

QBE Travel Protector X Insurance Policy

PRODUCT DISCLOSURE SHEET

(Read this Product Disclosure Sheet before you decide to take out the **Travel Protector X Insurance Policy**. Be sure to also read the general terms and conditions.)

1. What is this product about?

This policy provides compensation in the event of mishaps and covered events during your journey within the Period of Insurance. There are 2 different policy, one for international trip and the other for domestic trip.

2. What are the covers / benefits provided?

Key Benefits are:

- Section 1 – Lump sum payment for Accidental Death & Permanent Disablement
- Section 2 – Medical Expenses
 - Medical Expenses
 - Follow Up Medical Expenses in Malaysia due to Injury *
 - Alternative Treatment *
 - Daily Hospital Income
 - Compassionate Visit *
 - Child Protection *
- Section 3 – Worldwide Emergency Assistance
- Section 4 – Travel Cancellation, Postponement or Curtailment
- Section 5 – Travel Delay or Re-Route
- Section 6 – Travel Missed Connection *
- Section 7 – Flight Overbooked *
- Section 8 – Loss or Damage of Baggage or Personal Effects
- Section 9 – Baggage Delay
- Section 10 – Loss of Travel Documents and Personal Money *
- Section 11 – Hijacking Inconvenience *
- Section 12 – Personal Liability
- Section 13 – Loss of Use of Hotel due to Strike *
- Section 14 – Home Protection
- Section 15 – Insolvency of Travel Agent *
- Section 16 – Car Rental Excess/ Deductible *
- Section 17 – Tourist Activity Cover *
- Section 18 – Terrorism Cover
- Section 19 – COVID-19 Travel Cover Extensions *

*Only applicable to International Travel.

3. How much premium do I have to pay?

The premium you have to pay may vary depending on your choice of plan, destination, duration of cover and our underwriting requirements.

Kindly refer to the Premium indicated on the Brochure.

4. What are the fees and charges that I have to pay?

Type	Amount
- Commission paid to the insurance agent	- Up to 25% of premium charged
- Stamp duty	- RM10
- *Service Tax	- 8% of premium charged (for domestic trip only)

**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.*

5. What are some of the key terms and conditions that I should be aware of?

Importance of Disclosure

• Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form and/or all the questions required by the Company fully and accurately and disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

• Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance for purposes related to your trade, business or profession, you have a duty to disclose any matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated.

This duty of disclosure for Consumer and Non-Consumer Insurance Contract shall continue until the time the contract is entered into, varied or renewed. You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us, any of the information given is inaccurate or has changed.

6. What are the key terms and conditions that I should be aware of?

➤ Claims Procedures

- Notice should be given within thirty (30) days of any occurrence likely to give rise to a claim under the policy by giving a detailed statement in writing to us.

➤ Premium must be paid before inception of cover

➤ Age limit

- **Worldwide/ Asia Pacific –**
Round Trip: 30 days up to 80 years old
One Way Trip: 2 years up to 80 years old
Annual Plan: 30 days up to 70 years old, with policy renewal up to age of 80
- **Domestic –**
Round Trip Plan: 30 days up to 80 years old

7. Renewal Procedures

Available for Annual Plan only and is subject to our consent.

8. What are the exclusions under this policy?

- War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, mutiny, civil.
- Intentional self-inflicted injury or suicide.
- Childbirth, pregnancy, miscarriage, abortion.
- Intoxication by alcohol, narcotics or drugs not prescribed by a legally qualified and registered medical practitioner, and treatment in connection with addiction to drugs or alcohol.
- Emotional, nervous or mental disease or disorder, psychiatric illness, sexually transmitted diseases, HIV Infection and AIDS related infections, congenital anomalies or deformities.
- The Insured Person involves in manual work which is not particularly hazardous in nature but involves the use of tools or machinery (including woodworking machinery) during the Period of Insurance.
- Offshore activities like non recreation diving, oil-rigging, mining, aerial photography or handling of explosives.
- The Insured Person who is a member of the military, police or fire department and who during the Trip acts as or is required to act as a law enforcement officer, emergency medical or fire service personnel or military personnel, whether full time service or as a volunteer.
- Any events more specifically insured or any claim which but for the existence of this policy would be recoverable under any other private or Government insurance policy, fund or scheme.
- The use, existence or escape of nuclear weapons material or ionizing radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combination of nuclear fuel.
- Any illegal or unlawful act or attempt to commit an illegal or unlawful act by the Insured Person or confiscation, detention, destruction by customs or other authorities.
- Any breach of government regulation or any failure by the Insured Person to take responsible precaution to avoid a claim under the Policy following the warning of any intended strike, riot and civil commotion through or by general mass media.
- Any Losses or Expenses caused by the Insured Person as a consequence for undertaking any Trip against the advice of Medical Practitioner or for the purpose of seeking medical attention.
- Any Pre-existing or congenital conditions.
- The Insured Person is engaging in or taking part in the below activities:
 - Extreme Sports and Sporting Activities; Any professional sports; Racing; Expeditions; Private hunting trips; Off-piste skiing; Private white-water rafting grade 4 or above; Ocean yachting or potholing; Underwater activities requiring the use of artificial breathing apparatus; Motorcycling; Mountaineering or Trekking above 3,000 meters; Outdoor rock-climbing or abseiling; Any criminal/ unlawful act.
- Consequential loss of any kind.
- Any trip taken by the Insured Person or travel within Malaysia under the Domestic Policy or Annual Plan Policy, regardless if the trip being for business or for pleasure, unless specifically endorsed in this Policy. Coverage for any travel within Malaysia is covered only if the trip within Malaysia, is incidental to travel to or from an overseas destination.
- Sanction Limitation and Exclusion Clause.
- Infectious or Contagious Disease Exclusion during PHEIC.

Note:

This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

9. Can I cancel my policy?

- Round / One Way Trip:
 - You may cancel Your policy by giving a written notice to us. However, there is no refund of premium once the policy is issued
- Annual Plan:
 - The Policyholder may cancel this Policy at any time by giving notice to us provided no claim has arisen
 - during the current Period of Insurance. In the event of such cancellation, short rate refund applies (please refer to the policy wording)

10. Where can I get further information?

Should you require additional information, please contact QBE agent or branches. If you have any enquiries, please contact us at:

Company Name : **QBE Insurance (Malaysia) Berhad**
Address : No.638 Level 6, Block B1, Leisure Commerce
Square, No. 9 Jalan PJS 8/9, 46150 Petaling Jaya, Selangor.
Tel : 03 7861 8400
Fax : 03 7873 7430
Email : info.mal@qbe.com

11. Other types of Personal Accident cover available are:

- QBE FLEXI Cover
- QBE PA Protector

IMPORTANT NOTE:

You are advised to note the scale of benefits for death and disablement in your insurance policy. You may nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

The information provided in this disclosure sheet is issued on 01/04/2024 and will be valid until the next periodical review.

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)