will also be sent an email.

Referral Information

No cover is in place until we confirm acceptance.

Referral Reasons:
Nature of Business

Please provide any other relevant information for QBE to consider when processing this referral.

Refer to: (You may select multiple addresses).
test.ebusiness.referral.hongkong@qbe.com

To the Intermediary

The referral transaction has been complete processing

00002396

Customer Details

Name : TNF Ltd
Address : 456 Cent
: HKG

Notes from the underwriter :

REFERRAL COMMENTS TEST

QBE Qnect



Quote

Portfolio Administration

Notifications

Visible 6 Hidden 181

All

Referral has been accepted for [00003509](#) [Hide](#)

Referral has been accepted for [00001899](#) [Hide](#)



Introduction to Endorsements



Examples of Endorsements

- Adding an interested Party
- Changing
 - Risk Location
 - Sum Insured or Sub Limit
 - Address *
 - Insured Name/Legal Name *
- Adding a new cover section
- Correcting a previous data error made on the policy

* These 2 endorsements must be sent to QBE as they cannot be processed in Qnect by an Intermediary.

Unlike quotes, endorsements can be financial transactions

- No Premium payable - e.g. adding an interested party
- Extra Premium payable – e.g. adding another cover section
- Return Premium payable – e.g. reducing a sum insured limit



Important Information



Important Information

What's Next?

- You will be emailed your personal User ID

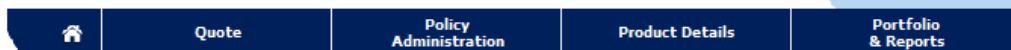
Help & Support

- Full step by step 'How to guide' can be accessed from the Tools menu within the Qnect Home page
- If you still need help, phone your current QBE representative and they will point you in the right direction

Service Turnaround

- Queries and Referrals turnaround will be same working day
- System availability Mon- Sun 24hours (some weekend variations)
- **Never share Qnect IDs or passwords. One ID per person!**

Qnect Assistance



Find

- Forms
- Training Material
- Promotions

Business Insurance Solution ▶

QBE Qnect how to guide

Reset my password

This guide outlines the process for resetting your password in Qnect. You can reset your password at any time by using the [Forgot Password?](#) link on the Qnect menu or via the Change Password button in the [My Profile](#) link on the Qnect Home page

Note: When you log into Qnect for the very first time you will need to use the [Forgot Password?](#) link on the Qnect menu to set your password.

Never attempt to login unsuccessfully more than twice. If you attempt to login with an incorrect password after 3 times, your User ID will be locked and you will need to contact your QBE Qnect Advisor to unlock it.

Step By Step Process

Log-In Page

If you have forgotten your QBE Qnect password (or if less than 2 failed login attempts have been made), you can reset your password as long as you can access your email account to receive your password reset confirmation email.

To reset your password click on ['Forgot Password?'](#) link.

Note: If 3 failed login attempts have been made, your account will be locked out and you will need to contact QBE Qnect Advisor.



Forgot Password Page

Enter your Phone Number that you provided for your user profile.

Click on the 'SUBMIT' button.



A message will then be displayed indicating that a new logon password has been sent to your Email.

Click on the 'BACK' button to return to the Qnect Login Page



QNECT HOTLINE

6477 1043

Address:		Public:		Expiry Date:	
Has the policy been paid?		<input type="checkbox"/> Yes <input type="checkbox"/> No			
Name of other Interested Parties (Purchase, Lease, etc.), if any:					
Are there any other Insurances which would cover this in whole or in part? <input type="checkbox"/> Yes <input type="checkbox"/> No					
Name of Insurer:					
Policy Details:					
6. DETAILS OF LOSS DAMAGE OR OCCURRENCE					
Date of Loss/Damage/Occurrence:				Time: A.M./P.M.	
When was Loss/Damage/Occurrence reported to you (if applicable):				Time: A.M./P.M.	
Place and/or Premises where it occurred:					
Please state full particulars how Loss, Damage or Accident occurred:					
Please describe Nature of Damage or Injury:					
7. RESPONSIBILITY/WITNESSES					
Was another person, in your opinion, responsible or loss or damage or cause of the occurrence? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If reply is "Yes", please give full details:					
Name		Address		Telephone No.:	
Reasons		Post Code:			
Was there a witness/witnesses to this event? <input type="checkbox"/> Yes <input type="checkbox"/> No					
If reply is "Yes", please give full details:					
Name		Address		Telephone No.:	
Post Code:					

Questions?

