BROKER XCHANGE

USER MANUAL

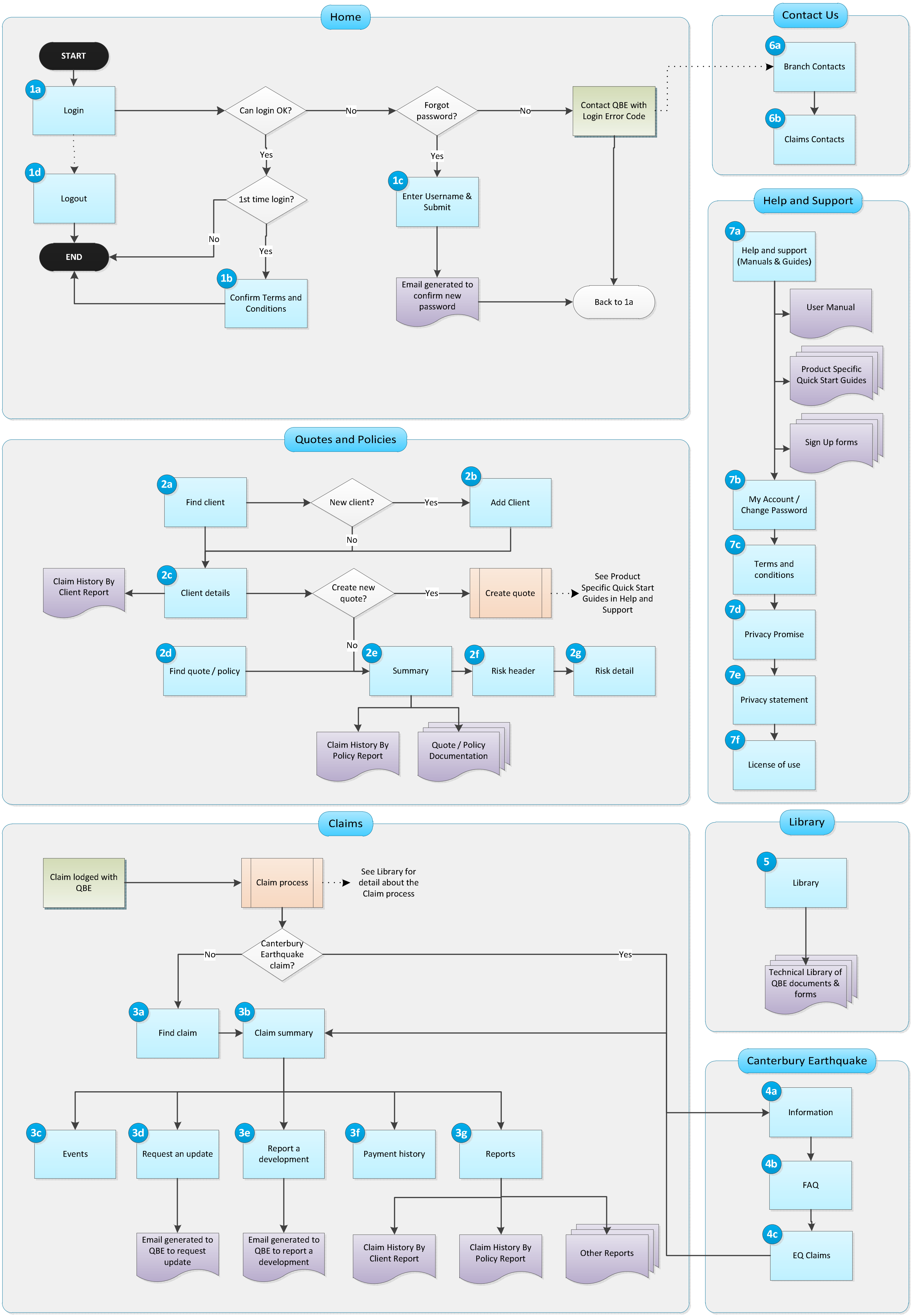
V2.0

Thank you for using QBE's Broker Xchange!!

This document provides detail into the use of the tool. Product specific detail on creating new quotes, submitting referrals and binding quotes can be found in the Quick Start Guides also available on the Help and Support page.

Contents

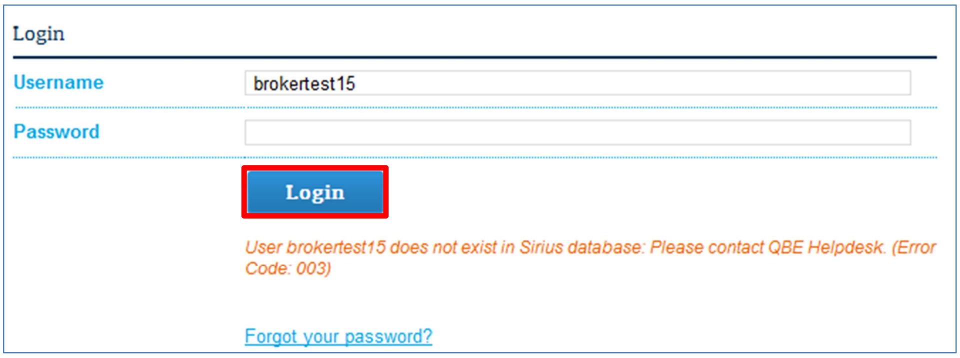
Broker Xchange Overview



1 HOME

a) Login

- Click ‘Login’ at the top right hand of the page

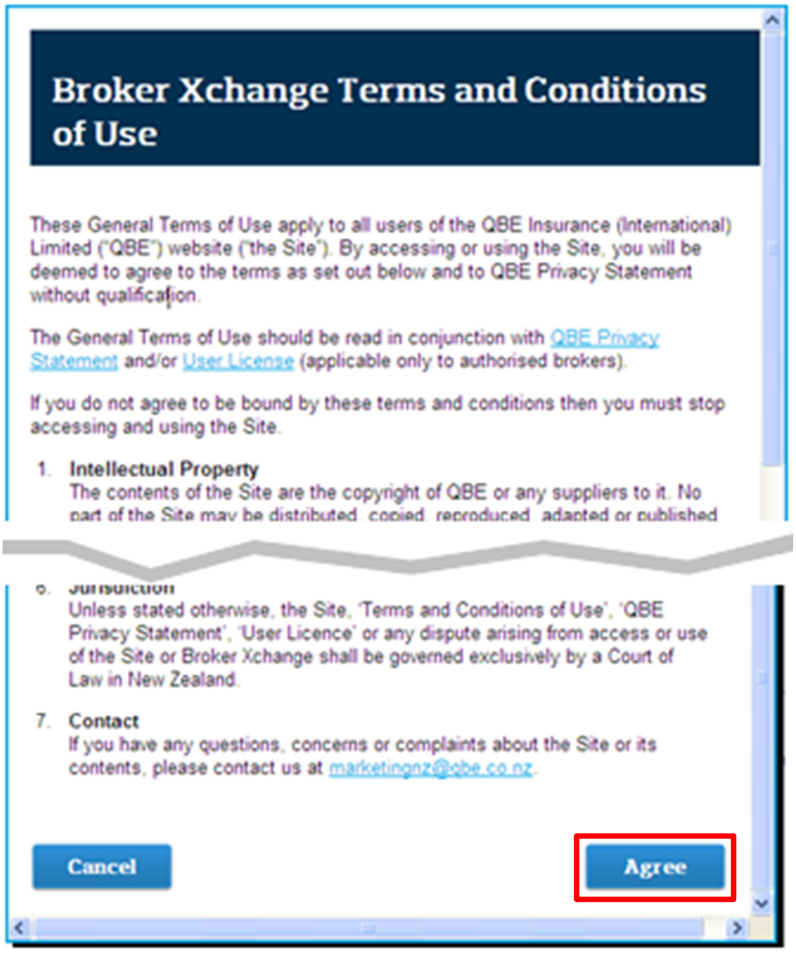


- Enter your Username and Password and click ‘Login’.

You have 3 password attempts before being locked out. If this happens you will need to contact QBE.

Any other login issues will be listed in red below the login button. Make note of the Error Code when contacting the QBE.

b) Confirm Terms and Conditions of Use (1st time login only)



- You must ‘Agree’ to the Terms and Conditions of Use on 1st time login.

Full details of QBE’s Broker Xchange Terms and Conditions, Privacy Statement and User License can be found in section 7c - 7f.

