



# QBE Travel Prestige

Travel with confidence,  
wherever you go

## Enabling a more resilient future for travellers

Whether you're travelling for business, leisure, or with family, unexpected events can disrupt your plans. **QBE Travel Prestige** provides comprehensive protection, ensuring that you have the support you need anytime, anywhere.

At QBE, our purpose is to enable a more resilient future by **safeguarding travellers from financial uncertainty and unexpected travel risks**. With flexible, tailored coverage and global assistance, we help you travel with peace of mind – so you can focus on the journey ahead.

## Why choose QBE Travel Prestige?



**We understand you** – Extensive travel insurance expertise with tailored coverage for all types of travellers.



**We make it simple** – Hassle-free policy issuance, with single trip and annual coverage options to fit your travel needs.



**We deliver when it counts** – 24/7 global assistance, fast claims processing, and emergency support.



**We protect what matters most** – Comprehensive benefits that cover medical emergencies, trip cancellations, lost belongings and more.



## Comprehensive travel protection



**Medical and emergency expenses**  
Up to S\$1,000,000 for overseas medical expenses and additional costs.

**Follow-up medical treatment in Singapore**  
Coverage for post-travel medical care.




**24-hour medical emergency evacuation and repatriation**  
Unlimited cover, including medically supervised transport.

**Personal accident benefits**  
Compensation for accidental death or permanent disablement.




**Baggage and personal effects cover**  
Up to S\$6,000 for lost or stolen items.

**Travel delays and cancellations**  
Reimbursement for flight delays, missed connections, or trip curtailment.




**Rental car excess charges**  
Coverage for rental car damage excess.

**Personal liability protection**  
Up to S\$1,000,000 for legal liabilities abroad.



## Additional benefits and enhancements

-  **Pregnancy-related expenses:** Coverage for unexpected pregnancy-related medical needs.
-  **Compassionate visits and child protection:** Coverage for family assistance if hospitalised abroad.
-  **Hijack cover:** Compensation for distress caused by hijacking incidents.
-  **Loss of travel documents and money:** Reimbursement for stolen or lost passports and cash.
-  **Terrorism cover:** Full coverage, including nuclear, biological, and chemical-related events.
-  **COVID-19 coverage:** Protection against trip cancellations, medical expenses, and travel disruptions due to COVID-19.



## Product benefits (S\$)

Benefits	Individual Plan		Couple Plan / Family Plan	
	Standard Plus	Super Plus	Standard Plus	Super Plus
<b>Personal Covers</b>				
<b>1. Medical and Additional Expenses</b>				
Per Adult: up to age 70 yrs	500,000	1,000,000	500,000	1,000,000
Per Adult: above age 70 yrs	75,000	125,000	75,000	125,000
Per Child	Not applicable		25,000 <sup>1</sup>	50,000 <sup>1</sup>
Per Couple/Family			1,000,000	2,000,000
<i>Including:</i>				
a. Follow-up treatment in Singapore within 31 days of the return date	12,500	25,000	25,000	50,000
Sub-limits for treatment by Chinese physician, acupuncturist, bonesetter, chiropractor and physiotherapist	250	500	500	1,000
b. For treatment sought in Singapore within 3 days after returning and up to 31 days for follow-up treatment if treatment is not first sought overseas	12,500	25,000	25,000	50,000
Sub-limits for treatment by Chinese physician, acupuncturist, bonesetter, chiropractor and physiotherapist	250	500	500	1,000
c. Compassionate visit by a relative or friend	12,500	25,000	25,000	50,000
d. Child Protection	12,500	25,000	25,000	50,000
e. Emergency personal mobile phone charges	100	250	100	250
f. Pregnancy related expenses	4,000	8,000	4,000	8,000

