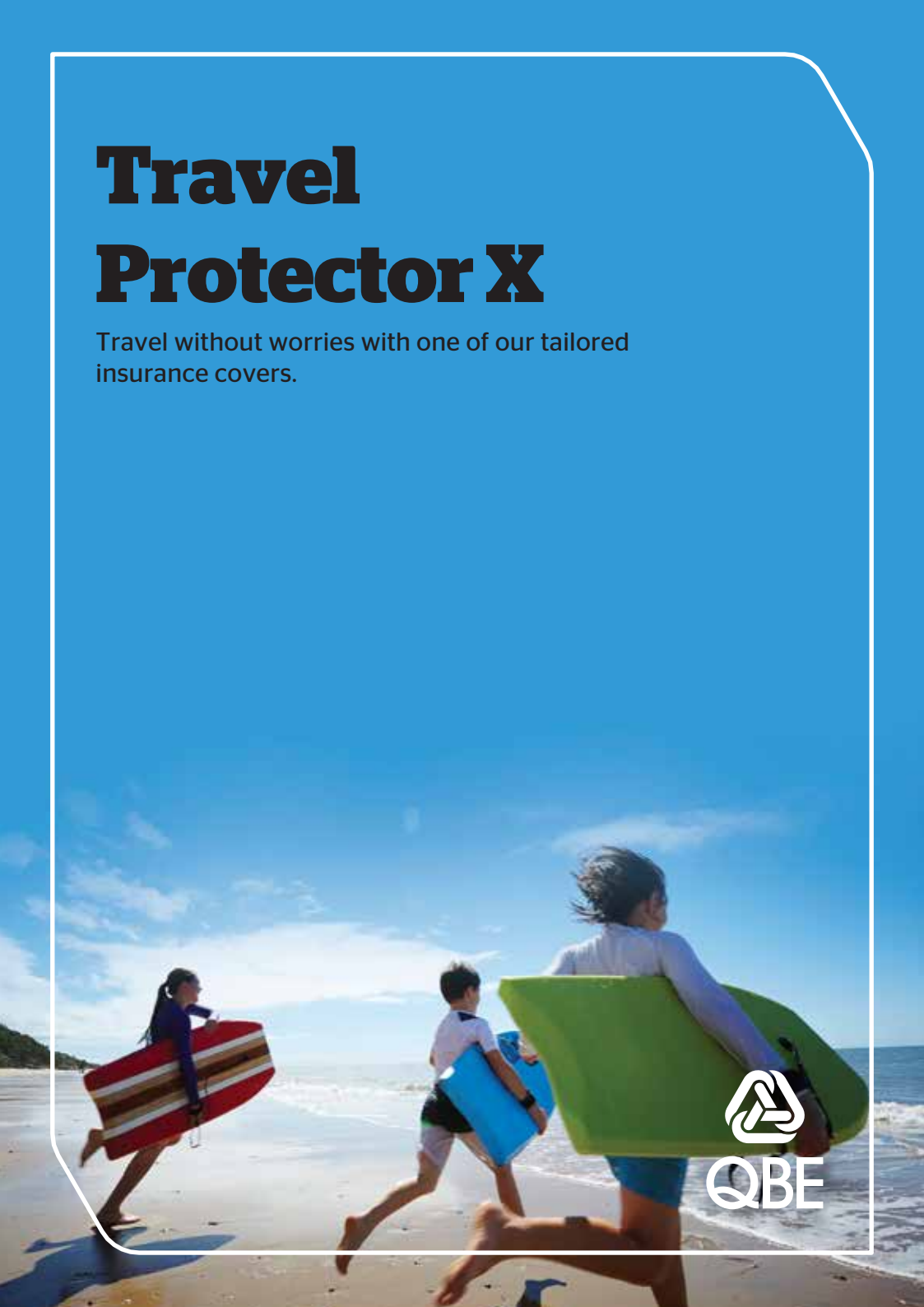


# Travel Protector X

Travel without worries with one of our tailored insurance covers.



QBE



# Choose the Travel Insurance Plan that suits your trip

Whether you are travelling overseas or domestic, QBE is with you on your trip.

We provide comprehensive insurance cover to put your mind at rest while travelling solo, with family or group.