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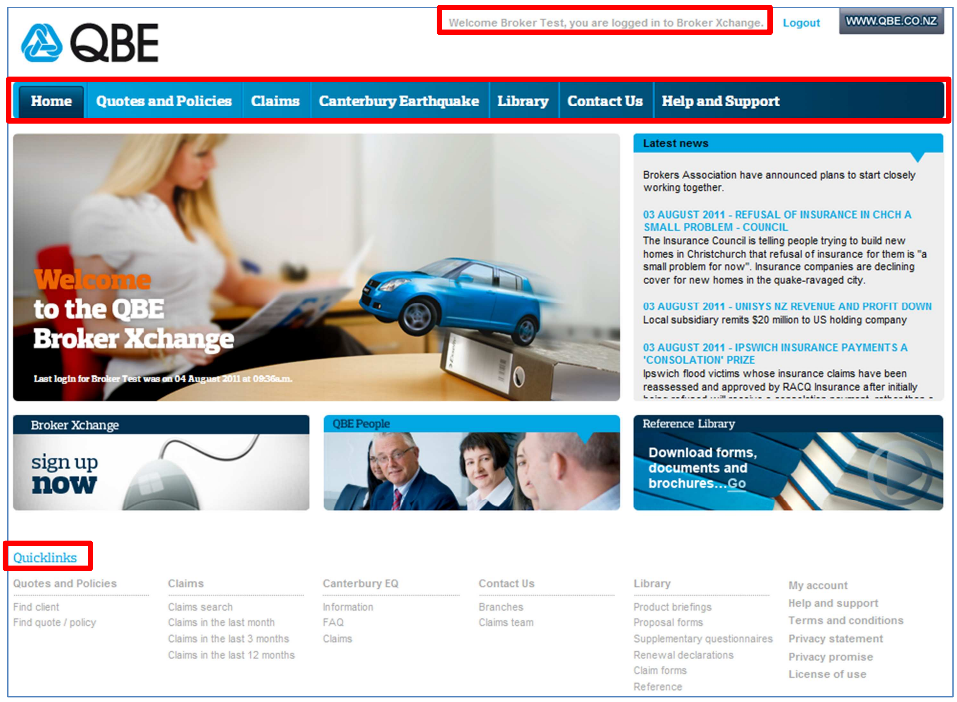


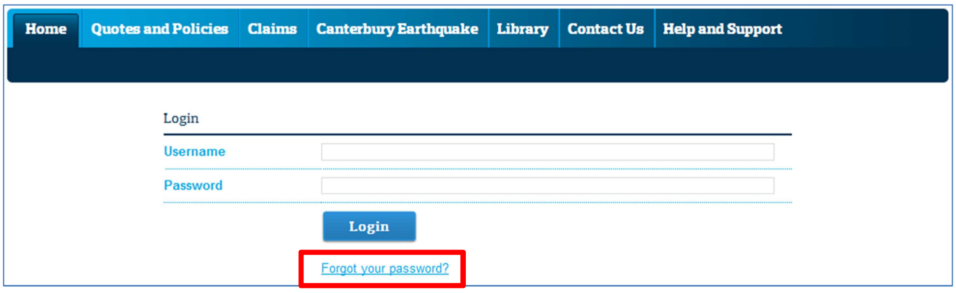
Once successfully logged in the Welcome message will be displayed.

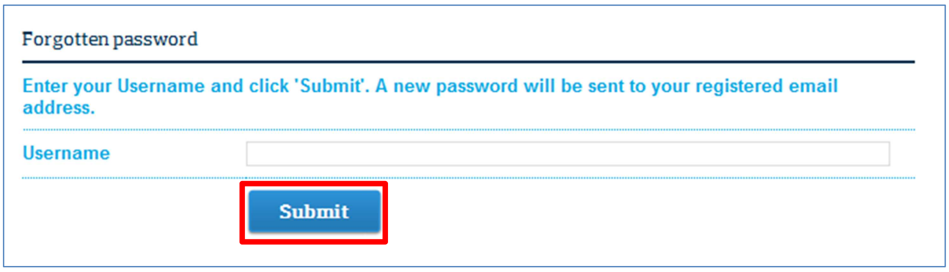
Use the breadcrumb trail at the top of the page or Quicklinks at the bottom of the page to navigate between pages.

You will be automatically logged out after 20mins of no activity and you will need to log in again.

You should change your password after 1st login - see section 7 on how to do this.

c) Forgotten password

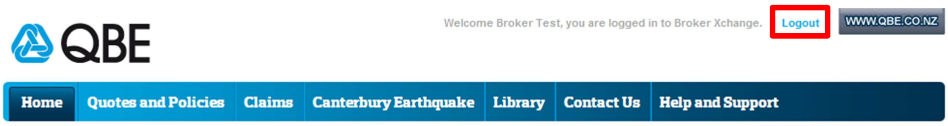




- If you have forgotten your password, click the 'Forgot your password?' link on the Login page.
- Enter your Username and click 'Submit'.

The message *'Your password has now been reset and sent to your registered email address'* will be displayed if the request is successful If not, then an error message will be displayed below the Submit button. Check the Username you have entered is correct and try again. If the same error message is displayed then contact QBE.

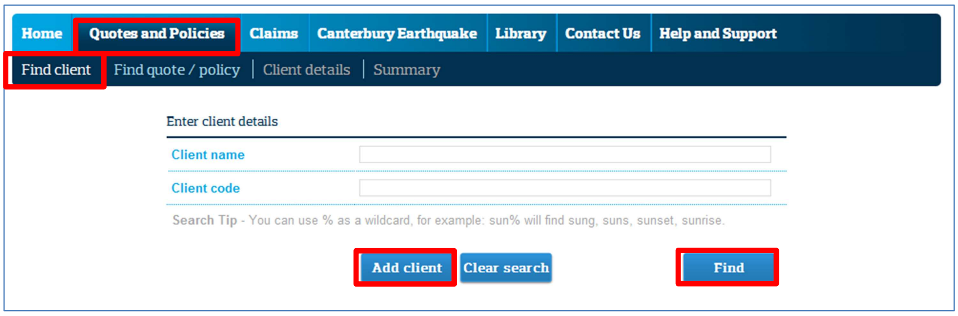
d) Logout



- To logout of Broker Xchange, click 'Logout'.

2 QUOTES AND POLICIES

a) *Find client*

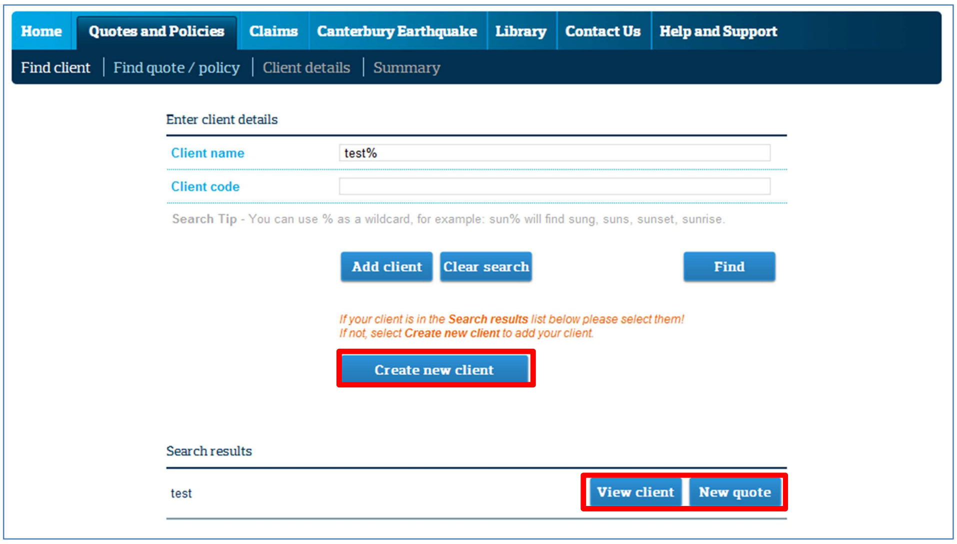


- Click on 'Quotes and Policies' and click 'Find client'.
- Enter a Client Name to search on and click 'Find' or 'Add client'

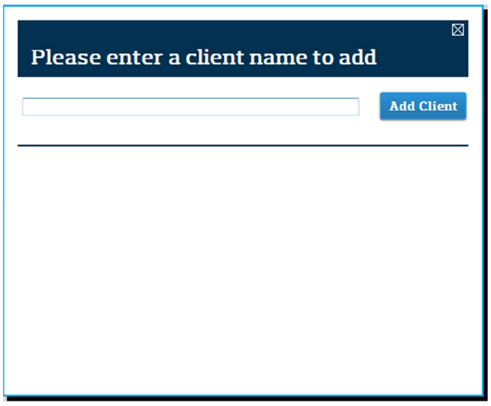
Broker Xchange will search for existing clients before adding a new client.

Broker Xchange assigns a unique 'Client code' to every client.

b) *Add client*

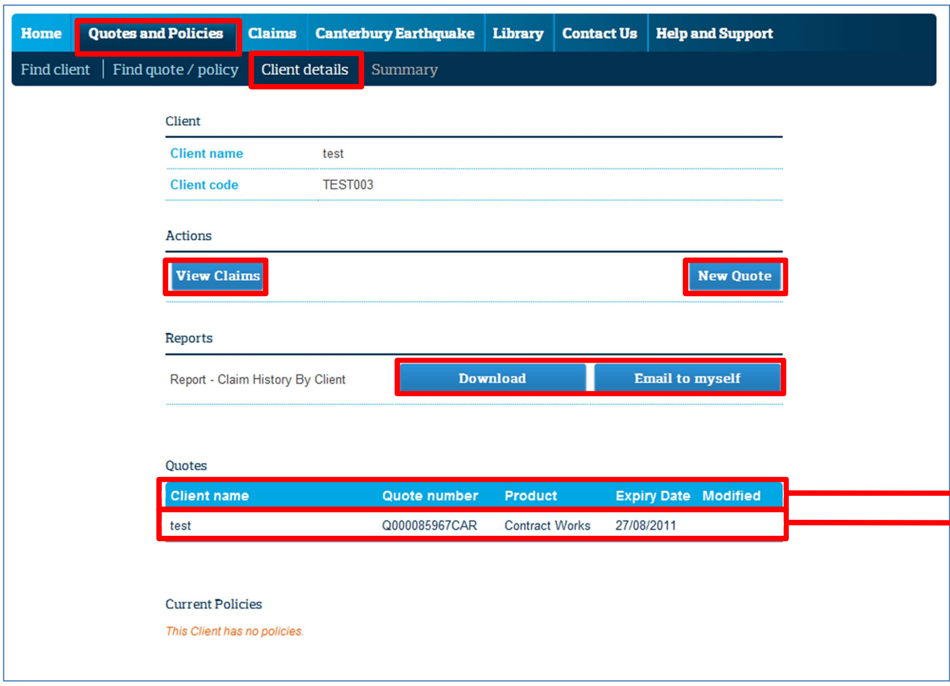


- If you cannot find you client in the Search results then enter the Client name (as you would like it to appear on quotes and policies) and click 'Create new client'.
- If your client is in the Search results then click View client (see section 2c) or 'New Quote' to begin creating a new quote.



