ProtectQ Referral Hub:
Member FAQ's

1. What is ProtectQ?

ProtectQ is MQG's risk insurance and general insurance referral hub. It gives members access to a specialist referral pathway across personal risk, everyday general insurance, and private and commercial insurance.

ProtectQ is designed to help members support more of their clients' financial needs, strengthen relationships and create opportunities beyond the lending transaction.

2. Who are the ProtectQ partners?

ProtectQ brings together three specialist partners:

- Merit Life: Personal risk insurance
- Huddle: Everyday general insurance
- Howden Insurance: High net worth private and commercial insurance

3. Why were three different partners selected?

Each partner specialises in a different area of insurance. This gives members access to appropriate expertise without attempting to place every client and every type of risk through a single provider.

The three complementary pathways allow ProtectQ to support everyday personal insurance, personal risk protection and more complex private or commercial requirements.

4. What services does Merit Life provide?

Merit Life provides specialist personal risk insurance, covering products such as:

- Life insurance
- Total and permanent disability insurance
- Income protection
- Trauma or critical illness cover
- Business Protection Insurance

5. When should I refer a client to Merit Life?

Consider referring a client to Merit Life when they may need financial protection against the effects of illness, injury or death.
Common referral opportunities can arise when a client:

- Takes on a new or increased debt.
- Purchases a home or investment property.
- Starts a family or experiences a major life change.
- Relies heavily on their income to meet financial commitments.
- Owns a business.
- Has not reviewed their personal insurance for some time.
- Your role is to identify a potential need and offer a referral.

6. What services does Huddle provide?

Huddle provides an everyday general insurance pathway covering:

- Home and contents insurance
- Motor insurance
- Travel Insurance (Domestic & International)

These products can complement the property, finance and ongoing client servicing conversations members already have.

7. When should I refer a client to Huddle?

Refer a client to Huddle when they have an everyday personal insurance need, such as protecting their home, contents, vehicle, or arranging domestic travel insurance.

Natural referral opportunities exists for nearly every loan you arrange for your clients, including:

- All property mortgage transactions, as lenders require a building insurance policy.
- Buying or replacing a vehicle as lenders require the asset to have a comprehensive insurance policy.
- Establishing a Personal Loan for clients planning travel.

8. What services does Howden provide?

Howden provides a high-touch referral pathway for:

- Business Insurance (eg. commercial property, plant & equipment, public and products liability, commercial motor, goods in transit, Management Liability, Cyber).
- Complex or specialist risks.
- Insurance for High Net Worth Individuals, eg;
  - Residential property $3,000,000 & above rebuild (or property value $5m Upwards),
  - Collections including artwork, antiques, jewellery, wine, watches and all other high value items.
  - Investment Properties both domestic and commercial.
  - Luxury vehicles worth $200,000+, yachts etc.
  - Howden is suited to clients whose circumstances require more detailed discovery and specialist insurance broking support.

9. Which ProtectQ partner is right for my client?

Start by considering the nature of the client's need:

- Personal risk or income protection need: Merit Life
- Everyday home, contents, motor or domestic travel need: Huddle
- Commercial, complex, specialist or high-value need: Howden

If the client's circumstances cross more than one category, separate referrals may be appropriate. Where you remain uncertain, use the ProtectQ support resources or contact the relevant partner before submitting the referral.

10. Do I need to be an insurance expert to use ProtectQ?

No. ProtectQ is designed as a referral model.

Members identify a potential client need, explain the availability of the referral service, obtain the client's consent and make the introduction.The selected partner then manages the specialist insurance discussion and any applicable advice, quotation or product placement process.

11. Can I recommend a particular insurance product or type/level of cover?

Members cannot provide product advice or recommend a specific insurance product, insurer or policy unless they hold the appropriate licence and authorisation to do so.You can identify a potential need and explain that ProtectQ provides access to a specialist partner. The partner is responsible for discussing the client's circumstances and managing the insurance process within its licensing and compliance obligations.

12. Do I need the client's consent before making a referral?

Yes. You must obtain the client's consent before providing their personal information to a ProtectQ partner.

Merit's Client Consent is a digital process. Complete your client's contact details and a digital consent link will be sent to your client to complete. Merit will only receive the referral when the consent is completed. The Client Consent for Howden & Huddle is located in the ProtectQ Hub. The signed Client Consent needs to be uploaded to the Client Referral.

