



QBE PA Protector

Personal Accident Insurance For You and Your Family



Key features at a glance



Lump Sum Payment for Accidental Death & Permanent Disablement

- Includes cover for injury or death caused by an act of terrorism.
- Provides cover even if you reside overseas for more than 90 consecutive days.
- Payment for repatriation, funeral expenses.
- Payment up to 4x Principal Sum Insured (Please refer to illustration for the maximum protection for you)



Renewal Bonus

- Additional 20% cover each year up to 100% for Death and Permanent Disablement.



Double Protection

- Receive double payment in the case of neck down total paralysis or loss of use of both limbs due to accident.
- Receive double payment in the case of accidental death while travelling as passenger on public transport or while travelling overseas.



Covers expenses for medical treatment due to an accident

- Includes chiropractor, sinseh & traditional treatment.
- Payment for dental or cosmetic correction arising from accident.
- Payment for Ambulance fees.



Provides cover for specific illness

- Covers Medical Expenses for Dengue Fever, Malaria, Zika, Chikungunya & Japanese Encephalitis.
- Receive a bereavement allowance in the case of death due to the specific illness.



Protection against losses due to crime

- Payment for loss of personal effects due to snatch theft.
- Covers expenses and the rescue reward in the case of kidnapping.



Cover for additional expenses due to accident

- Payment for purchase of Prosthesis / Wheelchair due to permanent disablement.
- Pays for out-of-pocket expenses when hospitalisation is longer than 14 consecutive days.



Special Cover

- Covers miscarriage due to motor car accident.
- Provides worldwide cover for Personal Liability.

The maximum protection for you

QBE PA Protector provides a renewal bonus to increase the cover by 20% per year up to 100% and provides double payment for accidental death or permanent disablement (Terms and condition apply - see Important Notes below).

The table below illustrates the maximum protection for you, if you purchase a plan with Principal Sum Insured of RM1.5 Million.

Year	Principal Sum Insured	Renewal Bonus	Total	Maximum Payable Amount (With Double Indemnity)
1	RM1.5 Million	0	RM1.5 Million	RM3.0 Million
2	RM1.5 Million	20% RM300K	RM1.8 Million	RM3.6 Million
3	RM1.5 Million	40% RM600K	RM2.1 Million	RM4.2 Million
4	RM1.5 Million	60% RM900K	RM2.4 Million	RM4.8 Million
5	RM1.5 Million	80% RM1.2 Million	RM2.7 Million	RM5.4 Million
6	RM1.5 Million	100% RM1.5 Million	RM3.0 Million	RM6.0 Million

IMPORTANT NOTES:

- Renewal Bonus -
 - You are entitled to 20% increase from the Principal Sum Insured for each renewal year up to 100%, regardless of claims made under medical expenses, ambulance fee, dental or cosmetic surgery, kidnap benefit, miscarriage due to motor car accident, out-of pocket expenses, snatch theft, personal liability, and temporary total disablement. If there are claims made under permanent disablement, renewal bonus will start afresh.
 - This bonus is granted based on your policy insured with us on a continuous basis.
- Double Indemnity -
 - It is payable for neck down total paralysis or loss of use of both hands and legs.
 - It is payable when Accidental Death occurs on a fare paying public transport or while traveling overseas.

You can choose your plan

Table of Benefits (RM)	Plan 1	Plan 2
Maximum Payable Amount	500,000	1,000,000
1 Death & Permanent Disablement (Principal Sum Insured)	125,000	250,000
2 Renewal Bonus		
3 Double Indemnity		
4 Permanent Impotency or Infertility	12,500	25,000
5 Blood Transfusions	12,500	25,000
6 Medical Expenses	5,000	7,000
7 Ambulance Fee	1,000	1,000
8 Bereavement Allowance	12,500	25,000
9 Dental or Cosmetic Corrective Surgery	5,000	5,000
10 Funeral Expenses	5,000	5,000
11 Kidnapping Coverage Benefit		
12 Miscarriage due to Motor Car Accident	1,000	1,000
13 Prosthesis/ Wheelchair	1,500	1,500
14 Out-of Pocket Expenses	1,000	1,000
15 Repatriation Expenses	20,000	20,000
16 Snatch Theft	300	300
17 Personal Liability	150,000	150,000
18 Terrorism	Cover	Cover

OPTIONAL WEEKLY BENEFITS

Temporary Total Disablement - Class 1 and 2	100.00	150.00
Temporary Partial Disablement - Class 1 and 2	50.00	75.00
Temporary Total Disablement - Class 3	50.00	75.00
Temporary Partial Disablement - Class 3	25.00	38.00

Annual Premium (RM) Subject to RM 10 Stamp duty and *Service Tax

Annual Premium without Weekly Benefit	- Class 1 & 2	215.09	375.47
	- Class 3		
Annual Premium with Weekly Benefit	- Class 1 & 2	265.09	450.47
	- Class 3	258.09	437.47

Note :

- Family Discount of 5% is applicable for policy inclusive of spouse and/or children.
- Please refer to 'Descriptions of Benefits' for more details.