- If you have not entered a Client name and click 'Create new client' then this box will be displayed. Enter a client name to add and click 'Add Client'.

c) *Client details*



The 'Client details' page will be displayed once you have clicked 'View client' and contains links to:-

Actions

– View Claims – click to be navigated to the 'Find claims' page with your client name pre-populated. See section 3.

– New Quote – see product specific quick start guides for creating new quotes.

Reports

– Download Claim History by Client.

– Email Claim History by Client.

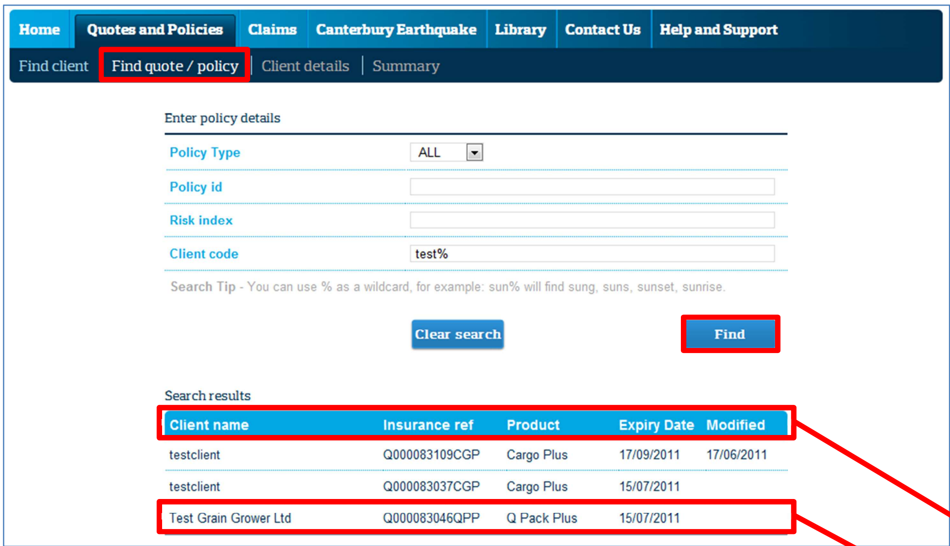
Quotes

– Quotes listed by client. Click on the search titles to sort the results. Click on the quote number to view the quote Summary screen and Edit or View the risk detail.

Current Policies

– Policies listed by client. Click on the search titles to sort the results. Click on the policy number to view the policy Summary screen and View the risk detail.

d) *Find quote / policy*



- Click on 'Quotes and Policies' and click 'Find quote / policy'.

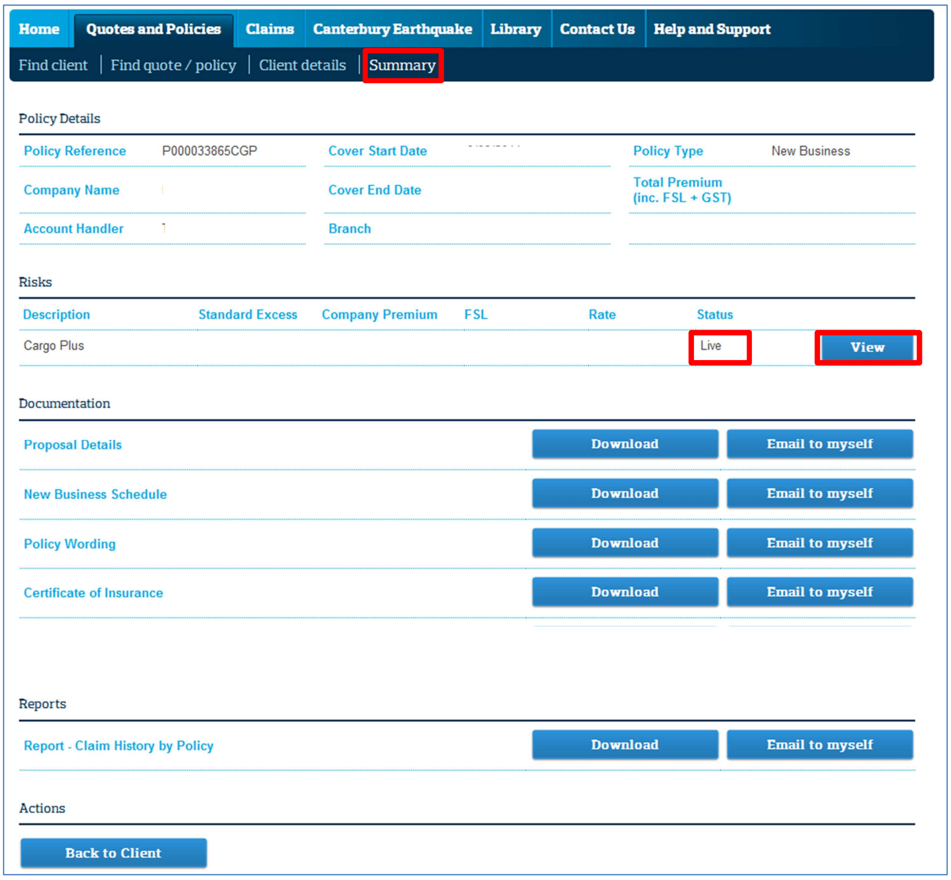
This page enables you to search for existing quotes or policies. You can search on:-

- Policy Type (All, Policy or Quote).
- Policy Id/Insurance ref (Quote Number or Policy number).
- Risk Index (e.g. property address).
- Client Code (Client name).

- Click 'Find' once you have entered policy / quote details to search for.

- Click on the search titles to sort the results.
- Click on the quote/policy number to view the quote/policy Summary screen and Edit or View the risk detail.

e) Summary



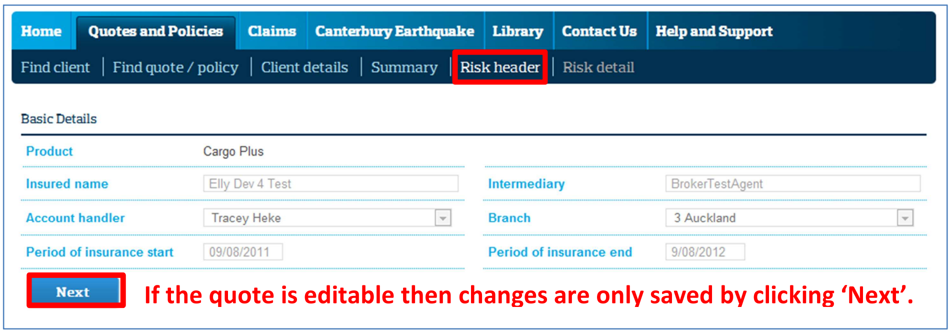
The 'Summary' screen will be displayed once you have selected an existing quote or policy as per section 2c and 2d.

- Click 'Edit' or 'View' to open the 'Risk header' screen.

'Edit' will be displayed when a quote can still be edited and there are remaining actions for you to complete.

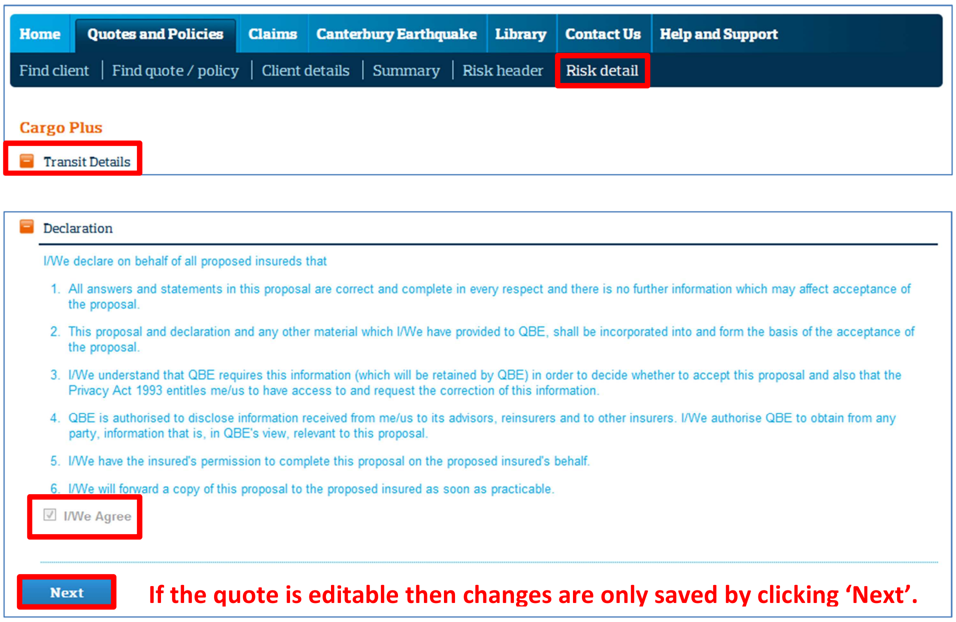
- The documents available for 'Download' or 'Email' depend on the 'Status'.
- The 'Report – Claim History by Policy' will only be displayed when the status is 'Live'.
- Actions left for you to do are displayed. If the 'Edit' button is displayed then actions may be either 'Accept Quote' or 'Submit Referral'.

f) Risk header



The 'Risk header' screen is displayed once you have clicked 'Edit' or 'View' on the 'Summary' screen.

g) Risk detail



The 'Risk detail' screen will be displayed once you have clicked 'Next' on the 'Risk header' or clicked the 'Risk detail' link from the 'Risk header' screen.

- Use the '-' or '+' symbol to minimise or maximise the section.

