

PRODUCT DISCLOSURE SHEET

This Product Disclosure Sheet (PDS) provides you with key information on your insurance. Other customers have read this PDS and found it helpful. You should read it too.

1. What is QBE Travel Protector X

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

2. Know Your Coverage

As an illustration, Standard plan at RM375 annually for an individual travelling within Asia Pacific (international excluding domestic), you will receive the following insurance coverage:

This policy covers:	This policy excludes:
<ul style="list-style-type: none"> Accidental Death & Permanent Disablement – RM 200,000 Medical Expenses – RM300,000 Worldwide Emergency Assistance - Unlimited Travel Cancellation, Postponement or Curtailment – RM20,000 Travel Delay or Re-Route – RM2,500 Loss or Damage of Baggage or Personal Effects – RM5,000 Baggage Delay – RM800 Loss of Travel Documents and Personal Money – RM3,000 Personal Liability – RM 500,000 Home Protection – RM2,000 Car Rental Excess/ Deductible – RM1,000 COVID-19 Travel Cover Extensions 	<ul style="list-style-type: none"> War, invasion, acts of foreign enemies, hostilities or warlike operations, civil war, mutiny, civil. Intentional self-inflicted injury or suicide. Childbirth, pregnancy, miscarriage, abortion. Infectious or Contagious Disease Exclusion during PHEIC. engaging in or taking part in 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

Other than annual cover, you may choose shorter coverage term for shorter travel periods. The premium will vary based on the amount of days and region you would be travelling.

Note: This list is **non-exhaustive**. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent, or us directly to understand the coverage.

The duration of coverage available is based on the number of days you are travelling, or choose an annual plan if you plan to travel frequently.

If you have any questions or require assistance with our insurance, you can:

Call us at



03-7861 8400

Visit us at



<https://www.qbe.com/my>

Email us at



info.mal@qbe.com

Write to us at



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.

3. Know Your Obligations

Example, Standard plan at RM375 annually for travelling within Asia Pacific (international excluding domestic):	
Standard Cover	RM 375
Additional Cover(s) (Optional add-on): Not applicable	Not Applicable
Rebate from direct purchase (-25%)	-RM 93.75
You also have to pay the following fees and charges:	
Stamp duty:	RM 10.00 (excluded in the premium shown)
Service Tax*	Not applicable since International excluding domestic
Total payable	RM 291.25
<i>*QBE Insurance (Malaysia) Berhad reserves the right to adjust the Service Tax rate applied to policy premiums in accordance with any alterations to the prevailing Service Tax legislation and guidelines.</i>	

4. Other Key Terms

<ul style="list-style-type: none"> • You must give all the facts in your application form fully and accurately. • You must disclose all material facts such as your occupation and personal pursuits • Round trip: max length of each trip is 90 days • Round trip (domestic): max length of each trip is 30 days • Annual Plan: max length of each cover trip is 90 days, unlimited number of trips per year. • All trips must commence from Malaysia • The insured must either be a Malaysian, Malaysian permanent resident, work permit holders, pass holders or persons otherwise legally employed in Malaysia and their spouses/children who are legally residing in Malaysia. • All claims must be given in writing within 30 days of any occurrence(s) likely giving rise to claim. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions or speak with your servicing agent or us directly to understand what you are covered on.</p>
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5. Can I cancel my policy?

<p>Yes, you may cancel your policy at any time by giving a written notice to us.</p> <p>Upon cancellation, you are entitled to a partial refund of the premium according to the terms and conditions of the policy, provided you have not made a claim.</p>

This provides a summary for your quick and easy reference of the product, and you should also read the policy. You should speak with your servicing agent or us directly to understand any of the contractual terms, prior to purchasing the policy.

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).

QBE Insurance (Malaysia) Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The information provided in this disclosure sheet is issued on 01Jan2026 and will be valid until the next periodical review.