Benefits	Individual Plan		Couple Plan / Family Plan	
	Standard Plus	Super Plus	Standard Plus	Super Plus
<b>2. 24-hours Medical Emergency (Covers pre-existing conditions<sup>2</sup>)</b>				
Evacuation and repatriation including return of mortal remains arranged through Europ Assistance only	Unlimited			
<b>3. Overseas Hospital Confinement</b>	100 per day Up to 25,000	200 per day Up to 50,000	100 per day Up to 50,000	200 per day Up to 100,000
<b>4. Accidental Death and Permanent Total Disablement</b>				
Per Adult: up to age 70 yrs	125,000	250,000	125,000	250,000
Per Adult: above age 70 yrs	75,000	125,000	75,000	125,000
Per Child	Not applicable		25,000 <sup>1</sup>	50,000 <sup>1</sup>
Per Couple/Family			250,000	500,000
<b>Inconvenience Covers</b>				
<b>1. Baggage and Personal Effects</b>	4,000	6,000	5,000	8,000
<b>2. Baggage Delay</b>				
a. Overseas (for every 6 hours delay)	100 Up to 500	200 Up to 1,000	100 Up to 1,000	200 Up to 2,000
b. Returning to Singapore (for every 6 hours delay)	Sub-limit to 50% of above stated limits		Sub-limit to 50% of above stated limits	

## Product benefits (S\$)

Benefits	Individual Plan		Couple Plan / Family Plan	
	Standard Plus	Super Plus	Standard Plus	Super Plus
<b>Inconvenience Covers</b>				
<b>3. Loss theft of money or Travel Documents</b>	2,500	5,000	5,000	10,000
Sub-limit for money (in total for all claims)	500			
<b>4. Loss of deposit and/or cancellation charges</b> (Including curtailment expenses)	12,500	25,000	25,000	50,000
<b>5. Travel delay</b>				
a. Overseas (for every 6 hours delay)	50	100	50	100
b. While in Singapore (for every 6 hours delay)	Sub-limit to 50% of above stated limits		Sub-limit to 50% of above stated limits	
<b>6. Missed Connection or Travel Diversion</b>	100	200	150	300
In total for all claims	500	1,000	1,000	2,000
<b>7. Hijack</b> (exceeding 12 consecutive hours)	500 per day up to 2,500	1000 per day up to 5,000	500 per day up to 5,000	1000 per day up to 10,000
<b>8. Overbooked Flight</b>	100	200	200	400
<b>9. Personal Liability</b>	500,000	1,000,000	500,000	1,000,000
<b>10. Loss of use of hotel facilities</b>	50 for every 48 hours, up to 200			

Benefits	Individual Plan		Couple Plan / Family Plan	
	Standard Plus	Super Plus	Standard Plus	Super Plus
<b>Bonus Covers</b>				
<b>1. Double Indemnity for Public Conveyance</b>				
Per Adult: up to age 70 yrs	250,000	500,000	250,000	500,000
Per Adult: above age 70 yrs	150,000	250,000	150,000	250,000
Per Child	Not applicable		50,000 <sup>1</sup>	100,000 <sup>1</sup>
Per Couple/Family			500,000	1,000,000
<b>2. Home Protection</b>	2,500	5,000	2,500	5,000
<b>3. Alternative Employees' Expenses</b> (Applicable for business trips only)	2,500	5,000	Not applicable	
<b>4. Full Terrorism</b>				
Per Adult: up to age 70 yrs	125,000	250,000	125,000	250,000
Per Adult: above age 70 yrs	75,000	125,000	75,000	125,000
Per Child	Not applicable		25,000 <sup>1</sup>	50,000 <sup>1</sup>
Per Couple/Family			250,000	500,000
<b>5. Rental Car Excess Charges</b>	750	1,000	750	1,000
<b>6. Financial Collapse of Travel Agency<sup>3</sup></b>	3,000	5,000	3,000	5,000

<sup>1</sup>Not applicable for Couple Plan

<sup>2</sup>'Pre-Existing Condition' means any injury or illness which the Insured Person received medical treatment, diagnosis, consultation or prescribed drugs, or which symptoms or manifestations have existed whether treatment was actually received, within 1 year prior to the effective date of the Policy and which the Insured Person is reasonably aware of.