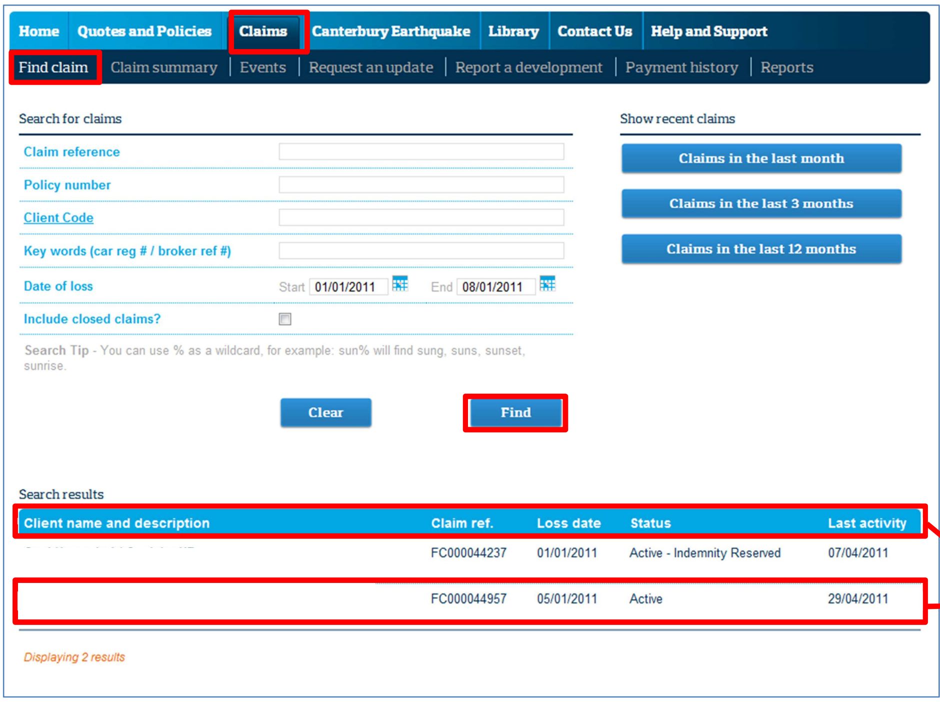
Information on the 'Risk detail' screen varies depending on the product selected – see the product specific Quick Start Guides for details.

- 'I/We Agree' must be checked to continue. QBE do not require a Client's signature, but a copy of this proposal should be forwarded to the Client.

3 CLAIMS

a) *Find claim*

Only claims that have been lodged with QBE for your Broking House will be displayed in this section. Use the 'Reports' page to find all client claims (even if a claim was lodged for that client under another Broking House).



- Click 'Claims' and the 'Find claim' page will be displayed.

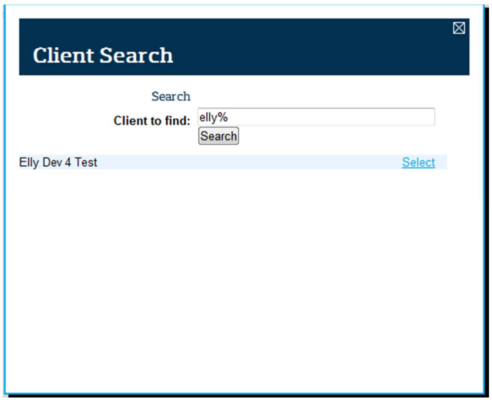
To view claims, enter search criteria for:-

– Claim reference
– Policy Number
– Client Code (click on the label to search for your clients)
– Key words
– Date of Loss

Or click a 'Show recent claims' option.

- Check to Include closed claims if required and click 'Find' to display search results.

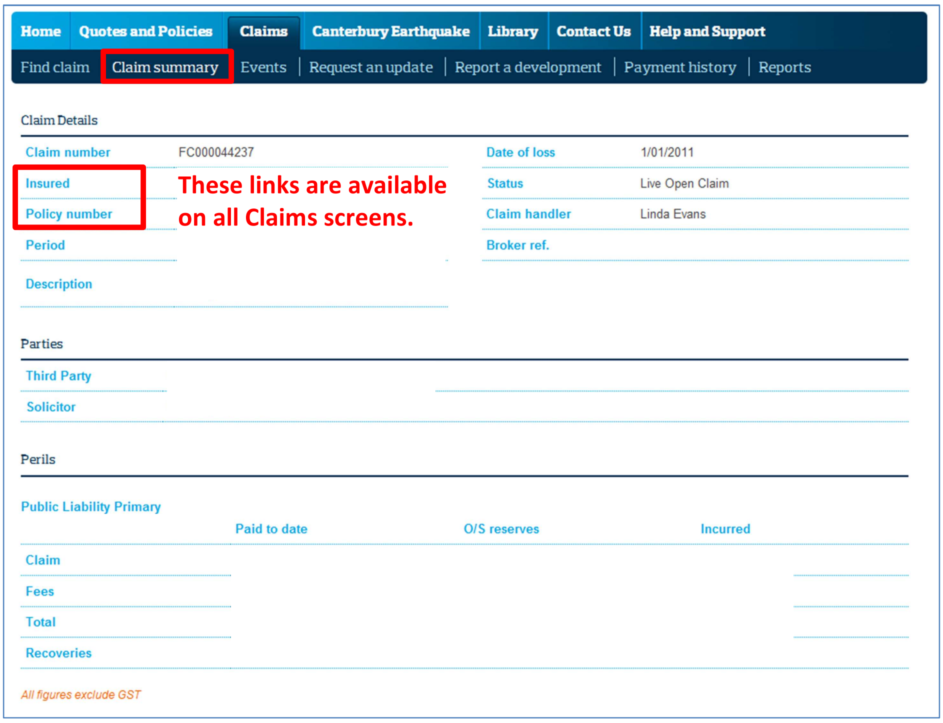
Click on the search titles to sort the results. Click on the claim to view the Claim Summary page.



Clicking on 'Client Code' label on the 'Find claim' page will display the 'Client Search' form.

- Enter your client name and click 'Search'
- Click 'Select' next to the client you want to search for claims on. The form will then close and the code associated to this client will be shown in the 'Client Code' field.

b) *Claim summary*



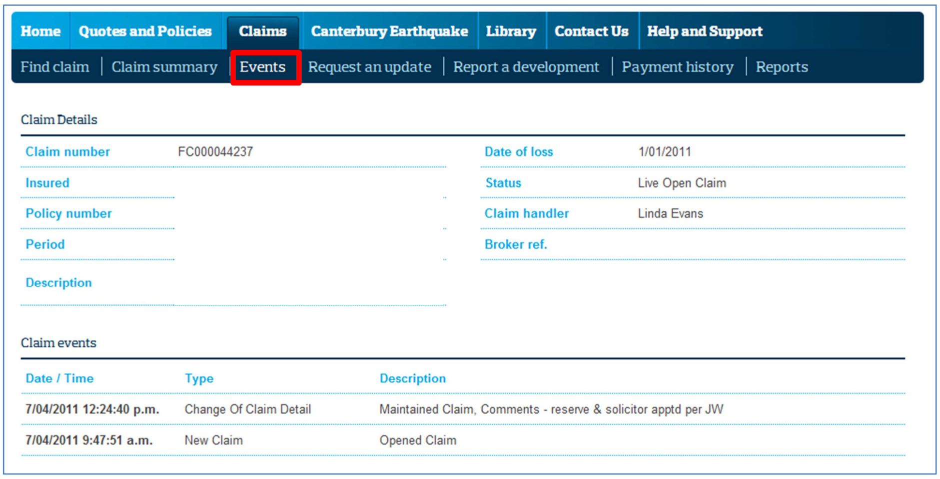
The 'Claim summary' screen will be displayed once you have clicked on the claim on the 'Find claim' page.

No information can be changed on this screen.

- Click the link on the label for 'Insured' to go back to the Client details page – see section 2c.

- Click the link on the label for 'Policy number' to go back to the Summary page – see section 2e.

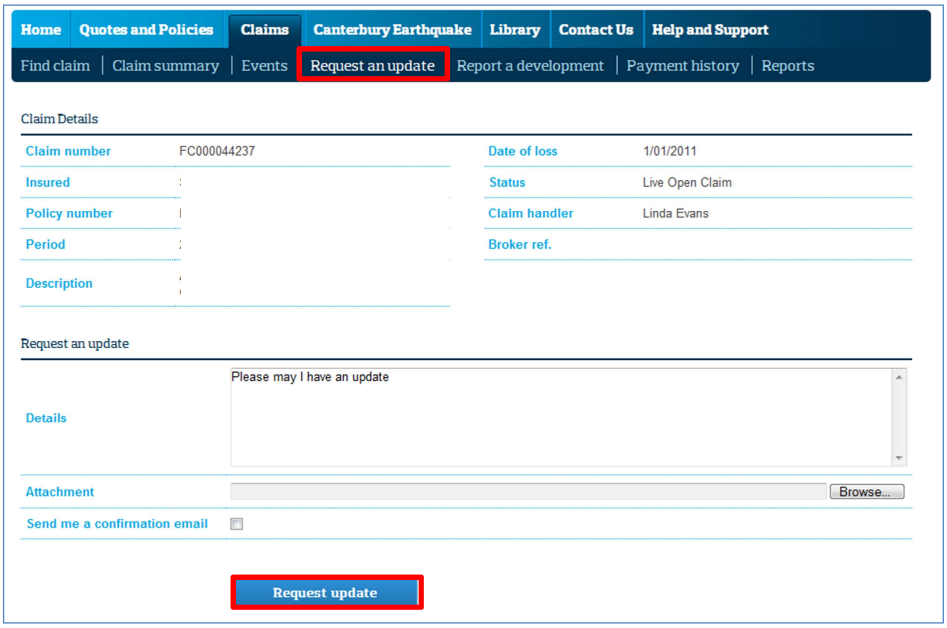
c) *Events*



- Click on 'Events' to display a summary of events for the claim.