## Step 1 The Journey



One-Way

or



Round Trip



Annual Plan

## Step 2 Geographical Area



Domestic

East and West Malaysia.

or

Asia Pacific

The ASEAN countries, Australia, Bangladesh, Bhutan, China, Hong Kong, India, Japan, Korea, Macau, Maldives, Mongolia, New Zealand, Pakistan, Sri Lanka, Taiwan, Tibet and the Pacific Islands.

or

Worldwide

The rest of the world including Asia Pacific (defined above)

## Step 3 Plan Type



or



Individual

Cover the insured person - the name described in the policy schedule.

or

Family

The insured person and the legal spouse.

The insured person and accompanying children.

The insured person, legal spouse and the accompanying children.

# Main Benefits

- Personal Accident
- Medical Expenses
- Evacuation & Repatriation
- Loss of Travel Document
- Baggage Loss or Delay
- Trip Cancellation or Delay
- Home Protection
- Personal Liability
- Terrorism

# Special Features

## Insolvency of Travel Agency

Our Policy reimburses you for non-refundable expenses, such as :

- Irrecoverable deposits
- Irrecoverable travel fares paid in advance

## Evacuation & Repatriation - UNLIMITED

- Emergency Medical
- Evacuation Repatriation of mortal remains

## Rental Car Excess

- If the Rental Car is damaged due to an accident, we will reimburse you any excess or deductible that you are liable to pay.

## Special Tourist Activity

This Policy provides cover against injury from engaging with the following activities:



Bungee Jumping



Hot Air Ballooning



Sky Diving



Hang-gliding



Jet Skiing



Skiing/  
Snowboarding



White Water  
Rafting



Hiking/  
Trekking



Underwater  
Activities



Canoeing

## 24 hours Worldwide Emergency Assistance

 (603)7628 3611

*The Worldwide Emergency Assistance will provide 24-hour network of service centers, telephone advice and assistance to you*

- Medical Referral and Arrangement for Medical Appointments
- Weather & Foreign Exchange Information
- Tele-Medical Consultation
- Location of Lost Items or Personal Belongings
- Emergency Travel Assistance
- Embassy Referral
- Inoculation, Passport & Visa Information

# Schedule of Benefits

## Round Trip

	Plan 1	Plan 2	Plan 3	
	International		Domestic	
	Plan Limit (RM)			

A. Personal Cover					
<b>1 Personal Accident</b> Pays for Accidental Death & Total Permanent Disablement.	Adult Child Family	100,000 25,000 300,000	200,000 50,000 600,000	300,000 75,000 900,000	50,000 12,500 150,000
<b>2 Medical Expenses</b>					
<b>2.1 Medical Expenses</b> Reimburse the medical, hospital or related expenses incurred due to injury or sickness whilst overseas, or due to injury for domestic trip	Up to 70 yrs Above 70 yrs Per family	100,000 50,000 200,000	300,000 150,000 600,000	500,000 250,000 1,000,000	15,000 7,500 30,000
<b>2.2 Follow up Medical Expenses in Malaysia Due to Injury</b> Reimburse the cost incurred for follow-up medical treatment in Malaysia up to 45 days.	Up to 70 yrs Above 70 yrs Per family	10,000 5,000 20,000	35,000 17,500 70,000	50,000 25,000 1,00,000	Not applicable
<b>2.3 Alternative Treatment</b> Reimburse the cost incurred for traditional medical treatment up to 45 days.		300	500	1,000	Not applicable
<b>2.4 Overseas Daily Hospital Income</b> Pays the daily allowance while admitted to hospital.	Individual Family	Not applicable	<i>250 / day</i> 8,000 16,000	<i>350 / day</i> 10,000 20,000	<i>100 / 24 hrs</i> 3,000 6,000
<b>2.5 Compassionate Visit</b> Pays the cost of travel and accomodation for a relative or friend to visit for being hospitalized for more than 5 days.	Individual Family	Not applicable	8,000 16,000	10,000 20,000	Not applicable
<b>2.6 Child Protection</b> Pays the cost of travel and accomodation for a relative or friend to accompany the child back to Malaysia for being hospitalized more than 5 days.	Individual Family	Not applicable	8,000 16,000	10,000 20,000	Not applicable
<b>3 Worldwide Emergency Assistance</b> Provides emergency medical evacuation and repatriation of mortal remains.	Individual Family	100,000 200,000	Unlimited	Unlimited	100,000 200,000
<b>B. Travel Inconvenience Cover</b>					
<b>4 Travel Cancellation, Postponement or Curtailment</b> Reimburse the irrecoverable transportation or accomodation cost when the trip is cancelled, postponed or cut short (Postponement is applicable for overseas trip only).	Individual Family	Not applicable	20,000 40,000	30,000 60,000	1,000 2,000
<b>5 Travel Delay or Re-route</b> Pays for delay in arrival due to the Common Carrier's delay or re-route (Re-route is applicable for overseas trip only).	Individual Family	Not applicable	<i>200 / 6 hrs</i> 2,500 5,000	3,500 7,000	1,000 2,000
<b>6 Travel Missed Connection</b> Pays for the Common Carrier's miss connection and no alternative transportation is available within 6 consecutive hours.	Individual Family	Not applicable	100 150	200 300	Not applicable
<b>7 Flight Overbooked</b> Reimburse the accomodation cost due to an overbooked flight and no alternative transportation is available within 4 consecutive hours.	Individual Family	Not applicable	250 500	500 1,000	Not applicable

