



QBE Golf MAP (Golf Membership Annual Plan Insurance)

QBE Golf MAP features

Summary of Improvement on Cover and Premium Payable

1. Damage to Buggy is not limited to "home club" only but to any Club in Malaysia or elsewhere worldwide during temporary visits
2. Theft of Personal Effects (inclusive of Passports and Cr Cards) during play and at golf club is provided as a cover. Current market scheme does not cover Personal Effects. The cover under the market scheme is restricted to cover Credit Cards, Passports only.
3. Personal Effects can be covered in the current market scheme but it must be due to Hold Up or Armed Robbery DURING PLAY.
4. The current market scheme's Personal Liability section is valid DURING PLAY, QBE's policy is widen to include anytime at any Golf Club.
5. Medical Expenses (under the PA Section) includes corrective Dental procedures under one benefit in the existing plan. The QBE policy has these two benefits separately insured with separate benefits.
6. QBE's PA section is extended to include Funeral Expenses
7. The definition of Child under current market scheme is 3 years to 18 years. QBE's policy is much wider and covers child from 3 months up to 23 years where the child is pursuing tertiary education.
8. The inclusion of spouse and 2 children is a limitation in the current market scheme. In the QBE cover, we say that cover is provided for 3 persons (not 2 children only) in total. This is because some members may not have a spouse (widowed or divorced) but with 3 children.
9. Section 6 is a new section which pays for medical expenses incurred by the Club should there be accidental injury to Caddy or Filed Staff arising from Insured's member's fault during play. The idea is to assist the club and payment is to Club as a reimbursement for expenses incurred as medical fees.
10. The QBE premium table is very competitive and is marginally better to the Insured member. Furthermore the extension cover for loss of golf equipment outside the club, anywhere in the world, is much lower than that of the current market scheme.