CLASSIFICATION OF OCCUPATION FOR INSURED AND SPOUSE:

- Class 1:** Occupation involving indoor, non-manual, administrative or clerical work mainly of a sedentary nature - Solely in offices or similar non-hazardous places.
- Class 2:** Occupation involving work of supervisory nature or traveling outside of the office for either business purposes or site work, but not engaging in manual work.
- Class 3:** Occupation not necessarily but generally involving occasional or regular manual work which is not particularly hazardous in nature but involves the use of tools or machinery (not including woodworking machinery)

* 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.

Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
1,500,000	2,000,000	3,000,000	4,000,000	5,000,000	6,000,000
375,000	500,000	750,000	1,000,000	1,250,000	1,500,000
20% each year up to 100%					
x2 of Benefit (1 and 2)					
37,500	50,000	75,000	100,000	125,000	150,000
37,500	50,000	75,000	100,000	125,000	150,000
8,000	9,000	10,000	10,000	12,000	12,000
1,000	1,000	1,000	1,000	1,000	1,000
37,500	50,000	75,000	100,000	125,000	150,000
5,000	5,000	10,000	10,000	10,000	10,000
5,000	5,000	5,000	5,000	5,000	5,000
5,000 for Expenses ; 25,000 for Rewards					
1,000	1,000	1,000	1,000	1,000	1,000
1,500	1,500	1,500	1,500	1,500	1,500
1,000	1,000	1,000	1,000	1,000	1,000
20,000	20,000	20,000	20,000	20,000	20,000
300	300	300	300	300	300
150,000	150,000	150,000	300,000	300,000	300,000
Cover	Cover	Cover	Cover	Cover	Cover
200.00	250.00	300.00	400.00	550.00	600.00
100.00	125.00	150.00	200.00	275.00	300.00
100.00	Not Available				
50.00	Not Available				
516.98	733.96	1,120.75	1,347.17	1,677.36	1,998.11
	Not Available				
606.98	893.96	1,300.75	1,557.17	1,957.36	2,318.11
589.98	Not Available				

EXCLUDED OCCUPATION:

Any high risk occupation including those involving timber logging and woodwork, providing security services, demolishing, handling of chemical or explosive material, handling animals, mining or tunneling underground, oil rigs, commercial vehicles (including heavy machinery), all occupations related to air travel, despatch or ambulance driving, firefighting, police/army/military and law enforcement officers, stevedores, steeplejacks, divers and professional sportspersons and entertainers.

The list above is merely a reference and is not exhaustive. Please refer to QBE personnel for clarification.