# Schedule of Benefits

## Round Trip

		Plan 1	Plan 2	Plan 3		
		International		Domestic		
Plan Limit (RM)						
<b>8</b>	<b>Loss or Damage of Baggage or Personal Effects</b> Reimburse the repair or replacement cost of accompanied baggage or personal effects due to theft.	Individual Family	Not applicable	Up to 500 / item Or 1,500 / laptop 5,000 10,000	8,000 16,000	1,000 2,000
<b>9</b>	<b>Baggage delay Overseas</b> Pays for Common Carrier's delay the checked-in baggage at the destination overseas.	Individual Family	Not applicable	200 / 6 hrs 1,600	300 / 6 hrs 2,000	Not applicable
	<b>Malaysia</b> Pays for Common Carrier's delay the checked-in baggage at the arrival in Malaysia.	Individual Family	Not applicable	200 / 6 hrs 400	200 / 6 hrs 600	200 / 6 hrs 2,000
<b>10</b>	<b>Loss or Travel Documents and Personal Money</b> Pays for additional cost for loss document replacement, passport, accomodation whilst overseas. Pay for loss of personal money up to RM800.	Individual Family	Not applicable	3,000 6,000	5,000 10,000	Not applicable
<b>11</b>	<b>Hijacking Inconvenience</b> Pays for delay in arriving destination overseas due to hijack.	Individual Family	Not applicable	Not applicable	500 / day 3,000 6,000	Not applicable
<b>12</b>	<b>Personal Liability</b> Indemnity for legal liability towards third parties due to negligence.	Individual Family	Not applicable	500,000 500,000	1,000,000 1,000,000	50,000 100,000
<b>13</b>	<b>Loss of Use of Hotel Due to Strike</b> Pays for withdrawal of services at a hotel overseas.	Individual Family	Not applicable	Not applicable	200 / 48 hrs 2,000	Not applicable
<b>14</b>	<b>Home Protection</b> Pays the repair or reinstatement cost of home content due to theft, fire & water damage.	Individual Family	Not applicable	2,000 4,000	3,000 6,000	500 1,000
<b>C. Bonus Cover</b>						
<b>15</b>	<b>Insolvency of Travel Agent</b> Pays for loss of deposit or travel fares due to insolvency of a travel agent.	Individual Family Aggregate per travel agency	Not applicable	Not applicable	10,000 15,000 100,000	Not applicable
<b>16</b>	<b>Car rental Excess/ Deductible</b> Pays for Policy Excess imposed under the contract of rental car in the event of an accident.		Not applicable	1,000	3,000	Not applicable
<b>17</b>	<b>Tourist Activity Cover</b>		Yes	Yes	Yes	Not applicable
<b>18</b>	<b>Terrorism Cover</b>	Adult Child Family	Not applicable Not applicable Not applicable	200,000 50,000 600,000	300,000 75,000 900,000	100,000 25,000 300,000

# Schedule of Benefits

## Round Trip

Plan 1	Plan 2	Plan 3
International		Domestic

Plan Limit (RM)

19 COVID-19 Travel Cover Extensions			200 / day	300 / day	
19.1 Overseas Hospital/ Quarantine Allowance arising from COVID-19	Individual	Not applicable	2,800	4,200	Not applicable
	Family		4,000	6,000	
19.2 Medical Expenses arising from COVID-19	Up to 70 yrs		200,000	300,000	
	Above 70 yrs	Not applicable	100,000	150,000	Not applicable
	Per child		15,000	25,000	
	Per family		400,000	600,000	
19.3 Emergency Medical Evacuation & Repatriation arising from COVID-19		Not applicable	Unlimited	Unlimited	Not applicable
19.4 Trip Cancellation arising from COVID-19	Individual	Not applicable	20,000	30,000	Not applicable
	Family		40,000	60,000	
19.5 Trip Curtailment arising from COVID-19	Individual	Not applicable	20,000	30,000	Not applicable
	Family		40,000	60,000	

### Notes on COVID-19 Travel Cover Extensions:

- The policy will only respond to any claim under any one event due to Trip Cancellation arising from COVID-19 or Trip Curtailment arising from COVID-19.
- The extensions are available to members who are fully vaccinated against COVID-19 (except for accompanying children who are under the minimum age of mandatory vaccination according to Ministry of Health Malaysia).
- These are the combined limit from the existing benefits/ cover i.e. shared limits.

