



# QBE Inflation Cover

QBE's premier personal accident cover

## Member of PIDM

The benefit(s) payable under eligible certificate/policy/product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact QBE Insurance (Malaysia) Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))

## QBE INFLATION COVER

QBE Inflation Cover is uniquely designed to provide a high level of protection and flexibility. The sum insured is not restricted by any fixed plan. Your clients choose the amount of benefits so suit their needs and budget. The premium charged will be based on their choice of the sum insured.

### WIDE COVERAGE AND FEW EXCLUSIONS

Our coverage for this product is very broad and carries only few key exclusions. Among such key exclusions are: war and allied perils, self-injury or suicide, pregnancy or childbirth, professional sports, flying as a crew member, driving or riding in any kind of race, AIDS, pandemic diseases and terrorism.

For details of the exclusions, please refer to the policy wording for the full terms and conditions.

### PLUS A SPECIAL FEATURE

- On each renewal of the policy, a 10% increase per year, up to a maximum of 50% in total, shall be added to the Capital Sum provided no claim has been made on any of the benefits provided in the Schedule during the preceding year of insurance.

No additional premium is imposed for the increase in Capital Sum.

### BENEFITS

#### 1. *Accidental Death or Disablement*

In the event of Accidental Death or Disablement occurring within 12 months from the date of bodily injuries, a lump sum, in accordance with the percentage specified in the given Scale of Benefits, is payable.

#### 2.1. *Temporary Total Disablement*

In the event the Insured becomes temporarily totally disabled and is unable to engage in or attend to any duties pertaining to his occupation, profession or business, a weekly benefit at the insured amount is payable for such period of temporary total disablement.

#### 2.2. *Temporary Partial Disablement*

In the event the Insured becomes temporarily partially disabled and is unable to engage in or attend to a substantial part of his occupation, profession or business, a weekly benefit at 50% of the Insured amount selected under item 2.1 overleaf is payable for such period of temporary partial disablement.

The maximum period payable for 2.1 and 2.2 collectively is 104 weeks.

#### 3. *Hospital Income*

In the event the Insured is confined in a hospital for treatment of bodily injuries following an accident, a weekly benefit at the insured amount is payable for such period of confinement.

The maximum period payable for this benefit is 104 weeks.

#### 4. *Medical Expenses*

In the event the Insured requires medical treatment for injuries resulting from an accident, the Policy pays the actual necessary and reasonable medical, hospital or surgical expenses incurred provided such treatment is received from a qualified medical practitioner.

## CLASSIFICATION OF OCCUPATIONS

### Class I

Professions and occupations involving indoor work mainly of a sedentary nature (requiring mostly sitting) such as: accountants, administrators, architects, auditors, bankers, clergymen, clerks, dentists, indoor sales representatives, lawyers, medical practitioners, secretaries, stockbrokers, surgeons (not veterinary), and teachers.

### Class II

Professions and occupations involving outdoor or site work or occasional manual work only when supervising workmen, such as builders (superintending), civil engineers, commercial travellers, decorators (superintending), drivers, foremen, grocers, hairdressers, pharmacists, plumbers (superintending), outdoor salesmen, surveyors, and tailors.

### Class III

Professions and occupations involving manual work without machinery, such as: bakers, builders (not using woodworking machinery), butchers, carpenters (not using woodworking machinery), electrical engineers, farmers, fishmongers, motor or mechanical engineers, painters, plumbers, and veterinary surgeons.

All other professions and occupations not mentioned above must be referred to QBE for approval.

## RATING TABLE

Type of benefit	Class I	Class II	Class III
<b>1 Accidental Death &amp; Disablement (per RM10,000)</b>	RM14.00	RM19.00	RM25.00
<b>2.1 Temporary Total Disablement (per RM100 per week)</b>	RM25.00	RM32.50	RM40.00
<b>2.2 Temporary Partial Disablement (at 50% of 2.1)</b>			
<b>3 Accident Hospital Income (per RM 100 per week)</b>	RM10.00	RM13.00	RM16.00
<b>4 Accident Medical Expenses per accident, limit of</b>			
RM 500	RM10.00	RM13.00	RM16.00
RM1,000	RM14.50	RM18.00	RM22.00
RM2,000	RM22.00	RM27.00	RM33.00
RM3,000	RM27.00	RM34.00	RM41.00
RM4,000	RM32.00	RM40.00	RM48.00
RM5,000	RM36.00	RM45.00	RM54.00

Important Notes:

1) Stamp Duty of RM10 per policy is applicable.

2) Minimum premium of RM75 per policy is applicable.

3) Premium shown is subject to Service Tax at the prevailing rate.

QBE Insurance (Malaysia) Bhd reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the Service Tax legislation and guidelines. Any modifications will be implemented in accordance with changes to the prevailing legal framework from time to time.

4) This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details, please read our policy wordings which are available on request.

5) You should read and understand the insurance policy, and reach out to your QBE intermediary or us directly for more information or enquiry.



### **QBE Insurance (Malaysia) Berhad**

Reg. No.: 198701002415 Part of QBE Insurance Group  
(Licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia)

No. 638, Level 6, Block B1, Leisure Commerce Square,  
No. 9, Jalan PJS 8/9, 46150 Petaling Jaya,  
Postal Address P.O. Box 10637, 50720 Kuala Lumpur, MALAYSIA.  
Phone: +603-7861 8400 Fax: +603-7873 7430  
SST Reg No: B16-1808-31042744  
[www.qbe.com/my](http://www.qbe.com/my)

**Branches:**

- Penang • Ipoh • Johor Bahru • Kuching
- Kota Kinabalu • Sandakan