<sup>3</sup>Reimbursement of the irrecoverable prepaid travel expenses due to insolvency of the registered travel agent.

## COVID-19 travel cover benefits (S\$)

QBE Travel Prestige offers comprehensive COVID-19 protection on every journey. With coverage from trip cancellations to medical emergency evacuation due to COVID-19, you can travel confidently and enjoy peace of mind wherever you go.

Benefits		Individual Plan		Couple Plan / Family Plan	
		Standard Plus	Super Plus	Standard Plus	Super Plus
Section 1	<b>Medical and Additional Expenses</b>				
	Per Adult: up to age 70 yrs	150,000	150,000	150,000	150,000
	Per Adult: above age 70 yrs	50,000	75,000	50,000	75,000
	Per Child	Not applicable		50,000 <sup>1</sup>	50,000 <sup>1</sup>
	Per Couple/Family			300,000	300,000
Section 2	<b>Medical Emergency Evacuation</b>				
	Per Adult: up to age 70 yrs	150,000	150,000	150,000	150,000
	Per Adult: above age 70 yrs	50,000	75,000	50,000	75,000
	Per Child	Not applicable		50,000 <sup>1</sup>	50,000 <sup>1</sup>
	Per Couple/Family			300,000	300,000

Benefits (conts.)		Individual Plan		Couple Plan / Family Plan	
		Standard Plus	Super Plus	Standard Plus	Super Plus
Section 3	<b>Overseas Hospital Confinement Benefit</b>	100 per day up to 1,000		200 per day up to 2,000	
Section 8	<b>Loss of Deposits and Cancellation Charges including Curtailment Expenses</b>				
	Per insured person	2,500		2,500	
	Per insured couple/family	Not applicable		5,000	
Section 9	<b>Trip Disruption arising from COVID-19</b>				
	Overall section Per Insured Person	2,500		5,000	
	Accommodation expenses Per room per night	200		200	

## Premiums (S\$)

Premiums include COVID-19 travel cover benefits and are subject to underwriting conditions.

Plan Type	Individual Plan		Couple Plan		Family Plan	
	Standard Plus	Super Plus	Standard Plus	Super Plus	Standard Plus	Super Plus
<b>Asia Pacific</b>						
Minimum premium per person/ per policy	38.40	54.00	72.96	102.60	96.00	135.00
Premium every 3 days	12.00	18.00	22.80	34.20	30.00	45.00
Annual Plan	313.20	417.60	595.08	793.44	783.00	1,044.00
<b>Worldwide</b>						
Minimum premium per person/ per policy	78.00	108.00	148.20	205.20	195.00	270.00
Premium every 3 days	24.00	36.00	45.60	68.40	60.00	90.00
Annual Plan	427.20	531.60	811.68	1,010.04	1,068.00	1,329.00

## Beyond the policy: proactive support for travellers

-  **24/7 Emergency Assistance** – Access to Europ Assistance’s travel helpline for immediate support.
-  **Dedicated claims specialists** – Fast and efficient claims processing.
-  **Risk Insights and Travel Safety Tips** – Helping travellers navigate risks abroad.
-  **Strong Financial Backing** – A trusted insurer with global expertise and travel risk protection.

## How to get covered:

To receive a tailored quote, contact your insurance broker or a QBE authorised representative broker.

## How to make a claim:

All claims must be made to QBE Insurance (Singapore) Pte Ltd within 30 days after the completion of your trip. Doctor’s reports or certificates and hospital bills are required to support a claim. Please retain all bills, invoices and receipts.

To report a claim or to obtain a claim form, please contact your insurance advisor or the QBE Singapore Claims Department at **+65 6224 6633** or visit our website at [www.qbe.com/sg](http://www.qbe.com/sg).



