



# QBE Tour & Travel Agent's Insurance Plan

Comprehensive and flexible insurance plan to protect your Agency



## QBE TOUR & TRAVEL AGENT'S INSURANCE PLAN

QBE Tour & Travel Agent's Insurance Plan combines individual covers into one simplified plan to provide comprehensive protection for operational risk exposures and legal liabilities faced by any typical travel agency.

### WE OFFER YOU FLEXIBLE COVERAGE

Although structured as a single insurance package, specific parts of the Plan can also be selected by travel agencies. For example, Office & Operational Risks (Part 1) and Professional Indemnity (Part 3) cover can be purchased individually.

- **PART 1: OFFICE & OPERATIONAL RISKS\***
- **PART 2: PERSONAL ACCIDENT FOR INBOUND TOURISTS\*\***
- **PART 3: PROFESSIONAL INDEMNITY\***

Note:

\* Part 1 and Part 3 can be purchased individually

\*\* Mandatory purchase of Part 1 and Part 2

Competitive packaged plan pricing is only available when the Plan is purchased as a whole.

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### WHY CHOOSE QBE TOUR & TRAVEL AGENT'S INSURANCE PLAN?

The Insurance Plan is designed for the convenience of travel agencies by providing:

- Simplified and comprehensive coverage
  - Competitive and affordable pricing
  - Flexibility, with optional covers available
  - An easy and hassle-free application process
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## **PART 1 - OFFICE & OPERATIONAL RISKS**

This part of the Plan provides protection for everyday exposures of travel agencies, ranging from insurance for insured physical assets to miscellaneous risks and legal liabilities.

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### **UNIQUE FEATURES**

- Electronic Equipment Cover - for example your travel agency's computer equipment and connectivity
  - Personal Accident Cover for Inbound Tourists managed by your travel agency
  - Worldwide Professional Indemnity Cover for your travel agency
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## **OFFICE & OPERATIONAL RISKS**

### **SECTION 1: FIRE & PERILS COVER**

Insures building, furniture and fittings against loss and/or damage caused by fire, lightning and insured perils of riot, strike and malicious damage, water damage due to bursting or overflowing of water tanks, apparatus and pipes, impact damage, and explosions.

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### **SECTION 2: BUSINESS INTERRUPTION (OPTIONAL)**

Provides cover for the increased costs of resuming operations, as the result of a material damage loss from fire and perils. Cover is provided up to an indemnity period of three months.

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### **SECTION 3: SPECIAL CONTINGENCY**

Covers office equipment against fire and perils, inclusive of theft and accidental damage.

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### **SECTION 4: ELECTRONIC EQUIPMENT**

Insures specifically computer and related equipment against fire and perils similar to Fire & Perils Cover including resultant need for recompiling lost data and increased costs.

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## **SECTION 5: MONEY**

Protects against theft of money during transit between the Insured's premises and banks. Also covers the loss of money kept in the office during and after office hours.

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## **SECTION 6: FIDELITY GUARANTEE**

Insures against fraudulent embezzlement or misappropriation of money or property committed by any staff member.

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## **SECTION 7: PLATE GLASS & SIGNAGES**

Protects against physical damage to plate glass and signboards.

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## **SECTION 8: PUBLIC LIABILITY**

Insures the travel agency against legal liabilities to third parties for property damage or bodily injuries caused by his/her negligence.

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## **SECTION 9: GROUP PERSONAL ACCIDENT**

Insures general staff for accidental injuries or death on a 24-hour basis and worldwide.

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### **Note:**

- Sums to be insured for Section 1 to 4 are to be determined by the Travel Agency.
  - As for Section 5 to 9, sums to be insured are pre-determined.
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## PART 2 - PERSONAL ACCIDENT INSURANCE FOR INBOUND TOURISTS

The cover under Section 10 of this Plan is intended to insure all inbound tourists under the travel agency's book, on a mandatory basis. Coverage includes:

### Death & Permanent Disablement -

with an individual sum insured of RM30,000 for each Inbound Tourist

### Medical Expenses -

with sum insured of RM2,500 arising from accidents while in Malaysia

### Repatriation Expenses -

with sum insured of RM2,000

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## PART 3 - PROFESSIONAL INDEMNITY

The cover under Section 11 of the Plan includes any legal costs and expenses incurred by the insured travel agency in the event of:

- Being legally liable to pay compensation for breach of professional duty
  - Contractual liability (Tort liability)
  - Defamation
  - Infringement of intellectual property rights
  - Joint venture liability
  - Loss of documents
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### IMPORTANT NOTICE

This document is for your information and the description herein is a summary only. It does not attempt to provide full details of every aspect of cover, nor all exclusions or limitations which apply. For full details, please read our Policy wording, a copy of which can be obtained from your local QBE office, your agent or broker, or our website.



**QBE Insurance (Malaysia) Berhad**

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