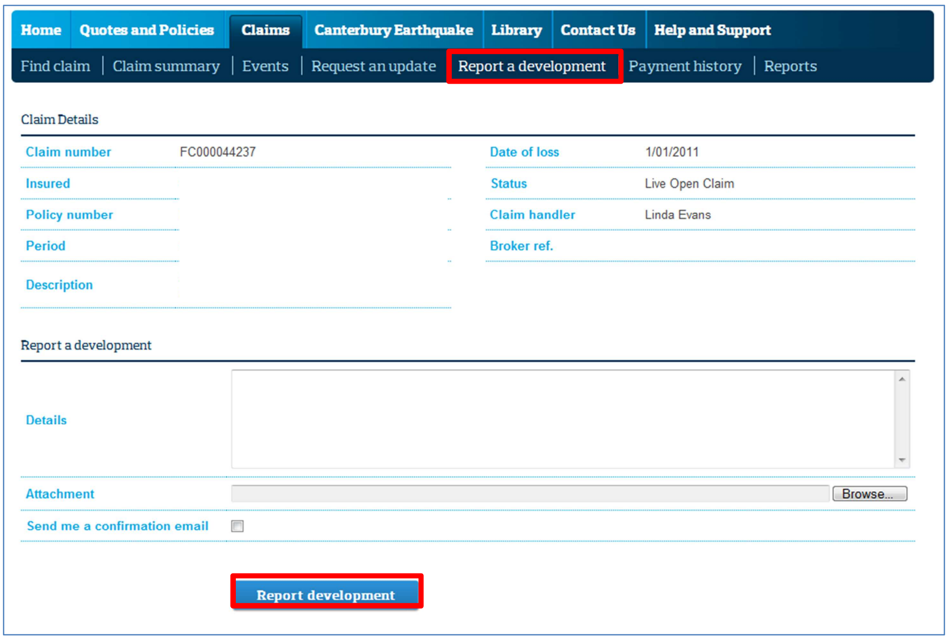
No information can be changed on this screen.

d) *Request an update*



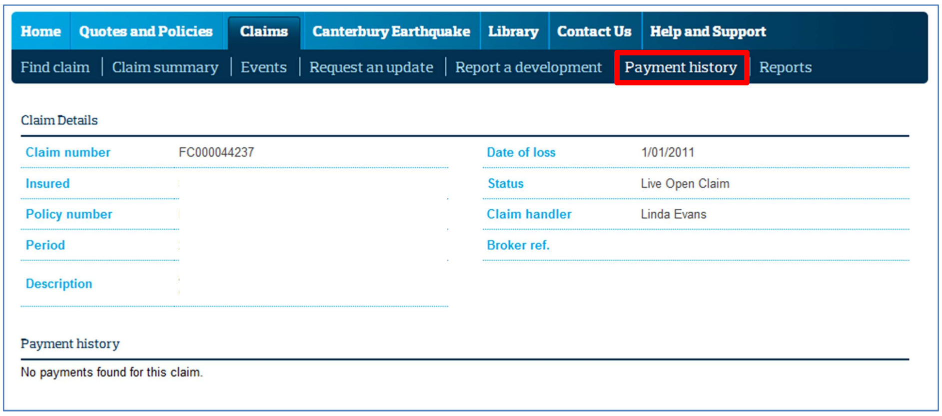
- Click on 'Request an update' to send an email to the QBE Claim Handle.
- Add any additional 'Details' about the request.
- Add any associated attachments.
- Check 'Send me an email confirmation' if required.
- Click 'Request update'.

e) *Report a development*



- Click on 'Report a development' to send an email to the QBE Claim Handle.
- Add any additional 'Details' about the development.
- Add any associated attachments.
- Check 'Send me an email confirmation' if required.
- Click 'Report development'.

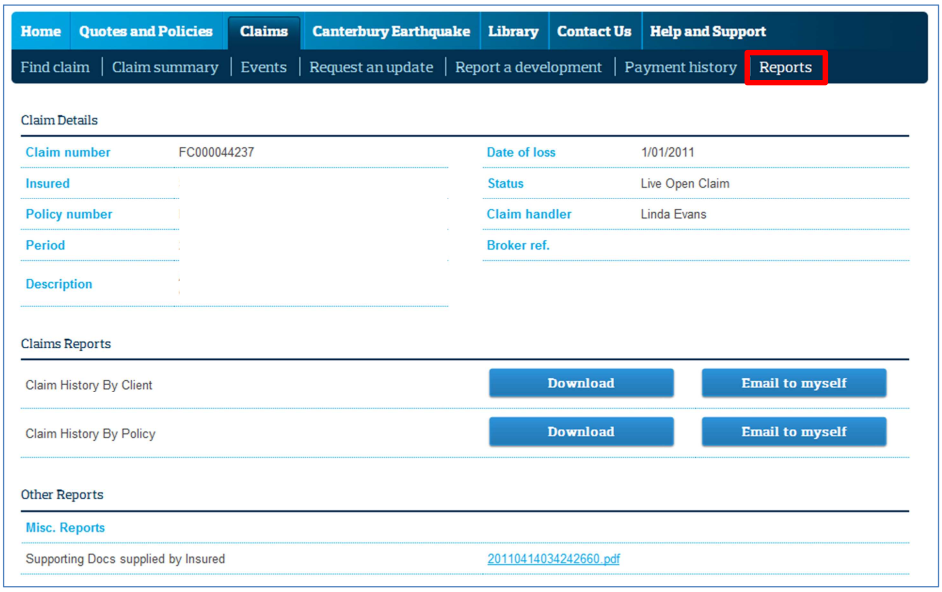
f) Payment history



- Click on ‘Payment history’ to display payment history for the claim.

No information can be changed on this screen.

g) Reports



- Click on ‘Reports’ to display reports that can be downloaded or emailed.

Reports available are:-
– Claim History by Client
– Claim History by Policy
– Other claims specific reports as added by QBE

4 CANTERBURY EARTHQUAKE

a) Information

Home | Quotes and Policies | Claims | Canterbury Earthquake | Library | Contact Us | Help and Support

Information | FAQ | 2010 EQ Claims | 2011 EQ Claims

Canterbury Information & Documentation

Hotline Contact Details

Phone the QBE Claims Hotline on 0800 500 160
Email the Property Claims team at propertyclaimsnz@qbe.co.nz

Christchurch Branch

Our old Christchurch branch office is inaccessible at present. We have now moved our offices in Christchurch to:

2A Ground Floor
9 Sir Gil Simpson Drive
Christchurch

Please phone 0800 50 50 49 with any enqiries and we will be pleased to assist you.

Should you need to contact any of our Christchurch team directly, they are available on:

Justin van Soest	jvansoest@qbe.co.nz	021 330 830
Richard Hancox	rhancox@qbe.co.nz	021 241 9534
Anita Rennell	arennell@qbe.co.nz	021 226 5486
Stewart Rankin	srankin@qbe.co.nz	021 628 011
Suzanne Aldridge	saldridge@qbe.co.nz	021 997 285
Ben Gainsford	bgainsford@qbe.co.nz	021 679 113
Helen Thornton	hthornton@qbe.co.nz	021 228 3032
Jessica Leckie	jleckie@qbe.co.nz	021 225 4135
Paul Howling	phowling@qbe.co.nz	021 225 6881
Jay Clark	jclark@qbe.co.nz	021 241 6195
Gemma King	gking@qbe.co.nz	021 227 8312

Assessors

Assessors can be contacted on the following:

McLaren's		0800 66 56 56
Cunningham Lindsey	claims@cl-nz.com	
Godfrey's	claims@godfrey.co.nz	0800 567 723

Where possible please use the same assessors as were used for previous earthquake claims.

Claim Forms

QBE Damage to Personal Property Claim Form

QBE General Liability Claim Form

QBE Motor Vehicle Claim Form

QBE Update Messages 2011

QBE Canterbury Earthquake Update for Friday 11th March 2011

QBE Canterbury Earthquake Update for Monday 28th February 2011

QBE Canterbury Earthquake Update for Friday 25th February 2011

QBE Canterbury Earthquake Update for Wednesday 23rd February 2011

QBE Canterbury Earthquake Update for Tuesday 22nd February 2011

QBE Update Messages 2010

QBE Canterbury Earthquake Update for Tuesday 14th September 2010

QBE Canterbury Earthquake Update for Friday 10th September 2010

QBE Canterbury Earthquake Update for Thursday 9th September 2010

QBE Canterbury Earthquake Update for Wednesday 8th September 2010

QBE Canterbury Earthquake Update for Tuesday 7th September 2010

QBE Canterbury Earthquake Update for Monday 6th September 2010

QBE Canterbury Earthquake Update for Sunday 5th September 2010

Useful Websites

New Zealand Earthquake Commission

A list of recent New Zealand earthquakes

- Click ‘Canterbury Earthquake’ and the ‘Information’ page will be displayed. This page contains contact details, claims forms and updates relating to the Canterbury Earthquakes.

b) FAQ

Home | Quotes and Policies | Claims | Canterbury Earthquake | Library | Contact Us | Help and Support

Information | FAQ | 2010 EQ Claims | 2011 EQ Claims

Frequently Asked Questions

How long have I got to make a claim?

Where possible, we'd like those insured to notify us within a few days of the event if they think they may have insured damage or loss. A phone call with a brief description is appreciated, even if it 's not possible to file full claim paperwork – that allows us to get an assessor out to see them and start helping them to get the business up and running. The initial notification can then be followed up with a completed claim form as soon as practicable.