International	Plan 1		Plan 2		Plan 3	
Premium (subject to stamp duty)	Worldwide	Asia Pacific	Worldwide	Asia Pacific	Worldwide	Asia Pacific
Individual						
Daily premium	RM 5.50	RM 3.50	RM 14.50	RM 8.50	RM 19.00	RM 13.00
Annual premium	Not applicable		RM 600.00	RM 375.00	RM 825.00	RM 563.00
Family						
Daily premium	RM 13.50	RM 8.50	RM 35.50	RM 19.50	RM 43.00	RM 24.00
Annual premium	Not applicable		RM 1,440.00	RM 863.00	RM 1,873.00	RM 1,053.00

Domestic	Individual	Family
Premium (subject to *SST and Stamp Duty)		
1-4 days	RM 25.00	RM 55.00
5-10 days	RM 30.00	RM 68.00
11-18 days	RM 40.00	RM 93.00
19-25 days	RM 50.00	RM 113.00
26-30 days	RM 54.00	RM 122.00

\* QBE Insurance (Malaysia) Berhad 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.

# Schedule of Benefits

## One-Way Trip

### International

Plan Limit (RM)

#### A. Personal Cover

##### 1 Personal Accident

Pays for Accidental Death & Total Permanent Disablement. 100,000

##### 2 Medical Expenses

###### 2.1 Medical Expenses

Reimburse the medical, hospital or related expenses incurred due to injury or sickness whilst overseas. 2,000

#### B. Travel Inconvenience Cover

##### 3 Flight Cancellation

Reimburse the irrecoverable transportation or accomodation cost when the flight is cancelled. 4,000

##### 4 Flight Delay

Pays for delay in arrival due to the Common Carrier's delay. 150 / 6 hours  
1,500

##### 5 Loss or Damage of Baggage or Personal Effect

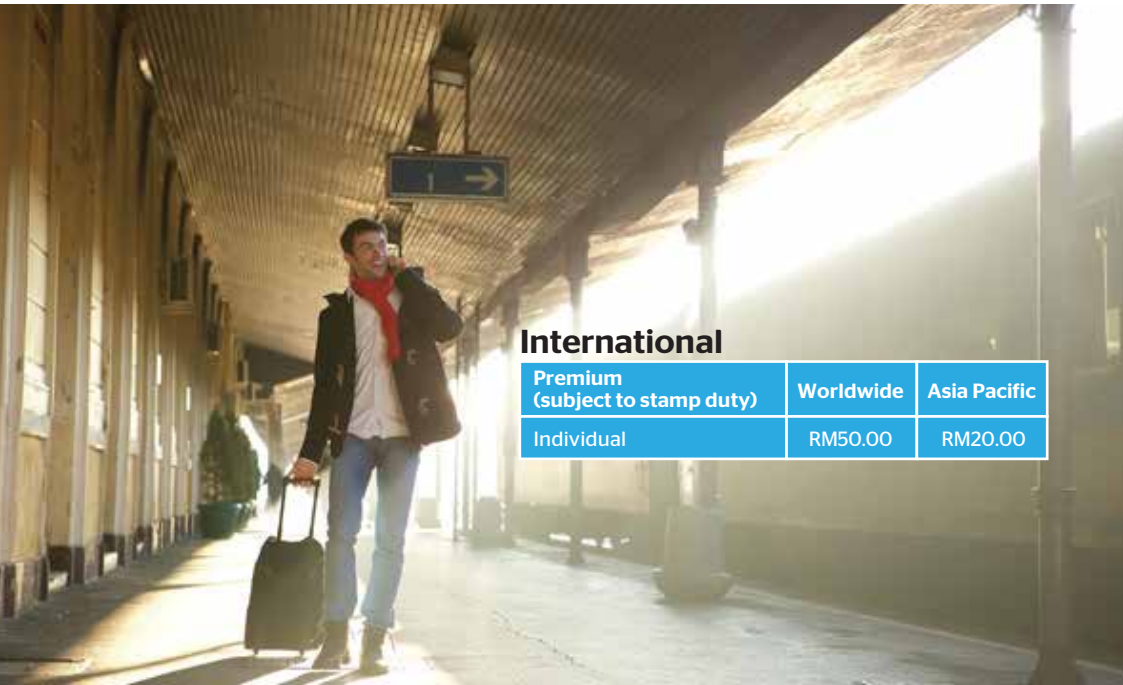
Reimburse the repair or replacement cost of accompanied baggage or personal effects due to theft. up to 500 per item /  
1,500 per laptop  
2,500