Descriptions of benefits

- 1. Death & permanent disablement**
Covers death and/or permanent disablement due to accidents occurring 24hrs, anywhere in the world.
- 2. Renewal bonus**
The cover shall be increased by 20% per year up to 100% of the Principal Sum Insured regardless of claims made under medical expenses, ambulance fee, dental or cosmetic surgery, kidnap benefit, miscarriage due to motor car accident, out-of pocket expenses, snatch theft, personal liability, and temporary total/ partial disablement. If there is claim made under permanent disablement, renewal bonus will start afresh.
- 3. Double indemnity**
Pays double payment of the Principal Sum Insured (inclusive of renewal bonus) if you suffer permanent loss of use of two limbs or neck down total paralysis OR accidental death while travelling in a public transport as a fare paying passenger or while travelling overseas.
- 4. Permanent impotency or infertility due to accident**
Pays the amount specified in the Table of Benefits for permanent impotency or infertility as a result of an accident.
- 5. Blood transfusion**
Pays the amount specified in the Table of Benefits if you contract Human Immune Deficiency Virus (HIV) as a result of blood transfusion whilst receiving medical treatment for injury or illness in a licensed hospital in Malaysia.
- 6. Medical expenses**
Reimbursement up to the limit specified in the Table of Benefits for expenses incurred for medical treatment resulting from accident or illness due to Dengue, Malaria, JE, Chikungunya or Zika. This includes treatment by chiropractor or chinese sinseh or traditional treatment for injury caused by accident up to RM500.00 any one accident.
- 7. Ambulance fee**
Reimbursement up to the limit specified in the Table of Benefits for ambulance fees.
- 8. Bereavement allowance**
Pays the amount specified in the Table of Benefits in the event of death due to Dengue, Malaria, JE, Chikungunya or Zika.
- 9. Dental or cosmetic corrective surgery**
Reimbursement up to the limit specified in the Table of Benefits in addition to medical expenses for dental correction and/or corrective cosmetic surgical cost resulting from an accident.
- 10. Funeral expenses**
Pays the amount specified in the Tale of Benefits in the event of accidental death.
- 11. Kidnapping coverage benefit**
Pays the amount specified in the Table of Benefits for necessary expenses incurred to recover the Insured and offers reward for information leading to recovery of the insured (subject to confirmation by the policy that a ransom has been demanded).
- 12. Miscarriage due to motor car accident**
Pays the amount specified in the Table of Benefits in the event the insured suffers a miscarriage as a result of motor vehicle accident.
- 13. Prosthesis/wheelchair**
Reimbursement up to the limit specified in the Table of Benefits for purchase of a wheelchair or prosthesis in the event the Insured suffers permanent disablement.
- 14. Out-of pocket expenses**
Reimbursement up to the limit specified in the Table of Benefits in the event the insured is hospitalised for more than 14 consecutive days.
- 15. Repatriation expenses**
Reimbursement up to the limit specified in the Table of Benefits for repatriation expenses incurred in sending the Insured's mortal back to home country in the event of accident.
- 16. Snatch theft**
Reimbursement up to the limit specified in the Table of Benefits for each event for loss to Insured's personal effects due to snatch theft. Police report must be made within 24hours of the occurrence.
- 17. Personal liability**
Subject to the limit of liability, the Company will indemnify the Insured in respect of all sums legally liable to third parties in respect of accidental bodily injury or accidental damage to property.
- 18. Acts of Terrorism**
- 19. Optional Weekly Benefit**
Payment up to the weekly limit specified in the Table of Benefits up to 52 weeks, in the event the accident caused temporary total/ partial disablement.

Frequently asked questions

1. Who is eligible?

All Malaysians, Malaysian permanent residents, work permit holders, pass holders or persons otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia. Insured Person are between the ages of thirty (30) days and sixty five (65) years at the date of inclusion and renewable up to seventy five (75) years old.

2. What does Principal Sum Insured refer to?

Principal Sum Insured refers to the accidental death & permanent disablement Sum Insured at original inception as specified in the Table of Benefits, excluding renewal bonus.

3. If I already have another personal accident policy, will I be entitled for the similar benefits in the event of an accident?

Yes, you will be paid on top of your other personal accident policies in the event of an accidental death or permanent disablement.

4. When will my coverage be effective?

Your coverage will be effective upon the receipt of premium and approval by the Insurer.

5. Can I change my plan during mid-term of insurance period or upon renewal?

You may upgrade or downgrade your plan upon the next renewal.

6. How do I enrol for the policy?

Just complete the proposal form and submit it to us or to a QBE insurance agent.

IMPORTANT NOTES

- You are entitled to purchase cover for only one Selected Plan of this QBE PA Protector Insurance.
- This brochure is not a contract of insurance. The precise terms, conditions are specified in the insurance policy.
- You can request to view the actual insurance policy before you sign up. Kindly contact QBE Insurance Agent or Customer Service for assistance.
- In the event of a conflict between the English and the translated versions of the brochure, the English version shall prevail.
- The Policy has included the 'Auto Renewal' Clause, meaning the policy will be automatically renewed every year, unless you select to 'Opt-Out' indicated in the proposal form.

GENERAL EXCLUSIONS

- War risks, nuclear reaction, nuclear radiation or radioactive contamination
- Professional sporting activities
- Hazardous sports
- Flying or other aerial activity except as a passenger in a properly licensed power driven aircraft
- Unlawful, criminal act
- Intentional self-injury or suicide
- Childbirth or pregnancy
- Being under the influence of alcohol or drugs except taken in accordance with proper medical advice
- Acquired immunodeficiency syndrome (AIDs)
- Human immunodeficiency virus (HIV)
- Pre-existing conditions
- Provoke murder or assault
- Workmen's compensation legislation

BRANCHES CONTACT

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