It is important to notify QBE as soon as practicable if there is a potential loss. There is no specific time limit, however any delay in advising QBE of a loss must not allow the damage to escalate in any way which may prejudice QBE's position. Should extra costs associated with the claim be incurred which would not have happened had there been prompt notification, then an insurer is not liable for those extra costs. It is very important, therefore, for those insured to secure property, board windows, cover goods with tarpaulins, etc, to make sure that they are protected against any further damage.

What about GST changes?

GST on cash settlements or progress payments will be at 12.5% for those payments made pre 1 October and 15% for those made post 1 October. The policyholder will have to file GST returns which reflect these different rates.

Most Material Damage policies will have extensions allowing GST in addition to the stated sums insured, without limitation as to percentage. An example of this might be, for example, that on QBE's standard form (MBI 0204) - General Condition 10 for GST:

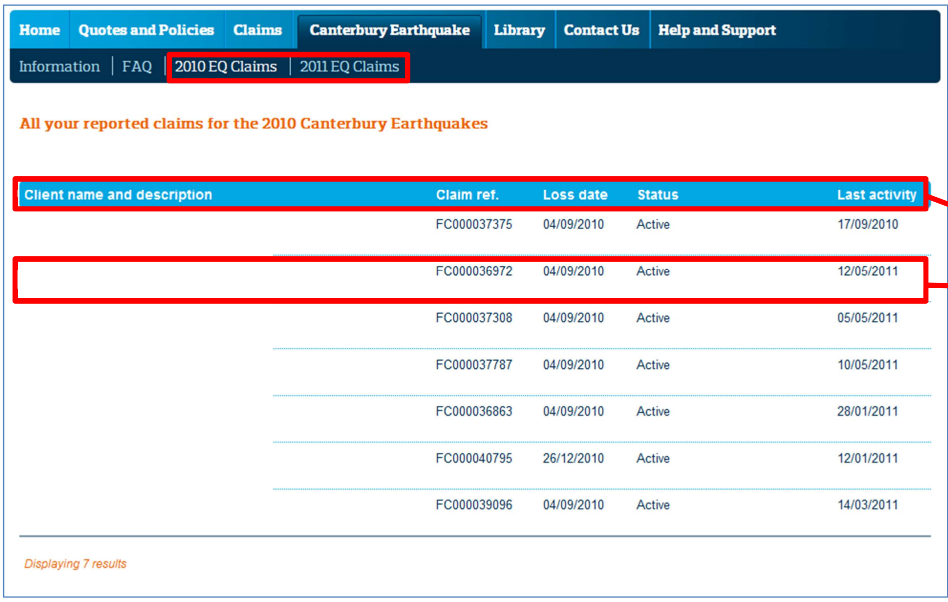
"The Sum or Sums Insured by this Policy are exclusive of GST. In the event of a claim, QBE will pay any such claim, subject to a maximum of the Sum Insured, plus where payable GST at the current rate."

So, MDBI policy sums insured are exclusive of GST.

Where the matter refers to GST on repair costs - these are usually paid to the repairer by the insurer.

- Click ‘FAQ’ to display any frequently asked questions regarding the Canterbury Earthquakes.

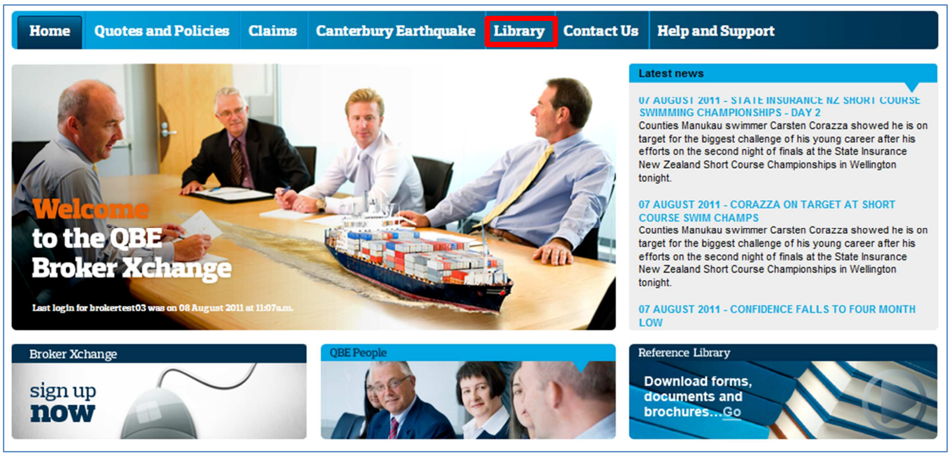
c) *EQ Claims*



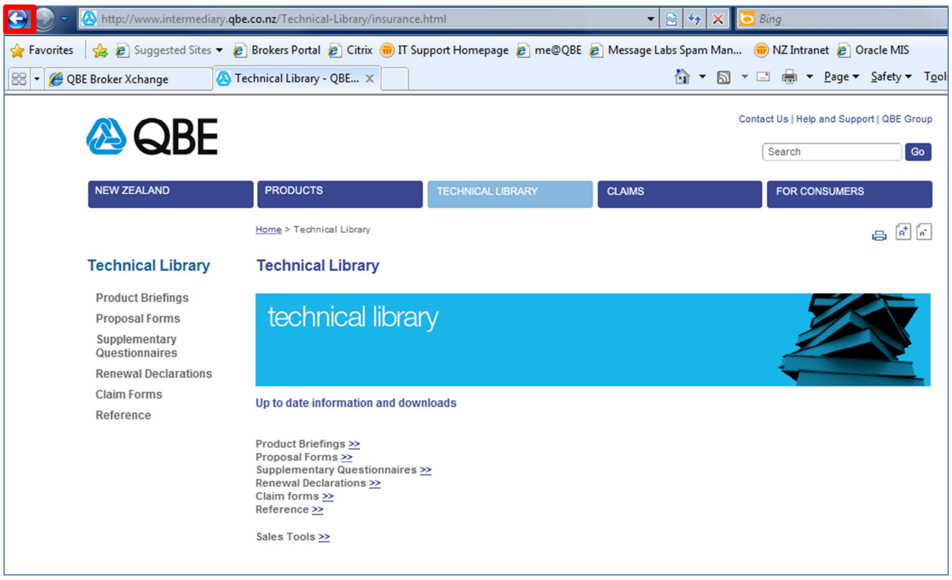
- Click '2010 EQ Claims' or '2011 EQ Claims' to display claims associated to the 2010 or 2011 Canterbury Earthquakes that have been lodged with QBE for your Broking House.

Click on the search titles to sort the results. Click on the claim to view the Claim Summary page (see section 3b).

5 LIBRARY



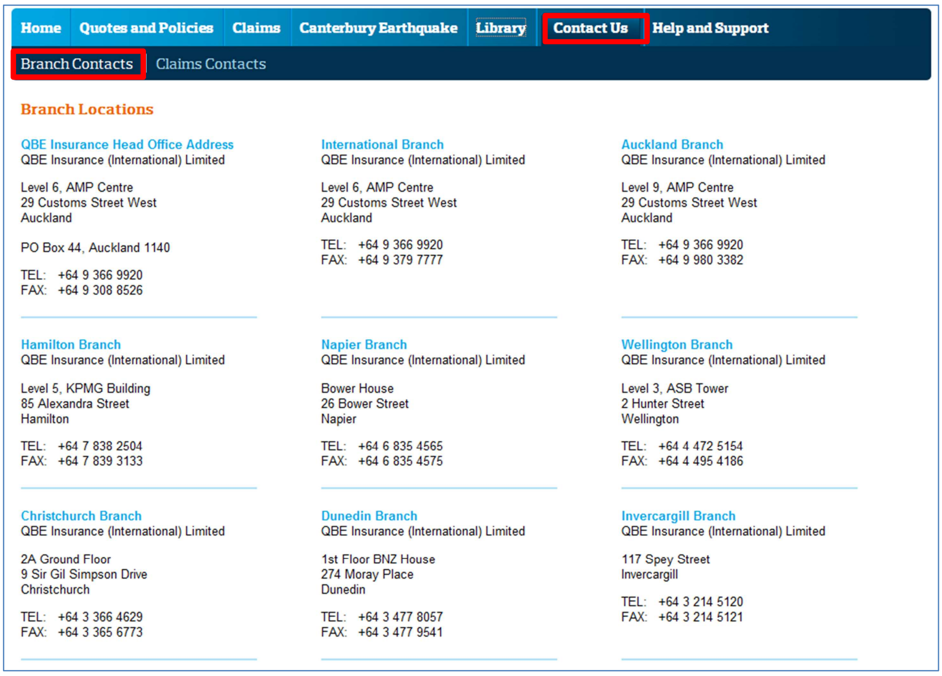
- Click on 'Library' to display a QBE technical library of reference forms available to download. You can also find information about QBE New Zealand, its products and claims process.



- Use the Internet Explorer 'Back' arrow button to return to Broker Xchange.