13. Can I refer clients who do not currently have a lending application?

Yes. ProtectQ can provide a valuable reason to contact and assist existing clients even when they are not seeking finance.

Your established client base may contain people whose personal, household or business circumstances have changed since you last spoke with them, & could benefit from an insurance review.

14. How do I lodge a referral to a ProtectQ partner?

Visit mqglending.com.au and enter the ProtectQ Referral Hub. Select "Submit a Client Referral" and follow the process for the appropriate partner.

- **Merit Life**
  You will be redirected to the ProtectQ by Merit Life website, where you can enter and submit the client's referral details.
- **Howden**
  Complete the client's details within the ProtectQ Referral Hub, attach the completed Client Consent Form and submit the referral.You must obtain the client's consent before sharing their personal information with any ProtectQ partner.
- **Huddle**
  Complete the client's details within the ProtectQ Referral Hub, attach the completed Client Consent Form and submit the referral.You must obtain the client's consent before sharing their personal information with any ProtectQ partner.

15. What happens after I make a referral?

The exact process will vary depending on the partner and the complexity of the client's needs.

- **Merit Life**
  The client will initially receive an email with a link to a digital fact find. A Merit consultant will also phone the client within 24 hours to start the fulfillment process.
- **Howden**
  A Howden consultant will contact the client within 24 hours to discuss their insurance needs.
- **Huddle**
  Is a digital fulfillment process. The client will receive an email with a link to start the quote process. The entire journey through to issuing a policy is digital.

16. How do I track the client referral?

- **Merit Life**
  The status of Merit referrals can be tracked via their broker portal.
- **Howden**
  The Howden consultant will update on the progress of the referral. Howden are building a Broker Portal, were referrals will be tracked in the future.
- **Huddle**
  The status of a Huddle referral can be tracked via their portal.

17. Does making a referral guarantee that the client will receive cover?

No. A referral does not guarantee that insurance will be offered or that a particular policy will be suitable for the client.

Availability, eligibility, pricing, terms, underwriting and acceptance are determined by the relevant provider based on the client's circumstances and applicable insurance requirements.

18. Is there a referral income for members?

ProtectQ has been designed to provide members with an additional potential revenue opportunity alongside the client benefits.Refer to the ProtectQ Commission Schedule document for specific commission rates etc.

19. Is commission paid on subsequent policies or products sold after the initial referral?

The arrangements differ between ProtectQ partners.

- **Merit Life**
  Yes. Commission is payable when the client takes out a subsequent personal risk policy, however a new referral will need to be entered. If a client approaches Merit Life direct, Merit Life will contact the original broker and ask them to enter the new referral.
- **Howden**
  Yes. Commission is payable on any remuneration generated from the referral within the first 12 months of the initial referral.
- **Huddle**
  A new referral is required for any subsequent insurance policy. Members should refer to the current ProtectQ commission schedule for applicable rates, eligibility requirements and payment terms.

20. Is trail commission paid?

No. Trail commission is not payable on referrals made to Merit Life, Howden or Huddle through ProtectQ.
Members should refer to the current ProtectQ Commission Schedule for full details of the applicable referral payment arrangements.

21. Where can I obtain an insurance quote for my client?

Clients are referred directly to the appropriate ProtectQ insurance partner. The partner will discuss the client's circumstances, complete the relevant needs analysis and provide any available insurance options or quotations. The member's role is to identify a potential need, obtain the client's consent and submit the referral. Members cannot provide insurance advice, recommend a particular policy or cover level, or prepare an insurance quotation unless appropriately licensed and authorised to do so.

22. What is the easiest way to get started?

Begin with three simple steps:

1. Familiarise yourself with the three partner pathways.
2. Identify one client with a relevant protection need.
3. Obtain the client's consent and submit the referral through ProtectQ Referral Hub.

The goal is not to become an insurance specialist. It is to recognise a need and connect the client with the right specialist.

23. What happens if my client needs to make a claim?

The client should contact the ProtectQ partner that arranged their policy using the contact details provided when the policy was established.The partner will explain the required information and assist the client through the claims process. Members can continue supporting the broader client relationship, but the insurance partner will manage the claim and all policy related enquiries.