## Money back guarantee

As a new QBE Travel Prestige annual plan Policyholder, you are entitled to a 14-day review period from the date of issuance. If you are not fully satisfied with your Policy, you may cancel it within this period for a full refund. Please note that no benefits are payable under a cancelled Policy. This assurance reflects QBE Insurance’s commitment to delivering quality and confidence in our service.



## Important notes and definitions

1. "Asia Pacific" refers to the following countries (exclude Hawaiian Islands):

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

2. "Worldwide" refers to countries as defined under "Asia Pacific" and all other countries except: Afghanistan, Belarus, Central African Republic, Ukraine - Crimea, Donetsk, Kherson, Luhansk, Zaporizhzhia, Cuba, Democratic Republic of Congo, Haiti, Iran, Iraq, Lebanon, Libya, Liberia, Myanmar (Burma), North Korea, Occupied Palestinian Territories, Pakistan, Russia, Somalia, South Sudan, Sudan, Syria, Trinidad and Tobago, Tunisia, Ukraine, Vanuatu, Venezuela, Yemen.
3. **Couple Plan:** This policy will include the Insured Person and the partner. Partner means spouse or de-facto with whom the insured have been living permanently with, for at least twelve (12) months or more at the time of purchase of the Period of Insurance.
4. **Family Plan:** For a Single Trip plan, the policy will include a maximum of 2 Adult Insured Persons and the accompanying unmarried, dependant, legal child(ren), grandchild(ren), nephew(s), niece(s) or cousin(s) of one of the Insured Person who is/are aged 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance. For an Annual Plan, the policy will include the Insured Person, spouse and dependant legal child(ren) who is/are aged 3 months up to the attainment of 18 years of age or up to 25 years old if still studying full-time in a recognised institution of higher learning at the commencement of the Period of Insurance.
5. "Trip" is defined as the journey commencing from the time when the Insured Person leaves his/her place of residence or place of business for a direct journey to the place of embarkation in Singapore to commence travel to the intended destination(s) and ceases on whichever of the following occurs first:
  - a. The expiry of the Period of Insurance (applicable to Single Trip only).
  - b. The Insured Person’s return to his/her place of residence or place of business in Singapore.
  - c. Three (3) hours after arrival in Singapore.
6. **Extended period:** In the event of delay caused by a scheduled public conveyance, injury or sickness (including COVID-19) where your trip is necessarily extended beyond the period of insurance, your insurance will remain in force for such period as is reasonably necessary for completion of the trip up to a maximum of fourteen (14) days, without extra charge. This is provided when the total period of insurance does not exceed ninety (90) consecutive days from the commencement date of the trip.

## About QBE Singapore

QBE has been represented in Singapore since 1891 and is an industry leader with more than 130 years of proven performance. We combine in-depth local knowledge in each individual market and draw on the collective global resources of QBE Group to provide commercial, personal and specialty products and risk management solutions. Our success is built on the strength of our partnerships with professional insurance brokers, agents and financial advisors.

As a business insurance specialist, QBE Singapore offers a range of insurance products from the standard suite of property and casualty to the specialist financial lines, marine and construction. All are tailored to the individual needs of our small, medium and large customer base.

QBE Asia is part of the International Division of QBE Insurance Group Limited, a general insurance and reinsurance company, headquartered in Sydney and listed on the Australia Securities Exchange (ASX).



Explore the world with  
confidence and peace of mind.  
Get covered with QBE Travel  
Prestige today.

Visit QBE  
Singapore



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The QBE Travel Prestige is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). If you are insured under the QBE Travel Prestige, coverage is automatic, and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact QBE Insurance (Singapore) Pte Ltd or visit the GIA/LIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)). QBE reserves the right to amend any information contained in this document at any time. © QBE Insurance (Singapore) Pte Ltd.

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