



QBE Travel Prestige

Summary of Benefits

The table below summarises the coverage and maximum sums insured under the QBE Travel Prestige insurance plan.

Personal Covers	Individual Plan (SG\$)		Couple Plan/Family Plan (SG\$)	
	Standard Plus	Super Plus	Standard Plus	Super Plus
1. Medical & Additional Expenses				
Per Adult: up to age 70 years	500,000	1,000,000	500,000	1,000,000
Per Adult: above age 70 years	75,000	125,000	75,000	125,000
Per Child	NA	NA	25,000 ¹	50,000 ¹
Per Couple/Family	NA	NA	1,000,000	2,000,000
Including				
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/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
2. 24-hours Medical Emergency (Covers pre-existing conditions²)				
Evacuation and repatriation including return of mortal remains arranged through Europ Assistance only	Unlimited	Unlimited	Unlimited	Unlimited
3. Overseas Hospital Confinement				
	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
4. Accidental Death and Permanent Total Disablement				
Per Adult: up to age 70 years	125,000	250,000	125,000	250,000
Per Adult: above age 70 years	75,000	125,000	75,000	125,000
Per Child	NA	NA	25,000 ¹	50,000 ¹
Per Couple/Family	NA	NA	250,000	500,000

¹ Not applicable for Couple Plan

² '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.

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

Bonus Covers

1. Double Indemnity for Public Conveyance Per Adult: up to age 70 years Per Adult: above age 70 years Per Child Per Couple/Family	250,000 150,000 NA NA	500,000 250,000 NA NA	250,000 150,000 50,000 ¹ 500,000	500,000 250,000 100,000 ¹ 1,000,000
2. Home Protection	2,500	5,000	2,500	5,000
3. Alternative Employees' Expenses (Applicable for business trips only)	2,500	5,000	NA	NA
4. Full Terrorism Per Adult: up to age 70 years Per Adult: above age 70 years Per Child Per Couple/Family	125,000 75,000 NA NA	250,000 125,000 NA NA	125,000 75,000 25,000 ¹ 250,000	250,000 125,000 50,000 ¹ 500,000
5. Rental Car Excess Charges	750	1,000	750	1,000
6. Financial Collapse of Travel Agency ³	3,000	5,000	3,000	5,000

¹ Not applicable for Couple Plan

³ Reimbursement of the irrecoverable prepaid travel expenses due to insolvency of the registered travel agent

COVID-19 Travel Cover

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 (SG\$)		Couple Plan/Family Plan (SG\$)	
	Standard Plus	Super Plus	Standard Plus	Super Plus
Section 1 Medical and Additional Expenses				
Per Adult: up to age 70 years	150,000	150,000	150,000	150,000
Per Adult: above age 70 years	50,000	75,000	50,000	75,000
Per Child	NA	NA	50,000 ¹	50,000 ¹
Per Couple/Family	NA	NA	300,000	300,000
Section 2 Medical Emergency Evacuation				
Per Adult: up to age 70 years	150,000	150,000	150,000	150,000
Per Adult: above age 70 years	50,000	75,000	50,000	75,000
Per Child	NA	NA	50,000 ¹	50,000 ¹
Per Couple/Family	NA	NA	300,000	300,000
Section 3 Overseas Hospital Confinement Benefit				
	100 per day up to 1,000	100 per day up to 1,000	200 per day up to 2,000	200 per day up to 2,000
Section 8 Loss of Deposits and Cancellation Charges including Curtailment Expenses				
Per insured person	2,500	2,500	2,500	2,500
Per insured Couple/Family	NA	NA	5,000	5,000
Section 9 Trip Disruption arising from COVID-19				
Overall section Per Insured Person	2,500	2,500	5,000	5,000
Accommodation expenses Per room per night	200	200	200	200

Policy Owners' Protection Scheme

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 or www.lia.org.sg or www.sdic.org.sg).

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The information is correct as of 06 November 2025.