6 CONTACT US

a) Branch Contacts



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Branch Contacts | Claims Contacts

Branch Locations

QBE Insurance Head Office Address
QBE Insurance (International) Limited

Level 6, AMP Centre
29 Customs Street West
Auckland

PO Box 44, Auckland 1140

TEL: +64 9 366 9920
FAX: +64 9 308 8526

International Branch
QBE Insurance (International) Limited

Level 6, AMP Centre
29 Customs Street West
Auckland

TEL: +64 9 366 9920
FAX: +64 9 379 7777

Auckland Branch
QBE Insurance (International) Limited

Level 9, AMP Centre
29 Customs Street West
Auckland

TEL: +64 9 366 9920
FAX: +64 9 980 3382

Hamilton Branch
QBE Insurance (International) Limited

Level 5, KPMG Building
85 Alexandra Street
Hamilton

TEL: +64 7 838 2504
FAX: +64 7 839 3133

Napier Branch
QBE Insurance (International) Limited

Bower House
26 Bower Street
Napier

TEL: +64 6 835 4565
FAX: +64 6 835 4575

Wellington Branch
QBE Insurance (International) Limited

Level 3, ASB Tower
2 Hunter Street
Wellington

TEL: +64 4 472 5154
FAX: +64 4 495 4186

Christchurch Branch
QBE Insurance (International) Limited

2A Ground Floor
9 Sir Gil Simpson Drive
Christchurch

TEL: +64 3 366 4629
FAX: +64 3 365 6773

Dunedin Branch
QBE Insurance (International) Limited

1st Floor BNZ House
274 Moray Place
Dunedin

TEL: +64 3 477 8057
FAX: +64 3 477 9541

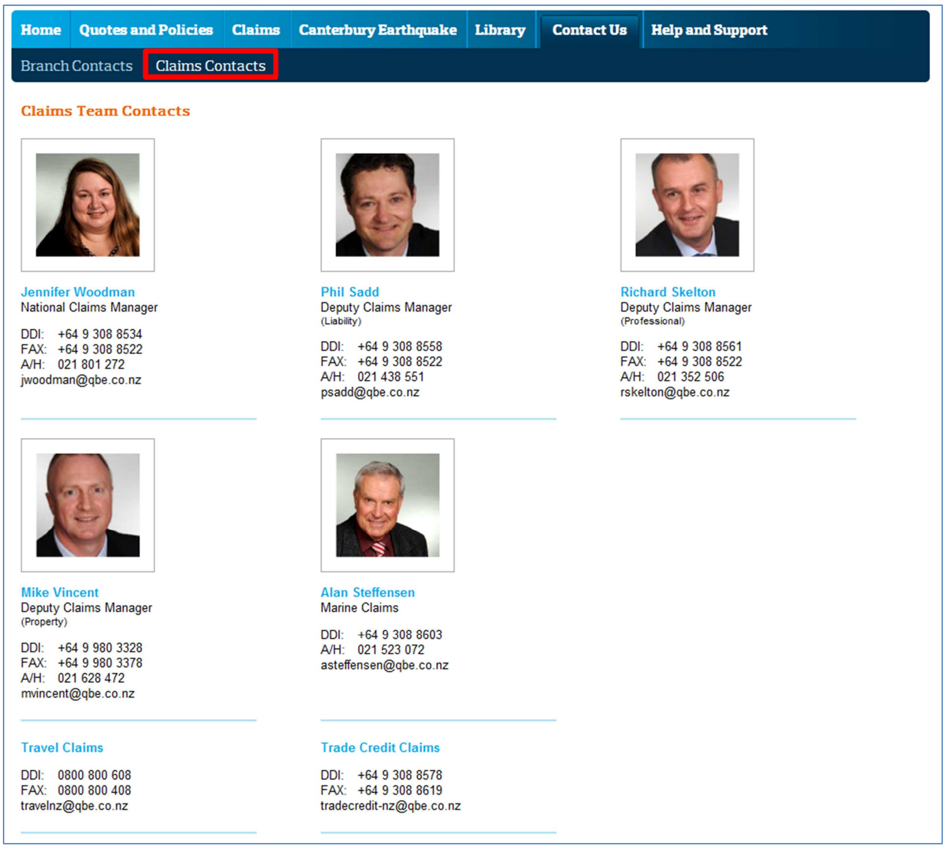
Invercargill Branch
QBE Insurance (International) Limited

117 Spey Street
Invercargill

TEL: +64 3 214 5120
FAX: +64 3 214 5121

- Click on 'Contact Us' to display a list of QBE contacts per Branch.

b) Claims Contacts



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Branch Contacts | Claims Contacts

Claims Team Contacts

Jennifer Woodman
National Claims Manager

DDI: +64 9 308 8534
FAX: +64 9 308 8522
A/H: 021 801 272
jwoodman@qbe.co.nz

Phil Sadd
Deputy Claims Manager
(Liability)

DDI: +64 9 308 8558
FAX: +64 9 308 8522
A/H: 021 438 551
psadd@qbe.co.nz

Richard Skelton
Deputy Claims Manager
(Professional)

DDI: +64 9 308 8561
FAX: +64 9 308 8522
A/H: 021 352 506
rskelton@qbe.co.nz

Mike Vincent
Deputy Claims Manager
(Property)

DDI: +64 9 980 3328
FAX: +64 9 980 3378
A/H: 021 628 472
mvincent@qbe.co.nz

Alan Steffensen
Marine Claims

DDI: +64 9 308 8603
A/H: 021 523 072
asteffensen@qbe.co.nz

Travel Claims

DDI: 0800 800 608
FAX: 0800 800 408
travelnz@qbe.co.nz

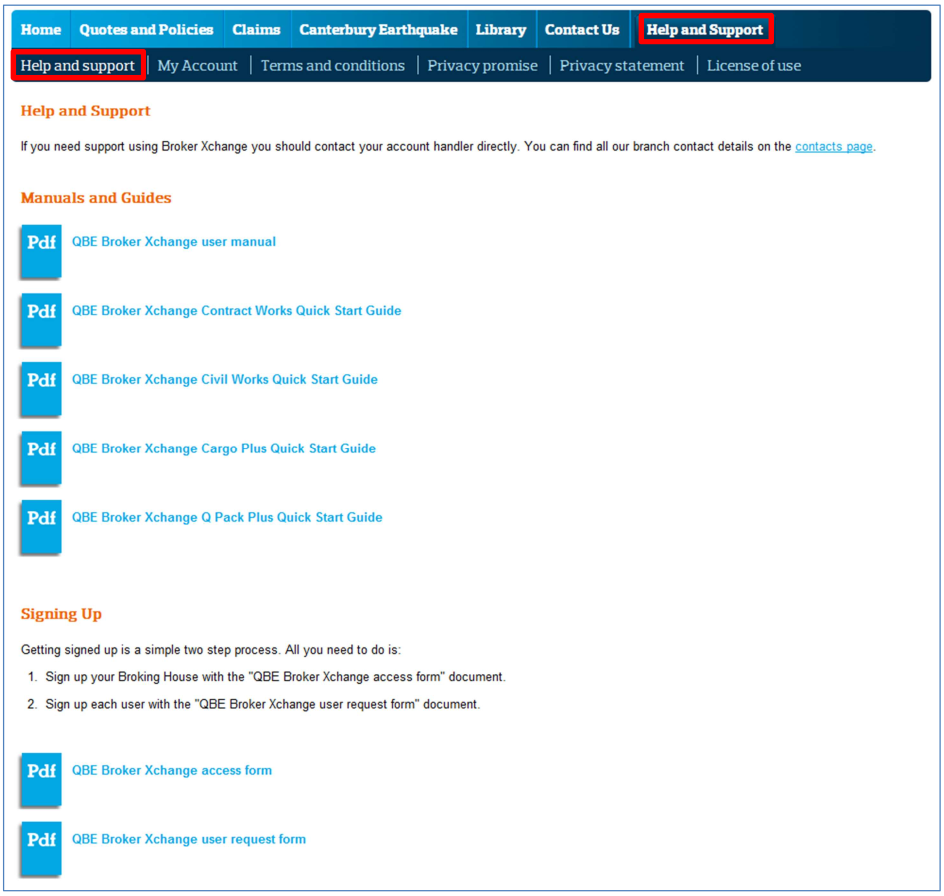
Trade Credit Claims

DDI: +64 9 308 8578
FAX: +64 9 308 8619
tradecredit-nz@qbe.co.nz

- Click on 'Claims Contact' to display a list of QBE Claims Contacts.

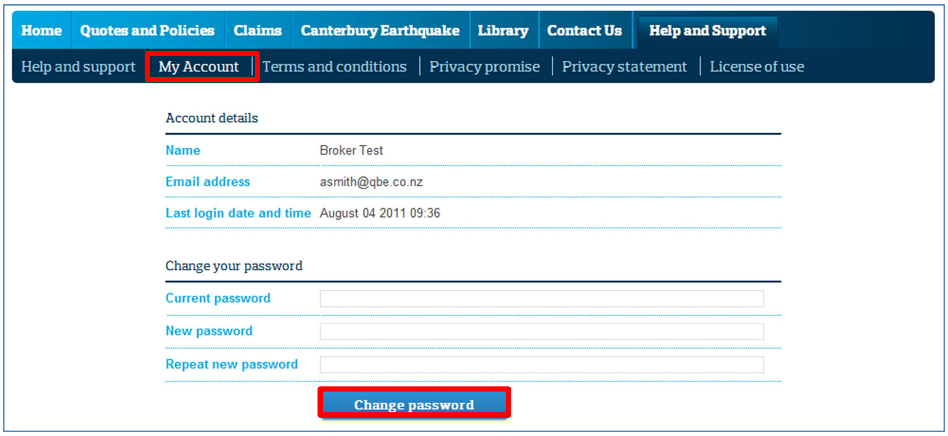
7 HELP AND SUPPORT

a) *Help and support (Manuals & Guides)*



- Click on 'Help and Support to display help and support details including Manuals and Guides as well as sign up forms.

b) *My Account / Change password*



- Click on 'My Account' to display your account details.

To change your password:-
- Enter your current password
- Enter a new password
- Repeat your new password
- Click 'Change password'

Passwords must:-
– Be a minimum of 8 characters
– Contain at least 1 upper case character
– Contain at least 1 special or numeric character
– Not be identical to any of the last 5 passwords

c) *Terms and conditions*

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Help and support | My Account | Terms and conditions | Privacy promise | Privacy statement | License of use

QBE 'Broker Xchange'

General Terms and Conditions of Use

These General Terms of Use apply to all users of the QBE Insurance (International) Limited ("QBE") website ("the Site"). By accessing or using the Site, you will be deemed to agree to the terms as set out below and to QBE Privacy Statement without qualification.