##### 6 Baggage Delay

Pays for Common Carrier's delay the checked-in baggage at the destination overseas. 100 / 6 hours  
500

##### 7 Hijacking Inconvenience

200 / day  
1,000



### International

Premium (subject to stamp duty)	Worldwide	Asia Pacific
Individual	RM50.00	RM20.00



# Frequently Asked Questions

**1 Who is eligible to apply?**  
All Malaysians, Permanent Residents, Employment Pass/Work Permit Holders and Dependent(s) of Pass Holders.

**2 Who is eligible to be covered under the Family Plan?**

**Family Plan Includes:**

- ◆ The policy holder, one of legal spouse or
- ◆ The policy holder and accompanying Child(ren) or
- ◆ The policy holder, one of legal spouse and accompanying Child(ren)

**3 What is the age limit?**

**Round Trip**

**Children** 30 days to 18 years old or up to 23 years old, if he/she is a full time student  
**Adult** 18 to 80 years old

**Annual**

**Children** 30 days to 18 years old  
**Adult** 18 to 70 years old renewable up to 80 years old

**One-Way**

**Children** 2 to 18 years old. 30 days up to below 2 years old named infant is entitled to 10% of Personal Accident cover.  
**Adult** 18 to 80 years old

**4 Maximum Trip duration**

**International**

**Round Trip** The maximum length of each cover trip is 90 days  
**Annual Plan** The maximum length of each cover trip is 90 days with unlimited number of trips per year

**Domestic**

**Round Trip** The maximum length of each cover trip is 30 days

**5 What are the key benefits of the policy?**

Please refer to the Schedule of benefits in this brochure or the Insurance Policy for more details.

**6 What are the major exclusions under the policy?**

1. Childbirth, pregnancy, miscarriage, abortion.
2. Emotional, nervous or mental disease or disorder, psychiatric illness, sexually transmitted diseases, HIV Infection and AIDS related infections, congenital anomalies or deformities.
3. Any Pre-existing or congenital conditions.
4. Sanction Countries.

This list is non-exhaustive. Please refer to the Insurance Policy or Product Disclosure Sheet for the full list of exclusions under this policy.

**7 How much premium do I have to pay?**

You may refer to the premium table in the brochure. Please note the policy is subject to a minimum premium and there is \*SST and Stamp duty applicable. Please contact a QBE insurance agent or Branch Office for quotation or more information.

*\* QBE Insurance (Malaysia) Berhad 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.*

## IMPORTANT NOTES

- ◆ 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 customer service for assistance.



## BRANCHES CONTACT

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11600 Penang.  
Tel:+(60) (4) 2818688 Fax: +(60) (4) 283 8388

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40-42B, Persiaran Greenhill. 30450 Ipoh,  
Perak Darul Ridzuan.  
Tel: +(60) (5) 2416633 Fax: +(60) (5) 241 6363

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No.93-1,Jalan KL 3/8, Taman Kata Laksamana,  
Seksyen 3, 75200 Melaka.  
Tel +(60) (6) 288 2692 Fax: +(60) (6) 288 2695

### Johor Bahru

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Persiaran Southkey 1, Kota Southkey,  
80150 Johor Bahru, Johor Darul Takzim.  
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### Kuching

Lots C256-C259, Block C,  
iCom Square, Jalan Pending,  
93450 Kuching, Sarawak.  
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### Kota Kinabalu

Block L, Lot 72-2, 2nd Floor, KK Times Square,  
Off Coastal Highway, 88100 Kota Kinabalu,  
Sabah.  
Tel: +(60) (88) 486 686 Fax:+(60) (88) 486 486

### Sandakan

1st Floor, Lot 8, Block B, Bandar Pasaraya,  
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## QBE Insurance (Malaysia) Berhad

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