The General Terms of Use should be read in conjunction with QBE Privacy Statement and/or User License (applicable only to authorised brokers).

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   The contents of the Site are the copyright of QBE or any suppliers to it. No part of the Site may be distributed, copied, reproduced, adapted or published for commercial purposes without the written consent of QBE. You may print or download contents to your hard drive for your own personal or internal business use for the purposes contemplated by this Site only. Where contents not published by QBE appear on the Site, you must not use or copy any such material without the written consent of the original owner.
2. **Limitation of Liability**
   To the fullest extent permitted by law, QBE excludes all responsibility and liability in relation to the Site and will not be liable for any errors or omissions or any direct or indirect loss or damage howsoever caused or arising from the access or use of the Site.
3. **Linking**
   As a convenience to you, the Site may contain links to third party materials or websites independently maintained by others. QBE will not be responsible for the contents of any third party materials or websites and the inclusion of any link does not imply QBE's endorsement of any third party products or services contained in those websites. QBE will not be liable for any direct or indirect loss or damage suffered by you and we reserve the right to prohibit links to the Site which you must remove or cease any link at QBE's request.
4. **Changes to Contents and Terms of Use**
   QBE may change or update the contents on the Site from time to time with or without notice. Where 'Terms and Conditions of Use', 'QBE Privacy Statement' or 'User License' (applicable only to authorised brokers) are changed or amended by QBE, we shall notify users of the existence of revised terms and conditions through the Site. By continuing to access or use the Site, you agree to be bound by the amended terms and conditions.
5. **Disclaimer**
   The information provided on the Site is intended to be factual and any description of the various insurance products and services is provided for general purposes only. It is not intended to be a complete or full description of all the terms, conditions or exclusion applicable to a particular insurance product or service. Whilst every effort is taken to ensure the accuracy of information and contents on the Site, QBE does not give any warranty of accuracy, reliability or fitness for any purpose of any information or contents on the Site.
6. **Jurisdiction**
   Unless stated otherwise, the Site, 'Terms and Conditions of Use', 'QBE Privacy Statement', 'User Licence' or any dispute arising from access or use of the Site or Broker Xchange shall be governed exclusively by a Court of Law in New Zealand.
7. **Contact**
   If you have any questions, concerns or complaints about the Site or its contents, please contact us at marketingnz@qbe.co.nz.

- Click on 'Terms and conditions' to view general terms and conditions of use of QBE's Broker Xchange.

d) *Privacy promise*

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QBE Privacy Promise

Scope

This statement applies to the operations of QBE in New Zealand.

The Privacy Act 1993 (the Act) regulates the way organisations such as QBE collect, use, protect and disclose Personal Information. We are committed to safeguarding your privacy and the confidentiality of your Personal Information.

QBE collects only that Personal Information necessary for us to provide you with the services you require. This includes assessing and managing your insurance application or policy, any claim you may make and use of our online services for training and recruitment. We will only use and disclose your Personal Information for a purpose you would reasonably expect. We will request your consent to any other purpose.

If you do not provide QBE with this Personal Information we may not be able to process your application for insurance cover, process your claim or accept your application for employment with us..

We, or our authorised agent, may disclose your Personal Information to:

- any person authorised by you;
- a financier whose name appears on your policy (for the purpose of confirming the currency of your policy or to confirm if the financier has a current interest);
- an insurance agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (for the purpose of confirming your No Claim Bonus, or seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an organisation who provides you with banking facilities (for the purpose of confirming payments made by you to us);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
- QBE dispute resolution organisation (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a family member, in the case of a medical emergency;
- our reinsurers, who may be located overseas;
- a related company or agent that provide, computer hosting and support services, which may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
- our related entities, so that we may offer you other products and services;
- a company to conduct surveys on our behalf for the purposes of improved customer services and
- an insurance reference bureau (to record any claims you make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your Personal Information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor, State or Federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
- a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal Information (about you) may also be obtained from the above people or organisations.

In addition we will:

- Give you the opportunity to find out what Personal Information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge.
- Provide our dispute resolution procedures to you, should you wish to complain about how we handle your Personal Information.

Our aim is to always have accurate and up-to-date information. When you receive policy schedules, renewal notices or other documents from us, you should contact us if the information is not correct. Where reasonably possible we will correct the information on our systems or held on file.

If you have a complaint or want more information about how QBE is managing your Personal Information, please contact the Privacy Officer. For security reasons, any request for details of Personal Information held by us should be made in writing.

- Click on 'Privacy promise' to view QBE's Privacy Promise.

e) Privacy statement

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QBE Privacy Statement

Scope

This statement applies to the operations of QBE Insurance (International) Limited in New Zealand ("QBE") and sets out our policy and practices relating to the collection, storage, use and disclosure of Personal Information in the ways necessary for that particular product or service that QBE provides to you.

QBE adheres to the Privacy Act 1993 and to this statement.

Personal Information

Personal information is information about an individual such as names, addresses, email and other contacts, employment, claims or criminal history by which such individual's identity can be reasonably determined.

QBE may collect Personal Information about you whenever you interact with us or when you access or use the QBE website ("the Site") or QBE Broker Xchange. We use common Internet technologies, such as cookies, to collect general statistical information on visitors to our web sites. When you visit our website a cookie is placed on your computer's hard drive. A cookie is a piece of data that contains information about the user such as the number of visits to the site, and the pages accessed.

When we need to collect personal information we shall, whenever possible, collect the information directly from you or your agent.

Purposes for which we may use and disclose your Personal Information

QBE uses your Personal Information primarily for the purposes for which we collected it which may include but are not limited to purposes such as processing your application for insurance cover, claims, employment, renewals etc. We may also use and/or disclose your Personal Information for a secondary purpose only if that secondary purpose is directly related to the purpose of collection, for example: to other service providers such as reinsurers, intermediaries, lawyers, assessors, health service providers, etc.

We may also use and disclose your Personal Information to a third party such as to a marketing or research agency or any other circumstances, if you have given us expressed and inferred consent or authorisation to do so or if directed by government authorities such as the police, inland revenue department or order to comply with the law.

Where Personal Information is used for research or product development or marketing purposes, QBE will ensure that the information is aggregated so that no individual is identified.

For more detailed information on the ways in which we may use or disclose personal information, read our QBE Privacy Promise.

Your choices

Under the Privacy Act 1993, you have rights of access to and correction of your personal information.

You may request access to your Personal Information by contacting us at the address shown in the "Contact QBE" section.

Where we have incorrect Personal Information in our records you may request to have the information corrected.

If you have a complaint, please contact us and we will make every effort to resolve your complaint or refer you to our independent dispute resolution process.

Other important information

Contact QBE
In New Zealand, contact:
The Privacy Officer
AMP Centre
Level 6, 29 Customs Street West
PO Box 44, Auckland
Phone: (09) 366 9920
Fax: (09) 379 7777
Email: privacyofficer@qbe.co.nz

- Click on 'Privacy statement' to view QBE's Privacy Statement.

f) License of use

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QBE 'Broker Xchange'

User Licence

1. This is a restricted website.
2. Where QBE has advised a broker that it may transact business electronically, QBE agrees to grant such parties a licence to and right to use and access QBE Broker Xchange ("Broker Xchange").
3. This right to use and access the Broker Xchange is referred to as "User Licence". The user Licence shall be a non-exclusive and non-transferable licence to solely conduct insurance business by the broker for QBE insurance products and services.
4. QBE reserves its rights to amend or revise any of the terms and conditions of the User Licence or prohibit or terminate or modify any access at any time by notifying brokers of the existence of revised terms and conditions through the Broker Xchange and/or notifying the affected broker of the changes to its access of the Broker Xchange, at QBE's sole discretion as to whether cause is required for any such decision.
5. The User Licence must be read in conjunction with the Terms and Condition of Use, QBE Privacy Statement and any other agreement that a broker has previously or in future agreed with QBE.
6. Brokers who access Broker Xchange warrant that they will comply with all relevant legislations including but not limited to the Financial Service Providers (Registration and Dispute Resolution) Act 2008, Financial Advisers Act 2008, Electronic Transactions Act 2002 and Privacy Act 1993.
7. The broker must adhere strictly to any security requirements including protecting passwords. To the extent permitted by law, QBE will not be liable for any direct or indirect loss or damage suffered or incurred, howsoever caused or arising from password liabilities or internet liabilities including but not limited to virus, hacking, computer failure or malfunction of any description whatsoever. The broker must immediately confirm with QBE any changes to the list of the broker's authorised staff accessing 'Broker Xchange'.
8. The broker acknowledges that in accessing and using the Broker Xchange, information and activities may be collected, stored and recorded by QBE. Please refer to QBE Privacy Statement as to how information may be used and disclosed in some cases.
9. To the extent permitted by law, QBE is not liable for any errors or omissions or inaccuracy or completeness of any data transmission or for any direct or indirect loss or damage howsoever caused or arising which may be suffered or incurred by the broker or any third party by the use of or access of the Broker Xchange.
10. QBE may, from time to time with or without notice, perform maintenance or service the Broker Xchange.
11. In the event of any discrepancy as to the correctness of information on the Broker Xchange, the information held on the Broker Xchange will be taken by QBE as being correct.
12. By accessing and using the Broker Xchange, you are deemed to agree to the terms and conditions of use as set out above.
13. If you have any query or request in relation to the Broker Xchange, please contact us at marketingnz@qbe.co.nz

- Click on 'License of use to view QBE's License of Use for Broker Xchange.